



ON TOP OF THE WORLD NEWS

October 2026

Published Since 1968

58 Years of Only Good News

Volume 58

No. 10

Will Johns set to rock OTOW with benefit concert for food pantry

By Doug Kates

A few months ago, the Feeding the World Food Pantry got off to a great start at On Top of the World.

With help from the Mattie Williams Neighborly Family Center in Safety Harbor and community volunteers, food was getting distributed to more than 60 people each Friday and to nearly 970 people to date.

With rising food costs and a growing demand to help residents in need, organizers started considering options to raise money for the pantry – some of the food is donated, but most of the food is purchased.

The wheels started spinning. What type of fundraiser could On Top of the World host to help raise funds for this wonderful new food pantry?

It's too bad a world-famous musician isn't available to donate his time to perform on our East Activity Center Auditorium stage in front of hundreds of people?

Wouldn't that be a dream scenario?

Well ... Wake up! It's not a dream. That's exactly what's going to happen.

On Thursday, Nov. 5, from 7:30-9:30 p.m., a fantastic fundraising concert will be taking place in the Auditorium and this concert is going to be a world-class event.

On Top of the World ... if you haven't met him already ... meet legendary Blues Hall of Fame artist Will Johns.

Will has called On Top of the World home for three years and officially became a resident in April of this year.

Most of Will's family are in the music business. In fact, you may have heard of his uncle, Eric Clapton. You know the songs: "Layla," "I Shot the Sheriff" and "Tears in Heaven." That's Uncle Eric.

Will sings the Blues and has performed all over the world. His new album is called "On Top of the World" and has already reached No. 2 in the United Kingdom and No. 14 in the United States in the Roots chart.

There are two reasons for this album title.

(1) Recently, Will found himself on top of the world, 7000 feet above sea level overlooking three inactive volcanos and a mist-covered lake in Guatemala.

During this time of reflection, Will had an epiphany. "What is the point of all this, trying so hard to reach the top and get somewhere, if you end up all alone?"

And this memorable quote came to mind:

"For what shall it profit a man if he shall gain the whole world and lose his own soul." (Mark 8:36)

In Will's own words, no one should be alone. Everyone should have someone to share their success with. This epiphany defines his new album which contains 10 inspirational songs.

(2) Not coincidentally, the album title is also where Will lives. He has visited many places in the world, but calls On Top of the World-Clearwater his "happy place." This is his favorite place to be, and when not on tour, this is where he chooses to enjoy life. He said there is a freedom here to enjoy so much of what life offers.

Today, Will is an official resident. He has a valid activity card, is a proud member of the Ping Pong Club and has graciously played his guitar at the Pavilion when residents from his building get together for socials.

When a friend, Kim Copeland, overheard that



(Photo courtesy Peter Buehler)

Will Johns live on stage playing The Blues.
Tickets for his show at On Top of the World go on sale Oct. 1.

organizers of our new food pantry were looking for a way to raise money to buy food, she asked Will if he would be interested in helping out.

Will asked, "What can I do to help?"

Then he said, "Let me call my band."

On Top of the World, you are in for a treat.

"We are going to go out and get every ounce of talent we can to entertain the residents of On Top of the World," Will said.

Will, along with members of his touring band, will perform 7:30-9:30 p.m., Nov. 5. Guests will be asked to make a \$20 donation and all proceeds will go to the food pantry. Tickets will be on sale 8:30-10:30 a.m. Mondays and Thursdays in the Auditorium at a special information table.

Will said food is a necessity of life. No one should ever be without it. He loves the idea of contributing to this cause and putting food on people's plates.

"We will choose songs we hope On Top of the

World residents will enjoy hearing and dancing to," he said. "We won't be too loud, too fast or too slow. Everything will be just right."

Will wants people to come out for a good time.

He also has a new book out, "Bluesdaddy." The book cover is a hand-painted scene from Glastonbury Tor in England – a mystical place with an ancient history of fairies and dragons.

In the foreground on the picture above is a silhouette of a certain guitar player on the book cover. Are you curious to know if that guitar player is Will? Come out on Nov. 5 and ask him yourself.

You also can learn more about his book by visiting www.willjohns.com.

Get your tickets early for this exciting benefit concert, support a very worthy cause in our community and meet Will, who plans on sharing parts of his incredible story with us during the performance.

This is a rare opportunity in our community and you won't want to miss it.



**The Summer is Over, and Folks are Headed South.
What are you going to do with your condo?**

The leaves are changing up north, the air is getting crisp, and like clockwork, the annual migration is about to begin.

If you’ve thought of selling, now is a great time. Soon the buyers will be coming back.

Autumn is the sweet spot for Florida real estate. Right now, highly motivated buyers are packing their bags, planning their trips, and searching online for their perfect winter getaway. They want a place to land before the frost sets in—and your condo could be exactly what they are looking for.

By listing your property today, you beat the rush of the winter crowd. You get your home in front of eager buyers the moment they step off the plane, giving you the best chance to sell quickly and for top dollar.

WHY LIST YOUR CONDO WITH US THIS AUTUMN?

Max Exposure: We market your property directly to northern buyers and “snowbirds” (people who move south for the winter) before they even arrive in Florida.

Local Experts: We know the Florida condo market inside and out, including the latest building regulations and valuation trends.

Stress-Free Selling: From professional photography that captures that beautiful autumn sunshine to handling all the paperwork, we do the heavy lifting while you relax.

Don’t let your condo sit empty or miss the biggest buying wave of the year. Let’s get it ready for the marketplace today. Beat the Winter Rush. Find Out What Your Condo is Worth Today: get a free market report!

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

AppFolio Owner Portal: Advance notice of payment options for monthly fees

AppFolio is the software used by the Management Company which allows owners great access and insight into operational matters of this community.

Since its implementation in 2025, we have over 62 percent of owners using this portal.

Reminding you of the practical benefits, owners may use the app or the website to request maintenance, view the calendar for social events and recreational classes, receive advance notice of condo association meetings, and review meeting minutes and other Association official records.

It is very comprehensive as far as a place to keep and track the activities of this community, among many other things.

Why and Why Now?

On July 2, 2026, your Board voted to designate AppFolio as the primary payment option for your monthly Community Service Fee (CSF). This transition is necessary because Management Enterprises will no longer accept Automated Clearing House (ACH) payments after April 30, 2027.

In an effort to provide residents more security and control over their financial matters, the Management Company is adopting the AppFolio Owner's Portal beginning April 5, 2027, as the primary means of accepting monthly recurring condo payments.

We anticipate there are going to be numerous questions regarding this change. Please submit any questions you may have via e-mail to clearwaterinfo.otowfl.net. We will put together a list of Frequently Asked Questions (FAQ) and publish it with the answers in future articles.



Processing your payment through the AppFolio Owner's Portal allows you greater flexibility to directly pay your monthly CSF. This payment method is both secure and convenient. The portal also will allow you to schedule the date you wish to make the payment. This will work well for residents who receive a Social Security payment around mid-month.

Payments made after the 15th of the month will be subject to an Association adopted late fee. This is no different than it is now with the ACH payment method.

The mechanics of the actual payment occur through an independent third-party vendor. Your options for payment are: by credit card, by debit card, or by e-Check.

There is no additional charge for e-Check payments, but the third-party vendor assesses service fees for credit and debit cards. No user fees are charged by the Management Company or the Association.

As we get closer to early sign-up, Parkway will publish the fee schedule, as it is subject to change.

No big surprise, but the e-Check method is the most frequently selected option. (I should point out that the Pinellas County Property Appraiser uses the pay-by-e-Check method for payment of property taxes).

Owners who have set up their portals before the April 2027 deadline will have the ability to remit their monthly payment (or other assessments) via e-Check or credit/debit cards. Once signed up, you can begin using the payment portal system immediately.

To facilitate this change, away from the ACH payment method currently used by your Association, and to ease the transition to secure on-line payment for residents, Parkway will be hosting a series of in-person instructional opportunities, as well as online instructions, beginning in November 2026.

For residents who may not use a home computer or smart phone, there will be a kiosk in the Community Service Office and trained personnel will be available to help you establish this service.

The AppFolio Owner's Portal is secure, and you can manage your account by creating a personal password. If owners have not enrolled in the AppFolio Owner's Portal, please ensure the Association has your current email address. You may submit your email address to clearwaterinfo@otowfl.net with that information or stop by the Community Service Office to update your contact information. Once you do so, a link to your portal will be sent to that email address so you can register for the portal.

In addition, pursuant to Florida Condo Statutes, all official records are uploaded to this secure portal. You will find all of these records in the Saved

AppFolio name change to FolioSpace

When this article was being finalized for the October newspaper, Parkway received a notice from AppFolio regarding their intent to change their name to FolioSpace.

Starting Sept. 15, residents began seeing "FolioSpace Online Portal" when they signed in using the mobile app and received emails.

- There's nothing you need to do:
- Your login and password stay the same.
 - No new app download is needed.
 - Your existing links and bookmarks will continue to work.
 - Everything else will work the same way.

Documents that will appear on every owner's portal.

If you have not signed up for this valuable tool, please do so!

Resident Support Plan

In an effort to support early adoption of this payment method, beginning in early November 2026 (the exact date and time will be announced), the Management Company will provide resident support which will be available whenever the Community Service Office is open from 8:30 a.m. to 3 p.m., excluding the lunch period from noon to 12:30 p.m.

- Walk-ins and appointments will be accepted.
- Two or three staff members will be available on-site.
- Saturday support sessions will also be offered. Dates will be announced soon.



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Manually holding elevator doors open

Pets in Our Community
Pets play such an important part of many residents’ lives in our community. They provide companionship, encourage activity and are often considered members of the family.

At the same time, condominium living requires consideration for neighbors who may have concerns, such as barking, cleanliness or safety. Pet owners have a responsibility to keep their pets under their control to prevent them from becoming a nuisance, to promptly clean up after them and to take reasonable steps to prevent behavior that interferes with another resident’s peaceful enjoyment of their condo.

Residents without pets have a responsibility to use established complaint procedures and allow the On Top of the World Association Board or appropriate authorities to address legitimate concerns.

The board has a responsibility to apply the community’s rules fairly and consistently. The goal isn’t to create conflict between pet owners and non-pet owners. The goal is to have a community in which residents, pets and neighbors can co-exist peacefully with everyone following the rules.

A little courtesy, good communication and responsible pet ownership can go a long way toward maintaining the quality of life we all value. So, whether you have a pet, don’t have a pet, or just like to enjoy someone else’s pet, it is important to remember that pets and people can coexist with one another, especially in this community, if everyone is responsible and does their part.

Did You Know
If there are two or more people going into an elevator, do not push or try to hold the doors open manually. If the doors remain open, about 20 seconds, the system could shut down.

As an alternative, one person may press and hold the “Door Open Button” (< >) to allow the doors to stay open while loading or waiting for others to enter the elevator.

Once everyone is inside the cab,



release the button and the doors will close.

Even if an alarm sounds, constant pressure on the button shows a demand versus trying to hold the doors open manually. Manually holding the door open causes the elevator to shut-down and the elevator will be out of service until it is manually reset.

Should you have a concern, please submit a written letter or email directly to the Association or Management Company. Please do not submit complaints or concerns through the AppFolio app. AppFolio should only be used for submitting service requests and is not intended to be used as a means of communicating your concerns.

Thank you for helping us ensure that all concerns are directed to the appropriate channel and can be properly addressed.

Painting/Waterproofing
The painting contractor will continue their coating improvement efforts on the east side of property with the rear façade of Building 7 being next.

The front façade of Building 50 will follow starting at the end of October or early November.

The painting contractor’s process includes a thorough pressure cleaning of the masonry surface, the application of a clear masonry sealer, followed by the sealing of any hairline cracks found in the stucco surface. Finally, there is an application of a quality paint product.

Their contracted work also includes the repainting of areas such

as the trash room, laundry room and center core areas.

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

Construction, Roofing and Large Scope Projects

The elevator at Building 69 will be the next equipment modernization to be undertaken by Parkway’s Elevator Services Division.

Work is scheduled to commence Monday, Oct. 26, and be completed on Friday, Nov. 13, pending any labor, weather or supply chain delays.

The scope of work involves replacing functional components to provide for decades of future reliability.

Residents and visitors of Building 69 should be aware of active work zones and exercise caution in and around these areas while the elevator is out of service.

The elevator at Building 37 will be the next unit to undergo interior renovation. Work is scheduled to commence Monday, Oct. 5, with a completion date of Friday, Oct. 9, pending any labor, weather or supply chain delays.

The scope of work involves remodeling the elevator cab interior which will provide new updated laminate surfaces, handrails and flooring.

Residents and visitors of Building 37 should be aware of active work zones and exercise caution in and around these areas while the elevator is out of service.

Residents are also reminded that there will be no elevator service while work is taking place, so be sure to make any necessary arrangements prior to the work commencement date running through the date of completion. Modernization projects are subject to State Inspection approval before being re-

leased for public use.

For everyone impacted, thank you in advance for your cooperation and patience while this work is undertaken.

Work Update
In September, a state licensed life-safety vendor was in the community performing an annual inspection of the community’s fire hydrants, as well as the fire sprinkler systems located exclusively in the Paradise section of property.

These inspections took place over three days and required that water supply systems be opened in order to test flow values and equipment reliability. If you were driving through the community, you may have noticed a substantial flow of water shooting out from a fire hydrant.

These inspections confirmed that the community’s fire suppression systems were at the ready should the need ever arise.

Recurring Reminders for all Community Residents

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

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.

(Continued on page 5)

New bus gets new wrap



Soon, a new On Top of the World shuttle bus will be roaming community streets. In September, the bus received three beautiful new wraps. One side features an actual photo from the 18-hole golf course. The other side features golf course artwork. The back features swimming pool artwork. The new designs will certainly get On Top of the World noticed as the shuttle bus travels to Walmart, Aldi and other locations in our immediate area.

(On Top of the World News photos by Doug Kates)

too long could shut down the system

The Management Company also would like to thank residents who live on 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 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 second or third floor balcony walkways or center core areas will be removed without any further notification. Please assist us in keeping these walkway areas clear while making your community a safer and more beautiful place to live.

Inspection Services Division

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

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

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

Inspection Services representatives also will be reaching out to residents of buildings that are scheduled for new paint and waterproof coatings during the current improvement cycle.

The purpose of their contact will be to advise residents that the painting vendor will be color matching all external doors to the majority building color as is required by the condominium association rules. This will usually require no action by the unit owner other than to allow access to the entire door surface for the coating to be applied.

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

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

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

The removal of plantings located above and around the potable water meters that service the individual units is also ongoing. The Management Company is asking that all residents comply and not replant the areas.

Plants or other items found in these areas will be removed without notice and disposed of as they hinder the proper maintenance of these meters in the future.

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

Please, always apply for approval before you install.

Inspection efforts continue to focus on the tagging and removal of portable barbecue grills, including propane, charcoal or electric, which

are not permitted in any buildings common areas as they pose a fire risk to the structure and residents.

Only grills meeting approved Clearwater Fire Department standard are permitted on the patio of first floor units.

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

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

Residents also are reminded that only resin-style, not ion exchange or salt water softeners, are permissible in the community. Please make sure you apply for a permit and receive approval prior to contracting with a service to avoid a compliance visit by the Management Company.

Thanks for your cooperation.

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 determine if it is an emergency or non-emergency. Once the matter is assessed, a plan to resolve it 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/replacement is exclusive to the condo and is the owner's responsibility. The Association's responsibility is to the structure and common elements.

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 the website www.otowclearwaterinfo.com and click the "Stay Informed" tab at the top of the home page.

Alternatively, you may visit the Community Service Office to apply. OTOW-Alerts provides advance warning of severe weather events as well as other matters of critical concern to the residents.

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

As a reminder, when signing up for community and emergency alerts, be sure to enter your building number. You also can select to receive notifications via text, telephone, and/or email. You can select one, two, or all three notification options. Should you wish to change your notification options, you can do so by visiting the Community Service Office, calling 727-683-6981, or send an email to clearwaterinfo@otowfl.net.

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Vaccine and Community Resource Saturday set for Nov. 7

Are you ready for Medicare Open Enrollment?

Happy Halloween on Saturday, Oct. 31.

Medicare Open Enrollment Starts on Oct 15

There will be a Medicare Open Enrollment presentation for On Top of the World residents on Wednesday, Oct. 7, at 10 a.m. in the East Activity Center Auditorium.

Registration is not required. Did you know that Medicare health and drug plans can change every year?

It is important to review your coverage for changes in things like cost, coverage, drug formularies, and provider and pharmacy networks.

The Medicare Open Enrollment Period presentation conducted by the SHINE Program (Serving Health Insurance Needs of Elders) will outline different Medicare paths, the election options during the Open Enrollment Period and how SHINE can help.

A SHINE volunteer also will be available to answer your questions.

The Open Enrollment Period is the time to make any necessary adjustments to your plan to ensure that you have the best coverage to meet your health needs for 2027. Medicare can be a daunting subject and the Open Enrollment Period only runs from Oct. 15 – Dec. 7.

The SHINE mission is to provide free and unbiased information about Medicare and Medicaid for beneficiaries, their families and caregivers. SHINE Volunteers do not sell anything. SHINE also educates beneficiaries to protect, detect and report potential errors, fraud and abuse with their Medicare coverage.

To find out more or to schedule an appointment, please call 727-217-8111 or visit www.agingcarefl.org or www.floridashine.org.

Farmer’s Market Returns

The Farmer’s Market at On Top of the World will return on Saturday, Oct. 3, from 9 a.m. to 12:30 p.m.

Life Farms is a certified organic regenerative farm in Clearwater dedicated to growing wholesome, flavorful food while caring for the health of our soil, our land and our community.

At their market stand, you’ll find a selection of fresh seasonal produce, local honey, fresh-baked breads, microgreens and quality oils — all chosen with an emphasis on simple, nourishing food.

Join us every Saturday in October at the East Activity Center front parking lot facing World Parkway Boulevard East.

They believe good food starts with healthy soil and that knowing where your food comes from makes every bite a little more meaningful.

Stop by their stand, say hello and pick up something delicious for your table.

Movie Night

On Top of the World Movie Night returns on Wednesday, Oct. 7, at 4 p.m. in the East Activity Center Auditorium.

The movie will be “Beetle Juice, Beetle Juice,” with a rating of PG-13. The run time is 104 minutes.

Synopsis: Beetlejuice is back! After an unexpected family tragedy, three generations of the Deetz family return home to Winter River. Still haunted by Beetlejuice, Lydia’s



life is turned upside down when her rebellious teenage daughter, Astrid, discovers the mysterious model of the town in the attic and the portal to the Afterlife is accidentally opened.

With trouble brewing in both realms, it’s only a matter of time until someone says Beetlejuice’s name three times and the mischievous demon returns to unleash his very own brand of mayhem.

This movie was directed by Tim Burton in 2024 by Warner Bros Studio.

The cast includes Jenna Ortega, Winona Ryder, Michael Keaton, Catherine O’Hara and Monica Bellucci.

Seating is available for 80, first come, first-served, no reservation required. One bag of popcorn is free to each resident.

One Blood

The Big Red Bus will be back at the East Activity Center front parking lot on Thursday, Oct. 8, 10 a.m. – 3 p.m.

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

All donors will receive a \$20 Ecard, Halloween shirt and mini wellness checkup, including blood pressure, temperature, iron count, pulse and cholesterol screening!

Take this opportunity to save lives!

Thank you to the residents who donated at the last blood drive on Sept. 10. OneBlood was able to collect seven donations. This will help support up to 21 patients in our local hospitals

The honor roll from Sept. 10 is as follows: Alexandra VanDommenlen, Anne Cooney, Audrey Fountain, Carlene Boyer, Carmen Moses, Charles Fuhr, Dale Rainwater, George Matzke, Iris Roman, Mary Wall and Patrick Thornton.

Vaccine & Community Resource Saturday

A new event, Vaccine and Community Resource Saturday, will take place on Nov. 7, from 10 a.m. – 1 p.m. in the East Activity Center Auditorium, Largo Room and Oldsmar Room.

Get your morning off to a good start. Our faithful Good Neighbors Association volunteers will be at the GoodKarma Outpost to serve coffee from 10 - 11 a.m. and snacks and refreshments through 1 p.m.

CVS will provide an onsite clinic in the Oldsmar room with the following vaccinations: COVID, Pneumonia, Shingles, Tdap, tetanus/whooping cough/diphtheria, RSV, Hepatitis A and Hepatitis B.

Most insurances are accepted.

A major highlight to this day will be an early Saturday opportunity to purchase tickets from clubs. Our largest community clubs will show-

case their seasonal schedules and sell tickets before the rush begins.

If you want to secure the best seats for the community’s favorite social gatherings, trips, dances and shows through 2027, this is a Saturday opportunity to do it.

The New Year Expo on Saturday, Jan. 9, 2027, will be an additional opportunity for residents to buy tickets on a weekend.

Beyond immunization and club ticket sales, take advantage of free screenings, courtesy of Preserve Vision, St. John’s Hearing Institute and Coastal Vascular Specialists.

Speak with one of the Area Agency on Aging SHINE reps for your Medicare Open Enrollment options.

Clear Captions will be on-site to help eligible residents sign up for captioned telephone assistance.

Summit Broadband representatives will be available in person to answer your cable, internet and technology questions, showcase new products and services, and provide access to exclusive On Top of the World offers.

Coordinators from our new Feeding the World Food Pantry, which successfully launched this past spring, will be available to share information and get you registered for this vital community program.

Come out on Saturday, Nov. 7, get your seasonal health shots, support our resident clubs and connect with your neighbors!

Fraud Awareness Day

Pinellas County Consumer Protection Fraud Awareness Day will take place on Thursday, Nov. 19, from 11 a.m. to noon in the East Activity Center Largo Room (located upstairs off from the Auditorium).

Fraud Awareness Week is a coordinated campaign dedicated to promoting consumer awareness and education, and designed to minimize fraud.

An informed consumer is an empowered consumer. Join Anna Marie, investigator & outreach coordinator with Pinellas County Consumer Protection, and test your consumer knowledge by playing a fun, interactive and educational game of consumer trivia.

No registration is required and all attendees will have a chance to win a raffle prize.

New Year Expo

The New Year Expo will be taking place on Saturday, Jan 9, 2027, from 10 a.m. to 1 p.m. in the East Activity Center.

This event will replace the Fall Festival & Expo. Save the date!

As always, Good Neighbors Association will be co-hosting the Expo with SCA. Coffee and gourmet donuts will be served from the GoodKarma Outpost from 10 – 11 a.m. for the low price of \$2, as well as snacks and other refreshments from 11 a.m. – noon or while supplies last.

As with past Expos, vendors of every variety from our surrounding community are invited to participate, including businesses, non-profit organizations, governmental agencies, health & wellness, and arts & crafts.

OTOW clubs will be hosting tables side by side with the other vendors.

NOTE to OTOW Clubs: 22 clubs have registered and table availability is running out quickly! Reserve your table ASAP with an email to Nancy at general_activity@scacfw.com).

Like past Expos, the New Year Expo will be an opportunity for vendors to meet you up close and personal, share info, set appointments and sell crafts.

What’s new?

Mobile health units will be parked in the back parking lot near the Pavilion, including OnSpot Dermatology, Alzheimer’s Brain Bus and One Blood.

CVS will be inside with their second vaccine clinic of the season. The first will take place on Saturday, Nov. 7 (see details above).

Enjoy the many vendor giveaways and chances to win a great raffle prize. Join a club and buy tickets to one of their events.

Thank you in advance for supporting the New Year Expo. If the event is a success, we will continue to hold it on an annual basis.

OnSpot Dermatology

OnSpot Dermatology Mobile Unit “Derma Drive” will be back Wednesday, Oct. 28, in the East Activity Center front parking lot from 7:30 a.m. to 3:30 p.m.

To book your appointment call 941-444-0011 or visit onspot-dermatology.com/otow or click on the flyer/link posted at the OTOW website otowclearwaterinfo.com.

Walk-ins are welcome, but you may have to wait or be asked to return at a specific time.

Information Tables

Message to all club and activity representatives: Did you know that approved OTOW clubs or activities are welcome to host an information table in the Auditorium any Monday or Thursday from 8:30 – 10:30 a.m. from Labor Day through Memorial Day?

It’s an opportunity to meet new residents, register new members, sell tickets, etc. A club may even write an article in the newspaper and note that you will be in the Auditorium on a particular Monday or Thursday. In other words, clubs do not have to wait to host a table at an Expo to meet new residents and potential members.

Please contact me at general_activity@scacfw.com or call 727-799-2734 if you should have any additional questions.

Calendar Reservations

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@scacfw.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 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.

October Calendar

Special Events (open to everyone)

- Thursday, Oct. 1 - Association Board Meeting, 1 pm, East Activity Center Auditorium
- Tuesday, Oct. 6 - New York-New Jersey Club Sock Hop, 5-8 pm, East Activity Center Auditorium
- Wednesday, Oct. 7 - Movie Night, "Beetlejuice, Beetlejuice," 4 pm, East Activity Center Auditorium
- Thursday, Oct. 8 - Good Neighbors Association Get Acquainted Coffee, 9-11 am, East Activity Center Auditorium
- Thursday, Oct. 8 - OneBlood, 10 am - 3 pm, East Activity Center Front Parking Lot
- Saturday, Oct. 24 - Bingo Marathon, Doors Open 10:30 am, Play Begins 12 pm, East Activity Center Auditorium
- Thursday, Oct. 29 - Entertainment Committee Show, One Hit Wonders, 7:30-9:30 pm, Auditorium
- Saturday, Oct. 31 - Entertainment Committee Halloween Dance, 7:30-10:30 pm, EAC Auditorium
- Every Saturday in October - Farmers Market, 9 am - 1 pm, East Activity Center Front Parking Lot
- Friday, Oct. 2, 9, 16, 23, 30 - Feeding the World Food Pantry 10 - 11:30 am, Kitchen/Clearwater Room

Clubs and Groups

- 

Art Guild - Board Meeting, Wednesday, Oct. 7, 3-5 pm, EAC Largo Room

Art Guild - General Meeting: 1-4 p.m., Friday, Oct. 9, EAC Largo Room

Art Guild - Class with Instructor: none in October

Art Guild - Painting Pals: 1-4 pm, Wednesdays, Largo Room
- 

Baby Boomers: 5:30-6:30 pm, Wed., Oct. 7 and Thurs., Oct. 22, 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: Registration Night, 6 p.m., Tuesday, Nov. 10, EAC Auditorium

Canadian Club: No other events.
- 

Caring and Sharing: 9 am-12 pm, Tuesdays, Clearwater Room
- 

Chorus: Rehearsal, 2-9 pm, Tuesdays, East Activity Center Largo Room
- 

Coloring Book Club: 12-3 pm, Wednesdays, Crystal Beach Room
- 

Computer Club: 9-10:30 am, meetings, Saturdays, WAC Learning Lab

Computer Club: 10:30-11:30 am, help sessions, Saturdays, WAC Learning Lab
- 

Democratic Club Board: 2-4 pm, Thursday, Oct. 22, Crystal Beach Room

Democratic Club Meeting: 3-5 pm, Saturday, Oct. 10, Auditorium

Democratic Club Happy Hour: 6-8 pm, Tuesday, Oct. 20, Learning Lab
- 

Ent Committee: Board meeting 10:30-12, Tuesday, Oct. 12, Crystal Beach
- 

Fixers Club: 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. 15, Crystal Beach Rm
- 

Good Neighbors Get Acquainted Coffee: 9-11 am, Thursday, Oct. 8, Aud.
- 

High Vibe Tribe: 7-9 pm, Tuesday, Oct. 13, Kitchen/Clearwater Room
- 

Irish Club: Summer break
- 

Italian-American Club: PJs and Game Night, Wednesday, Nov. 18, 5-9 pm, Aud

Italian Language & Culture Class: Off for summer
- 

Jesters Meeting: 5:30-8:30 pm, Wednesday, Oct. 14, WAC Belleair Rm

Jesters Board Meeting: 11 am-12:30 pm, Tuesday, Oct. 13, Dunedin Rm
- 

Kibitz Corner: 9-10 am, Mondays and Wednesdays, Kitchen
- 

Knitting Group: 9-11 am, Wednesdays, Crystal Beach Room
- 

Lambda Social: 5-9 pm, Friday, Oct. 16, Kitchen/Clearwater Room

Lambda Chat: 10:30-11:30, Friday, Oct. 2 and Oct. 4, Safety Harbor Room

Lambda Activity Day: Saturday, Oct. 31, 6-9 pm, WAC Learning Lab
- 

Lawn Bowl: Practicing all summer.
- 

Living With A Strong Mind: Tuesdays, Oct. 13 & 27, 3-4 pm, Belleair Room
- 

Music Group: 3-6 pm, Tuesdays, Dunedin Room
- 

New York-New Jersey: 5-8 pm, Tuesday, Oct. 6, Auditorium
- 

Philosophy Club: 10-11:30 am, Tuesdays, Crystal Beach Rom
- 

Plant-Based Living Club: 1 - 2:30 pm, Wednesday, Oct. 7, Learning Lab
- 

Pickleball Club Board Meeting: 1-3 pm, Monday, Oct. 12, Crystal Beach

Pickleball Club Game Night: 6:30-9:30 pm, Monday, Oct. 19, Belleair Rm
- 

Pray For America: 10 am-12 pm, Saturdays, Crystal Beach
- 

Press Association: 1:30 - 2:30 pm, Tuesday, Oct. 6, Crystal Beach Room
- 

Republican Club Meeting: 4-6 pm, Tuesday, Oct. 6, Belleair Room
- Spanish Club: Finished for season
- 

Speak English: 10-11 a.m., Thursdays, EAC Dunedin Room
- 

Tennis Club: No special events
- 

Texas Card Game Club: 5-10 pm, Friday, Oct. 30, EAC Clearwater Room
- 

Theater Workshop Meeting: 6 - 8:30 pm, Wednesday, Oct. 7, Belleair Rm

Theater Workshop: Picnic, 4 pm, Wendesday, Nov. 4, Pavilion
- 

Travel Club Meeting: 2-4 pm, Friday, Oct. 2, EAC Oldsmar Room

Travel Club Event: No extra events in October
- 

Veterans Club: Nothing scheduled in October
- 

Women's Bible Study: Fridays, Oct. 9 and Oct. 23, 10:30-12, Largo Rm
- 

World Quilters: 9 am-2 pm, Tuesdays, Largo Room

Exercises and Games

- Aqua Aerobics: 9-10 am, Mondays through Fridays, EAC Pool

Bonesavers: 8-9 am, Mondays, Wednesdays, Fridays, Largo Room (Oct 14 in Dunedin 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, 3-4 pm, Fridays, East Activity Center Auditorium

Ladies Exercises: 8-9 am, Monday-Friday, Exercise Room

Line Dance Club Practice: 9-10 am, Mondays, Thursdays, Fridays - East Activity Center Largo Room

Moving 'n Grooving Line Dance: 12:30-3 pm, Tuesdays, 1-2:45 pm, Fridays, EAC Auditorium

Moving 'n Grooving Fitness Workshop: 2-4 pm, Wednesday, Sept. 16, EAC Auditorium

Qigong: 3-4 pm, Tuesdays and Thursdays, Exercise Room

Slimnastics: 9-10 am, Monday through Friday, Exercise Room

OTOW/Snowbirds Line Dancing: 8:30-11:30 am, Wednesdays, Auditorium

Social Dance with Howard: 1-3 pm, Thursdays, West Activity Center Belleair Room

Tai Chi Flow: 3:15-4:15 pm, Mondays, Wednesdays, Fridays, Exercise Room

Yoga Align and Stretch: 10-11:30 am, Mondays, WAC Belleair Room (One day summer only)
- 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: Picnic 2-8 pm, Fridays, Oct. 30, Pavilion

Mens Golf: 8 am, Wednesdays

Mixed Golf: 9 am, Fridays

Lawn Bowling Summer: Mondays, Wednesdays 6 pm; Tuesdays, Thursdays, Fridays, Saturdays 9 am

Pickleball: 10am-1pm Mon, Wed, Fri | 8-10am, Tue, Thu, Sat | 5:30-7:30pm Tue, Wed, Thu | 9-12 Sun.

Ping Pong: 10-1, Tuesdays-Fridays, Belleair Room

Shuffleboard: 4 pm, Mondays, Tuesdays and Wednesdays.

Softball: 8 am, Tuesday and Thursday mornings, Safety Harbor City Park
- All-In: 1:30-4 pm, Friday, Sept. 25, Largo 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

Duplicate Bridge: 10:30 am - 3 pm, Saturdays, Ozona Room

Double Deck Pinochle: 1-3:30 pm, Wednesdays and Sundays, Ozona Room

Ladies Bunco: 6-9:30 pm, Wednesday, Sept. 16, Crystal Beach Room

Mah Jongg Tuesday: 1-4 pm, Tuesdays, Safety Harbor Room

Mah Jongg Friday: 1-4 pm, Fridays, Safety Harbor Room

Mah Jongg Sunday (beginners welcome): 2-5 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: 5:30-9:30 pm, Fridays, Ozona Room

Spike's Euchre: 6 - 9 pm, Wednesdays, Dunedin Room
- Alonzo Poker: Off for summer

Barry's Poker: 6:30 - 9:30 pm, Mondays and Wednesdays, Ozona Room

Bob's Poker: Off for summer

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

Bohemia and Bavarian Chalet see below
- ### Pavilion

Bohemiafest - Friday, Oct. 16, 12-4 pm Aerobics Luncheon - Friday, Oct. 23, 12:30-2 pm

Bavarian Chalet - Saturday, Oct. 24, 4-8 pm Billiards Club - Friday, Oct. 30, 2-8 pm
- 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 am-4 pm Monday-Friday, EAC Woodshop

Lapidary: 1-3 pm, Monday-Friday, EAC Lapidary Room



Entertainment

2027 schedule announced and



By Mary Ann O'Neil

Welcome back everyone!

The Entertainment Committee hopes you are ready to enjoy some great entertainment.

The Boomer Band entertained us on Saturday, Sept. 26, 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.

A Sunday Meet and Greet took place on Sept. 27 and was well attended. Before our horse racing got underway, we had a short meeting to introduce the nomination of officers for 2027: Mary Ann O'Neil, president; Karen Safee, vice president; Tim Beaver, treasurer; Sherry Ivey, assistant treasurer; Robyn Harker, secretary and Susan Carlson, Mike Wood and Charlie Wood directors.

The Entertainment Committee Executive Board election will be coming up on Sunday, Nov. 22 at our Sunday Meet and Greet.

Anyone with a valid activity card can contest any of the nominated positions by presenting their intent in writing before Nov. 13. Prior to Nov. 13, nominations also may be made for any office provided that the nominee has presented their intent in writing to seek office. You must present your qualifications and a copy of



When it comes to creating costumes for the annual Halloween dance, our residents get very clever. The photo above are residents who just came as they were. They did not wear costumes. This also is an option.

(OTOW News photo by Mary Lou Wall)

your up-to-date OTOW Activity Card by email to the Entertainment.otowCL@gmail.com or call 727-266-2480 for more information.

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

Our first show of the fall season will feature One Hit Wonders. This group brings great songs you may have forgotten by artists no one can remember – hence the name One Hit Wonders.

This band has eight members who faithfully pay tribute to those amazing and unforgettable songs from the '60s and '70s such as "Beach Baby," "Hitchin' A Ride," and "Build Me UP Buttercup."

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. 31. Yes, our Halloween Dance falls on Halloween this year!

The Over the Edge Band will be entertaining us.

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

Our Halloween dance always features a costume contest. So get your costumes ready and come and join in the fun. This dance is one of our largest dances of the year. Purchase your tickets early so 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. No tickets will be sold at the door.

For those of you who have not yet purchased your New Year's Eve tickets, better hurry, they are selling fast.

This is our biggest dance of the year and we always sell out. There will be no tickets sold at the door. 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 lining up entertainment for our 2027 shows and dances. Please stop by our information table in October to pick up your pamphlet for 2027 (see pamphlet below).

For those who are season ticket holders for shows or dances, you can renew your tickets starting Thursday, Oct. 1. 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.

For those of you who are not season ticket holders and would like to be, you may purchase season tickets starting Monday, Oct. 19.

Starting Nov. 2, tickets will be available for everyone to purchase.

We will have seven shows for the 2027 season and each show is \$25. Your season ticket will cost \$175.

There will be 12 dances, including Halloween and New Year's Eve. The cost for a season ticket is \$145.

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 Entertainment Committee banner outside the East Activity Center on Mondays and Thursdays, indicating ticket sales for all clubs is taking place from 8:30-10:30 a.m.

For more information regarding tickets, please call (727) 266-2480 or email Entertainment.otowCL@gmail.com.

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.

Entertainment Committee



SHOW & DANCE SCHEDULE 2027

THURSDAY SHOWS

7:30 PM - \$25

Reserved Table Seating
BYOB, Snacks, Cups, Plates, etc.

January 21 – Where It Began - Neil Diamond Tribute
February 18 – Disco 54
March 11 – Shades of Buble – Michael Buble Tribute
April 15 – Queen Lives – Queen Tribute

****NO SUMMER SHOWS****
****MAY through SEPTEMBER****

October 21 – Bee Gees Florida – Bee Gees Tribute
November 18 – Rocky & the Rollers
December 16 – Voices of Jazz

Doors open 1 hour before Shows & Dances

SATURDAY DANCES

7:30 PM - \$10 UNLESS NOTED

Reserved Table Seating
BYOB, Snacks, Cups, Plates, etc.
Shorts are NOT allowed at dances

January 23 – Cruise Control
February 20 – Over the Edge
March 13 – The Southshore Cruisers
April 17 – DJ Frank Lebrano
May 22 – Double Trouble Duo
June 19 – Ron and the Classics Trio
July 17 – Louie Bravo Trio
August 21 – Bittersweet Duo
September 25 – Boomer Band Trio
October 31 - Over The Edge Band Halloween Bash! - **\$15**
November 20 – Cruise Control
December 31 – Over the Edge New Year's Eve Dance - 9 PM – 1 AM ****\$30****

SUNDAY MEET & GREET

2 PM – Fun Event
Entertainment, Lite Refreshments and a Raffle!

February 7th – Friendly Feud* - \$5
May 23rd – Horse Races** - FREE!
September 26th – General Meeting and Friendly Feud - \$5
November 21st - Annual Meeting and Horse Races – FREE!

*Friendly Feud by Batman Media is guaranteed to be a fun afternoon for all! Everyone can play! Teams try to guess the most popular answer based on a previous survey of 100 people. Have fun and win prizes!

**Horse Races – Come join the fun as we turn the Auditorium into "OTOW Downs". Bet on and cheer for your favorite horses, then reap the rewards! It's always a fun afternoon!

Questions?
Please contact us:
Entertainment.otowCL@gmail.com



727-266-2480

Committee



and season tickets are available



Bittersweet was here to entertain Sunbird residents in August.
They will be back on the Entertainment Committee schedule for next August.

(OTOW News photo by Mary Lou Wall)

Entertainment Committee Calendar

OCTOBER

- 29 - One Hit Wonders (show), 7:30 p.m., \$20
- 31 - Over The Edge (dance), 7:30 p.m., \$15 (Halloween Bash)

NOVEMBER

- 19 - Alter Eagles: Tribute to the Eagles (show), 7:30 p.m., \$20
- 21 - Flashback (dance), 7:30 p.m., \$10
- 22 - Annual Meeting, Horse Races, 2:00 p.m., Free

DECEMBER

- 17 - Voices of Jazz (show), 7:30 p.m., \$20
- 31 - New Year's Eve Bash - Southshore Cruisers, 9 pm, \$30

Everyone who lives here is responsible for protecting our community

As members of our condominium community, we all share an important responsibility: Following the rules that help protect our buildings, our neighbors and the investment we have made in our community.

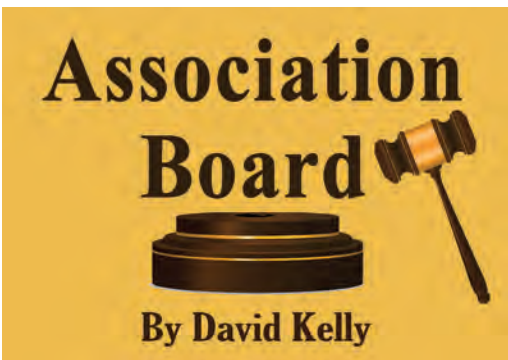
The On Top of the World Association Board recognizes the importance of clear, consistent and fair enforcement of the community's rules and governing documents. Consistent enforcement helps maintain community standards, provides clarity and predictability for all residents, and supports the fair application of the rules.

Why the Rules Matter

Condominium living is different from owning a single-family home. We share buildings, roofs, walls, hallways, stairwells, electrical and plumbing systems, landscaping, and other common elements. As a result, the actions of one owner or resident can affect many others.

Our rules are not intended to impose restrictions simply for the sake of having restrictions. They address practical concerns and help protect our community. Some of those practical concerns include:

- Fire and life safety.
- Prevention of water intrusion and structural damage.
- Protection from unreasonable disturbances.
- Protection of electrical and mechanical systems.
- Maintaining the appearance of the community.
- Protecting property values.
- Reducing unnecessary maintenance and repair costs.



• Extending the useful life of our buildings and common elements.

Our buildings represent a significant investment by every owner. Keeping them safe, attractive, functional and well maintained is a shared responsibility, and following our community rules is an important part of protecting that investment.

Pet Rules Matter, Too

The same principles apply to our rules regarding pets. We recognize that pets are an important part of many residents' lives and that responsible pet ownership contributes positively to our community. At the same time, condominium living requires pet owners to consider how their pets may affect other residents and shared property.

Pet rules address important issues such as safety, noise, sanitation, property damage, access to common areas, and the comfort and well-being of neighbors. Following these requirements also helps ensure that the same standards are applied fairly to everyone.

Responsible pet ownership means understanding the Association's requirements and ensuring that

pets are properly controlled, supervised, and cared for in accordance with our governing documents and community rules. These standards are not intended to interfere with the enjoyment of our pets, but to help ensure that pet ownership and community living work well together.

Holiday Decorations

We also want to address holiday decorations. Decorating is an enjoyable tradition for many residents, and we want everyone to be able to celebrate and enjoy the season.

At the same time, decorations must be installed safely and in areas where they are permitted. Electrical cords and other installations should not create safety or trip hazards, and multiple cords should not be connected in a manner that could increase fire risk.

An owner's right to decorate his or her unit does not automatically extend to common elements or property belonging to the Association or other owners.

Our goal is not to discourage holiday decorations, but to ensure that they are installed safely, appropriately and within approved areas. When in doubt, please check with the Community Service Office before proceeding.

Moving Forward Together

Going forward, the board intends to place greater emphasis on consistent compliance with our governing documents and community standards.

This is not an effort to create un-

necessary restrictions. Consistent enforcement creates a fair and predictable environment in which everyone understands the expectations.

Living in a shared community also requires courtesy, respect and consideration for our neighbors. We all have a responsibility to use our homes and shared spaces in a manner that allows others to enjoy their homes and our community without unreasonable interference.

Please be mindful that our actions may affect others and this is an important part of being a good neighbor and maintaining the quality of life we all value.

Ultimately, this is about more than rules. It is about protecting the place we call home.

Keeping hallways and exits clear helps preserve emergency access.

Preventing improper electrical installations reduces potential hazards.

Following pet requirements helps protect residents, pets and property.

Respecting common elements helps ensure that shared property remains available and well maintained for everyone.

We ask all owners and residents to do their part by familiarizing themselves with the Association's governing documents and community rules.

By working together and following consistent standards, we can protect our shared investment and preserve the quality of our community for years to come.

Thank you for your cooperation, understanding, and commitment to our community.



This is a new banner designed for the Feeding the World Food Pantry. If you see this sign in front of the East Activity Center, the food pantry is open. Just follow the arrow to the Clearwater Room and volunteers will help you. (OTOW News photo by Renée Ingrassia)

In just a few months, Feeding the World Food Pantry has helped nearly 1,000 people get needed food



By Janet Hooper

The Feeding the World Food Pantry had another busy month in September and has now served 471 individual households, and providing food to 969 residents and community workers to date.

Our success has been made possible by dedicated volunteers who generously give their time to help others in the community.

We also thank Doug Kates from On Top of the World News for creating our new food pantry banner and carefully resizing the logo. His work is a valuable addition to our club.

If you see the new banner in front of the East Activity Center, the food pantry is open. Follow the ar-

row to the Clearwater Room.

We are grateful for the continued support of Mattie Williams Neighborhood Family Center, which shares food with us to help meet local needs.

We also continue to receive generous donations from On Top of the World clubs and caring residents, with every dollar used to purchase dairy products and other food for the pantry. To donate, please bring cash, check or food donations to the pantry in the East Activity Center Clearwater Room on Friday mornings between 9-11 a.m.

You also can donate to the pantry at the Mattie Williams Fam-

ily Center website (<https://mwncf.org/donate/>). If you donate online, please write "OTOW Food Pantry" in the additional comments box so your donation is used for OTOW.

Our first fundraiser of the year will feature the Will Johns Band on Thursday, Nov. 5, at 7:30 p.m. Tickets are \$20 each with all proceeds benefiting the OTOW Food Pantry.

See story on page 1 of this newspaper for concert details.

Tickets will be available at a Food Pantry information table on Mondays and Thursdays from 8:30-10 a.m. beginning Oct. 1 in the East Activity Center Auditorium. Please support the food pantry.



Residents
are allowed to
bring 1 guest.

Saturday, October 24

Doors open at 10:30 a.m. Play starts at 12:00 pm
Tickets are \$30. A goodie bag and lunch are included.
Coffee, ice tea and lemonade are available all day.

*You do not
have to stay
for the
entire marathon.*

Ticket sales will take place Mondays evenings, 4:00-6:00 p.m., before bingo
and Thursday mornings from 8:30-10:30 a.m. at our information table in the Auditorium.



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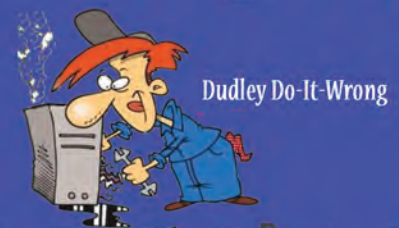
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At 10 a.m., Carla Hines was already singing and pushing people to get on the dance floor to dance. It was a very energetic way to get the Good Neighbors Association season off to a fast start. (OTOW News photo by Doug Kates)

Clothing/Food Drive set for Oct. 9

Get Acquainted Coffee kicks off 2026-27 season



By Sue Trost

Good Neighbors Association is in full swing of our fall and winter happenings.

Carla Hines was here in September and got our season started with a terrific singing performance for our first Get Acquainted Coffee.

She sang on stage. She sang on the floor. She got other people to sing and dance with her. She sang all over the Auditorium.

Our next Get Acquainted Coffee will be held on Thursday, Oct. 8, in the East Activity Center Auditorium from 9-11 a.m.

As usual, coffee and donuts will be available for everyone. We will

not have entertainment this month, but will have tables and chairs setup in the Auditorium and will give you the chance to catch up with your friends and neighbors as well as meet new friends.

Our bi-annual Fall Food and Clothing drive will be on Friday, Oct. 9 from 10 a.m. until 1 p.m. in the EAC back parking lot by the Pavilion and tennis courts. All food collected will be donated to our Feeding the World Food Pantry

Tables are on sale for the Fall Flea Market and Craft Fair which will be held on Saturday, Nov. 14, from 10 a.m. until 2 p.m. in the Audi-

torium. Tables will be \$15 apiece or \$25 for two tables.

Tables can be purchased at the Good Neighbors Association information table on Mondays and Thursdays from 8:30-10:30 a.m. We are very close to being sold out and I would suggest that you come in as soon as possible to reserve your table.

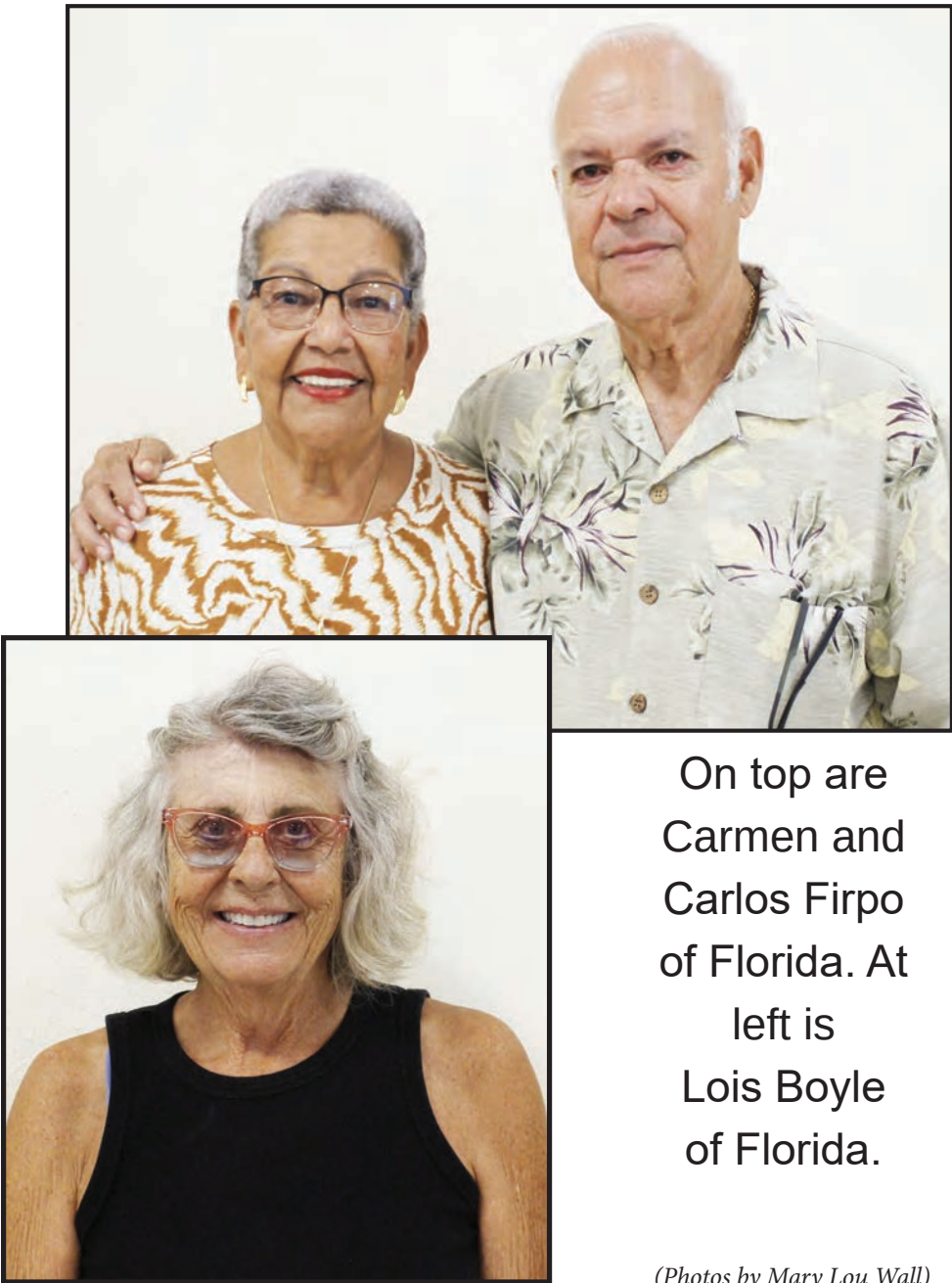
Just a reminder to everyone that our food pantry is open on Friday mornings from 10-11:30 a.m. in the kitchen across from the gym.

Happy October!









On top are Carmen and Carlos Firpo of Florida. At left is Lois Boyle of Florida.

(Photos by Mary Lou Wall)

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The advertisement features a vibrant sunset scene with a large orange sun partially obscured by a palm tree on the left. The background is a deep blue sky transitioning into a turquoise ocean at the bottom. A group of seven dental professionals, four women and three men, are posed in the center, smiling. They are dressed in professional attire, with some wearing dark scrubs. The text is arranged in a clean, modern layout, with the practice name in large, bold, white capital letters at the top. The welcome message is in a white script font. Insurance information is presented in a white sans-serif font on the right. The contact details, including the phone number, website, and address, are at the bottom in a white sans-serif font. A small note about the location is on the left.

If you're told to report for jury duty, are you going to try to come up with an excuse?

OK. You get that letter in the mail that you have to report for jury duty. How long does it take you before you start thinking of an excuse why you shouldn't be chosen?

Do you start thinking of excuses the day you receive that letter or do you wait until the night before jury selection?

In August I got that letter for jury duty. Yes, I didn't want to be selected, but then I was randomly picked among 300 candidates and simply decided to accept my responsibility. Instead of getting mad, I walked upstairs into a courtroom and took it all in with 40 other people.

First, lawyers from both sides started interviewing each potential juror. Their objective was to select the best eight people.

Let the chaos begin!

Now, I don't write a lot of columns for this newspaper, but when I do, I try to be a little humorous. But I'm sorry, there was nothing funny about lawyers from two sides interviewing potential jurors.

Somewhere on social media has



to be a post that says, "If you want to get out of jury duty, tell the lawyers you have family or friends in the police force and you are biased in favor of the police."

Trust me! Wherever this message has been posted, people are reading it. At least 30 people in my group said, "I know a police officer" in an attempt to try to get out of jury duty.

After the 30th person raised their hand and said "I cannot be neutral," I almost threw up my arms

and shouted "come on people!"

One woman said her husband worked for SWAT.

One person said he was a lawyer and asked to be dismissed.

What were some of the other excuses?

Many people said their jobs involved working on deadlines and they couldn't take time off from work to serve.

Some people had their own businesses and felt they should be working to save their business.

One person said he was diabetic and needed to be home to monitor his sugar.

The excuses went on and on, however some people had very good excuses.

One person had metal rods in his back and said sitting for a long time would be painful. Ok.

Another person said her husband was having surgery and she wanted to be at the hospital with him.

One woman wanted to be home when her son got off the school bus after the first day of school.

One young guy worked the over-night shift at a department store and without any sleep went right from work to jury duty.

Potential juror interviews lasted about an hour. Finally, the prosecuting lawyer looked at me and said, "Mr. Kates ... you're the last one on my list. What's your story? Are there any reasons you should not serve on this jury?"

I looked around the room. Everything was silent. I was so tired of listening to everyone else's excuses, I raised my arms up in the air and said, "take me. I'm ready."

Everyone in the room laughed. I was the first person in the group to actually volunteer.

The lawyers then went into deliberations for 10 minutes. When they came back, eight people were selected for jury duty.

Not surprising, my name was the first name called.

My case lasted until 6 p.m. and I was home by 6:30. I served, got a sticker and got a certificate for my time. I was proud I served.

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- CREDITS**
- Publisher:** Kenneth Colen
Editor: Doug Kates
Press President: Tom Butcher
Press Vice President: Kathi Finley
Press Secretary: Patti Branch
Proofreaders This Month
Patti Branch
Joanne Cordes
Donna Gagnon
Tara Still
Lynn Taecker
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For advertising in OTOW News,
please call 727 799-3216 and talk to Doug.

Deadline to advertise is the 15th of each month (there are exceptions).
The next newspaper will be distributed on Monday, Nov. 2.

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Never ever give account numbers if you receive an email claiming there is a problem with a payment

Scam Alert

I have one of those Park Mobile apps that let me set up my parking with my cell phone. I can also use it if I go to the Tampa International Airport. It makes downtown or airport parking easy.

Recently, I got an email from Park Mobile saying my latest payment could not be processed. The message wanted me to either add a new credit card or else. I never found out about the “or else” because the first thing I did was check where the email came from and it was from an .io (Internet domain extension) somewhere in Great Britain.

Next, I checked with Park Mobile to see if there were any issue with my credit card that was on file and there wasn’t.

Bottom line: Whenever you get a text or email that there is a problem with a credit card or a payment, IMMEDIATELY become suspicious.

That means you should never, never, never respond to the email or text without first contacting the credit card company or your bank. Call them directly by using the phone number on the back of your card or one on your bank statements. Those boring extra steps will save you a lot of heartbreak.

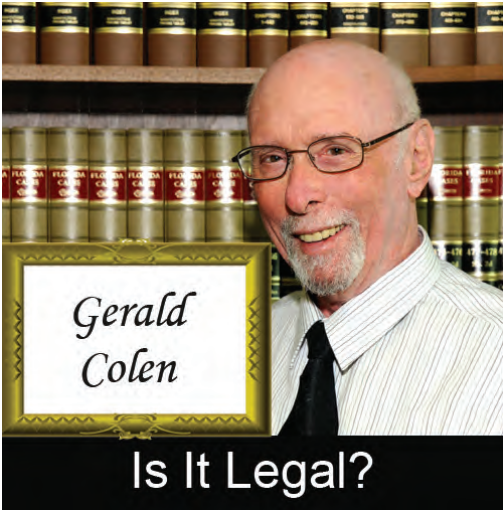
Scam Alert

If you are ever, for any reason, asked or told to pay by using bitcoins or gift cards, it is a SCAM.

Do not assume it’s a scam. KNOW it’s a scam.

If you are communicating with a friend or having a romantic discussion with someone and they ask for money, it’s a scam.

If they want you to give it to them



in bitcoins, it is a scam. It’s not a likely scam. It IS a scam.

Favorite Scam

Q. Jerry, you write a lot about scams. Do you have a favorite one you want to warn us about?

A. I don’t have a favorite scam. I hate them all. They are all insidious.

What bothers me most is I write about scams, but I fear that no one pays heed.

Vulnerable women or men continue to fall victim to psychologically constructed private and romantic emails or texts and send money or most likely bitcoins to criminals, who prey on the elderly and vulnerable.

Some folks fall victim to the bank scams, where you are told that your account’s been monitored for fraud and you need to withdraw your funds and give it to a bank “official” or a “law officer,” to help catch the criminal.

Many people get caught by the Amazon scam which is where you are informed that your account has been closed for such and such reason. Or your help is needed to catch someone using your account or provide all the financial informa-

tion on your credit card.

It’s never-ending.

Well, if I fear that few folks seem to worry, or care, why do I keep writing them?

I don’t know any more.

Sometimes, I think I should drop the scam alerts and just write my Q and A questions like I used to do.

But as the 18th century poet Alexander Pope wrote: “Hope springs eternal in the human breast...” You can Google the rest of that line.

Special Needs Benefits

Q. I do not have any children, but I am very close with my nephew and his wife, and their four children. We see each other often and both my nephew and his wife check on me weekly.

I told my nephew that I’ve left him everything in my will. He thanked me, but then said he doesn’t need or want anything when I pass.

He said if I wanted, I could leave my estate to his children or to charity.

When I said I would rather leave everything to his children, he said that one of them was a special needs child and I should discuss with my attorney some special needs provisions for her.

I know what they are, but my question to you is what if I set up these special provisions and then that special needs child dies before all her share has been used for her.

What happens to what’s left?

A. This is a wonderful question and it’s also clear that you have a wonderful nephew.

First, if your will (or trust) is drawn correctly, you can easily pro-

vide what happens to any of the special needs funds if the beneficiary passes.

So, that’s just simple drafting.

As an alternative, you might ask your nephew if he has a special needs trust for his daughter, and if so, could you leave a portion of your estate directly into his special needs trust for his daughter?

John Beck, Rachel Wagoner and Jerry Colen are law partners in Colen & Wagoner, P.A. John Beck has a master’s degree in taxation and a master’s degree in accounting, and a degree in finance. Jerry Colen and Rachel Wagoner are members of the National Academy of Elder Law Attorneys and the Academy of Florida Elder Law Attorneys. The law firm practices in the areas of wills, trusts, probate, real estate, elder law, advice for business and professionals. This column does not, nor is it intended, to provide legal advice. You should not rely on what is written in this column to be legal advice for any situation, even if it appears like something you face. You should always consult your own attorney for legal advice.

The Law Office of Colen and Wagoner, P.A. is located at 1756 North Belcher Road, Clearwater, Fla., and in Suite 11 at Circle Square Commons in Ocala, Fla., across from the ice cream shop. Phone numbers in Ocala and in Clearwater are (727) 545-8114. You can visit our website at www.colenwagoner.com. You can email us at Info@colenwagoner.com.

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ACTIVITY REPORTS



Pictured above is a bed originally purchased more than 80 years ago, which has been moved to five different homes. At right is the same bed turned into a bench, which will be kept in the same family but will take up less space.



Woodshop turns antique bed into functional bench to keep beloved piece of furniture in family history

The Fixers, Fiddlers & Fumblers did it again!

Melanie Brown and her daughter, Heidi Hawkins, both On Top of the World residents, walked into our community woodshop and asked if our club could turn an old, very-much-loved bed into a memorable, decorative bench.

The original bed had once belonged to Melanie’s parents back in the 1940s in Seffner. Most recently the bed was at On Top of the World, but for space reasons, it was too large.

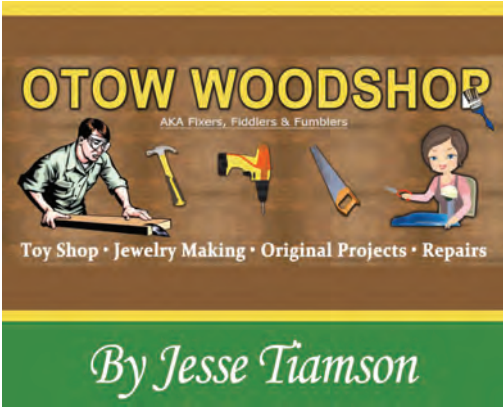
Having achieved this magical transition from bed to bench twice already, the Fixers accepted the challenge.

About one week after the woodshop received the bed, Fixers members started planning. The bench was requested to be a specific height and that took a lot of calculations.

We were also curious. We asked about the history of the bed and wanted to know why Melanie and Heidi wanted to give it a new life.

Turns out, the matrimonial bed has been with the family for more than eight decades and has a history that is important to the family.

“The bed frame anchored our family home for 76 years,” Melanie said. “As a young child, I etched the



words ‘I Love You’ into the wooden headboard.”

The bed was originally purchased in Tampa when Howard and Inez Kramer (Melanie’s parents) purchased it as part of a suite package. Oh how times have changed ... the cost to buy the bed, a vanity and a dresser was believed to be a mere \$125.

Since that wedding gift purchase, the bed has moved five times, including out-of-state to Georgia. It also was refurbished once so the words ‘I Love You’ were smoothed over.

But the love for the bed remains.

At the start of this year, the bed was at On Top of the World. But faced with making a needed decision, Heidi came up with the idea of turning the beloved antique into a functional bench and giving family history a second life.

“I wanted a functional piece of history that could sit in a hallway or at the foot of the bed, carrying the past into the future,” Heidi said.

Members of the Fixers Club had recently performed this feat with an Irish bed turned into a bench. They had the experience and knowledge to get the job done.

Heidi said she knew the transformation was going to require a unique set of skills, but she was confident the transformation could be done here in our own woodshop.

“They dismantled the old frame and rebuilt it into a beautiful, sturdy bench,” Heidi said.

Heidi said the bench bridges three generations and preserves a story between a grandparents’ legacy, a naughty child into graffiti and a vision to keep the family story an open book at On Top of the World.

Want to know more about the talented craftsmen in our community?

The Fixers Club works out of the woodshop located on the ground floor of the East Activity Center. The club is operated by its own board, but independently managed outside of OTOW management.

The minimum requirement to become a member is a current activity card and proof of residency.

On Oct. 5, the woodshop goes

back to regular operating hours of 8 a.m. to 4 p.m., Monday through Friday. During the summer, the shop operates from 8 a.m. to noon only.

On Oct 5, the club also will begin signing up new members for 2027 and give them an additional three months of membership, from October to December of this year.

Membership cost is \$35 a year.

The Fixers Club is comprised of three sections - woodworking, the Toy Shop and Lapidary (or stone cutting/jewelry making).

Woodshop hours are 8 a.m. to 4 p.m., Monday through Friday until May 2027. Occasionally a sign may hang from the door stating the shop is closed for the day.

The Toy Shop makes more than 1,300 wooden toys a year to give to children’s charities in December. The toys are painted by the Caring and Sharing group which meets once a week.

Completed projects, such as the bench, do not come with charges or invoices. The Fixers Club is a non-profit organization made up of OTOW volunteers. All work is done based on donations, which are received to keep the club going.

Everybody is welcome to visit the woodshop for a short tour. Stops will include the jewelry making department and toy making facilities.

New Years Expo

Saturday, Jan. 9, 2027, 10 am to 1 pm, EAC Auditorium

See page 6 to register your club

If you join Moving ‘n Grooving for the exercise, you can come to parties, too



Are you kidding?
Line dancing, Gentle Movement Exercise Class and Fitness Workshop sessions - all of this for a one time membership fee of just \$20?
Maybe you are not aware of the range of options that come when you join the Moving ‘n Grooving Club. Not only can you participate in the line dance classes, the Gentle Movement Exercise chair class, and enjoy an occasional fitness workshop session ... but you also can be completely entertained during a creative Moving ‘n Grooving party!
Moving and Grooving Club parties offer food, fun and a wide variety of entertainment!
Actually, everybody takes part in



Come to the party and you might laugh a little.

the entertainment. Whether you are dancing in your chair, doing a sing-along, or performing on stage, it's definitely fun for all!
Our next Moving ‘n Grooving party is a themed Aloha Party. It will be held on Tuesday, Oct. 27, from noon-3 p.m. for members only.
As you can see from the picture posted, it's worth coming just for the variety of entertainment.
Our talented dance group, the Retreads, are a daring group of male dancers who really know how to give the ladies a thrill.
Also featured will be our wonderful singing duet with Lance Goonan and Richard LeTourneau who always give it their all.
If this sounds tempting, why not try out Moving ‘n Grooving classes? We'd love to have you join us.
All classes are held in the East Activity Center Auditorium.

Line Dance Classes

Tuesdays
12:30-1 p.m. (zero level)
1-3 p.m. (levels 1-3)
Friday
1-2:45 p.m. (levels 1-3)

Gentle Movement Exercise

Class (chair)
Tuesday
11 a.m.-noon
Friday
3-4 p.m.

Fitness Workshop Session

Sunday, November 15
2-4 p.m.
(Must sign up for session)

OnSpot Dermatology

Wednesday, Oct. 28, 7:30 am - 3:30 pm

EAC Front Parking Lot



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There’s only one time all year when you can wear your pajamas to the Auditorium - this is it

Italian American Club



By Renée Ingrassia

The Italian-American Club was thrilled with the success of our Latin Twist event in late September. The food was delicious and DJ Frank Lebano kept the dance floor packed all night with lively Latin music and a great mix of favorites that had everyone smiling. Our line dancers showed up in full force and added wonderful energy to the evening.

Club President Barbara Walsh has formed a nominating committee, led by New York-New Jersey President Pat Hayes. Members interested in serving as our 2027 officers are encouraged to participate — elections will be held at our next event.



When the Italian-American Club holds a dance, people get on the dance floor. There will be several opportunities this winter season to join the Italian-American Club at a dance.

And speaking of our next event, get ready for the return of our Holiday PJ’s & Game Party on Nov. 18 at 5 p.m. at the East Activity Center Auditorium.

Bring your favorite game from home or join in with friends. Don’t forget to wear your craziest pajamas — and yes, we must remind everyone that birthday suits are not

allowed.

Stop by our information table on Monday and Thursday mornings in the EAC from 8:30 to 10:30 a.m. to choose your food option when purchasing tickets. We’ll also have information available about our upcoming 2027 events. Please remember that no tickets are sold at the door for any of our gatherings.

The Italian-American Club extends heartfelt thanks to all our members for their continued support over the years. We are especially grateful to our volunteers, whose dedication makes every event possible. Join in the fun — we look forward to seeing you soon!

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>
---	--

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On Top of the World
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10 am - 3 pm

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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/donate.

oneblood Share your power.

English

There is an English 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.

Just bring your Activity Card.

Bonesavers

8-9 am
Mondays, Wednesdays, Fridays
EAC Largo Room

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

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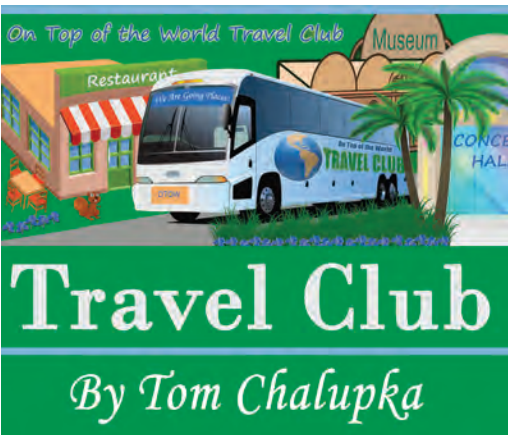
If you were born with two left feet, we have a line dance class for you!

Ed Foland’s Class for People with Two Left Feet
Don’t say you can’t line dance. Ed can teach anyone.
Learn and practice his 12-basic steps to line dancing.
8:30 - 9:00 AM, Wednesdays, East Activity Center Auditorium

Ed’s Line Dance Practice Class
Easy dances and turns to practice, plus learn how to social dance with popular line dances like the Electric Slide.
9:00 - 9:30 AM, Wednesdays, East Activity Center Auditorium

If you are having fun, you are welcome to stay until 11:30 AM.

October starts with a trip to Branson and wraps up with Mt. Dora Craft Festival



October is usually when some of our Snowbirds start their winter migration back to Florida.

With that in mind, the On Top of the World Travel Club will start to rev its engines to begin our fall activity schedule.

From now until May 2027, our club will live up to its motto, “We’re going places.”

The fall season starts in October with a nine-day, eight-night trip to Branson, Mo., “The Live Music Show Capital of the World.” We will be making stops in Birmingham, Ala., and Little Rock, Ark. This trip leaves on Saturday, Oct. 3 and returns on Sunday, Oct. 11.

Next, to get us into the Halloween Spirt, our club will travel to St. Petersburg College on Tuesday, Oct. 13 for its annual Haunted Planetarium and show “The Stars of Fall” hosted by astronomer Dr. Craig Joseph.

This trip also will include a buffet



Part of the Mt. Dora Craft and Arts Show.

dinner at a Ukrainian restaurant, the Pierogi Bar of St. Pete.

Every month the OTOW Travel Club has a group lunch and for October we will be going to a club favorite, Bahama Breeze, on Oct. 14.

There will be more than 70 members going to Bahama Breeze for the last time because the restaurant will be closing at the end of the year.

On Friday, Oct. 23, we will attend our first Tarpon Arts theater production. To start off their 41st season,

“A Play Gets Murdered” will delight us.

On the following day, Saturday, Oct. 24, we’ll be taking a bus trip to the annual Mt. Dora Craft and Arts Fair. This event has been rated one of the top five in America.

We will round out the month on Halloween with a matinee theatrical production at Francis Willson Playhouse ... the haunting masterpiece of gothic suspense, Brams Stoker’s “Dracula.”

The OTOW Travel Club is open to all OTOW residents with a valid activity card. If you are interested in joining or finding out more about these, or any of our other upcoming events, we have an information table in the East Activity Center Auditorium on Mondays and Thursdays from 8:30-10 a.m.

Our monthly meeting is on the first Friday of each month in the EAC Oldsmar Room at 2 p.m.



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Jesters' 2027 show needs residents to help with five committees - being on stage is not required

The Jesters' ball is picking up speed and rolling towards our next show, "The Musical Mystery Tour."

We still haven't figured out how we're going to get our tour bus up on the stage, but the good thing is we still have until our opening show on Jan. 29 to figure it out.

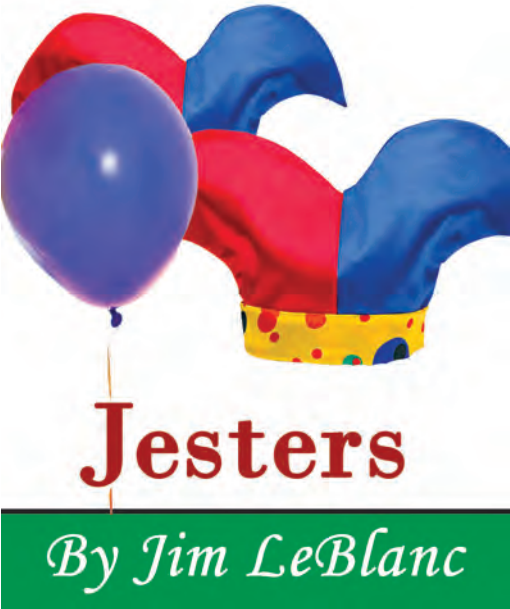
In the meantime, last month was busy starting with our first Jesters board meeting, where it was announced that Robin LaChance will take over the position of club secretary.

Our show was discussed and new suggestions were brought up.

Next we held a general meeting where some of our members attended and we even welcomed some new faces.

We had 37 people attend our meeting. Jesters President Michelle Fournier discussed forming five different committees to help prepare for the show. Each member was invited to participate in a committee to help spread the workload.

The committees to choose from



included:

Hospitality: Can you smile, be happy and friendly? Can you welcome people and answer questions that our audience might ask?

Costumes: This is an easy committee choice for some women. Do you like to shop?

Props: We need your imagination to come up with the best props

to accommodate each scene. The props need to be purchased, built and made to fit on our stage. Your artistic abilities will come in handy for prop painting and decorating.

Ticket sales: How would you like to assist with ticket sales? At first there will only be one day, Thursday mornings, from 8 to 10 a.m. As the show date gets closer we'll add Monday mornings from 8 to 10 a.m. You don't need a good sales pitch because these tickets will sell themselves, but if you have a good punch line, that'll help too.

Publicity Committee: We don't expect you to stand on Belcher Road or Sunset Point Road spinning a Jesters' sign, or stand in front of Walmart or Publix singing and dancing, but we do need volunteers to hang notices on bulletin boards to inform people what the show is about and when they can come and see it.

Our publicity committee will tell residents they don't have to go to Ruth Eckerd Hall to enjoy a good

quality show. There will be one right here in our very own East Activity Center Auditorium.

Plus, our show is only \$5 and you'll have no traffic to deal with before or after the show.

Another big plus is our Good Neighbors Association will be here selling drinks and snacks at a fraction of the price that professional theaters charge.

If you are reading this article, we know we'll see you at the show! Why would you miss it?

Before our last meeting was adjourned, Carlee Layton spoke about our On Top of the World Food Pantry and the number of people that it is helping. It was then announced that our Jesters' club made a monetary donation to help purchase needed foods for the pantry.

Our next general meeting will be on Oct. 14 in the West Activity Center Belleair Room starting at 6 p.m.

Our general meeting is open for all to attend and as usual snacks will be provided.

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Two entertainers - One night!



Like a Mets fan at a Yankees game, or a Yankees fan at a Mets game, now the New York-New Jersey Club is starting to get a little crazy.

Our next big event will be a “Sock Hop” night at 5 p.m. on Thursday, Oct. 6, and we’re not going to have just one entertainer - we are going to have two entertainers.

That’s crazy!

We will have two musical hosts. Carla Hines will open things up with her best Motown songs and then Scott McParland will keep the party going with DJ music and dancing.

Yes. There will be food, too. The very best food money can buy. This is a Sock Hop so we will be serving McDonald’s burgers, potato chips, Dixie ice cream cups, coffee, water and ice.

The New York-New Jersey Club will end the year with our legendary Ugly Christmas Sweater Party on Dec. 2 at 5 p.m. in the Auditorium.

DJ Frank Lebano is back to host



Carla Hines will be one of two entertainers at Sock Hop night on Oct. 6.
(OTOW News photo by Doug Kates)

and Felice’s Italian Catering will be serving ham dinner - all for just \$30.

This event is open to any resident whether or not you’ve ever stepped foot in New York or New Jersey. People from California, Nevada, Oklahoma and Illinois can come. Michigan? Well, OK.

Next, we will celebrate the 2027 Super Bowl with a pre-Super Bowl party on Saturday, Feb. 13, 2027.

Our musical host for the night will be Les ‘N Mor.

Felice’s Italian Catering will be serving your favorite subs with pasta salad. Our guests should wear sports paraphernalia of their favorite teams!

OK. The Jets probably won’t be in the Super Bowl, but you can still wear their shirts.

Cost is \$20.

Our board of directors is hard at work planning the rest of 2027 and we value your recommendations.

The New York-New Jersey Club entertains the community on a year round basis and is open to all On Top of the World residents.

Membership is still only \$5. Our information table is open Mondays and Thursdays from 8-10 a.m. in the East Activity Center Auditorium.

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Date: October 27, 2026
Time: 10:00 AM to 12:00 PM
Location: 1831 N. Belcher Rd. Suite E-1, Clearwater, FL 33765

Come meet four candidates in November’s election during special Democratic Club meeting in October



At the Democratic Club meeting in September, Tim Hughes, candidate for county commissioner, was our guest speaker.

If you missed him, he will be here again in October.

Our club has a special event coming up this month. Our normal meeting occurs on the second Thursday, but this month we are holding a special open meeting on Saturday, Oct. 10, at 3 p.m. in the Auditorium. The purpose evolves around the upcoming election.

We have invited four candidates to speak to our club meeting. They are: Leela Gray for Congress, Bryan Beckman for State House, Tim Hughes for County Commission and Curtis Campogni for School Board.

They will be on our ballot, so this is a great opportunity for all residents in our On Top of the World community to attend and hear from them in person before making your voting decisions.

Please RSVP to worlddemsclub@gmail.com or call 727-410-7566 so



Members of the Democratic Club pose with Tim Hughes (tie) during a regular monthly meeting in September. Tim will be back at OTOW in October, along with four other candidates in the November election.

we have a count.

There will be refreshments served.

Special request: We will have a table open for donations to our Feeding the World Food Pantry. We will be accepting food/cash donations to assist our neighbors. Thank you for your help.

As of Oct. 1, when this newspaper is delivered, there will be 32 days left until Election Day, Nov. 3. Mail ballots have been sent out. If you haven't registered to vote, you have until Oct. 5 to do so. Early voting will start on Oct. 19. All this information and more is available on the Supervisor of Elections webpage: votepinellas.gov.

If you want to find out more

about our club, you can go to our webpage: worlddemsclub.blogspot.com or call me at 727-410-7566.

Except for this month, we meet on the second Thursday of each month at 2 p.m. in the West Activity Center Learning Lab. We also have a happy hour each month to relax and chat. Come check us out.

Vaccine & Community Resource Saturday

Saturday, Nov. 7, 10 a.m. - 1 p.m., EAC Auditorium, Largo & Oldsmar Rooms

Scheduled on a Saturday to accommodate our residents who work!



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PLAN YOUR SOCIAL SEASON & SUPPORT

Popular Club Ticket Sales (Auditorium) — Secure your seats for the highly anticipated upcoming entertainment season! Our community's top clubs will be selling tickets.

Community Food Pantry Registration (Auditorium) — Meet the team behind our food pantry and get registered.

RELAX & REFRESH

Good Neighbors Association Café (Auditorium) — Enjoy freshly brewed coffee, tasty refreshments, and delicious snacks available all morning. Take a break at our café tables and catch up with your neighbors.



Summit Broadband representatives will be available in person to answer your cable, internet and technology questions, showcase new products and services, and provide access to exclusive On Top of the World offers.

Writers Workshop rescheduled

The Press Association has announced the 2026 Writers Workshop will not be taking place on Thursday, Nov. 5, as previously scheduled.

The Press Association is donating this date to the On Top of the World community so a concert can take place which will raise money for our new food pantry.

The Writers Workshop has been rescheduled for 7 p.m., Thursday, Nov. 12. This is the only time Editor Doug Kates teaches staffers how to improve their writing skills and he shares the Associated Press style of writing. The class is not mandatory, but all 100 newspaper staffers will be asked to attend.

Why is this class important?
With 100 different people contributing stories to OTOW News, there has to be a guideline to make



sure everyone writes using the same style. There cannot be 100 different writing styles!
OTOW News uses the Associated Press style of writing for most of

its guidelines. There are a few other guidelines we use that are not included in the AP style.

For example, there are more than 20 ways to write 7 p.m. But instead of allowing 100 people to write time with their own preference, all staffers are required to use a.m. and p.m.

Everyone is also required to write out On Top of the World, East Activity Center and West Activity Center on first reference. OTOW, EAC and WAC are not options on first reference.

Staffers also use first and last names on first reference.

There is a lot more. Please attend the Writers Workshop if you are on the staff.

In September, your community newspaper was told by our printing company that newspaper paper is

at an all-time high in cost. That extra high cost has resulted in a change here at home.

OTOW News is now cutting down on the number of newspapers printed. Some of you may find less newspapers in your building's bin. This is being done out of necessity – not by choice.

Press Association writers planning on submitting stories in November and December should note there will be early deadlines for both months. Normally the deadline is the 15th of each month. The upcoming deadlines will be announced soon. Please plan ahead. If your building or club is having a holiday party after the 15th, it will not make the following newspaper and it will not be printed two months later. Holiday stories before the 15th are welcome.

Senator Bryan Avila visits our Republican Club



Senator Bryan Avila

The Ronald Reagan Republican Club rolled out the red carpet for our September speaker, Senator Bryan Avila, who is running alongside Byron Donalds in the upcoming gubernatorial election.

The son of Cuban immigrants, Bryan has been serving in the Florida State Senate for 12 years and is a captain in the Florida National Guard. He brings a wealth of Florida political experience to the team and is passionate about the residents, especially seniors.

Their platform is based on several key issues: Anti-Socialism, lowering property taxes, lowering insurance rates, working with home owner associations to keep month-

ly costs low and allowing parents to make important decisions for their children.

Bryan encouraged all Republicans to vote in the upcoming Nov. 2 election.

The next Republican Club meeting will be held 4-6 p.m. on Oct. 6, back at the West Activity Center Belleair Room. Please note the change in time.

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On Top of the World Movie Night

Beetlejuice Beetlejuice

4 pm, Wednesday, Oct. 7, EAC Auditorium
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Each resident gets 1 free bag of popcorn.

Chorus holiday concert is coming and you can still join us



After five months off, the On Top of the World Chorus is back! We began rehearsals on Sept. 22 for our upcoming holiday concert. If you would like to try us out, we meet every Tuesday evening from 6:30-9 p.m. in the East Activity Center Largo Room. The last day to join is Tuesday, Oct. 20.

Don't worry, there are no auditions. Current members have various levels of experience, or none at all. If you enjoy singing, come to a rehearsal and see what you think. There's nothing on TV on Tuesday nights anyway! Come and join us and have some fun! Our director, Gordon McMann, has selected a variety of tradition-



The Chorus' last concert was in April and there were nearly 40 members singing away. You can join Chorus for their holiday concert in December. (OTOW News file photo by Doug Kates)

al and contemporary holiday tunes that are sure to please everyone. Our talented accompanist, Caroline Veach, keeps us on track. When I spoke to Gordon about this season's concert he said, "last

year's concert was excellent, but my goal is to always move forward." The concert is scheduled for Saturday, Dec. 5 at 7 p.m. and Sunday, Dec. 6 at 3 p.m. Suggested ticket donations is \$5 apiece and

are good for either performance. Tickets are available from any chorus member and will be sold in the East Activity Center Auditorium on Monday and Thursday mornings from 8:30-10:30 a.m.

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A season full of fun, dinners, dances, golfing and more starts with Registration Night on Nov. 10

The Canadian Club is hopeful that all of our friends and members will have a harvest of blessings, good health and good times on Monday, Oct. 12, during the Canadian Thanksgiving.

Canadian Club Registration Night will be held on Tuesday, Nov. 10, in the East Activity Center Auditorium starting at 6 p.m. Please bring a valid On Top of the World 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 for our club, you will have the opportunity to enjoy a wine and cheese social following the meeting. Then, you will be eligible to participate in our social games – Blackout - which runs 6:30-9:30 every Thursday evening in the West Activity Center Belleair Room.

Our club wants to remind all those playing Blackout that being a member of the Canadian Club is a prerequisite for this activity. If you haven't joined our club yet because of the summer hiatus, we hope you're enjoying the temporary "grace" period.

Membership to our club also will gain you entry into our free Membership Appreciation Night (pizza), a Golf Fun Day, a Blue Jays spring training game, a matinée theater



buffet lunch and show, and our annual picnic. Plus, members get to enjoy special pricing for four club dinner-dances and more!

Lydia Côté will be selling tickets for the Dec. 9 Christmas Dinner–Dance. We'll be offering a traditional Christmas dinner with all the fixings. Prices are \$25 for members and \$30 for non-members.

After dinner will be a great night of dancing to our favourite DJ Services, Les N' More.

For the third year in a row, we're 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.

Registration Night

Tuesday, Nov. 10, 6 pm, EAC Auditorium

Join our club for \$5. You do not have to be Canadian. Must have an updated activity card. Learn about 2026-27 events, including socials, holiday dinner dance, luncheons, golf fun day. Happy Hour Jan. 15, 2027 • Members Appreciation Day Jan. 22, 2027
Wine and Cheese Social will take place during Registration Night

Also on Registration Night, our activity/event coordinators will be ready at our "sign-up" tables for various functions.

It should be noted that your membership to our club 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.

Our second free Membership Appreciation Pizza Party and dance is for members only.

The Canadian Club will participate in the On Top of the World New Year Expo in the EAC Auditorium on Saturday, Jan. 9, 2027, from 10 a.m. until 1 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.

None of the fun can happen without volunteers. On Registration Night, please sign up as a volunteer 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 safe, happy and healthy Hallow's Eve with little trick-or-treaters -- just don't eat too much of that sweet stuff!

Safe travels to everyone coming back home to OTOW. Your Canadian Club Executive Committee looks forward to seeing everyone again soon!

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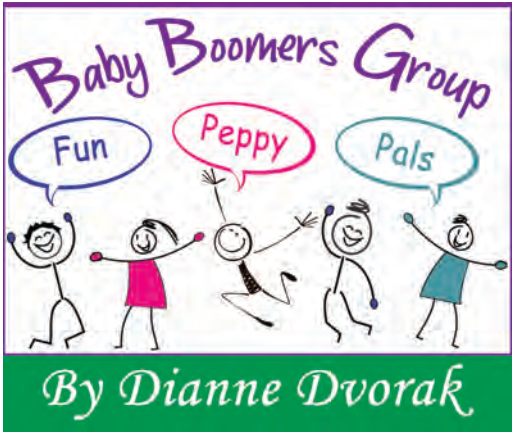
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Boomers learn about a giant creature that visited Clearwater 40 years ago



The Baby Boomers are still mighty and having fun despite less of us over the summer months. Recently, the Boomers have been supporting TheatreFor, which is a fun, very intimate, local theatre company in an almost empty mall west of On Top of the World. The writing, production and acting talent at TheatreFor is extraordinary for such a small venue. On Aug. 30, seven Baby Boomers showed up at the Safety Harbor Library to hear about Clearwater's past featuring an engaging presentation by Allison Dolan, president of the Clearwater Historical Society. Allison presented a fascinating overview of the city's history, highlighting the people, places and events that shaped the community we know today.



The picture above is a group of Boomers who attended the TheatreFor production of A Divine, Divine Comedy.

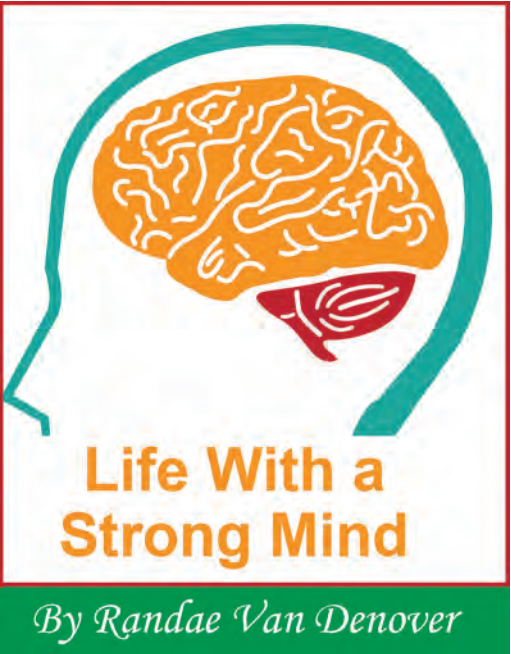
The Baby Boomers all thought she did a great job. We especially enjoyed a story she told about a famous monster that visited Clearwater. It left mysterious, giant, three-toed, 14x11 inch footprints on a Clearwater Beach. We were told, people believed it was a sea monster from the Gulf of Mexico or a giant penguin. Four decades later, the mystery was solved. But even though a re-

ally cool headline convinced you to read this story, I'm not going to give you the answer! You'll have to find the answer on Google or YouTube, or track down Allison, because I'm not telling you how the mystery was solved. The Baby Boomers group meets every first Monday and third Thursday at 5:30 p.m. in the Largo Room at the East Activity Center, which is behind the Auditorium. Come check

us out and find fun events we enjoy together. There are no dues, club protocols or rules, so what do you have to lose? You never know until you check us out. And, don't forget. Keep moving and rockin' on everyone. We will be getting together soon to start up bowling and biking as more of our peeps return from their northern homes, retreats and vacations. See y'all in the fall.

Even in retirement, motivation gets you out of bed

The Life With a Strong Mind Club focuses on daily lifestyle habits, which can be a big help in maintaining a healthy brain and a happy life. A landmark three-year study of more than 4,000 adults across 60 countries found that brain health improves at every age when people commit to consistent habits, not quick fixes. The three-year Lancet study of 4,000 seniors found 45 percent of dementia cases were delayed or prevented. Come join us on Tuesday, Oct. 13, at 3 p.m., in the West Activity Center Belleair Room. We will explore ways to find a personal life purpose. Every one of us benefits from having a passion that motivates us to get out of bed every morning. Dr. Daniel Amen, a leading brain specialist, says a life purpose is as important as a strong blood flow to a demanding, energy-hungry brain. Yet purpose is one of the most underused tools.



Retirement is a wonderful time to redefine your purpose. We have a great group of folks in our class and we deal with topics that are important. It is done in an educational and interactive format with humor and understanding of different approaches for different situations. Come check us out.

Help sessions to remain on Saturdays

In August, the On Top Of the World Computer Club made a change for the benefit of all residents. The club began holding technology help sessions on Saturdays, rather than Wednesdays. The club made the change so more people could attend the sessions. The switch to Saturday has been so successful that the club is extending the change through at least December. Any OTOW resident is welcome to come to a help session. We can assist you with computers, phones, tablets and other technology. Our services are free. Help sessions take place in the Learning Lab, which is in the West Activity Center, every Saturday from 10:30 to 11:30 a.m. We asked that you arrive by 10:45 so we have plenty of time to help you. In other Computer Club news, a video about the club continues to run every day at 10 a.m. on OTOW channel 901. Watch the eight-minute video to learn more about the club and what we can do for you.

About the Computer Club

The Computer Club meets every Saturday morning from 9 to 10:30 a.m. Meetings take place both in person at the West Activity Center Learning Lab and using the Zoom



Computer Club

By Joe Wisinski

virtual meeting platform. Visitors are welcome. Sessions usually consist of presentations or discussions led by club members or guest speakers. Time is also made available to ask questions.

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

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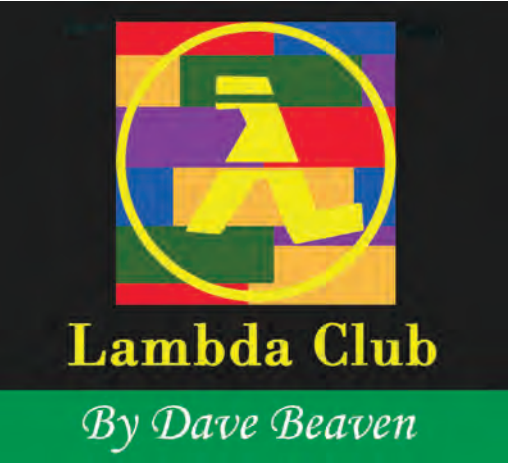
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Press Association Writers Workshop

7 pm, Thursday, Nov. 12

EAC Auditorium

Lambda has figured out how to take a cruise and not get seasick



Anybody in a mood for a cruise? Well, Lambda Club is going to throw a cruise party this month where no one will get seasick. Yes, all aboard the good ship Lambda on Friday, Oct. 16, at 6 p.m. Boarding will take place at the East Activity Center Kitchen/Clearwater Room. Come prepared to “sail away” to the sounds of a steel drum band. Step over to the bar for a Pina Colada to start off right. Best thing is, you’ll be meeting



At the Lambda sports social in August, the Tampa Bay Buccaneers and Tampa Bay Rays were the most popular sports shirts.

up with all your friends on this occasion. And the food is going to be specially prepared by our member chefs for a potluck buffet. Dress code is shorts and flowery shirts. This is one cruise you don’t want to miss. Last month, our club created a sports bar atmosphere at our Sep-

tember social. As you can see, some of the members dressed up to honor their favorite teams. The Buccaneers and Rays were the local favorites. But if you look closely, you can also detect colors for the Chicago Bears, the Toronto Blue Jays and Ohio State football. It was all in good fun.

Lambda Club is a club for our LGBT residents to socialize with each other. We are also open to our neighbors who want to meet us. For more information, check out our webpage: lambdaclearwater.blogspot.com or call Dave Beaven at 727-410-7566.

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Past show outfits make great Halloween costumes

OTOW THEATER WORKSHOP



By Audrey Strong

Theater Workshop has been in existence for more than 50 years. In fact, our March show will be number 57 in a long line of tremendous events.

As a part of 50 years of memories, there are costumes galore which helped set the time, place and mood of acts those costumes made possible.

Well, this past summer we did some housecleaning and have chosen many costumes that we once loved, but have decided we can share with you.

Halloween is just around the corner ... need a costume?

Theater Workshop is your place to shop.

Come to our information table



The Theater Workshop information table was filled with costumes for sale in September. Costumes also will be on sale in October. Some costumes will make great Halloween outfits.

and shop in the East Activity Center Auditorium on Monday, Oct. 19, Thursday, Oct. 22, Monday, Oct. 26 and Thursday, Oct. 29 from 8:30 to 10 a.m. We're sure you'll find something for that excellent Halloween party our community is hosting on the 31st.

On Nov. 4 the Theater Workshop is having its annual picnic at

the Pavilion starting at 4 p.m. This year we're adding karaoke to the evening so come to our information table and find out how you can join us. There will be dinner, singing and fun. Wow!

Do you still love the music from the 1960s? In March, Theater Workshop will present, "The Sensational Sixties." If you still sing

your old favorites in the shower, why not come and audition for a spot in the show?

There'll be speaking, singing, dancing and other spots to fill for our 57th annual show.

Auditions begin Oct. 21 so text Audrey at 716-225-7567 if you'd like to share your talents with us.

Have you ever been told that restoring your teeth was hopeless?
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Oct. 13 is story night and the agenda is wide open

Once again, Mark Blair has offered to step in to lead the way for an evening of sharing.

The High Vibe meeting on Oct. 13 will be a share-your-story night.

Years ago, Mark took a course called the Behavior Barometer in which he became a facilitator. Mainly, he will discuss how we go from oneness to separation in ourselves, and in relationship to other people.

What is the emotional journey that takes us down that path to an emotional state of being?

That is just one idea for this evening.

I Invite each one of us to bring an object, poem, short story, Angelic intervention or metaphysical practice you would be excited to share with others. We have done this several times over the years and it helps us appreciate how we have



navigated some amazing challenges and come out on the other side. If you have overcome a health challenge and you can recommend a practice to support others, here is your permission slip. If you have a specific topic that has not been covered and have a

recommendation for future speakers, this is a night for that.

The idea is to have an open discussion night and get some feedback on future offerings.

And because it will be informal, I might bring jingle skirts and have us all do freestyle sacred dancing.

If you are a joketeller and have some good ones, this is the time to bring them.

I have oracle card decks and will bring them for playing.

The theme is light. And Halloween is around the corner so spooky tales of childhood adventure are also a possibility.

Essential oils, crystals and ETs are all possible topics.

It will be an evening to learn a little bit more about each other and feel heard and seen.

Who doesn't love to share sto-

ries?

I love to hear about our unique generation spanning parts of two centuries.

Did you attend Woodstock in the '60s?

Do you remember where you were when John F. Kennedy was assassinated, Martin Luther King's assassination, Desert Storm, 9-11?

These are just a few ideas to consider. I have faith that this turns out to be a fun and impromptu gathering.

Our High Vibe Tribe meets monthly on the second Tuesday evening of the month from 7-8:30 p.m. in the Clearwater/Kitchen Room of the East Activity Center. It is a free group and is open to all residents. Newcomers are always welcome.

For questions you may contact

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You have no idea how many health benefits are in algae

Thirteen members of the Plant-Based Living Club prepared delicious Asian delights for a healthy and scrumptious lunch in September.

Some freshly prepared food at the “Bring-and-Share” were sweet-potato sushi, saute’d vegetables, mung bean dahl, smothered cabbage, saute’d mushrooms, kimichi, matcha pound cake and Ti Kuan Yin Oolong Tea.



We discussed the benefits of adding algae (seaweed) to our diets. Algae, the first form of life on Earth, provides virtually every essential vitamin, mineral, amino acid, enzyme and complete protein. It is most probably the single highest source of nutrition in existence.

Club attendees shared forms of algae they are incorporating into their diets, such as nori, kombu, wakame, spirulina, blue-green algae, dulse and kelp.

We can begin to acquire a taste for algae by adding a piece of kombu to rice and pasta during cooking or sprinkle dulse on popcorn instead of salt.

Adding any form of seaweed makes a nutrient dense soup or broth. Thankfully, we can also get our omega-3s from algae-based supplements, which is where the fish primarily get it to begin with.

Another Asian tradition is tea time. Ti Kuan Yin tea, from the Fujian Province of China, was enjoyed by all. This full leaf oolong tea contains all the antioxidants of green, white and black tea



Plant-based Living Club discuss Algae Omega-3 for heart and brain health instead of Fish Oil.

(OTOW News photo by Doug Kates)

with added benefits. It protects the brain to protect against neurodegenerative diseases.

It also improves bone mineral density and reduces plaque to guard against tooth decay.

Since tea is the healthiest beverage, not counting water, we have tea-share at every Plant-Based Living Club meeting. I invite you to join us for tea at the next meeting on Wednesday, Oct. 7, in the West Activity Center Learning Lab at 1 p.m.

Discussion will be about the most healthy centenarians who live in 1 of 5 Blue Zones: Nicoya Peninsula in Costa Rica, the Island of Sardinia

in Italy, Ikaria in Greece, Okinawa in Japan and Loma Linda, Calif., in the U.S.

These centenarians practice moderate exercise so what do they drink, eliminate, snack on, omit and eat regularly?

Bring your tea cup, enjoy the discussion and go home with the secret the centenarians practice to live long and healthy lives.

For more information about our club, visit the Box Office website at otowboxoffice.com.

See Dr. Michael Greger’s website: nutrition-facts.org for information on plant-based nutrition or please join us on Oct 7.

Try courage instead of being afraid of fear

Women's Bible Study

By Terri Latzko

Fear can show up in our lives in many ways. It can cause us to be hesitant, insecure and full of doubts.

It also can take the form of worry and anxiety, affecting our physical bodies in some extreme ways.

And fear from things like past abuse or painful circumstances can often linger for years, affecting our relationships and popping up when we least expect it.

Fear can steal anything from us if we let it.

Whether we walk in faith or fear is a decision we must make many times

throughout our lives. We may need to make this choice daily.

God's Word tells us to “fear not.” (Isaiah 41:10) He's not saying we will never feel fear. However, He is telling us to not allow fear to control us and prevent us from moving forward.

When we feel fear, we have a choice -- we can do it afraid! That's what courage is. True courage is moving forward in the face of fear.

Before you fall asleep tonight, resist the urge to replay your worries. Instead, spent five quiet minutes thanking God for His faithfulness and intention-

ally place tomorrow in His hands.

The Women's Bible Study Group at On Top of the World recently made mini-plaques that remind us to choose faith over fear.

You're invited to our next class!

Join our Women's Bible Study Group on the second and fourth Fridays of the month at 10:30 a.m. in the Largo Room.

We come together to read God's Word, share insights and support one another in a nurturing, uplifting environment. Please email any prayer requests to Terri Latzko at tlatzko@gmail.com.

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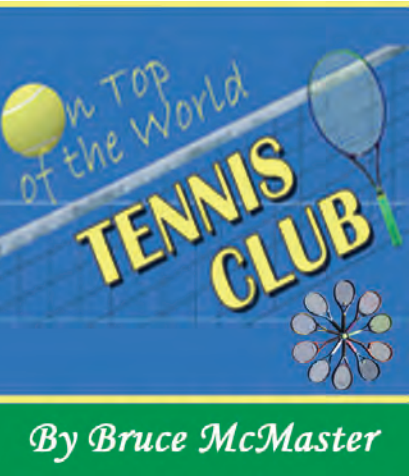
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Members of the Tennis Club enjoy a social visit to Cricketers in Dunedin.

Tennis includes a monthly social

The On Top of the World Tennis Club recently had a nice luncheon at Cricketeers British Pub and Restaurant in Dunedin.

The members enjoyed the wonderful British fare and also the Tues-

day taco special.

The Tennis Club has one luncheon a month at different restaurants in the area and also has monthly get-together. Recently, one of our members, Fernando Mariz,

had a cookout for the club. We've also had movie days for members to enjoy together..

If you would like to come and join us, stop by the tennis courts. Our hours are 7:30-10 a.m. on Mon-

days, Wednesdays and Fridays; 10 a.m. to noon on Tuesdays, Thursdays and Saturdays; and 5-7 p.m. on Sundays.

Robin Hendricks takes top spot in fourth round

Thirty-eight golfers battled hot, humid Florida conditions on Friday, Sept. 4, to complete a fast-paced 18-hole round in just 3.5 hours.

Robin Hendricks posted a stellar plus-8 to claim first place.

Don Auger finished as the runner-up with a plus-6, while Loren Payne edged out the remaining leaderboard ties to take third place with a plus-5.

Mendy Payne captured fourth place with a plus-5 and Dan Hyden rounded out the top five in fifth place with a plus-5. All ties were broken by a match of cards.

Closest-to-the-pin honors went to David Johnson on hole No. 3, Rick Muchler on hole No. 15 and David Saccone on hole No. 16.

On the nine-hole course, Joe Wisinski won hole No. 4 and Andy

Friday Mixed

Golf League

By Ken Smith

Watson won hole No. 6. There were no winners for hole No. 1 or hole

No. 2.

Skins were awarded to Joe Wisinski on hole No. 1 and David Saccone on hole No. 16.

Paul Meyers fired an impressive 65 to earn low gross honors with 36 points.

Don Auger dominated our Sept. 11 outing.

A group of 32 players braved another scorching by navigating the split course in a swift three hours.

Don Auger put together a dominant round to capture first place at plus-10.

Roger Shockley turned in a strong plus-6 for second place. Vincent Maranto finished in third place with a plus-5, Sonny Morris took fourth place with a plus-5 and Bruce MacPherson claimed fifth place with a plus-4.

Positions for tied scores were decided via a match of cards.

Closest-to-the-pin winners featured Bruce MacPherson on hole No. 3, Art Reilly on hole No. 15 and David Saccone on hole No. 16.

On the nine-hole course, David Saccone claimed hole No. 1 and Paul Meyers won hole No. 4.

Hole No. 2 and hole No. 6 had no winners.

Skins were earned by David Rosenberg on hole No. 2, Len Picone on hole No. 3, John Pellegrino with an eagle on hole No. 3, and Vincent Maranto on hole No. 8.

Harry Barbin, Bruce MacPherson and David Johnson shared low gross honors in a three-way tie, each recording a score of 68 (33 points).

It was a matter of time before Len Picone scored an ace

The Men's Golf Association hopes you enjoyed our article in the September newspaper and had a chance to visit the Social Golf location. It is truly a fun place to visit.

You have an opportunity to play one of the greatest golf sites in the U.S. while learning how to improve your golf presentation. All this in a fully air-conditioned environment while enjoying a beverage and food.

We hope you take the time to check it out.

Well, anyone who has followed our weekly golf reports is not surprised that Len Picone hit a hole-in-one on hole No. 15 with an 8-iron.

Len has repeatedly been scoring low in every week of play and it was only a matter of time. Congratulations to Len. Let us see more of these.

Finally, our thanks to Marc Schell for keeping up on recording weekly scores.

Now the scores:

Men's Golf Association

By Barney Hanrahan

August 19 Luncheon Flight A

Top Scores: Bob Beales, 60, Ron LaFond, 61, Stanley Doran, 62, David

August 26 Flight A

Top Scores: Nilson Sabadin, 62,

Stanley Doran, 63, Paul Cairns, 63, David Johnson, 63, Fred Peace, 65.

Flight B

Top Scores: Mark Ostrowski, 57, Andy Polselli, 57, Peter Gauvin, 58, Mike Smith, 63, Roger Amundson, 64.

Flight C

Top Scores: Jim Cadwell, 56, Marc Schell, 61, Len Picone, 62, Joe Ventimiglia, 62, Guy Bertuzzi, 64.

Flight D

Top Scores: Jim Valloreo, 59, Bob McGregor, 61, Robin Hendricks, 62, Roger Shockley, 62, Bob Ellis, 63.

September 2 Flight A

Top Scores: David Johnson, 61, Fred Peace 65, Jere Kaiser, 66, David Saconne, 66, Mike Crittendon, 65.

Flight B

Top Scores: Henry Rejman, 65, Peter Gauvin, 65, Ron LaFond, 68, Mike Schuyler, 69, Len Picone, 70.

Flight C

Top Scores: Glen Meyers, 67, Jim Cadwell, 68, Sal Vasapolle, 69, Guy Bertuzzi, 69, Joe Ventimiglia. 69.

Flight D

Top Scores: Roger Shockley, 60, Tim Palmquist, 64, Bob Ellis, 65, Robin Hendricks, 65, Bob McGrogan, 70.

September 9 Flight A

Top Scores: David Saccone, 62,

Fred Peace, 63, Bob Beals, 64, Jere Keiser, 64 Mike Crittendon, 66.

Flight B

Top Scores: Peter Gauvin, 58, Pete Gagnon, 59, Len Picone, 61, Mike Schuyler, 63, Jerry Jordan, 64.

Flight C

Top Scores: Vincenzo Maranto, 60, Tennyson Spiceland, 61, Glen Meyers, 63, Sal Vasapolle, 65, Guy Bertuzzi, 66.

Flight D

Top Scores: Harry Crawford, 59, Bob McGrogan, 59, Roger Sghockley, 62, Bob Ellis, 64, Tim Palmquist, 65.

September 16 Luncheon Flight A

Top Scores: Paul Cairns, 59, Fred Peace, 60, Fred Blatz, 61, Stanley Doran, 63, David Johnson, 64.

Flight B

Top Scores: Len Picone, 57, HIO, Mike Smith, 58, Mark Ostrowski, 58, Peter Gauvin, 58, Mike Schuyler, 59.

Flight C

Top Scores: David Baldwin, 59, Glen Meyers, 63, Guy Bertuzzi, 63, Dan Hyden, 64, Sal Vasapolle, 64.

Flight D

Top Scores: Harry Crawford, 64, Bob McGrogan, 65, Jim Valloreo, 67, Bob Ellis, 69, Robin Hendricks, 74.

SPORTS

Softball preseason is underway

Anticipation may sometimes bring disappointment, but in the case of opening day for the On Top of the World Softball League, it brought enjoyment beyond even our most optimistic hopes.

The enthusiasm, the laughter and banter was bracing and great fun. Playing with old friends and new acquaintances spread high spirits.

We even had a large cheering section in the stands - four fans watching the game and encouraging the players.

Thirty-three players gathered for opening day and we formed three teams. In such cases, one team bats, one team plays defense and one team keeps score (or umpires) awaiting their turn.

After three outs (or the maximum three runs per inning), the fielding team gets to bat and the sitting team plays defense. This rotation continues throughout the game.

An easy way to remember it is "Hit, Sit, Field."

As for play on the field, the final score of this preseason game was White 12, Blue 6, Red 5.

In the middle of the fifth inning, the score was 6-6-5, but the White team scored six runs over the last two innings to seal their victory.

The hitting heroes were Bob Voigt and Jim Tiano, whose hits



By Bob Rittner

drove home Jim Costello, Dennis Kuvalanka (double) and Greg Kolesnikov in the fifth inning.

Eddie Ramirez drove in Bryan Beckman, who had tripled leading off the sixth inning, and Bob Rittner (double), Joe Harrington and Dennis Kuvalanka drove in the final two runs.

Sparkling defense defined the game. All three catchers, for example, made plays that saved runs. Gary Brown (Red) sprinted to his left to catch a pop-up. Jim Tiano hustled to pick up a squibbed ball and threw out a batter running to first base. Julie Bernard stretched to catch a throw from short left field

for an out at the plate.

In the infield, middle-infielder Bryan Beckman was flawless, short hopping a line drive and starting a double play by touching second base and throwing a bullet to first base to nab a runner by a step.

James Hook, third baseman, showed off a rifle arm with pinpoint throws to first base to get outs on tough grounders. He also raced in from his position to lunge and tumble down to catch a short pop-up.

Bo Voigt at shortstop leapt high to catch a line drive that would have driven in a run.

In the outfield, Steve Thomas, Ray Woolsey, Elbe Ramirez, Greg Kolesnikov and Neal Schulman all caught long fly balls that were headed for extra-base territory.

None of this is meant to diminish the offense. A number of people who did not play last year came ready to pound out hits.

Ron Childress, having already made an excellent play at second base, singled hard to left field in his first at bat and ended the day 2-for-3.

Neal Schulman, playing OTOW softball for the very first time, also singled in his first at bat, and newcomer Greg Kolesnikov drove in a run with his first hit. James Hook tripled.

Elbe Ramirez, Mark Manns, Ralph Scunziano (triple and home run included), Dennis Kuvalanka (double), Ray Woolsey (double and two triples), Jim Costello, Richard Mierzejewski (double) and Bryan Beckman (triple) all had three hits.

This game was considered a pre-season game as the regular season begins on Tuesday, Oct. 20.

Before that, we played preseason games each Tuesday in September and will play two more in October.

On Oct. 15, our league will host a pizza party at the Paradise Restaurant in Safety Harbor, which is our sponsor. At this time we will introduce everyone to our rules and procedures.

After that meeting, we will play games every Tuesday and Thursday through April 29. We invite anyone interested in joining us to come to the pizza party or just show up by 7:45 a.m. at any of our games. We play in Safety Harbor at 940 7th Street South. You may play two games before committing to join us. Then there are \$75 dues.

For information about the league, contact Frank Whitney (fdwaction52@yahoo.com) or call 727-277-4521. Bo Voigt can be reached at bob.j.voigt@gmail.com or call 513-518-5708.

Ladies 18-hole season starts Oct. 6

18-Hole



Ladies Golf

By Gloria Sayer

The On Top of the World Ladies 18-Hole Golf League recently held a ceremony to swear in officers for the 2026-27 season.

Linda Rice did the honors. Sworn in were Secretary Mary Patterson, Vice President Jackie Miles, President Becky West and Treasurer Frances Urban-Day.

The 18-hole season begins Oct.



From left to right are Secretary Mary Patterson, Vice President Jackie Miles, President Becky West and Treasurer Frances Urban-Day. Swearing in the ladies is Linda Rice.

6. If you are already a member, welcome back! If you would like to join us, we play Tuesday mornings. Please call Sherry Ivey at 727-517-5030 or Becky West at 727-301-

8854 for more information.

Members of the league will be at the Green Shack, starting at 8 a.m. to greet you and answer your questions. We ask that you bring your

On Top of the World identification and activity card. Dues are \$35.

We have a lot of fun. Come and join our league.



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Phil Henne, Barbara Moon, Bob Ellis, Len Picone take first place at annual Veterans Tournament

OTOW

Veterans Group

By Joe Ventimiglia

On Sept. 6, the annual Veterans Fundraiser Golf Tournament took place at On Top of the World.

Sixty-one golfers contributed to this wonderful cause.

It was a beautiful day to play golf. The tournament was a best-ball scramble. Players teed off at 9 a.m. and we were finished in approximately 3.5 hours.

After the tournament, pizza was served by four volunteers from the On Top of the World Veterans Group - Pat Hayes, Patty Hayes, Gene Amature and Barbara Walsh.

Once all the players sat down to eat, Tonya Oxendine was introduced from the Wounded Warriors Project. She spoke about her time in the military and explained what the Wounded Warriors project does to support veterans.

After she was done, we held our 50/50 drawing.

Then we announced the top teams. The winning team was Phil Henne, Barbara Moon, Bob Ellis and Len Picone.

The second place team was Mike Cuttenden, Tony Balagio, Mike



Pictured above is the winning team with their trophies. Below are all 61 participants.



Schuyler and Don Baker.

The third place team was Paul Meyers, Fred Peace, Don Augar and Rick Muchler.

The first place team received trophies. The second and third place teams received a sleeve of Warrior balls.

We finished the tournament with an auction. Players made bids on

items that were up for sale. Then we took a picture of the first-place team and a group picture.

The organizer for this tournament was Joe Ventimiglia, who also has taken over the leadership role for the OTOW Veterans Group.

Joe gave a brief speech in which he gave a special thank you to Harry Barbin who assisted in getting

this tournament off the ground.

He also thanked Deb Young for doing the 50/50 and Rob Reiff from SCA who oversees the golf course and had the golf course in perfect playable condition. There were many other workers who made this event possible.

Everything was a success and funds were raised for our veterans.

Shuffleboard set to start Oct. 12

After a long, hot and wet summer, the Shuffleboard Club is looking forward to getting our regular activities underway again very soon.

We are planning to begin the fall session on Monday, Oct. 12.

We look forward to seeing all of our members return to the courts for good-natured competition and lots of good social time.

New players are always welcomed to join in the fun as well. If you join the club in October or November, it'll only be \$3 to finish the year.

For more information about the club and calendar of activities, you can check our court side bulletin board, or call the club's president, Tim Lewis, at 207-441-3472.

Our annual meeting will be in early December with a time and date to be determined later.

By Tim Lewis

Best part about golf is the time between holes

Anyone who has played golf long enough eventually discovers something: The scorecard isn't the whole story.

In Michael Murphy's Classic Golf in the Kingdom, the mysterious Scottish golf teacher Shivas Irons offers a wonderfully simple piece of advice:

"Ye're makin' a great mistake if ye think the gemme is meant for the shots...the gemme is meant for walkin'."

Think about that the next time you play.

During an 18-hole round, we probably spend only a few minutes actually swinging a club. The rest of the afternoon is spent walking or riding between shots, talking with friends, looking at the course, enjoying the weather—and occasionally searching for a golf ball that we were absolutely certain landed in the fairway.

Maybe that's where much of the pleasure of golf really lives. Golf gives us several hours when there's nowhere else we particularly need to be. We can enjoy the company of the people we're playing with, appreciate a beautiful morning and laugh about the putt that somehow missed from two feet.

By Peter Spokus

Shivas' lesson also reaches beyond golf. Much of life is spent "between the shots." We look forward to vacations, celebrations, accomplishments and special occasions, but those moments make up only a small portion of our lives. Most of life happens during the ordinary days in between.

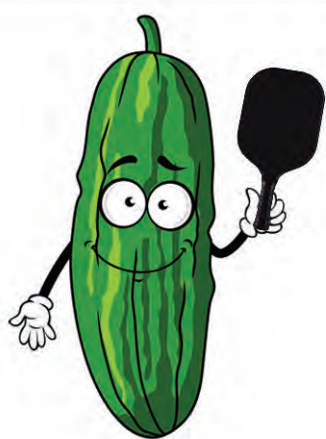
Perhaps we'd be happier if we learned to enjoy those stretches a little more.

So the next time you hit one into the trees, don't let it ruin your afternoon. Take the penalty, drop another ball and keep going. Enjoy your playing partners. Enjoy the sunshine. Enjoy the course. And most of all, enjoy the walk.

SPORTS



First sign Snowbirds are returning is pickleball courts are filling up



Pickleball

By Marina Davidovich

Did you hear it?
The cracking sound of a plastic ball getting smacked across a net.
Where did it come from?
The On Top of the World pickleball courts.

The fall season has started. The weather is getting cooler and the courts are getting busier.

Snowbirds are beginning to come back and more pickleball players are showing up.

This is a wonderful time of the year when familiar faces return to Clearwater, and chatter and laughter return to the dugout in front of the courts.

Exciting shots, winning returns, perfect serves ... it's all a part of the Pickleball Club ... even the not-so-perfect shots.

Come join Pickleball Club this



Chantal Faubert (swinging) and Maria Maranto team up for a point during fun play in September.

(OTOW News photo by Doug Kates)

fall. We will teach you the game. Our practice times are 8-10 a.m. Mondays, Wednesdays and Fridays; 10 a.m. to noon Tuesdays, Thursdays and Saturdays; 4:30-6:30 p.m. on Tuesdays, Wednesdays and Thursdays; and 9 a.m. to noon on Sun-

days.

On the first Tuesday of each month at 4:30 p.m., we provide a complementary introduction lesson.

Once you become a part of our club, you also get invited to parties and tournaments all year long.

Our welcome back party and kick off for the 2027 season will be held on Nov. 22 in the West Activity Center Belleair Room. Details will follow in the November newspaper.

The wait is over ... 9-hole golf season begins Oct. 6

"Take out that pink shirt and putter, and mark Oct. 6 for our first day of play."

That was the message President Carroll Harris sent to members of the On Top of the World Ladies 9-Hole Golf League.

Carroll has been busy planning the calendar for the 2026-27 season. In fact, she stays busy with league business throughout the year. We are lucky to have her at the helm.

So let's give others a chance to know this hard-working woman.

Carroll compares our league opening day to when she was a little girl. She'd watch her two older sisters get new shoes, a new dress and school supplies. She couldn't wait until she was old enough to get ready, too.

Now she gets excited waiting for our first day of golf.

Carroll enjoys listening to all the players talking and laughing, and sharing stories about their summer adventures. She loves this social aspect about our group.

She says that she likes how we play hard, we jump up and down when we hear the thump of the ball go into the cup and we express our questions when it doesn't.

Carroll and Fred Schick moved to OTOW 15 years ago. They feel blessed to have one son, two daughters and three beautiful

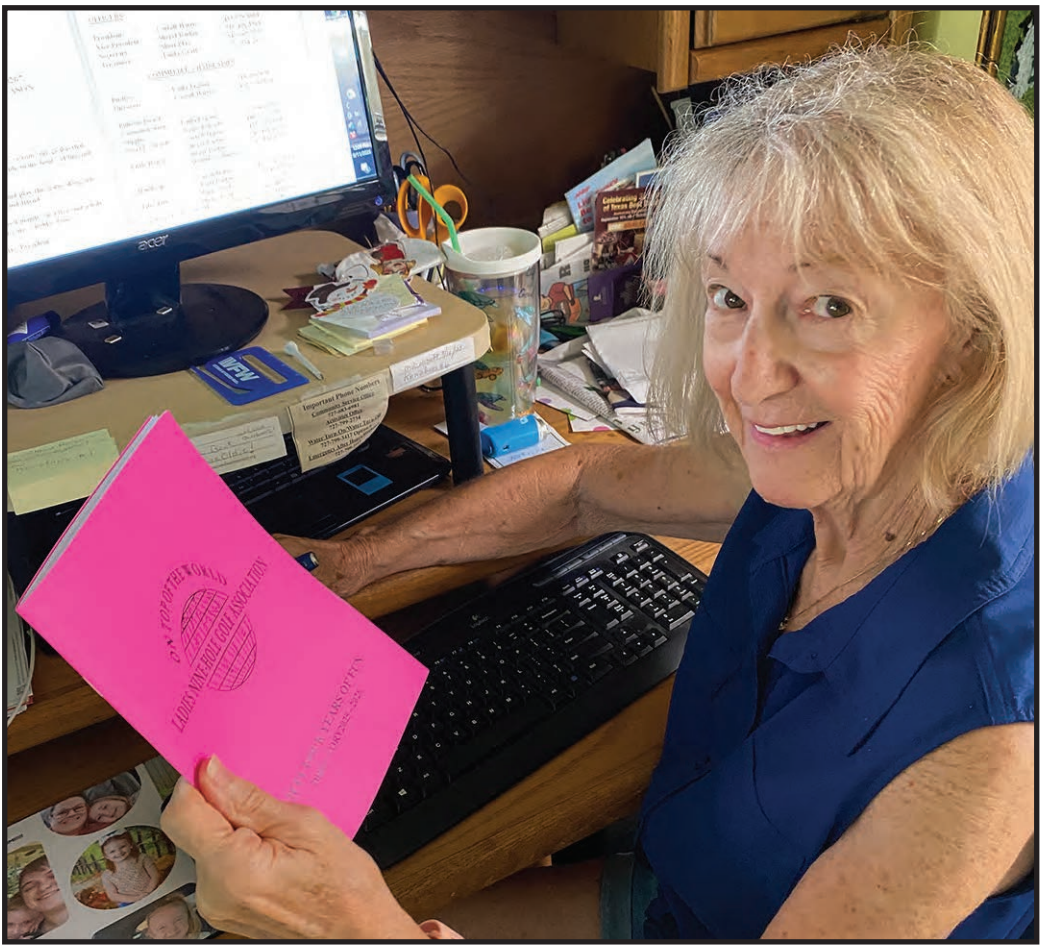


granddaughters spread across the USA.

Carroll and Fred both enjoy many activities and friendships here. Plus, she says being in charge of a golf league is a lot easier than being principal of a school.

If you'd like to join our league and all the fun that Carroll has planned, first you'll need to establish a handicap. That involves golfing with a current league member and recording your score. When you have five scores with an average of 55 or less, submit the cards to Carroll. Your handicap will be determined.

After that, pay your dues and you'll be an official member. Once started, the process must be com-



Carroll Harris works on the Ladies 9-Hole Golf League 'pink book' which has a list of monthly schedules, events and rules.

pleted in two months.

If you're like me, I think we're all looking forward to getting back together after our summer break. Remember to be at the little house at 8:30 a.m. We tee off at 8:45 a.m. Bring your current OTOW activity card. You may pay your dues of \$35 that day if you haven't paid already.

Call Carroll at 432-528-8684 if you have questions about joining. And for league information, you can go to the Box Office website (otowboxoffice.com). Click the Nine-Hole Golf League link for club information page and current news.

See you on a Tuesday!

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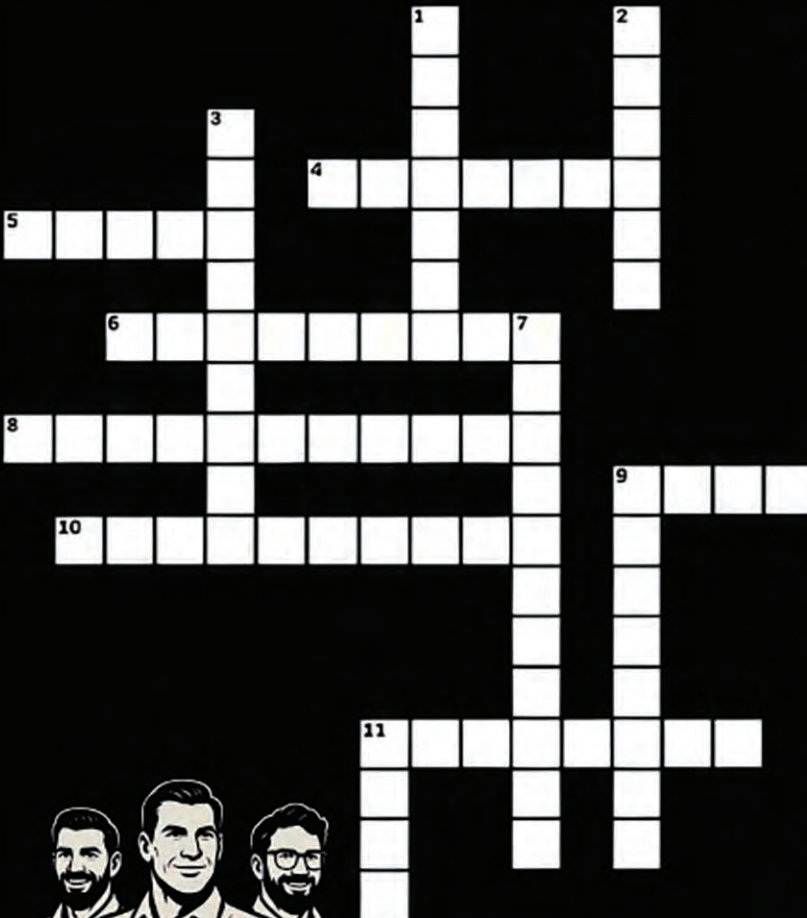
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The beauty never ended



The Englander building is fortunate to have so many wonderful neighbors who love to share their worldly travels with us. But when they express their journey with flash and flare, it would be sinful to change their words. I'm happy to share the exact words of George Algozzina, who traveled with his sister Carol to Barcelona, Nice, Florence, Piza, Rome, Pompeii, Sorrento and the Greek islands of Santorini, Mykonos, Crete and Athens. Please enjoy George's memories of Santorini.

Santorini

An Island That Performs

Santorini greeted me like a celebrity who already knew I was impressed. The island didn't just shimmer — it performed. Whitewashed houses clung to the cliffs like heavenly Lego bricks. Blue domes posed for postcards and the Aegean stretched out like a sapphire carpet rolled out for my arrival. I stepped off the tender with the confidence of someone who had absolutely no idea how many stairs were waiting for him.

Fira: Warm-Up Act

Fira was buzzing with shops, cafés and donkeys trotting by as if they owned the place. The cliffs dropped dramatically into the caldera - a reminder that Santorini is essentially a volcanic explosion that reinvented itself as a



The blue domes of Santorini on a rocky cliff.

luxury destination. I wandered through narrow lanes where every turn revealed another breathtaking view. Even the gelato shops seemed photogenic.

Oia: The Main Event

Then came Oia, the island's supermodel. Oia doesn't walk — it glides. Every balcony, rooftop and tiny church seemed to wink at me: "Go ahead, take another picture. I know I'm stunning." The blue domes glowed against the whitewashed buildings, while bougainvillea added splashes of color. As sunset approached, crowds gathered as though attending a royal coronation. When the sun finally dipped into the sea, the vil-

lage erupted in applause. I joined in. That sunset deserved a standing ovation. Looking across the caldera felt like staring into the world's most dramatic bathtub — one carved by ancient fury and filled with peace. Boats drifted below like tiny toys and the water shimmered in shades of blue that Crayola hasn't invented yet. Food and Wine Santorini's True Love Lunch was both a culinary and spiritual experience. I feasted on the best moussaka I have ever tasted, along with grilled feta topped with fresh onions and tomatoes. A traditional Greek salad of tomatoes, onions and peppers was as colorful as artwork and every bit as delicious.

And then there was the wine. Santorini's Assyrtiko is one of Greece's celebrated white wines, known for its crisp minerality and lively acidity — qualities shaped by the island's volcanic soil. A glass, alongside lunch, seemed almost mandatory. By the time I returned to my cruise ship, Santorini had fully seduced me. The cliffs glowed in twilight, the villages sparkled like constellations and I felt as though I had walked through a dream painted in blue and white. Santorini doesn't just give you memories. It gives you scenes, feelings and cinematic moments — the kind of place that makes you want to write poetry, buy linen and tell strangers you've "found yourself."

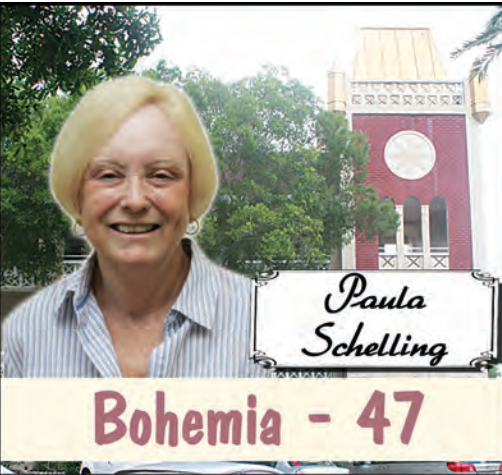
- George Algozzina

Bohemians donate to community food pantry

Labor Day has come and gone, but it is not forgotten. Bohemia held its traditional Labor Day celebration with gusto. We held a hilarious white elephant gift exchange and it created a lot of laughs. The most unusual event was when one gift item was stolen twice! Everyone else kind of liked what they got, which is not normal since this exchange first began. Bohemians always hold a

canned-food drive on Labor Day. This year was no exception, but there was a big difference. For the first time, our 104 pounds of collected food was donated right back to our own On Top of the World food pantry. So far this year, residents in our building have collected about 750 pounds of food. Our goal is 1,000 pounds and we still have a few months to go. Bohemians also went out to din-

ner together in August. We went to Johnny's Italian Restaurant on Coachman Road. We had 25 residents in attendance. Johnny's has become one of our favorite places to go. It opened in 1980 with just five booths. Today it can hold more than 200 people. October means pumpkin contest at the Bohemia building. I will share the results in an upcoming newspaper.





October 2001

By Randae Van Denover

On Oct. 2, 2001, NATO Secretary General Lord Robertson confirmed the alliance’s invocation of Article 5 of the Washington Treaty for the first time in its history, recognizing the Sept. 11 attacks as an attack on all member states.

This unprecedented action unified NATO’s response and reinforced the alliance’s collective defense principles.

On Oct. 5, 2001, President George W. Bush appointed Tom Ridge as the first Director of the Office of Homeland Security, a new federal role established to coordinate the U.S. government’s response to the 9/11 attacks. This marked a significant step in building national security infrastructure.

Leaders from both parties publicly emphasized unity and co-operation to strengthen homeland security and address economic challenges. This was widely reported as a rare moment of political goodwill. These moments reflected progress and resilience against a backdrop of crisis.

Anthrax Scare

Nationwide anthrax attacks began shortly after six contaminated letters were sent from Trenton, N.J., to media companies in New York City and Florida. The initial letters were sent to ABC News, CBS News, NBC News, the New York Post, National Enquirer and American Media.

The investigation involved many leads, which took time to evaluate and resolve. Among them were numerous letters which initially appeared to be related to the anthrax attacks, but were never directly linked. For example, before the New York letters were found, hoax letters mailed from St. Petersburg, Fla., were thought to be the anthrax letters or related to them. People were terrorized, but no connection to the 9/11 attack was found.

NASA

NASA announced that nearly 6,000 American flags would be carried aboard Space Shuttle Endeavour to honor victims of the 9/11 attacks — a symbolic gesture meant to inspire hope.

Across the country, Americans responded to the 9/11 aftermath with creative acts of generosity, turning grief into action.

Lemonade stands for relief

Children organized neighborhood stands to raise money for 9/11 victims’ families.

Firefighters fundraising in the streets

Local fire departments nationwide collected donations for fallen colleagues in New York.

Artists holding tribute performances

Musicians and performers staged benefit shows to honor victims and support relief funds.

High school students joined ROTC or volunteer locally.

College graduates redirected their careers toward public service.

By mid-October, major U.S. stock indexes climbed back above their pre-9/11 levels, driven by strong corporate earnings reports. This was widely viewed as a sign of economic resilience.

Despite national uncertainty after 9/11, bookings at Florida west coast destinations (Clearwater Beach, St. Pete Beach, Siesta Key) reported strong fall bookings, helped by drive-in tourism from the Southeast.

Technology

On Oct. 1, 2001, Japan became the first country in the world to launch commercial 3G wireless service, a milestone that paved the way for modern smartphones and mobile internet.

Apple introduced the first iPod on Oct. 23, a small 1,000-song digital music player that helped reshape how people bought and listened to music.

For the first time, scientists were able to observe signals in the brains of rats through tiny cameras on their heads. This transformed neuroscience from studying brains in static, artificial states to understanding them in the context of real, dynamic behavior, fundamentally changing how we study the brain in the future.



Patricia Cullen-Davis visited the York Minster Cathedral while visiting England. (OTOW News photo by Patricia Cullen-Davis)

A relaxing trip to England ... and I end up witnessing the 6 o'clock news

I have just returned from a trip to England.

My sister, Kathleen Lee, and I took a coach tour to the Yorkshire area and visited York Minster.

We were seated on a bench debating whether to go in, when suddenly police, fire and ambulances arrived - the Minster was all cordoned off and we all had to move.

Rumors spread, “it’s a bomb.”

Then a helicopter arrived. It was all quite scary.

My sister and I went back to the hotel and found out later that someone had climbed the 275 narrow winding spiral steps to the top of the Minster, which people of certain age and good health can climb. This person had a medical emergency at the very top, so you can imagine navigating back down the steps was virtually impossible.

An air ambulance arrived, hovering over the top of the building. A paramedic was dropped down on the narrow roof and secured the person to a rescue stretcher. With



precise coordination, the helicopter safely transported the climber to Leeds Hospital, about 15 minutes away.

I left York the next day. You’ll have to Google to see how the patient ended up.

In New World French building news, Ann Cooney has been organizing our monthly dinners. The next one is coming up in October. Check our bulletin board for time and location. Thank you, Ann, for all your work.

OTOW Association Board Meetings on OTOW-TV channel 901

1 pm, Thursday, Oct. 1
1 pm, Thursday, Nov. 5

Pre-Labor Day party turns into a meet-and-greet with new neighbors



Happy autumn to all!
Or should I say happy Labor Day?

Rural French celebrated pre-Labor Day with a get-together on Wednesday, Sept. 2. We met in the first floor core where we enjoyed hot dogs with all the fixings and assorted salads.

On our table, to complement the hot dogs, we had fruit, cookies and brownies for dessert.

This was our first building get together since the early spring. This event was hosted by Ernie and Jeanette Jones. They supplied the hot dogs, rolls, all the fixings and the cookies.

We enjoyed all of the food and the company. We had 12 neighbors attend who brought the salads and snacks to share.

It was a great idea for our first building get-together. If you missed it, we hope to see you at our next event.

To our surprise, we got to meet



Rural French residents held a pre-Labor Day party in the core and it was perfect timing - they got to meet two of their newest neighbors.

two of our newest neighbors - Jeff and Amanda Kirchmeier.

Jeff and Amanda were just moving in when they looked around the corner and saw us. They gladly stopped unpacking and came over to say hello and introduce themselves. They were invited to eat and

hang out with us, which they did.

While eating, we told them some of the information about our building and our On Top of the World community. We gave them a newspaper to read so they wouldn't miss anything.

They couldn't stay too long be-

cause their belongings wouldn't get unpacked by themselves.

Building functions don't happen by themselves. If you have an idea, sign up on our bulletin board and make it happen.

Different ideas and functions make for a good time.



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Raccoons not invited to attend Christmas with Bedford residents



Happy autumn to all!
The Bedford building has some little creatures who think they live here. They are raccoons and they enjoy our trash room when other residents forget to close the door. At this time, I am asking everyone at Bedford, let's keep the raccoons out. Close the door. Thank you.
Those of us who are actual residents here are busy getting our holidays started. With donations from residents, we purchased solar Christmas lights for our wreaths and



In September, several ladies went to dinner together and visited Cheddars Scratch Kitchen. From left to right are Nancy Casey, Robin Becker, Sandi Cole, Cindy Popelik, Sally Herman, Judy Blubaugh, Barbara Wong and Vicki Bromboz.

railing. Our Christmas dinner is already planned to be held at Island Way Grill on Dec. 6.
The ladies have kept their every-other-month luncheons on schedule. Cheddars Scratch Kitchen was our lastest one in September. Bahama Breeze will be our destination for November.
We haven't forgotten our male residents. Every other month they go out and for October they will travel to Cody's Original Roadhouse in Tarpon Springs.
There have been a lot of close calls in our parking/road between our buildings. Please remember to drive slowly and back up slowly.
October birthdays are Mary Bernard, Janet Green and Tim Callo-way.

Starting in October, many buildings inside On Top of the World will see a decrease in the number of OTOW newspapers delivered to their center cores. This move is by no means a reflection on residents or buildings in the community. It's a necessary change because of the current economy.

Please take one newspaper per month. Make sure there is one for your neighbors. Extra newspapers are usually available at both activity centers until supplies run out. The newspaper also is online at otowboxoffice.com.

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Nothing wrong with getting married to someone from another branch of the Armed Forces

On Top of the World is fortunate to have so many veterans living here, but how many have married couples from different services?

Granada building has Tony and Jean Cocuzzo originally from Boston. Tony was in the Air Force and Jean was in the Army.

Tony was assigned to the Ground Electronic Engineering Installation Agency (GEEIA) stationed at Elmendorf Air Base in Anchorage, Alaska. Jean was an Ordnance Supply Specialist stationed in Fort Knox, Ky.

The couple met in 1994 when Tony, a Boston bus driver, picked up Jean on a corner street. They got married in 1995 and have been married ever since.

They have a blended family consisting of six children, nine grandchildren and two great-grandchildren.

Thank you both for your service!

On Monday, Nov. 9, Granada residents are asked to join us for a great luncheon at 1 p.m. at Rumba Island Bar & Grill. Please visit the bulletin board in the core to add your name to the sign-up sheet.



Do you love to decorate for the holidays? Join the fun in decorating our building for Christmas.

Tom Jamrozy will host the decorating party on Saturday, Dec. 5 at 10 a.m. Coffee and donuts will be served and maybe some Christmas caroling will help spread the Christmas spirit.

We also will be holding our annual window decoration contest. Let's make Granada the best decorated building around! Whether you put up a little or go all out, please join the fun. Trophies will be awarded to the top three displays.



Jean and Tony Cocuzzo proudly show off their U.S. Armed Forces colors. Jean was in the Army and Tony was in the Air Force.

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SUNDAY, OCT 18

10:30AM - PRELIMINARY MUSIC
10:45AM - HOLINESS MEETING

Come and worship with us! The Staff Band will provide music throughout the worship service.



Got two left feet? Really want to line dance? We'll fix your problem starting Oct. 21



Attention everyone who has two left feet!
Or anyone who thinks line dancing looks like fun, but you are a little hesitant to try it because you just don't know where to begin!
Hope is here!
The OTOW/Snowbirds Line Dance Club will be restarting their classes for people who have two left feet at 8:30 a.m. on Wednesday, Oct. 21, in the East Activity Center Auditorium.
As in past years, Ed Foland will lead this class.
The first half hour will focus on Ed's 12-step basic steps program. During the second half hour, he may introduce some easy social line dances, such as The Electric Slide

and Cupid Shuffle.
The approach is slow and easy. The idea is, the more you practice, the easier it becomes.
As with learning any new skill, some people pick it up pretty quickly while others require more time.
At 9:30 a.m., the regular OTOW/Snowbirds schedule will begin with a team of teachers ready to lead the class through a variety of dances.
We generally start with some easier dances and progress to ones that provide a little more challenge.
You are welcome to stay for as much of, or as little as, you might like and then take a break at any time as needed.
We are usually pretty tired by 11:30 a.m., but sometimes we want

to review some dances or work on a particularly challenging one. So sometimes we choose to stay until noon.
In addition to the Wednesday class, we hold practice sessions in the Largo Room on Mondays, Thursdays and Fridays from 9-10 a.m. This is a great way to improve as we go over the dances featured on Wednesday.
The month of March may seem far away, but as we all know, time goes by quickly, so it's never too early to mark your calendar for the fifth annual Salute to Veterans on March 14, 2027. Our club is proudly one of the sponsors.
See you all on the dance floor!

Art Guild first meeting is Oct. 9



The Art Guild is starting its 2026-2027 year!
The first members meeting will be held on Friday, Oct. 9 at 1 p.m. Our meetings are always held in the Largo Room in the East Activity Center and all members are encouraged to attend.
If you are interested in art, you are welcome to attend, too. All On Top of the World residents are welcome.

After taking the month of September off, our Thursday afternoon instructional classes will begin again on Oct. 15 at 1 p.m. (bring your own supplies).
Next month, immediately following our Nov. 6 members meeting, we will have a guest, Zoe Papa from the Dunedin Fine Arts Center. She will be showing us her work done in pencil and charcoal, as well as giving us a demonstration.

We will have other artists visit us throughout the year and they will be giving us demonstrations, too.
We have many other activities planned for you this year, including a Paint and Sip in January.
Our club will participate in the New Year Expo in January 2027.
Don't miss our weekly Thursday classes starting on Oct. 15.
We look forward to seeing you on Oct. 9. Come join the fun!



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Time to spice things up Louisiana style

Louisiana cuisine is a vibrant blend of Creole and Cajun traditions, celebrated for bold flavors, rich sauces and iconic dishes like gumbo, jambalaya, crawfish étouffée and bread pudding.

Creole cooking is a rich, multicultural culinary tradition that blends French, Spanish, African and Caribbean influences originating in colonial Louisiana and other regions shaped by European colonization.



Creole cuisine is often considered “city food” with complex ingredients and European influences.

Cajun cuisine, known as “country food,” is simpler and rustic, originating from Acadian settlements.

Both styles emphasize seasoning, slow cooking and the use of local ingredients such as seafood, rice and spices.

Cajun cooking is a flavorful, rustic style from Louisiana that emphasizes bold spices, slow-cooked dishes and traditional techniques like making roux and seasoning with Cajun blends.

Essential Cajun and Creole Cooking Techniques

Roux Preparation: Cook flour and oil or butter over medium heat until it reaches a dark brown color for gumbo or lighter for other dishes. Stir constantly to avoid burning.

Seasoning: Use a blend of paprika, cayenne, garlic powder, onion powder, thyme, oregano and black pepper.

Layering Flavors: Start with sautéing the holy trinity, then add proteins, liquids and spices gradually to build depth.

Simmering: Many Cajun and Creole dishes benefit from slow cooking to meld flavors, especially strew and gumbo.

Here are some of the some of the iconic Creole and Cajun dishes:

- **Gumbo:** A hearty stew combining the “holy trinity” of onions, bell pepper and celery with seafood, chicken or andouille sausage, thickened with okra or file power, served over rice.
- **Jambalaya:** A one-pot dish of rice sausage, chicken and shrimp, available in Creolé red (with tomatoes) or Cajun brown (without tomatoes) versions.
- **Crawfish étouffée:** Shellfish smothered in a roux-based sauce, typically served over rice,



showcasing Cajun cooking techniques.

- **Dirty Rice:** Rice cooked with ground meat, spices and vegetables for a flavorful side.
- **Red Beans and Rice:** A comforting protein-rich dish traditionally served on Mondays often with smoked sausage.
- **BBQ Shrimp:** Despite the name, shrimp are cooked in a buttery, spicy sauce and served with French bread to soak up the juices.
- **Shrimp Bisque:** A creamy, flavorful soup

made with shrimp, seafood broth, cream and brandy, often garnished with parsley or green onions.

Dessert and Sweets

- **King Cake:** A colorful braided cake associated with Mardi Gras, often hiding a small baby figurine inside.
- **Bread Pudding with Whiskey Sauce:** Stale bread transformed into a custardy dessert, topped with a rich whiskey sauce.
- **Bananas Foster:** Bananas sautéed in rum, butter and sugar, flambéed tableside and served with ice cream. Originated in New Orleans in 1951.
- **Pralines:** Sweet, nutty confections made with sugar, cream and pecans.

Shrimp Gumbo

Ingredients

- 4 ounces vegetable oil
- 4 ounces all-purpose flour
- 2 quarts water
- 1 ½ pounds medium raw shrimp
- 1 cup dice onions
- ½ cup diced celery
- ½ cup diced green peppers
- 2 tablespoons minced garlic
- ½ teaspoon kosher salt
- ½ cup chopped tomato
- ½ teaspoon black pepper
- 1 teaspoon fresh thyme chopped
- ¼ teaspoon cayenne pepper
- 2 bay leaves
- 1 tablespoon file powder
- ½ pound andouille sausage cut into ¼ inch pieces and browned
- 1 bunch green onions chopped

Directions

Place the vegetable oil and flour into a 5-6 quart Dutch oven and whisk together until it turns light brown.

Peel and devein the shrimp. Place the shrimp in a bowl and set in the refrigerator. Place shrimp shells in a 4 quart saucepan along with the 2 quarts of water, set over high heat and bring to a boil. Decrease the heat to low and simmer for one hour or until the liquid has reduced to 1 quart. Remove from the heat and strain the liquid into a container, discarding the solids.

Gently add the onions, green pepper and garlic to the roux and cook, moving constantly for 7 to 8 minutes or until the onions begin to turn translucent. Add the tomatoes, salt, black pepper, thyme, cayenne pepper and bay leaves and stir. Gradually add the shrimp broth while whisking continually. Decrease the heat to low, cover and cook for 35 minutes. Turn off the heat, add the shrimp and sausage and stir to combine. Add the file powder while stirring constantly. Cover and allow to sit for 10 minutes prior to serving. Add the chopped green onion and serve over rice.

Bananas Foster

Ingredients

- 1 stick butter
- 1 cup packed dark brown sugar
- ½ cup heavy cream
- 2 bananas
- ½ cup chopped walnuts or pecans
- ½ cup rum
- Dash cinnamon
- Vanilla Ice Cream for serving

Directions

Melt butter in a heavy skillet over medium-high heat. Add the brown sugar. Stir together and cook for a minutes or two. Pour in the cream and stir it around to combine.

Peel the bananas and slice them on a bias. Drop the slices into the pan. Next, add the chopped nuts and stir them into the sauce. Stir in the rum. Let it start to bubble, and then carefully use a long lighter to ignite it. Let the fire burn and go out and then stir in the cinnamon at the end. You may also cook the mixture without flambéing it.

Spoon it over a couple scoops of vanilla ice cream and enjoy immediately.

SALE

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Pet of the Month



If your pet is named OTOW Pet of the Month, you will receive a free pet portrait (similar to the one above) painted by artist Irene Piper.

The picture you submit for the newspaper contest will be used to help create the prized portrait. The winning owner will be contacted when the portrait is finished.

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

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

Irene also can be reached at 727-313-0500.



We believe our 6-year-old Parti Yorkie, Hemingway, should be On Top of the World's Pet of the Month.

He brings joy to everyone he meets with his sweet nature. Let us introduce you to him to you.

Hello, world! My name is Hemingway and I live in the Mandalay building (57) with Lisa Whelan and Nilson Sabadin.

People mistake me for a puppy because I barely weigh 5 pounds, but believe it or not, I am 6 years old and a grandpa!

My favorite activities include playing tag with my (cat) brother Poe and jaunting about town with my mom as she shops.

I love making everyone smile and I've learned that smiling wins me treats.

My favorite toy is a taco.

OTOW News will not be hosting a Halloween Pet Costume Contest this year because of a lack of participation in recent years.

Will Johns concert tickets will be sold at a Food Pantry/Concert information table 8:30-10:30 am, Mondays and Thursdays, in the EAC Auditorium.



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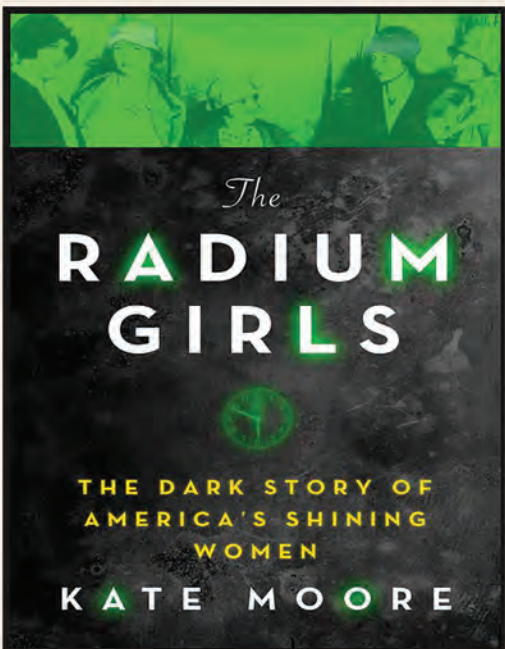
New Books

“First Lie Wins” by Ashley Elston
“My Husband’s Wife” by Alice Feeney
“The Unknown” by Riley Sager
“With A Vengeance” by Riley Sager

Join the OTOW Library for \$5.
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Hours: 10-12 Mondays, 1-3 Wednesdays, 10-12 Thursdays

Good Karma Book Club

A post-read book discussion group.



10 am, Thursday, October 15
“The Radium Girls”
By Kate Moore

10 am, Thursday, November 19
“The Irish Goodbye”
By Heather Aimee O’Neill

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.

The Puzzle Page was removed for this edition of OTOW News.



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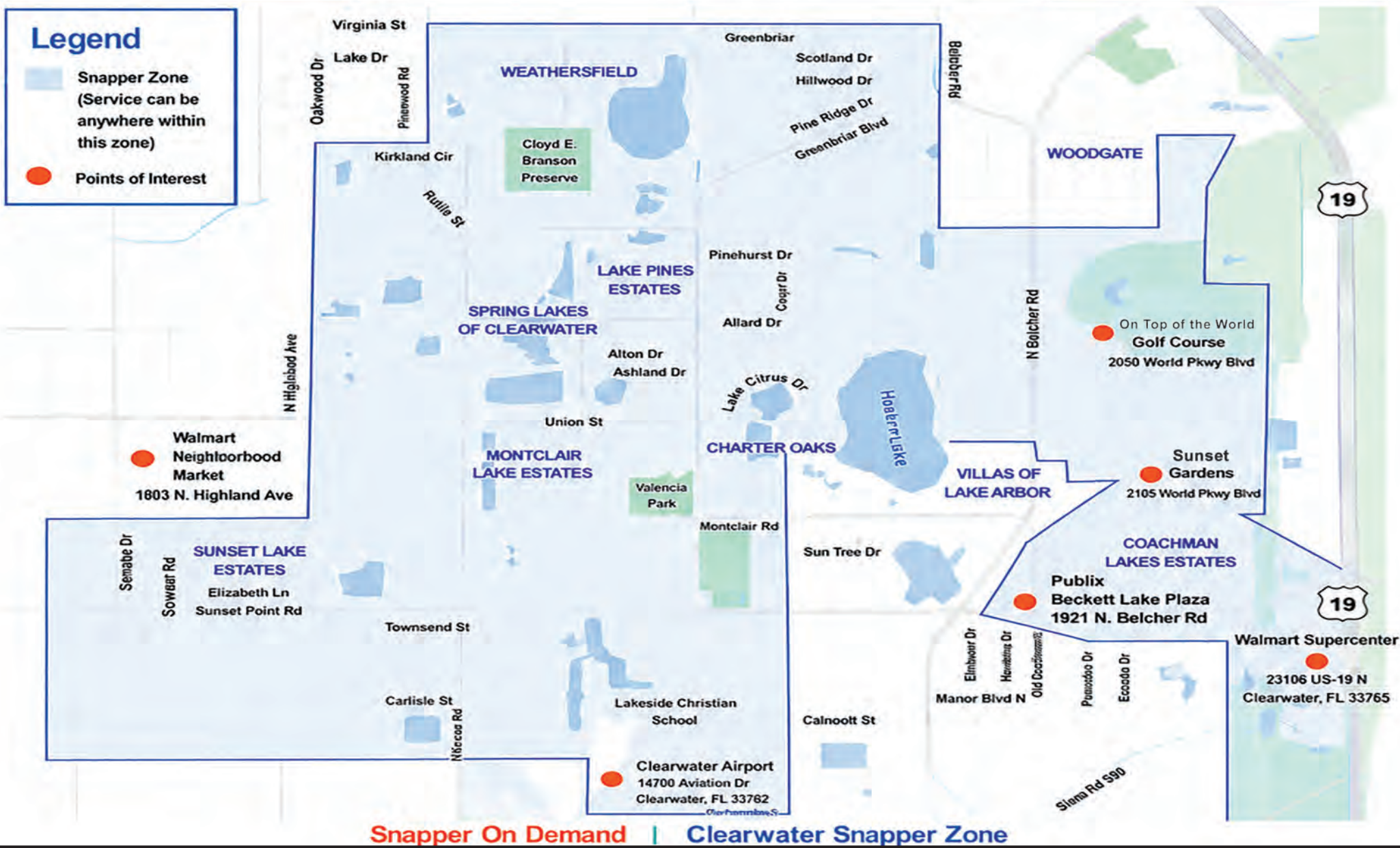
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