

Line Dancing returns on Tuesdays
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Third annual Coloring Book Contest winner. Page 25



Backlunds celebrate 70 years.

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ON TOP OF THE WORLD NOTE OF THE WORLD

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If you get up early in the morning and take a walk, you might see a cloud using a rainbow to spread warm greetings to everyone below.

Every day has a rainbow if you take time to look for it

By Ilene Bargerstock

To our On Top of the World Chorus members, and all our neighbors waiting things out somewhere else in the world, we are thinking of you and hoping you are staying well and safe and will be able to return home when the time comes.

Here in Clearwater, we are still unsure when we can begin rehearing for our 2021 spring concert, "America the Beautiful."

Keep reading OTOW News online and watching your email. We will let you know as soon as we can.

As for everyone in Florida, we are finding out that On Top of the World is a good place to be when things aren't perfect.

How can one feel isolated when there



Chorus

is so much activity to observe right outside your windows, doors and, if you live on the first floor, from the front porch and back patio?

Having golf courses, swimming pools and tennis courts also provide convenient

outdoor activities that are safe when fol-

At my house on the West side, the early morning walk is a must. The view is never exactly the same.

If you are out just before dawn, you may see a full moon.

If you look across Lake Arbor, you may see daily activities beginning at the Paradise buildings.

If you look at the surface of Lake Arbor, you can see reflections of the sky - it is always unique - sometimes the clouds are varying shades of pink. And maybe, if you are lucky, you may spot a white cloud wearing a partial rainbow.

Neighbors nod and wave to each oth-

er in silent "good morning" agreement, because it is good to be alive and out and about.

When creativity combines with humor, it's good for all of us. This is happening more and more with regard to masks. I recently saw one mask for sale online that said, "Like a good neighbor, stay over there."

Sounds like a song!

We are all looking forward to the day when we can once again be together, sing together, laugh together, eat together and do anything else we choose to do.

Until then, continue to discover and hone your creative skills and look for something funny every day!

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😑 👃 On Top of the World Communities LLC, Clearwater, Florida a 55+ community.



Meet Misty, a 12-year-old female Australian Shepherd/Whippet mix who lives with Joanne and Bob Wallend on Columbia Drive.

As they tell it, Misty was rescued from Lost Angels in 2010 and has since been a loving, special part of their lives and to all who have come to know her.

Her blue merle, black and white coat and stunning eyes make her unique in appearance. But, she is also a unique dog in many other ways. She is the goodwill ambassador of Columbia Drive and makes it a point to greet everyone she comes in contact with during her daily walks. She has made many friends along the way.

One of Misty's favorite pastimes is watching television, which she actually does watch. She knows the commercials by heart and anticipates the appearance of her furry, four-legged friends even before they pop-up on the screen.

Another favorite pastime is sitting with Bob on the couch and watching Tampa Bay Lighting hockey games. She has become one of the Lightning's most enthusiastic cheerleaders. She races up to the television and jumps up and down when the Lightning are on a power play or score a goal.

Misty is also very vocal and tells you emphatically when she wants a treat.

Over the years she has brought us many moments of fun and laughter, especially when it's time to see her actually open her presents (with her paws) at Christmas and on her birthday.

Misty has been a blessing for this family with her unconditional love and companionship.



Each month, OTOW News and Woof Gang Bakery & Grooming are featuring a Pet of the Month in this newspaper. Any pets living at On Top of the World are eligible. To enter your pet, email one clear, color photo to OTOW.newsroom@ gmail.com and tell us what makes your pet special. If you don't have email capabilities, drop off your photo and information at the newsroom. You must include pet's name, owner's name, building and age of pet. If the age is not included, your pet will not be eligible. Only one pet per household can win each year, but now two pets from the same household can be one entry. The winner this month will receive a gift card from Woof Gang Bakery in Clearwater. If you are the winner this month, stop by the newsroom to pick up your gift cards. Each monthly winner becomes eligible for Pet of the Year honors in January. Voting for Pet of the Year takes place online in January. The winner will be announced each February. The winner receives additional prizes and will be invited to march in the annual Irish Club Parade each March.

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Line Dancing returns Sept. 1

By Leila Walker

The pandemic has changed everyone's life, including those who line dance.

In August, a few instructors got together to practice social distancing and learn how to line dance while wearing a mask.

They collected information to prepare for line dancing's return to the East Activity Center auditorium.

That work has paid off. Line Dancing will be back on Tuesday, Sept. 1.

Starting in September, the Line Dance Club will be back every Tuesday.

There will be a beginners class from noon-12:45 p.m. and an intermediate class from 1-1:45 p.m.

Both classes are limited to 25 people and preregistration will be required. You must choose which class to attend. Residents cannot attend both the beginners class and the intermediate class on the same day.

Everyone must wear a mask - even while dancing - and each dancer will be six feet away from the nearest dancer.

Line dancers, as a group, have not been able to practice together since March. In August, instructors came back to prepare and make plans for getting



started again.

The instructors learned that wearing a mask can be challenging when dancing, but for those who love line dancing, they were willing to tolerate the discomfort.

Now let me tell you a little about Debbie Mayo, who is shown here modeling a mask. She is from Danvers, Mass., but has lived in On Top of the World for the last six years.

Debbie and her husband, Michael, chose OTOW because they felt it was a good value for the money and because of the many activities available to residents.



Someday soon, line dancers will be in the auditorium again, dancing with face masks on. Above, instructor Debbie Mayo shows you can still look cool dancing and wearing a mask.

They felt from the beginning that OTOW was a nice retirement community.

Debbie worked for the Department of Environmental Services, Air Resources Division, for 22 years. She has been married for 35 years. Her hobbies are swimming, reading, dancing, going to the beach, taking nature walks, shopping and going out with friends.

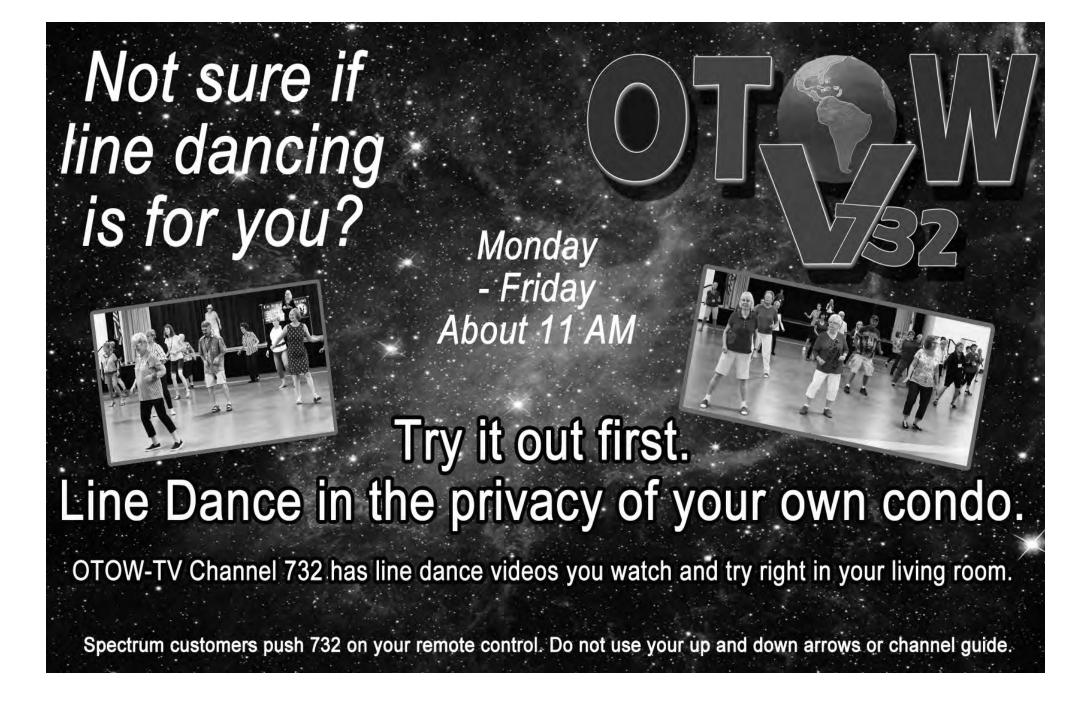
Her passions include caring about the environment. Her mantra is to reduce, reuse and recycle.

Debbie is an instructor and demonstrator for the OTOW Line Dance Club. Her enthusiasm for line dancing is truly contagious. After all, she is able to survive the discomfort of a mask so she can line dance!

Debbie cannot hug now, but before the pandemic she had a hug for everyone and always had something kind to say. She still practices her kindness and always has a smile (except now we cannot see the smile because of her mask!).

If you are not ready to return to line dancing, you can practice in the privacy of your own condo. Line dance at home videos are on OTOW-TV channel 732, Monday-Friday, at 11 a.m. Everyone who has Spectrum cable gets channel 732. Do not click the up and down arrow on your TV remote - just tap 7 3 2.

If you have any questions, contact Leila Walker at 727-330-6621 or Hope Tera at 914-217-9206.



As hurricane season activity increases,

Learning to live with COVID-19

The last six months have been trying on everyone's nerves.

The state lockdown, gradual reopening and then reversal of the gradual reopening, have followed the ebb and flow of the pandemic locally.

Many residents continued to voluntarily isolate because of concerns for their health or the health of a loved one.

The reality is that this pandemic may be the "new normal" that we must all try to live with.

Figuring out how to cope with reduced social interactions, including altering social spacing, as well as masking, is making many of us (myself included) more than a little nutty trying to figure out what is "safe" and manageable.

To the extent that dealing with CO-VID-19 accommodations can safely be done, the Associations and the Management Company are operating recreational amenities, and adhering to distancing and disinfection guidelines.

Dealing with short-staffing has been a challenge to maintaining operations.

We get it: employees must tend to their children and aging parents first. For the most part, residents have been very understanding and helpful.

The Community Service Office continues to experience much higher than normal flow of traffic, both walk-in, over the phone and internet. This is resulting in delays and is slowing response time as they work through the service backlog.

To limit exposure to staff, and by extension, to residents, the office is open to a limited number of residents at any given time.

Kindness and compassion are the greatest of attributes any person can give another. One of the easiest ways to do this is to wear a mask whenever you find yourself in a group. By protecting yourself, you are protecting others.

Management and staff really appreciate the understanding and patience many residents have exercised. Sadly, this has not always been the case. To put it bluntly, a few people have been outright rude to frontline staff members. Staff is here to assist residents resolve concerns and to answer questions. No staff member is expected to endure verbal abuse or threats of any kind. Each team member has authority to deny service in such circumstances, as may arise.

This same principal goes for use of the amenities in each of the communities. Residents using the facilities are subject to a screening procedure designed to minimize the chance of exposure to the CO-VID-19 virus. Anyone failing to cooperate in the screening or failing to mask or distance, will be asked to comply with these simple procedures or exit the facility.

Hurricane Season / Insurance

With hurricane season in full swing, the time is now for an insurance review: The recent NOAA update on the 2020 hurricane season was concerning to say the least. The potential for 25 Atlantic



storms must be taken seriously. It has the Management Company reevaluating their resources for storm preparedness and recovery to ensure they are ready for the challenge multiple storms may pose.

Hurricane season is a call to action for each resident to check in with your insurance agent and make sure the insurance coverage on your unit and contents is adequate. However, if you missed that call, you have another chance. If you believe you can self-insure any loss, please reconsider because the cost of repair or reconstruction may well exceed the market value of your condominium at the time of an event.

It is the obligation of every owner to insure the contents of their unit. Please don't feel you can be "lucky" and go without insurance!

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

Your individual insurance coverage on these items would cover this type of loss.

In addition, all insurance carriers write an HO6 rider that provides for loss assessment coverage in the event of a special assessment for unforeseen casualty losses is made by the Association.

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

Experience has shown that recovery to having a habitable dwelling can range from 18 to 24 months. Please consider having the loss of use coverage in your HO6 policy cover the cost with rent, living expenses, and all that entails, for you to live away from your condo for 24 months.

Why would anyone not want that sense of security that a loss of use property rider could provide?

The Community Service Office has

handled numerous major leaks from improperly maintained water heaters.

The replacement and maintenance of water heaters is the responsibility of the unit owner.

In all cases, the owner found out how important having insurance is when faced with paying for the extensive damage to their unit, the adjoining units and the Association property between the units.

At the direction of the Association, the Management Company is actively seeking reimbursement from the unit owner for repair work made as a result of owner negligence.

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

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

For more information, please visit otowclearwaterinfo.com then click "Community" and download the pdf document entitled: Insurance Responsibility of the Individual Unit Owner.

Upcoming Projects Painting/Waterproofing

September will see our painting contractor's crews continue to operate on the west side of the property with the front facade of Buildings 85, 87 and 88 being repainted next.

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

The installation of new unit address numbers will continue in September as this is another community improvement project that accompanies the application of front facade coatings.

As the painting contractor moves throughout the property, management company crews will be installing new life-safety compliant, reflective unit numbers on the common area wall in proximity to unit front doors.

Bulletins will be posted in advance of the work advising residents of the process and what they can expect. Unit numbers currently attached to the common element wall will be removed by the painting contractor, while numbers installed on front unit doors will need to be removed by the unit owner.

If a unit owner wishes, they may contract with the management company for the removal of any old unit numbers for a nominal fee. Please remember that for community standard reasons, all old unit numbers must be removed.

A state licensed life-safety vendor will be returning to the community this September to perform annual inspections of the property's fire hydrants and the sprinkler systems in the Paradise section of property.

These inspections take roughly three days to complete and require that supply systems be opened up in order to test flow values and equipment reliability.

If you're driving through the community later in the month and happen to see a steady stream of water shooting out from a fire hydrant, know that it's more than likely just the vendor confirming that the fire suppression systems are at the ready should the need ever arise.

Construction, Roofing and Large Scope Projects

As of this work update, there are no large scope construction projects scheduled for the calendar month of September.

Recurring Reminders For All Community Residents

Building walkway repairs will continue as construction crews perform maintenance to the second and third floor walking surfaces.

Many buildings will see these restoration crews as the management company focuses its efforts on these types of repairs. This work requires the use of specialized power tools and may cause a temporary inconvenience in the form of noise and dust. Repair crews will do their best to limit the inconvenience during this necessary work.

These small repair areas will also be coated as a future preventative. As always, we ask that residents please limit any foot traffic in and around any work area they may encounter.

Walkway coating improvements will continue across property. These improvements involve preparation of the surface (and occasionally sub-surface) concrete, the addition of acrylic fortified materials to stairwell surfaces, and then the application of a quality slip-resistant barrier coating.

The end result is intended to provide longevity to the balcony walking surfaces as well as returning the look to its original conveyed color scheme.

The management company will post notices on affected building's bulletin boards concerning the dates crews are expected to commence the work. Please be aware of "Caution" and "Wet Paint" signs in and around these work areas.

Inspection Services Division

The Inspection Services team, in con-(continued on page 7)

time to check your insurance coverage

junction with the Parkway construction department, will continue prepping buildings scheduled for new paint coatings in the current improvement cycle.

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

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

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

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

Inspection services representatives will also be reaching out to residents of

buildings that are scheduled for new paint and waterproofing coatings during the 2020/2021 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 were not at home when this work takes place, you may contact the Community Service Office and schedule a follow-up visit by the coatings vendor. We appreciate your cooperation in making this project a success across the community.

Many first floor unit owners will be receiving notification from the Inspection Services Department over the coming months as the management company works towards the removal of all unapproved decorative stones throughout the community.

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

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

Although the majority of non-com-

pliant awnings have been removed, Inspection Services Division is continuing to monitor the remaining few to find any awnings with compromised connection points to the common element. In response, they have been reaching out to affected unit owners to have the awnings removed and limit any further damage to the community.

As noted in prior articles, "clamshell" awnings do not meet building code for wind resistance. Fortunately there are new products that do. If you have an awning, please arrange for its inspection through the Community Service Office at the East Activity Center.

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 is 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 are focused on the tagging and removal of personal furnishings and belongings placed in outside stairwells of buildings. These obstructions present a fire concern, block egress, or are of a nature that they do not comply with written community standards. The management company would like to reiterate to residents that barbeque grills be it propane, charcoal, or electric, are not permitted on any balcony areas, as they pose a fire risk to the structure and residents.

Clutter enforcement has always been one of the most recurring compliance issues at On Top Of the World. These efforts make for an overall safer community in which to live.

If you receive notification that an item is out of compliance, please correct the issue immediately. If you have a question and were not able to speak with a compliance representative at the time of the notification, please stop by the Community Service Office and request an appointment. Someone will be glad to contact you.

Please remember that items tagged in common areas may be removed and disposed of without further notice. Please help make your community safer by complying if you receive a violation tag/door hanger. Your continued cooperation is appreciated.

Basic Hurricane Preparation Tips

Know where to go. If you are ordered to evacuate, know the local hurricane evacuation route(s) to take and have a plan for where you can stay. Contact your local emergency management agency for more information.

Put together a disaster supply kit, including a flashlight, batteries, cash, first aid supplies, and copies of your critical information if you need to evacuate.

If you are not in an area that is advised to evacuate, and you decide to stay in your home, plan for adequate supplies in case you lose power and water for several days and you are not able to leave due to flooding or blocked roads.

Make a family emergency communication plan. Many communities have text or email alerting systems for emergency notifications. To find out what alerts are available in your area, search the Internet with your town, city, or county name and the word "alerts."

What's In Your Disaster Kit?

Cash • Water • First Aid Kit • Flashlight

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ON TOP OF THE WORLD NEWS

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Next Delivery Date

October newspapers will be delivered on Oct. 1. To advertise in our October edition, payments must be received by Sept. 15. Please note, we may sell out ad space before the deadline!

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

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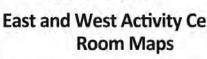
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OTOW News will need stories for October.

If you know of a happy story, know of a heart-warming story, or know of a kind act by a resident in these times, please share your story with an OTOW News staff writer.

Auditorium







East and West Activity Centers

EAC Pavilion Park Grill Map

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Community Service Office 727-683-6981 **Activities Office** 727-799-2734

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

West Activity Center

Your Travel Club newspaper reporter is on a never ending vacation

By Janice Berman

The time has come for me to introduce myself so here goes!

I am the secretary for the Travel Club for the year of Covid 2020. I accepted the position not really knowing what it would involve, but wanting to help out the new president.

I have been a full-time Florida resident for almost three years having moved from Massachusetts to Clearwater in 2017.

The Travel Club has helped me explore my new home state. The monthly Lunch Bunch has introduced me to new restaurants and new friends. All of this helped make the transition from north to south much easier.

On Top of the World Travel Club is a diverse group. Day trips with friends are fun even when things don't go exactly as planned.

Florida has always been my favorite travel destination. My husband, David, and I have vacationed in Florida every winter for the last 20 years or more. Upon arrival, we would walk out of the airport and take in the bright blue sky, the brilliant green landscape and feel as though we were in another world.

Arriving in Florida is such a welcome change from the gray skies and barren trees of winter in New England.

During my preretirement years, I would take two kinds of vacations every year. The first I called a "working vacation" because we would go to a place we had never been to and take tours of the area to see and learn as much as we could during our time there. Sometimes, upon



returning home, I felt I needed a vacation to recover from a vacation.

The second type of vacation was strictly for rest and recreation. We would spend a week on the beach, reading and relaxing, and enjoying happy hour followed by a great dinner.

Retirement in Florida feels a lot like this type of vacation except it never ends!

Of all the countries in Europe that I have been to, Italy stands out for many reasons. The people are friendly, the food and wine are the best anywhere, plus the sightseeing is amazing.

On a vacation to northern Italy, I learned that almost every little town has a patron saint. This is very important because the town celebrations occur around the saint's birthday.

Each town has relics of their patron saint and they are kept in the church which bears the name of the patron saint.

Once, two towns on opposite sides of a lake claimed the right to a recently deceased saint. In order to settle which town had the true claim, the body of the saint was placed in a small boat and taken to the middle of the lake. Everyone waited for



David and Janice Berman enjoy Happy Hour during a recent Lunch Bunch stop with the Travel Club.

the boat to drift to one shore or the other. It took two weeks, but finally the boat and the saint landed on shore.

That town then claimed the saint. That's enough about me.

Please stay safe and we will get back together when this virus is behind us. Until then, enjoy travel shows like "Rick Steves" on PBS and "Florida on a Tankful" on Bay News 9.

New board finally gets to preside over a live Democratic Club meeting - outdoors

By Donna Lukas

Happy days are here again! The On Top of the World Democratic Club has returned to meeting in person.

In mid-August, 15 of us met in the Pavilion wearing masks and social distancing. We were happy to see each other, even though our faces were partially covered.

This was our first meeting since we elected new officers in March. What an easy year they are having!

The meeting went well, with only some disruptions caused by nearby maintenance workers with noisy leaf blowers. We did get our business conducted, and it was a great chance to catch up on what others have been doing.

Our new president, Dave Cordes, has set up a Facebook page. If you are a paid member of our club, access for the Facebook page is at On Top of the World Democratic Club, Clearwater.

Betty Ingham showed us how she spent some of her time. She made a nostalgic-for-old-times poster by using Kennedy-Johnson bumper stickers.



Democratic Club

Joe Saportas briefed us on how he is running for Pinellas County Tax Collector in the upcoming Nov. 3 election. You can get more information on Joe and contribute to his campaign at www.electJoeSaportas.com. We also wrote about him in the August edition of this newspaper.

Everyone in attendance had already returned his or her ballot for the Aug. 18 election. Requesting a Vote By Mail ballot is so easy, and you can ensure it is counted by dropping off your return ballot, rather



Members of the Democratic Club hold a meeting at the pavilion in August.

than mailing it.

Discussion of the upcoming Nov. 3 election proved that we are all happy with the Biden-Harris ticket. A sign-up sheet gave everyone an opportunity to volunteer for activities. such as postcard writing, making phone calls or sign waving.

club dues, or if a new member would like to join, you can send a check made out to OTOW Democratic Club to Treasurer Glenda Greenman. Mail it to 2470 Rhodesian Drive, Unit 28, Clearwater, FL 33763.

Keep looking for information through emails, otowboxoffice.com and If you have not paid your annual \$12 OTOW television channel 732.

10 essential cooking techniques

- Part II -



In the August newspaper, I taught you five essential cooking tips you need to master to become a great chef.

They included sauteing, stir frying, searing, braising and stewing.

In this month's newspaper, I am giving you five more tips to complete your training.

Once you finish reading all 10 essential tips, you will no longer want to place a cardboard box in a microwave!

6. Steaming

The consistent flow of hot air is what gently cooks food in this cooking technique and it is very popular in Asian cooking.

The fact that food is cooked above the liquid, and not actually submerged, means that most of the nutrients stay right where they belong - in the food.

Water is often used, though broth, wine, beer or other infusions, can also be used to create steam.

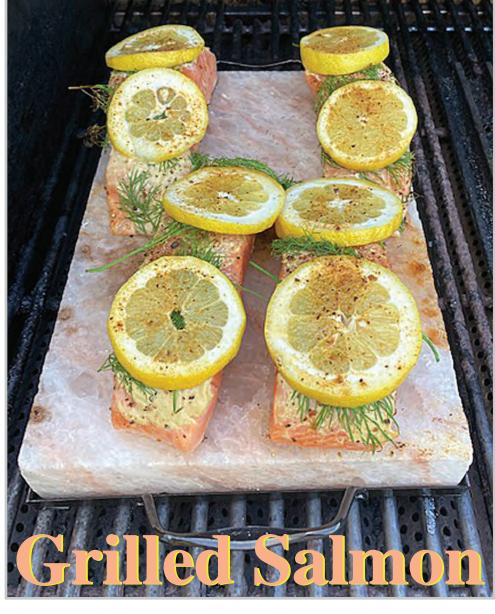
Cooking tip: Think about the food in terms of color and height on the plate. Vary these elements to create a more exciting dish.

7. Baking

Baking simply means cooking food in the oven, usually uncovered using indirect, dry heat.

The term is often used when discussing foods like breads, cookies, muffins, other "baked goods," though it is also used to describe cooking savory food like lasagna or chicken.

Food cooks from the outside in, and



the oven temperature varies from recipe to recipe, though once the heat gets higher, say 400 degrees or above, the term roasting often gets used.

Cooking tip: "No-mess topping chopping."

Instead of chopping whole canned tomatoes on a cutting board and ending up with tomato juice all over the countertop, cut them up right in the can with a pair of kitchen scissors.

A-ha!

8. Roasting

Roasting is very similar to baking in that it usually involves dry heat cooking in the oven, uncovered, but it usually involves higher heats and shorter cooking times than baking.

The baking pan used is usually shallow so heat circulates evenly and food doesn't steam.

The outside of foods that have been roasted, whether potatoes or vegetables or chicken or meat, brown nicely thanks to the high heat, and the inside should remain moist and tender.

Cooking tip: To steady olives for slicing, spear the center of a pitted olive with a small fork. That firmly holds the slippery olive in place while you slice it with a paring knife.

9. Broiling

Broiling refers to cooking foods under a broiler, which sometimes is a separate drawer in your oven, and sometimes requires that you place the top rack in your oven close to the roof of the oven.

The side of the food that is exposed to the intense heat source is the only side that will brown, so you have to turn the meat over to broil the other side.

Cooking tip: "Whish a Whisk Clean."

To clean a whisk after mixing something like pancake batter, put warm soapy water in the dirty bowl and beat it with the whisk. To rinse it, repeat the process with plain water.

10. Grilling

Grilling is the technique of cooking foods over a live fire over direct, fairly high heat.

Food is exposed to the flames, and it quickly develops a browned, caramelized exterior as the inside cooks through.

Tender cuts of meat and poultry, and various kinds of fish, are very well suited for grilling, as are vegetables and even

Grill fresh pineapple slices and serve topped with ice cream for a delicious des-

Never thought of that - did you?

Finally, never be discouraged if your food doesn't turn out looking like it came from a first-class restaurant. Practice makes perfect, and if it tastes good, it's always a success.

Drive-thru food, clothing drive set for October near pavilion



By Jim Bjorgo

Good news! From what I hear, everyone living at On Top of the World is staying healthy and obeying health safety rules. We can all be thankful!

We can also be thankful that plans for a food and clothing drive have been approved by OTOW management for October.

The annual Good Neighbors Association clothing drive will take place on Friday, Oct. 23, and Saturday, Oct. 24, from 10 a.m. to 1 p.m. on both days. We have added a food collection drive to benefit those in need.

Please note the hours of the event have been shortened one hour so we can accommodate SCA employees.

Because of today's health concerns, Good Neighbors wants to stress some changes to our event. First, the food drive is very important. We want to emphasize the need to collect food items.

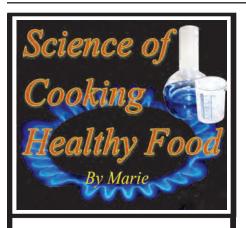
Second, to help keep everyone safe, this event has been moved

from the East Activity Center front portico to the new pavilion. This change will give collection workers more room to operate and safely handle your donations. Please drive up the north parking lot to the pavilion where board members will collect your donations. Then drive around and exit. You never have to leave your vehicle or make face-to-face contact with anyone.

All food items will go to Helping Hands. Clothing items will go to veterans at the C.W. Bill Young VA Medical Center in Bay Pines. None of the clothing will be resold - just donated.

If you wish to donate food before this drive, there is a collection barrel in the Community Service Office. Please consider picking up a few extra items the next time you go shopping and drop them off at the CSO.

Please continue to be cool, safe, six feet apart and wear your masks. For more information about Good Neighbors Association, please call (727) 725-4048.



Email questions, suggestions and comments to

Marie

marieshealthyfood@gmail.com

Also, visit the Box Office

for past recipes in this newspaper.

otowboxoffice.com

Ingredients

- 1 tablespoon olive oil
- 1 large leek, finely diced (about 1/2 cup)
- 3 medium ribs celery, finely diced (about 1/4 cup)
- Kosher salt
- 3 medium cloves garlic, minced
- 1 large zucchini, split lengthwise and cut into 1/2-inch disks
- 1 cup packed baby spinach
- 4 cups vegetable stock
- 1/2 teaspoon dried basil
- 1/2 teaspoon dried oregano
- 1/2 teaspoon ground black pepper
- Fresh juice from 1 lemon, to taste
- 5.3 ounces plain Greek yogurt

Instructions

- 1. Heat olive oil in a large skillet over medium heat until shimmering. Add leek and celery. Season with salt and cook, stirring, until vegetables are softened but not browned, about 5 minutes.
- 2. Add garlic and cook, stirring, until fragrant, about 30 seconds.
 - 3. Stir in zucchini and cook for 1 minute.
- 4. Add stock and seasoning. Bring to a simmer for about 10 minutes, stirring occasionally, until zucchini is tender but still bright green.
- 5. Add spinach, cover pan, and simmer for a couple of minutes until spinach wilts.
- 6. Cool mixture. Puree soup in blender until it is as rough or as smooth as you like it.
- 7. Hand stir in lemon juice and 1/2 cup of yogurt. Chill, preferably overnight for flavors to mingle.
- 8. Serve with a dollop of yogurt at the table.

Serves 2 to 3. Use within two days.

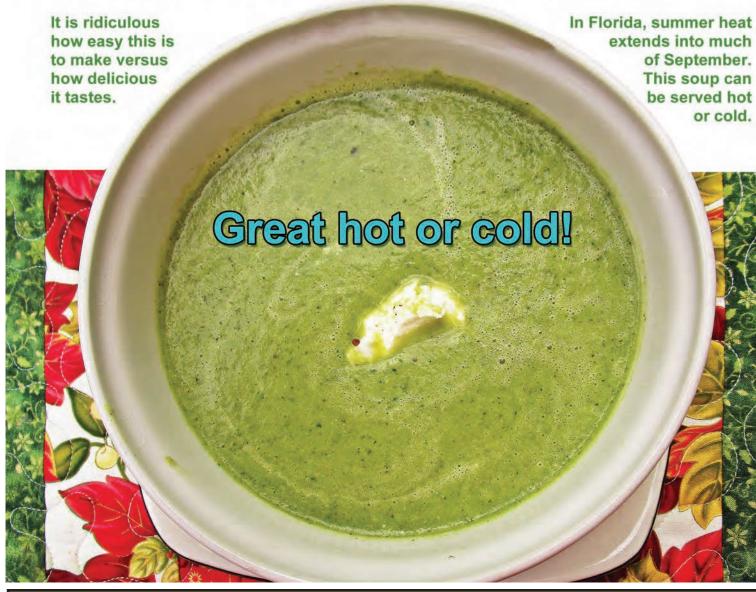
Colorful Soups

My dear chefs, there are so many diverse colorful cool soups creative chefs can choose.

Here are a few examples to stimulate your taste buds: Carrot-yogurt soup with mint, gazpacho soup, creamy cucumber soup, avocado soup with marinated shrimp, tomato soup with lump crabmeat.

It's Hot Out There - So Chi

The feature this month is a chilled zucchini-spinach soup. It requires minimal cook time and produces a herbaceous soup which is like a trip to the farmers' market in a glass. It is perfect for a mid-afternoon snack or for the beginning of a summer meal. It is low-calorie and nutritious ... high in flavor, but not in fat.



Health Value

When you include soup in your meal, you're likely to eat a larger portion of food that's low in calories. Soup also hydrates the body, which is good for circulation and for the skin.

Soup-eaters have higher intakes of fiber, vitamin A, magnesium, iron and potassium. Overall, anyone who adds soup to their regular diet gets more servings of vegetables.

Some commercial soups have a notoriously high sodium level ... and potassium, too. This is important for heart health because potassium encourages your body to excrete sodium. So, while too much sodium can raise blood pressure, potassium can help bring it back down.

Zucchini is high in fiber, but has no fat. It also has significant amounts of vitamin B6, vitamin C, vitamin K, riboflavin, folate, and minerals, like potassium and manganese.

Zucchini also has antioxidants and anti-inflammatory phytonutrients. This makes it a nutrient-dense food that you should include in your diet.

Spinach, a leafy-green vegetable, contains more nutrients than virtually any other vegetable. A mere cup of cooked spinach contains only 41 calories and has exceptionally high levels of vitamins K and A.

The Science

Zucchini is a very watery vegetable with a weak structure that that complement zucchini perfectly. Start by sautéing leeks and

Fresh spinach is the secret weapon. With spinach added, the soup has more body to become a meal. Spinach gives the soup a vibrant eye-popping shade of green and nicely boosts the nutritional profile.

Leeks are a mild onion with sophisticated, delicate flavors

breaks down rapidly during cooking. So just barely cook until it celery in olive oil. Sautéing in olive oil will make a significant difference in the final flavor. The combination imparts delicious pesto-like flavor to the soup.

> Remove dark green leaves of the leek and discard. Then slice the white stalk in half length-wise. Cut it into thin slices, resulting in half-moon shapes. Rinse the slices thoroughly in a colander to remove any dirt.

Links

- (i) http://www.eatingwell.com/article/291184/why-soup-is-so-good-for-you/
- (ii) www.foodrevolution.org/blog/zucchini-benefits/

Celebrating 50 Years ENTERTAINMENT COMMITTEE

Entertainment Committee Board of Directors







Karen Saffee



Marvin Flam



Marian Leamy



Watlington secretary



Mike Wood



Susan Carlson



Lucille Greenhalgh



Connie McDonald



Saffee

All members of Entertainment Committee board plan on staying together for the 2021 season

By Marvin Flam

The Entertainment Committee had planned exciting events for its 50th anniversary, but then the COVID-19 pandemic emergency happened.

Due to the community and state taking health safety precautions, the Entertainment Committee has cancelled its remaining scheduled events for 2020.

As soon as we can provide safety and support at these events again for On Top of the World residents, performers and volunteers, we hope to resume presenting shows, dances and free Meet & Greet events starting in January 2021.

Did you purchase tickets to any 2020 cancelled shows or dances?

If you did, call: (727) 449-9243 or email: entcom2014@gmail.com to get information regarding receiving a credit for tickets to 2021 shows and dances, or to request and receive a refund. You will be

required to submit the actual ticket, not copies, for the cancelled event to receive the credit or refund.

For 2021, the Entertainment Committee is booking an exciting lineup of shows, dances and free Meet & Greet events. Some of the cancelled 2020 events have been rebooked for 2021 and your suggestions are always welcomed.

When the East Activity Center is reopened to large group events, tickets and information will again be available Mondays and Thursdays, 8:30-10:30 a.m.

Because of the COVID-19 pandemic, the Entertainment Committee Executive Board election has been modified. In accordance with the bylaws, the 10 members of the 2020 Executive Board have announced that they will seek another term on the 2021 Executive Board.

The proposed nominated slate of officers for the 2021 Executive Board is

MaryAnn O'Neil, president; Karen Safee, vice president; Marvin Flam, treasurer; Marian Leamy, assistant treasurer; Susan Watlington, secretary; Mike Wood, assistant secretary; and Lucille Greenhalgh, Connie McDonald, Kirk Safee and Susan Carlson, directors.

Prior to Sept. 10, nominations may also be made to contest any office provided that the nominee has presented their intent in writing to seek office, presented their qualifications, and presented a copy of their up-to-date OTOW Activity Card by email to: entcom2014@gmail.com.

The nominating subcommittee will interview these applicants and report their qualification for office to the full board for approval. The election will take place in November in accordance with the bylaws.

For questions and information call: (727) 449-9243, or email:

entcom2014@gmail.com. You can view scheduling information on OTOW-TV channel 732. Everyone on Spectrum gets OTOW-TV. Do not use the up and down arrow on your remote control to find the channel. Just tap: 7 3 2.

Information is also on the bulletin boards in the East Activity Center, the West Activity Center, and on your building's bulletin board.

For more information regarding COVID-19 and the Entertainment Committee, please visit the Box Office at otowboxoffice.com. Our monthly and annual schedules are posted on the home

Please be careful, stay safe and we will see you soon. The Entertainment Committee will continue to provide outstanding entertainment and support as it has done since 1970.

"The Fun will Continue!"

For the safety of our community audience, 2021 spring show will be a watch-at-home movie

By Evelyn Flam

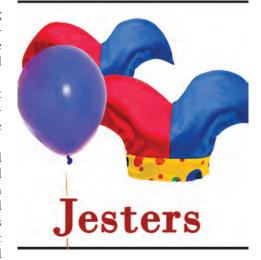
One section of the Jesters upcoming spring show "BAM! - Boomer Age Music" will be devoted to the music from the famous Woodstock Festival that was held in August of 1969.

A little known historical fact is that it was held during a deadly global flu pandemic in which over 1 million people died.

One woman, who was a 17 year old attendee, described the four-day festival weekend as sharing an outdoor bedroom with over 300,000 people from around the country. And yes, they were always covered in mud and had probably not washed their hands for any recommended length of time.

This woman remembered that there was no food or water, but one guy cut an apple into 27 slices for their group to share.

She also recalled that a garden hose



was passed around and used as a communal source for bathing and drinking, and that she daydreamed about taking a hot shower.

The Flu and Covid-19 Pandemics

made us think about how to present this year's show in a way that would allow us to uphold the Jesters tradition of presenting a musical variety show filled with song, dance and comedy, while safeguarding the health of our audience, and our Jesters cast and crew.

Our solution is to record the show around our beautiful OTOW campus in a video format that will ensure the safety of both our audience, who can watch it in the comfort of their home, and our cast and crew, who will be safely distanced from each other in the great outdoors.

If you have sites you think would be special for filming, let us know. We already have several in mind.

If you have worked with Pat Sprouse and Evelyn Flam, the show's writer-director team, in the past, you know that we will do our best to cast you in a role that best suits your talents and that we rehearse with individuals and small

groups by setting appointments for each scene to eliminate or minimize your waiting time.

Because of the pandemic, we have not scheduled face-to-face membership meetings, but we are planning to hold a Zoom membership meeting about the middle of September. Members will be notified as to date and time. Members who wish to be in the show must let us know at the time the Zoom meeting takes place.

Call us at 797-1761 or email us at: JestForFun21@gmail.com.

Jesters policy is to get everyone involved. As always, we are happy to answer your questions about the show and how you can participate. You can renew your membership or become a new member by contacting our Membership Chairperson Lillian Foy at 727-474-6307.

We look forward to hearing from you and getting together "Jest For Fun!"

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The most beautiful park you still haven't visited

By Doug Kates

Stressed?

Does the national news dig you deeper into frustration?

Are you in desperate need to do something different, fun and safe?

Then explore the most beautiful park in Clearwater - the one you have never been to before - Kapok Park.

Kapok Park is truly beautiful with trails, water and wildlife.

My dog, Logan, has three favorite trails (two directly at Kapok) and at this time he would like to share these trails with you.

First is a two-mile trail that starts at Kapok Park, extends into Cliff Stephens Park and then returns to Kapok Park. The entire trail is marked in the map above in red.

For anyone who needs a short walk, follow the map to the dotted line and then take a scenic shortcut. The shorter trail stays exclusively in Kapok Park. All three scenes on this page are from the half-mile walk.

Logan's second favorite trail (marked in purple) starts at Del Oro Park on McMullen Booth Road, across the street from Kapok Park. You start by taking an overpass across McMullen Booth Road, go downhill into a wooded area and then come out at Kapok Park. There are two options to enjoy Kapok Park and then you finish by taking a neighborly road back to the overpass.

Logan's third favorite trail (marked in orange) does not include Kapok Park at all, but

is still in the same area. Start at Del Oro Park, proceed east on San Mateo Street to Cooper's Bayou at Old Tampa Bay. Take the Ream Wilson Trail through a beautifully wooded area back to Del Oro Park.

Kapok Park and Del Oro Park can be reached by taking Sunset Point Road to Mc-Mullen Booth Road and heading south past Publix. Kapok Park is on the right and is marked by brown signs. To reach Del Oro Park you will have to make a loop at Drew Street.





You have until Oct. 11 to enter your pet in the 2020 virtual Halloween Pet Costume Contest

Entries are now being received for the 2020 On Top of the World Halloween Pet Costume Contest.

This annual event is online this year because of health safety concerns. There will be no live event at the dog park.

Between now and Oct. 11, pick out a costume for your dog, cat, bird, fish, guinea pig or hamster and email one photo to the OTOW newsroom otow.newsroom@gmail.com.

Your entry photo must be a new picture. Somewhere in the picture, the official entry logo at right must be visible. Cut out the entry logo of this newspaper and place it next to your pet when taking the

Please, one pet per photo - one photo per entry. You may enter more than one pet per household, but they must be separate pictures.

Please do not put any humans in the

Do not drop off photos at the newsroom or the Community Service Office. For health safety reasons, all entries must be emailed with photo attached.

If there is more than one pet in a photo, or the quality of the picture is bad, your entry will be rejected.

You and your pet must be OTOW residents as of Oct. 15, 2020, to qualify.

When you submit your entry, you must include (1) Name of the pet (2) Name(s) of the owners (3) Building number (4) Condo number and (5) Phone number. If any of these five criteria are missing from your entry, your pet will be disqualified.

There are no divisions this year so all entries will be competing for first, second and third place prizes to be given away by sponsors. A complete list of sponsors will



If you are entering a pet in the 2020 OTOW Halloween Pet Costume Contest, this official entry logo above must be cut out and placed alongside your pet when taking a picture of your pet in costume. Entries without the logo will not be accepted.

appear in the October newspaper.

When your entry picture arrives via email, the picture of your pet will be placed on the 2020 Halloween Pet Costume Contest official web page on the Box Office - otowboxoffice.com.

Photos will appear in the order they were received.

Last day to submit a photo is Oct. 11. Online voting will take place Oct. 13-14. The winners will be announced in the November newspaper, which will be delivered to residents on Oct. 30.

Anyone in the world can vote, but voting has to be done on a home computer - sorry - no cell phone voting.

Every person who enters the voting booth will receive 10 virtual Candy Korns.

Each Candy Korn represents one vote.

You can give all your Candy Korns to one pet, you can give one Candy Korn to 10 different pets, or you can divide your Candy Korns any way you want - vote for two pets, four pets or nine pets - the choice is yours.

Once you enter the voting booth, you will not be allowed to re-enter. You can only enter once per router (or basically one trip inside the voting booth per

There is no limit to the amount of times you can visit the official contest web page and view all the entries. Entries can be viewed all over the world and on cell

Good luck!

RULES

- 1. Contest is open to On Top of the World-Clearwater residents and pets only. Must be a resident as of Oct. 15, 2020.
- 2. From Sept. 1-Oct. 11, 2020, email one good quality picture of your pet in costume to the OTOW newsroom (otow.newsroom@gmail.com). The photo must contain the official entry logo at left. Cut out the logo from this newspaper and display it somewhere in the picture. One pet per photo. No humans in the
- 3. In the email, you must include your pet's name, owner's name, building number, condo number and phone number. All this information must be included or the entry will be disqualified.
- 4. Costumes must be in good taste. Costumes reflecting today's health concerns will be rejected. Also, costumes must not represent a political message.
- 5. Voting will take place Oct. 13-14. Anyone in the world can vote one time per router (basically this means you can enter the voting booth once per home computer). Sorry, no voting by cell phone. You can visit the entry display page as many times as you want, but once you enter the voting booth, you cannot leave and then return.
- 6. Everyone who enters the voting booth will receive 10 virtual Candy Korns. Each Candy Korn represents one vote. You can give all 10 votes to one pet. You can give one Candy Korn to 10 pets. Or you can distributed your 10 votes any way you wish to up to 10 pets.
- 7. There are no divisions this year. Top vote recipients will get prizes for first, second and third places to be given away by sponsors. Winners will be announced in the November newspaper on Oct. 30.

Reporting small crimes helps Sheriff's Department keep track of all activity in our community

By Dave Beaven

One of our residents recently had a plant stolen from her porch. It wasn't a major item, so the resident was questioning whether it was worthwhile reporting the theft to the Pinellas County Sheriff.

She is not alone in her doubts.

According to a national crime victimization survey tabulated by the Bureau of Justice, 67 percent of similar crimes are not reported at all.

Reasons given by victims were that they didn't think the crime was serious enough to report and they doubted that the police would do anything about the crime anyway.

Of course, it's up to the victim to decide whether to report a crime.

Earlier this year, Neighborhood



Watch hosted Sergeant Maurice McCloud of the Pinellas County Sheriff's Office. He spoke about this particular topic.

He made it very clear that residents need to be contacting the sheriff's office whenever they are victimized. If it's not

an emergency, then they should call the not reporting a crime to the sheriff? non-emergency phone number 727-582-6200. He also suggested that we all save that phone number in our contact list on our cell phones.

good idea to call the sheriff to report a crime. You may need protection or help getting your things back.

If the person who committed the crime is caught, no matter how small the crime may be, it will probably prevent somebody else from becoming the next

If you want to make an insurance claim, or make a claim for victim's compensation, you will need to report the incident to the sheriff.

Finally, what are the consequences of

It misrepresents what's happening in our area.

Unreported crimes impact future policy planning and funding in covering our There are many reasons why it is a community. It can lead to shifting sheriff office resources and personnel away from our area and allocating them elsewhere where they are "more needed."

> The mission of Neighborhood Watch is to keep our community safe. We urge that all of our residents work with the sheriff's office to help make that happen.

> For more information about our group, go to our official webpage: areawatch2020.blogspot.com.

We are also on the Box Office at otowboxoffice.com.

Press Association staff holds breakfast meeting at the pavilion



Press Association

After much anticipation, the Press Association finally had a chance to enjoy On Top of the World's new pavilion.

Breakfast snacks were served alongwith coffee from the Good Karma Café.

Social distancing rules were in effect and Mother Nature kept storms away just long enough for everyone to enjoy the beautiful outdoor scenery.

It was a bit hot - even at 9 a.m. - but it was worth it to be a group again.

Thursday, Aug. 6, was supposed to be a regular monthly meeting indoors for the Press Association, but the time was moved up to 9 a.m. so the group could enjoy the new facility.

Sixteen people enjoyed coffee and snacks in the first morning meeting and 17 more attended during the second meeting.

It was the first time the Press Association had met as a group since March. Meetings in April and May were both on Zoom

"It was fun just to be able to see each other again," said Editor Doug Kates. "When I first considered the idea of meeting outdoors during this pandemic, I didn't know how everyone was going to react. But then 35 people said they were coming, so it was a sealed deal."

Guests arrived wearing masks and socialized with masks on. Seating was two per picnic table. Couples from same unit could sit side by side.

Doug started both meetings by thanking everyone who attended and thanking everyone who has been contributing to the newspaper during this challenging time. Back in April, Doug was hopeful to fill each monthly newspaper with 20 stories, but this incredible newspaper staff has averaged 40 stories per edition.



There were plenty of breakfast goodies available during the Press Association's first ever morning meeting at the Pavilion. Serving at left are Rose Pietrogallo and Yvonne Courtney. In line are Mike and Charlie Wood, Ilene Bargerstock and Mary Lou Wall. Below, staff were greeted at the pavilion with their club banner on display.



"That's an incredible number and an incredible achievement," Doug said at both meetings. "Our staff has been very creative coming up with stories."

There will be no meeting in September. The next meeting will be Thursday, Oct. 8, at 1:30 p.m. either in the East Activity Center Crystal Beach Room, Auditorium or on Zoom.

In November, there will be no live Writers Workshop. Doug is preparing an online tutorial he is asking everyone to take. The basic journalism class will be available all month long, will be comprehensive on everything-journalism and should take about 30 minutes to complete.

The link will be provided to staff via an email blast. It will cover all the basics of being a journalist.

To replace the live Writers Workshop on Nov. 5, the Press Association is going to inquire about holding an evening picnic at the pavilion with hot dogs and hamburgers. Currently the pavilion closes at 2 p.m., but the staff is hoping the hours will change by November.

Stay tuned for updates.

Lastly, Doug explained the newspaper's annual Halloween Pet Costume Contest will be online this year for safety reasons. Staff are encouraged to spread the word that residents can submit a picture of their pet in costume and all pictures will be displayed on the Box Office in September and October. Voting will take place online Oct. 13-14.

Anyone in the world with a home computer can vote online. Results will be posted in the November newspaper.

Co-Ed Exercise Class is back

The Co-Ed Exercise Class at On Top of the World is back and there is space for you.

The group is led by Jerry Thomas and meets from 10-10:45 a.m., Mondays, Wednesdays and Fridays in the East Activity Center Exercise Room.

Please bring a mask and a mat. We will supply the fun. Social distancing rules are in effect and we are limited on class size.

Eighth hole-in-one

On Top of the World resident, Mike Crittendon, just recorded his eighth career hole-in-one.

Mike used a driver to ace the 18th hole on the 18-hole golf course. His witness was Nilson Silva.

If you receive an email that an account has been closed, don't believe it

SCAM ALERT: I think I'm smarter than everyone else when it comes to detecting scams.

I mean, I write a column that includes this SCAM ALERT feature. So, surely, I would always be on the lookout for scams.

You would think I will easily be able to spot all the classic signs of a scam, such as emails that state my account has been compromised or emails that say my account has been frozen because of suspicious charges.

And I should surely, surely, surely be wary of someone saying I need to send in a gift card, eh!

Um... well... nope.

I got an email from Amazon saying that my account was frozen. I started to fill out some form. Luckily, I was asked for my social security number.

FULL STOP ON THAT.

But then, just to be sure, I called Amazon. Well, sort of. Actually, I called the number on the email. (DUMB). The guy I spoke to then said what I needed to do was get a gift card and give him the numbers on the card and then he would be able to match those numbers to...

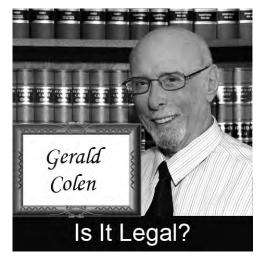
Oh, well, you know the routine.

It was at that moment that I said the magic word: "SCAM" and hung up the phone.

Look. When you get an email from Amazon or from Target or from any other company, it doesn't mean it really came from that company.

What I should have done, and what you should do, is not respond to that email. Just go to your account and log in like always and if you have no trouble logging in, just report the email to that company.

I recently reminded myself that it's true we can learn from our mistakes, but it's better by far to learn from someone else's mistakes.



Q. My wife and I own a triplex in (a city in another county in Florida).

Her 57-year-old daughter lives in it rent free which is OK with us. She is not really able to take care of her financial needs and when both of us are deceased, she will still need a place to live but she won't be able to handle taking care of the place if we left it to her.

She will also need some income and right now we supplement her job from our own funds.

But if both of us are gone, the only hope she has is to get some money from two other rental units until she gets on social security and Medicare.

Your thoughts please.

A. Unfortunately, this is not an infrequent situation, where we love a child, but that child is basically unable to take care of herself/himself.

My thought is for you to create a living trust and also a limited liability company. Then make the living trust the owner/member-manager of the LLC. Then you and your spouse transfer the ownership of the triplex into the LLC.

With the trust actually owning or be-

ing the entity to control the LLC which owns the triplex, you can have the trust contain all the provisions you need to manage the property and see to the daughter's needs, even after you and your wife have passed on.

You would need to name a successor trustee to yourselves and you would need to decide what kind of provisions will be contained in the trust in order to take care of the property and look after the child.

With the property owned by the LLC, there is the added benefit of asset protection for you in the event there is a liability claim resulting from an accident on the triplex property.

NOTE: This is a very complex problem and you must sit down with your attorney. You should not rely on what I've just written other than as a generalized idea. Your attorney may propose other solutions.

Q. I am a single woman in my early 70s living with a significant other, who is

We are living in my home in (a city in Florida). He does not plan on getting divorced and I really don't care one way or the other about that. In the event I die, I do want to make sure that MY assets are fully protected from his wife and children.

What do you suggest?

A. Well, the most important thing I can suggest is that you sit down with your attorney and explain the situation and seek his or her advice.

You didn't say if you have children or other relatives that you want to have your assets on your passing, but I must assume from the tone of your email that you do have beneficiaries.

So, you must protect them. Beyond that, I would urge you to keep all your assets completely separate and make

sure there is a written document which expresses which of your personal items, such as furniture and jewelry, etc., etc., belong solely to you.

Then, you need to make sure your will (or trust if you have one) is finished and says exactly what you want to have happen with your separate assets.

It would be beneficial for you to have a written document which expresses precisely what is to happen to ALL your property, including your homestead, when you pass on and if he has survived you.

And for heaven's sake, have an attorney draft that kind of document.

Good luck.

Gerald R. Colen is an attorney and member of the Florida Bar Association, the National Academy of Elder Law Attorneys and the Academy of Florida Elder Law Attorneys. He is based at the Law Offices of Colen and Wagoner, P.A. He concentrates his practice of law in the areas of simple and complex Estate Planning, wills, trusts, probate, real estate, title insurance, and elder law. This column is only intended to present fact situations that may be of interest and it does not, nor is it intended to provide, legal advice. You should always consult your own attorney for legal advice. Mr. Colen, and his law partner, Rachel M. Wagoner, have law offices at 7243 Bryan Dairy Road, Largo, Fl., 33777; Phone: (727) 545-8114. Mr. Colen or Ms. Wagoner also meet clients at On Top of the World, in Clearwater, Fl. You may visit the law firm's Website at www.colenwagoner.com, email Mr. Colen at Jerry@colenwagoner.com or email Rachel Wagoner at Rachel@colenwagoner. com. Follow Jerry Colen on Twitter @

This is Walter's 130th column in this newspaper

The drunk who wasn't a drunk

Comedian Foster Brooks was America's favorite drunk.

In real life, he was a "teetotaler." (Never drank alcohol)

Born in Louisville, Ky., Foster moved his family to Los Angeles in 1960 and appeared on TV and in local clubs.

He was discovered by Perry Como while playing in a charity golf tournament in North Carolina. Perry invited Foster to open for him in Las Vegas.

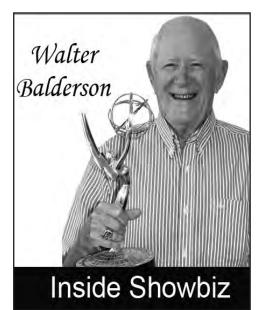
On the syndicated "Steve Allen Show," Steve introduced Foster as an important movie producer before he stumbled on stage doing his drunk act. He fooled everyone, even other guests on the show.

Despite the fact that Foster played the role of a drunk person, in reality he quit drinking on a \$10 bet and remained a teetotaler the rest of his life. He became a national spokesperson for Mothers Against Drunk Driving.

Foster was a favorite on many TV shows and appeared on most of the Dean Martin roast shows.

brooks was married twice and had six children. He was the uncle of Randy Brooks, who wrote a musical Christmas favorite, "Grandma Got Run Over By A Reindeer."

Foster died on Dec. 20, 2001, in Encino, Calif. He will always be remembered by his nickname, "The Lovable Lush."



Did you know each club has a Web page on the Box Office? Go to otowboxoffice.com

Finding happiness during a pandemic

In the course of our chats over these past six months, I have learned that we at 55 + are holding up pretty well during this current health crisis.

I stumbled on an article in Psychology Today that sheds some light on the subject.

Did you know that as we move through our later years, the typical person grows steadily happier?

According to neuroscientists, it all starts around midlife when we are faced with juggling our resources — time, emotions, money, balancing ourselves, work, kids and aging parents.

The combination of life experience and completing this transition combine in a rewiring of the brain to create a new kind of happiness for people in their 50s and beyond.

These changes in the brain are significant and comparable to what occurs during puberty when a teenager turns into an adult.

Have you noticed that you can recall positive experiences from your past much better than negative ones?

Studies prove this is part of our growth, as well.

In older people, neuroscientists see a growth in what they call the "neurology of wisdom."

We respond less when things go wrong and focus more on the positive, on people and connections.

We feel great when we have a sense of purpose, remember and pay attention better to positive images, such as cute babies, and turn off to negative images.

Happiness shows up in our DNA too! To date, scientists have discovered 304 "happy" genes and over a thousand related to emotional well-being.

These genes also play a large role in unique things that make each of us happy. Some people get a real mood lift from exercise and others may not. Spending time out in nature may increase your happiness but have little effect on someone else.

(Newspaper Editor Doug Kates recommends a nature walk in Kapok Park. See his story on page 14).

With more than 100 clubs and activities at On Top of the World-Clearwater, I am a witness to what makes people happy and we have plenty of role models around if you need some inspiration.

What have I learned?

Respect the things that make you happy, especially now because these preferences are a deep part of who you are in your DNA.

(If you read the Jesters story on page 12, you'll discover the club is crashing the COVID-19 barrier and making a movie!)

Some activities have resumed at the Activity Centers under COVID-19 restrictions. Please take a walk over and enjoy what is available or take advantage of the surrounding community and all it has to offer. If you have any questions about clubs or activities, please contact me at general_activity@otowfl.com or call 799-2734. I would love to hear from you!

Dunedin Community Garden

Even if you drive down Virginia



Street in Dunedin, you wouldn't know it existed.

Amidst the condo complexes, next to Dunedin's Waste Management truck station and tucked behind their department, sits the Dunedin Community Garden (1040 Virginia St, Dunedin, Fl.)

The gem began in November of 2009 when a group of residents, working with officials from the city of Dunedin, organized and leased a city park to renovate into a community garden.

The residents envisioned a garden that is productive both economically and socially: one that grows both food and community.

The residents wanted to build stronger connections in their neighborhood and working together have achieved this feat.

Many of us wish we could grow our own vegetables, but may not have a place to do it, may not have the knowledge to do it and don't know how to do it.

The Dunedin Community Garden Association (DCGA) provides a place where individuals and families can successfully grow fresh, healthy produce and socialize with other gardeners.

A group of dedicated community members, who love to garden, run the garden. They also provide free monthly educational workshops at the Dunedin Public Library on a different topic.

The mission of the Dunedin Community Garden Association is to enhance quality of life and strengthen community bonds by creating and sustaining organic gardens that will foster environmental stewardship, will create workshops for horticultural education and will improve health.

By becoming a member of the Gardens, you support a community of likeminded individuals who share your interests in organic gardening.

A basic supporting membership starts at \$25 annually and offers you an opportunity to hang out and learn about gardening, or joining educational and community events. This is perfect for anyone who wants to be a part of the community and not maintain a garden plot.

The next level of membership gets you your own garden plot, etc.

Note: an OTOW resident with a plot at the Gardens shared with me that the rich, composted soil, as well as all the resources needed to maintain your plot, are available and easily accessible. The resident said members grow everything, including the most beautiful tomatoes and watermelons

Members are required only to weed and manage their own plots. Membership fees help to maintain and offset the operation costs of the garden.

To learn more, visit the Dunedin Community Garden Website at www.dunedincommunitygarden.com

The Gardens is a tax-exempt public charity under Section 501(c) (3) of the Internal Revenue Code. The Employer Identification Number (EIN) is 27-3242959. Your contribution is tax-deductible to the extent permitted by law.

Master The Possibilities

Master The Possibilities (MTP) will be offering a free "Master Gardeners: Composting" class to our residents on Wednesday, Sept. 23 at 10 a.m. The class is a live broadcast from Ocala and you will learn everything you need to know about composting with Amanda Marek (UF/IFAS Florida-Friendly Landscaping Extension Agent).

Calling all OTOW Arts and Crafters! MTP will be offering a class on how to "Design Your Own Etsy Website" with instructor Chris Kilbride. The prerecorded program can be viewed at your convenience and will teach you how to sell your handcrafted items online. Learn how to design your Etsy page, a sales page for each item, set up keyword searches, take photos that sell, and ship within this internationally recognized Etsy platform. The course is only \$2.

See page 19 for a full list of MTP classes offered in September. Registration is easy: Email general_activity@otowfl.com or call (727) 799-2734. Give your name, class title(s), street address, unit number and email address. The acceptable form of payment is by credit card. For classes with a fee, please provide the credit card number, expiration date and security code.

Sometimes Talking Is The Best Cure

Of course, in many ways, how well you are doing during this pandemic is dependent on your situation. With so much happening, you might put your mental health on the back burner at a time when you could benefit more than ever from some talk therapy.

It can be very helpful to chat with a neutral party, someone other than family or friends, and therapists are trained professionals.

Did you know there are ways to start up or continue therapy right where you are? Some are even free!

What about cost? If you have insurance, check your policy to see if you have coverage for mental health therapy. If so, your insurance company can give you a list of providers.

What if you do not have insurance?

Free and low-cost options are available or you can ask any therapist for their sliding-scale rate, meaning they work with you based on what you can afford.

Check out the following Website www.openpathcollective.org where therapists offer sessions for between \$30 and

\$60, which is a typical copay for insured patients.

Call some of those people and ask how they are holding sessions right now in person, online or over the telephone? Did you know that during this national emergency, Medicare coverage will now include three types of virtual services: telehealth visits, virtual check-ins and evisits. If you have Medicare, a good way to use this benefit is to search for providers that accept it. I searched at the Psychology Today Website, filtered for "Medicare" in the insurance option and found providers that take it.

Free counseling services are available through Gulf Coast Jewish Family and Community Services (GCJF) via phone Skype, FaceTime, Etc. This free in-home counseling is for anyone who may be experiencing anxiety, depression, substance abuse or other mental health struggles.

To get the ball rolling, you will need to complete a Counseling Referral. If interested, contact Meghan M. Harrigan LMHC – CRC through email at Meghan.Harrigan@GCJFCS.org or fax number 727-450-7271 - it is a confidential line that goes directly to an email, not sitting on a fax machine. Sometimes talking is the cure.

Other Options: Several support groups have moved online right now. Alcoholics Anonymous at www.aa-intergroup.org has been using Zoom, Google Hangout[s] and conference calls to keep their members coming to meetings.

I searched on the Psychology Today Website and found local groups that meet all these different needs: grief counseling, anger management, addictions, whatever the issue and they all have group managers that you can contact.

Ask them how they are arranging these digital meetups. Most of these groups are free or low cost.

Farmers Market

Your surveys have been received and reviewed and thank you to all that participated.

As of this writing, a start date has not been set for our first Farmers Market but we are definitely moving forward with the idea, as well as additional community events in 2021. We at SCA are excited about the future and hope you are too. Stay tuned and stay well!

Activity Card Renewal

When renewing your activity card, or getting a brand new one issued, please remember to bring with you a government-issued photo ID, such as a driver's license or passport, and a current piece of mail indicating your name and On Top of the World property address.

Also, for renewal, you will need \$3 and your expiring/expired card. If you do not have your card, you will need to bring \$25 for purchasing and processing of a new card

Please note that no cards will be punched or processed without proper identification and address verification.



Live Broadcasts and Recordings

Live Virtual Programs
Scheduled Date & Time

Know the Signs: Early Detection of Alzheimer's Matters

Connie Storms Sept. 17, 10-11 a.m.

If someone you know is experiencing memory loss or behavioral changes, it's time to learn the facts. Early detection of Alzheimer's disease provides a chance to begin drug therapy for symptoms, enroll in clinical studies, and plan for the future.

Course Fee: Free

Seniors & Crime

Douglas Hart Sept. 21, 1:30-3:30 p.m.

Crime against seniors is an ongoing problem with over \$3B lost in just 2018. This involves scams, frauds, identity theft, contractors, etc. Learn about ways to protect yourself, as well as to hear about current problems and examples.

Course Fee: Free

Master Gardeners: Composting

Amanda Marek Sept. 23, 10-11 a.m.

What is compost? How is it made? Can I make it? Why do I want to use it? Join UF/IFAS Florida-Friendly Landscaping Extension Agent, Amanda Marek to learn more.

Course Fee: Free

Pre-Recorded Programs
Watch at Your Convenience

Design Your Own Etsy Website

Chris Kilbride

So, you want to sell your handcrafted items online but don't know how? This class will help! Learn how to design your Etsy page, a sales page for each item, set up keyword searches, take photos that sell, and ship within this internationally recognized Etsy platform.

Course Fee: \$2

East Tennessee Adventure

Evelyn Kelly, Ph.D.

Join the instructor as she presents the state that is one of the most attractive for tourists. The class will look at a completely different part of the state- whose history is forged by the Appalachian and Smoky Mountains.

Course Fee: \$5

Apple Watch: New Medical Device and More

Chris Kilbride

Have you been considering the purchase of a new Apple Watch? This class will discuss all the Apple Watch features, which could assist you in your everyday living and help you keep track of your health.

Course Fee: \$2

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Veterans Group schedules ice cream social Sept. 29

By Pamela and Stuart Rosenblatt

Ice cream, you scream, all Veterans scream for ice cream.

Are you ready for some ice cream and socialization?

If the answer is yes, well read on.

The On Top of the World Veterans Group will be holding a get together for the first time since the Irish Club's St Patrick's Day Parade in March.

We hope to see all of you on Tuesday, Sept. 29 at the new OTOW Pavilion. There will be two groups. One group will meet from 10-11:30 a.m. and the second group from 12:30-2 p.m. These two groups will be limited to 25 guests each sitting and be assigned on a first come, first served reservation basis.

For everyone's safety, social distancing and face covering requirements will be followed. Each veteran will be allowed one guest only. The delicious frozen treats will be individually wrapped.



Veterans Group

To attend you will need to email your RSVP with your choice of seating time to otowveteransgroup@gmail.com. Please include your name and your guest's name.

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Look for our link!

Softball preseason meeting set for the pavilion

By Bob Rittner

Before a stickball game, Joe Maley commented that he wanted to stay in shape so he will be ready for softball in October.

That in a nutshell tells you about the excitement building as softball season is just around the corner.

Our pre-season meeting will be on Thursday, Oct. 1, outside at the Pavilion at 11 a.m. Pizza will be served. Please email Bob Rittner at bobrittner@yahoo.com if you plan to attend as we have a limit on the number of people (25) permitted to congregate.

Our league focuses on recreation. We are all competitive, but we welcome people at all skill levels and experience. No matter what your ability, everyone gets a chance to bat at the top of the lineup, and where possible, to play their preferred position on the field.

Conversely, everyone has to be ready to play out of one's favored position and to bat down in the order. We rotate every game. The fun is for everyone equally.

We also have a designated hitter (DH) rule for people who feel uncomfortable running the bases. Our rules have been developed and adjusted to make it possible for anyone to enjoy the experience.

The DH bats but does not run, the result determined by what happens to the Stickball

ball in the field.

We provide wood bats for all players under 80 years old. Those over 80 may use our metal bats. The reason is twofold. First, balls come off a wood bat slower and so it is safer for fielders. Second, because batters cannot hit the ball as hard as with the metal bats, there is more opportunity for defensive plays which makes the game more fun and allows more players to be active participants.

While we await opening day for softball, stickball provides us with plenty of excitement.

Home Team 8 Visitors 1

In the top of the ninth inning, Jim Tiano drove in Lenny Segall, who had singled and moved to third on a long double by Guy Bertuzzi. Unfortunately for the visiting team, that was their only run of the game.

Eddie Ramirez starred for the home team, leading off the game with a single and scoring the first run as Doug Kaiser, Dick LeTourneau and George Plasterer followed with singles.

In the fourth inning, Eddie singled and doubled to contribute to a rally that saw his team score three runs. Doug tripled and George doubled and Bob Rittner

Again in the sixth inning, Eddie singled to complete another three-run inning, also featuring a triple by Doug, a double by George and a single by Bob.

Eddie scored his team's final run as he led off the eighth inning with another single and came in after Doug doubled and Dick LeTourneau singled him in.

Visitors 7 Home Team 7

The lone homer was hit by George Plasterer while Doug Kaiser, Guy Bertuzzi and Lenny Segall each contributed extra-base hits.

Eddie Ramirez pitched two scoreless

Home Team 6 Visitors 4

Lenny Segall's two "no doubter" homers were the highlights as well as a brilliant one-hand, over-the-head catch of a sure double.

Helped by Eddie Ramirez's triple and three extra-base hits by Doug Kaiser, the victors came back from an early deficit.

Home Team 7 Visitors 5

An oddity marked this game.

We rarely complete ground ball double plays. The requirement is to field a grounder with a player on first and in one motion throw the ball into the strike zone

In the first inning of this game, each team ended the inning with a double play, the first by Lenny Segall from the deep third base position and the second by pitcher Doug Kaiser.

As for results, the Home Team opened a 4-0 lead, but were caught by the visitors.

In the sixth inning, the Home Team put up a three spot and held on for the victory.

For information about our softball/stickball league, call Lenny Segall (560-2620) or Bob Rittner (729-7970) or visit us on the Box Office website at otowboxoffice.com



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Tennis adds lunch to weekly program

By Joe DeChiaro

If you join the On Top of the World tennis group, not only do you get to play tennis with other residents during the week, but food is a bonus.

Tennis plays from 7:30-10 am. every

Usually 10-14 players show up and play fun, but competitive tennis.

Since May 14, five new members have joined our club. They are: Qiuxia Lee, Karen Whitt, Don Guidara, Sam Fahmy and David Jelaso.

The tennis group also decided to meet for lunch the last Friday of each month at different restaurants. Our first luncheon was at the Varsity Club on Friday, May 29. Each member was allowed to bring a guest.



On Top of the World tennis players and guests enjoy a Friday lunch at the Varsity Club.

OTOW Box Office otowboxoffice.com



Republican Club meeting set for Sept. 8 at the pavilion

By Marvin Lazernik

The Ronald Reagan Republican Club was in the final stages of holding a meeting with guest speakers in August, but conditions just weren't right to go ahead and hold the event.

The club requested the East Activity Center auditorium, but when safety conditions worsened in the state, the facility was not available to hold large events.

On Top of the World offered us a chance to hold a split meeting at the new pavilion, but club officials decided against it. We would have been limited to a small group of people at each meeting and our speakers and their people would have counted against the number of our own members who would have been allowed to attend.

So we postponed the event.

Now the Republican Club has set a new date - and yes we are going to meet at the new pavilion.

We will meet on Tuesday, Sept. 8, 10-11:30 a.m. Please call Marvin or Susan Lazernik - both are local calls - at 951-377-0909 or 951-377-0913 for a reservation. We can only have 25 members attend. Masks and distancing rules will be

At this time, we will be passing out the complete Conservative Ballot Choice. We can take walk-ins if not at 25.

Back in July, The Republican Club did receive many calls and emails about our proposed August meeting. We did notify as many people as possible about the cancellation, but unfortunately we do not have every member's email address.

If you are not receiving our club emails, please get on our list. Send an email to suemarvlaz@gmail.com. We will place you on our list and you will start re-



Republican Club

ceiving club news and notifications. There are many Pinellas County rallies, meetings and other events coming up in support of the Republican Party and we will share our announcements with you.

We are the Ronald Reagan Club of On Top of the World. We email out to 209 residents and are the only approved Republican Club political club for our area and by OTOW.

Many newsletters and events are sent to us to distribute by email. All Republicans are invited to receive these publications by email. We also have a duty to send out to Conservative candidates.

Judges are non-partisan positions and will not have a "Rep or Dem" only "No Party" by their name. A lot of research is done to ensure we support the right candidate. This is usually done at the State and County Parties and passed on to us to email out.

General Election is Tuesday, Nov. 3, with ballots coming about a month ahead of time. Once you receive your ballot within a week, we will send to you a list of all conservative candidates in our vot-

Any questions, please call Marvin at 951-377-0913 or Susan at 951-377-0909.

Art Guild still closed to meetings, but your imagination is always open

By Mary Slack Maynard

The On Top of the World Art Guild Board recently "met" by email to discuss our meeting schedule and whether or not to begin art classes in November.

The board decided that due to current health concerns, the Guild will suspend all meetings and classes until further notice.

Please stay in touch with art happenings in the OTOW newspaper, online on Nancy's Bulletin Board and on the Box Office Art Guild page.

To reach the Art Guild link on the Box Office, go to otowboxoffice.com and look for our Art Guild logo. Click and you will go right to our home page.

For Nancy's Bulletin Board, go to the Box Office and look for her own logo. Click and you will be taken right to Nancy's home page.

The Art Guild is also featuring an Artist of the Month on the Box Office. Go to the Box Office home page and look for Artist of the Month. We are featuring a new artist each month.

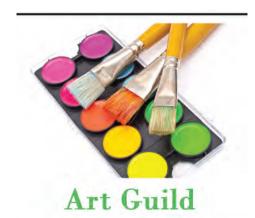
If you have questions about the Art Guild, you may send an email to OTOWArtGuild@gmail.com.

Art Guild has some OTOW artists who work in various media other than paint and pencil, and have offered to present their art once meetings resume.

I am personally looking forward to seeing what they are all creating.

The featured piece in the newspaper this month is called, "Bird in Flight" by Martha Buford Green.

You may recognize Martha's name as she was one of the Guild's Artists of the Month earlier this year.



She is a student in our Acrylic Painting Class and had never painted before taking her first art class two years ago.

What you may not know is that Martha paints from her imagination. She visualizes a piece and then paints it.

Art can be a great outlet for your emotions. I had a print of a painting hanging in my office, back in the day when I worked, that exemplified exactly how I felt many afternoons.

Does anyone want to guess the name of the painting?

Some days I feel like taking my feelings out on a piece of canvas or just heavy paper. Splash paint, pour paint, or dab some on a sponge and just play.

It's a great outlet. And you never know what you might create.

So, what was my emotional outlet painting?

It was "The Scream" by Edvard Munch. I hope my neighbors appreciated the fact that concentrating on that open mouth silent scream kept me from voicing the frustration I felt.



'Bird in Flight' by Martha Buford Green

Turning 90 has not stopped Ron Huber from playing competitive pickleball

What is the secret to a long and healthy life?

It might be playing pickleball.

Ron Huber is glad pickleball is back at On Top of the World after the courts were closed during the early pandemic stages.

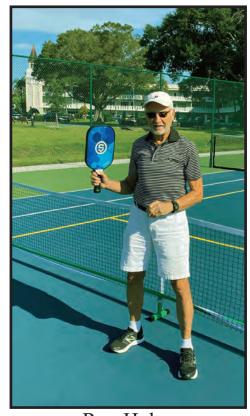
Ron is 90 years old and originally from New York state. He has been an OTOW resident since 2000 and has been playing pickleball for the past eight years.

Ron started playing pickleball at the Long Center, but is very happy he can now play in his own community.

Kathy Ahrens and Lenny Segall, our pickleball founders, encouraged Ron to join the OTOW group and immediately he had an impact. He won a medal in a tournament this past February. Ron had several partners in the tournament, but collected enough individual points to earn first place honors.

When Ron was asked what the secret to a long life is, he said eating healthy, staying on the move, a good attitude and avoiding stress - and of course we know, there is no stress in pickleball!

Ron says he enjoys the social interaction pickleball brings and he has made many new friends. He is looking forward to many more tournaments ahead.



Ron Huber

otowclearwaterinfo.com

The official Website of OTOW-Clearwater



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BUILDING REPORTS





Winner of 2020 coloring book contest announced

Detail, shading and coloring between you enter the annual National Coloring little different. Book Day contest in On Top of the World News.

But this year, contest winner Helen Crombie took her masterpiece a step forward. She added texture to her entry.

When members of the OTOW Coloring Book Group began judging all the entries in this year's event, they admired the colors, details and shading that went into each drawing.

But then the judges started running their fingers across Helen's artwork. That's when the judges knew they had a winner.

All the entries were beautifully the lines will get your artwork noticed when done this year, but Helen's was just a

> A potato chip bag looked ruffled. A gentleman's beard looked scruffy. A bench looked aged. A pop can was even turned slightly. They all had texture.

> Helen lives in Building 24, the Americana Building. She wins a \$20 gift certificate from Wal-Mart. A photo of Helen receiving her award will appear in the October newspaper.

> This year's contest image was a combination of pictures from the 2020 Irish Club parade this past March. There were two ladies enjoying a snack after the

parade behind the East Activity Center, along with a guy and his dog. But behind the bench was the pond, which is also behind the EAC.

Oddly, none of our contestants colored the pond blue? To make sure people knew it was a pond, there was a mermaid swimming on top. But no one knew the lady in the center of the picture was a mermaid.

I guess we have to blame the person who created the contest drawing ... but didn't everyone already know we have mermaids at On Top of the World?

This annual contest was the idea of our own Coloring Book Group and started

three years ago. You can certainly look for a new contest next year.

Anyone who wants to join the Coloring Book Group needs only to attend. This is a group of people who get together to color-in all sorts of drawings. They also socialize and go to lunches together. The Coloring Book Group was one of our first groups to resume meeting once the East Activity Center reopened.

There is no membership or membership fee. Just join the group Wednesdays at noon in the EAC Crystal Beach Room and color. The only rules are to stay inside the lines. and currently to wear a mask.





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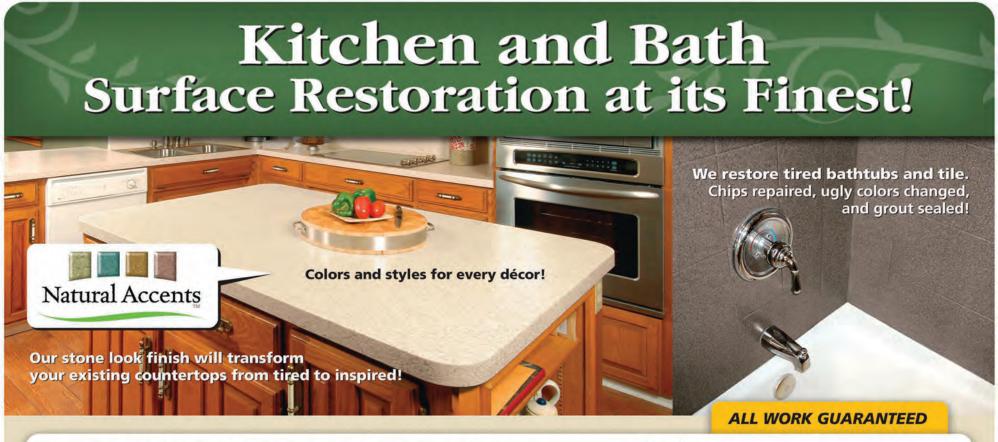
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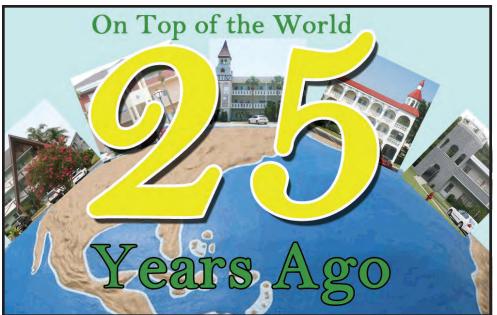
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A look back at the OTOW News September, 1995

- Entertainment Committee: Bob Erskine, Entertainment Committee Chairman, has announced that a general meeting will be held at 7 p.m. Friday, Sept. 15, 1995, at the East Activity Center. All residents are welcome. At this time, a nominating committee will be appointed to select officers for the 1996 season. You will be advised of the 1995 fall/winter shows and dances. Vice Chair Audrey Flannery will report on other events in store for the 1996 season. There will be free entertainment after the meeting.
- Good Neighbors: In spite of the overbearing heat, the threat of hurricanes, and other personal problems, the summer is almost over. Now it is time to turn good thoughts in another direction, and that is performing little acts of various kinds for the good of our friends and neighbors. To refresh our memories in that direction, our good president, Tom Stockebrand, is calling a meeting for Thursday, Sept. 14, 1995, at 9 a.m. in the downstairs card room. All members are expected to be present. New residents, who wish to learn what the Good Neighbors Association is all about, are also cordially invited.
- OTOW Chorus: To please our faithful audiences over the past 25 years, it is the goal of the OTOW Chorus to present a Christmas concert in early December. Our wonderful director, Louise Kelly, has been a busy lady these past few months planning her program, composed of songs appropriate for that happiest time of the year. Our newly-elected president, Bob O'Neill, announces that the first practice session for the concert will be held on Tuesday, Sept. 12, 1995, at 7 p.m. in the auditorium of the East Activity Center.
- New York/New Jersey Club: The first meeting of the 1995-96 season will be held at the East Activity Center auditorium on Wednesday, Sept. 27, 1995, at 7:30 p.m. President Spero Zuclich will outline plans for an outstanding year. Refreshments will be served following the meeting. New members and guests will be welcomed.
- **Bowling**: On Oct. 6, 1995, the Friday Mixed League will start its new season. We will remain the same as last year. This includes weekly prize money for men and women who bowl the most pins over average, prize money for picking up a certain big split, free games for strikes with a colored head pin and free coffee.
- Nagoya Building: Mary Abbott returned in mid-July from a three-week trip to New York, spent mainly taking care of a relative. However, she did have time to enjoy the city and spent part of July 4th at a picnic in Central Park. She was also in the area for an unusually hot spell and said it was good to get back to Florida to "cool off." Julie Klein and a friend recently took a weekend cruise to the Bahamas. They were fortunate enough to ride to Miami and back on a brand-new air-conditioned bus.

Tell our advertisers you saw their ad in this newspaper.





Coming up with various ways to stay active

What I did this summer....

School teachers for years had us write an essay explaining what we did the previous summer. Well, what did you do?

I found I am doing what I usually have done. Walk, read, do puzzles, talk to a neighbor, and of course, grocery shop. Boring I am sure to some, but that has been my summers for many years so I am doing nothing different.

My brain says I should be doing something else, so I started thinking what else could I be doing? Hmmm, still can't think of anything I really want to do that I am not already doing.

Our resident artist, Wendy Colquhoun, has kept busy painting, while Elizabeth Poelcher frequents our pool and reads a lot and those that are employed are keeping at it, going to work each day. So all in all, our building is "business as usual."

In the wee hours of the morning, my brain reflects back on what I did way back when. In the 40s, I played outside a lot, baseball in the street, playing red rover, red light/green light, jacks, jump rope and playing with my paper dolls. (Although



when playing outside with paper dolls you do have to be careful of a wind gust.)

My mom's clothesline made a perfect hanging spot for blankets to create a tent. We did not have a bike yet, due to WW2, so we roller skated, walked a lot and ran a lot, and just plain had fun — the scrapes and bumps we acquired along the way proved that!

But I'm not sure our parents had much fun during the 40s. Ration stamps prevailed, along with saving newspapers for paper drives, buying war stamps with our dimes, and dreading the possible air raid.

My suburb 20 miles west of Chicago had practice air raids and I do remember turning off the lights, pulling down the shades and even covering the radio with a towel to block out the light as we sat in the dark until an all clear signal sounded.

The radio was our means to the world and it was great for a child. "Let's Pretend" on a Saturday morning, "The Lone Ranger" at supper time, "Mr. First Nighter," "Grand Central Station," and the 15-minute soap operas during the day.

When I would be home sick from school, I did not want to go back. I was hooked on the soap operas, as was my mother. We needed to know what happened on "Helen Trent" or "Our Gal Sunday" among all the others. When TV came into being, wow — soaps were on, and I am still hooked on a few.

Reminiscing is fun to do, so I hope next year we can look back on the summer of 2020 and recall what we did. I hope as you look back you can say you did have some fun

ATTENTION DRIVERS & CYCLISTS

A reminder to drivers who may not realize that bicycle riders have the same rights and responsibilities of a car when entering and exiting the Belcher and Sunset Point entrances. Stay safety-sharp and read up on your "Florida Rules of the Road."



OFFICIAL OTOW CLEARWATER WEB SITE: WWW.OTOWCLEARWATERINFO.COM



OTOW BUS

September 2020 (Subject To Change)

Schedule/Riding Guidelines

Aldi

Tuesdays 9 a.m. and 12:30 p.m.

Sprouts

Wednesdays 8 a.m. and 11 a.m.

Publix

Thursdays 8 a.m. and 11 a.m.

Walmart

Fridays 8 a.m. and 11 a.m.

(Limit 4 passengers on each run)

Reservations must be made at least 24 hours in advance and seats are reserved on first-call basis.

You must present your valid activity card before boarding. The bus driver is not permitted to assist passengers in any way.

No eating or drinking on the bus.

Shopping time is limited to 90 minutes.

Face masks are recommended.

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Loch Lomond report includes some handy hints

Well, we made it to September, 2020! The summer doldrums are not behind us yet, but we can still be hopeful, can't we?

Let's begin with happy belated birthday to our August celebrators, Rose Shamro and Sharon McGoldrick! Better late than never. Linda Stepanik is our September birthday girl. Warm air hugs all round!

Several people have asked about building get-togethers, so I will once again invite anyone who wishes to organize a lunch or other outing, to feel free to do so. The position of Activities Coordinator is open. Give me a buzz for particulars.

Now that we are in mid-hurricane season, it's important to secure or store away any items on patios or other exterior areas that are liable to go airborne in the event of high winds. Safety is everyone's responsibility.

A bit of housekeeping reminder: The wire bin next to the mailboxes where you found this copy of the On Top of the World News is for the newspaper only.

From time to time, it's okay to place old magazines, books and other small objects to exchange with neighbors, but old clothes, shoes, comforters, pillows and small appliances and other objects should not be placed in that spot. Such items will be happily picked up by any number of organizations such as are listed on the bulletin board. Maybe a thorough clean out is in order, as we all must try to be vigilant to keep storage areas tidy.



September's "history lesson" relates to VJ Day and the Battleship "Missouri" that was chosen for the formal surrender ceremony on Sept. 2, 1945, ending WWII with the Japanese in the Pacific. Why that particular ship? Check the bulletin board for the answer, unless you're a history buff, in which case, you already know.

September is also notable for American Constitution Day. This was enacted by President Eisenhower in 1956. President George W. Bush officially declared the inception of Constitution Week, Sept. 17–24, 2002. Many public schools, especially social studies classes, make study of this important document an essential part of the curriculum.

Let's close with a Japanese proverb: "He who knows not when he has enough, is poor." Stay safe.

The little pineapple that missed its closeup

I have been waiting to write this article because I wanted to include a picture, but alas, it was not meant to be....

To begin with, I purchased a pineapple, cut off the top green, leaving about 1/2 inch of the yellow and planted that section. Of course, I enjoyed the pineapple. I watched my plant grow and one day it had a little baby pineapple at the top.

I watched it get bigger and bigger, and one evening I decided I would photograph it in the morning so that all you readers could see my pineapple.

The next morning, when I went out back, I saw my pineapple lying in the grass half-eaten. I don't know what animal enjoyed it, but I was heartbroken that I could not take a picture to share.

I have planted pineapples before in little pots and given them to my grandsons. If you decide to do this for yourself and you live on an upper floor, realize that the leaves of a pineapple get very large and will take up a lot of space.



bringing their chairs to the area by Arbor Lake. They come during the day to enjoy the shade under the trees, and they come during the evening to enjoy the sunsets. We residents of the Espana have a wonderful area here at On Top of the World.

Every Wednesday about 5 p.m. or shortly thereafter, a group of people from various buildings meet by the pier. I do not know the name of the person in charge, but I find it interesting to see people you should check into it, since it would be a nice way of meeting some OTOW residents from other buildings. (Just remember your social distancing rules)

It's been a while since I have given you hints, and people have been asking for them. Here is an important one:

We never know when we are going to lose our ID's and/or credit cards. I would hope that everyone has copied both sides of all these cards and put those copies somewhere safe in their home. If you lose your wallet or your purse, you then have all the important info to make those calls to inform the companies. (PS: The phone numbers that you need to call in case of loss or theft are on the back of the credit cards.)

I saw a hint on the computer. If you don't have an "I've fallen and I can't get up" button or fob, you should carry your car keys with you. If you need help, just push the alarm button and your car horn will keep blowing and someone will eventually come to your door. At night, put them on your end table just in case you need help.

ATTENTION OWNERS WHO RENT OUT THEIR UNIT

Condominium owners who directly rent their unit may obtain necessary forms in one of three ways:

- 1. An owner or tenant may go online to www.otowclearwaterinfo.com, click "Community Information" and print a copy of the Direct Owner Application for Approval and the Direct Owner Lease Application Checklist to aid in completing the application.
- 2. Local owners may also obtain applications for their tenants from either the Community Service Office or the On Top of the World Real Estate Office receptionist.
- 3. And lastly, a written request must include building number, apartment number and address of the apartment. Requests must also include a legal-sized, self-addressed, stamped envelope for return mail. Mail to the address listed below.

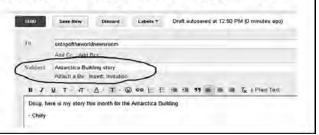
Mail or drop off all applications to: On Top of the World Activity Card Department 2069 World Parkway Blvd E Clearwater, FL 33763





Attention OTOW News writers

When submitting your stories to the newsroom by email, please put the name of your building, group or sport in the subject line of the email.





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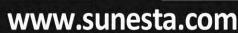






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The U.S. Constitution mandates a census of the population every 10 years. The 2020 Census counts everyone who lived in the U.S. as of April 1, 2020.

Census 2020

Census statistics help determine the number of seats each state holds in the U.S. House of Representatives and how billions of dollars in federal funds will be allocated by state, local and federal lawmakers every year for the next 10 years.

Have you been counted yet?

Census takers have started in-person follow-up visits in Pinellas County. They will wear masks and practice social distancing and have a photo ID badge.

Answering a few quick questions will ensure billions in funding continues for critical services in our communities. You can also skip a knock at your door by responding today online or by phone at My2020Census.gov or call 844-330-2020.

My2020Census.gov



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Master wood carver Bob Davey works on his "Wolf and Pelican" piece.

After just four years, this woodcarver is considered an expert at his craft

By Bob Backlund

The title of this month's article is "The Wolf and the Pelican." As you can see from the photo, the wolf looks on as the pelican is being born!

Bob Davey, one of our wood shop members, certainly is a master wood carver even though this has been his hobby for only four years. When first seeing the wolf, it was really mind-boggling. It is so realistic and such a perfect specimen!

Watching him carving the pelican from a block of wood was just amazing. And then, when reaching out to pat the wolf, it left me wondering if it was going to bite!



Great work, Bob. Looking forward to viewing the pelican upon completion.

Wood shop members are certainly happy now that the shop reopened for business in late August.

Extended Hours

EAC Swimming Pool Fitness Center



(Until Further Notice)

Saturday, Sunday, Monday, Tuesday 7 am - 2 pm Wednesday, Thursday, Friday 7 am - 7 pm

As of Sept. 1, only the EAC Pool and Fitness Center have extended hours past 2 p.m.

Villa resident makes lovely scarves for those in need

Happy Labor Day. End of summer. Poof! Where did it go?

Sharon Clifford, our retired school teacher, is never one to be idle. Last year it was collecting books for needy children. Now she is busy with yet another good deed.

Before retirement, Sharon made scarves for her students and some lucky pals. Now finding herself with extra time, she has turned her talents to making scarves for women's and homeless shelters.

Sharon makes various sizes for children and adults. If you have extra yarn, please drop it off at Sharon's unit. That ball of yarn will be transformed into something to keep someone cozy warm this winter. Darker colors are preferable. Thank you, Sharon, for remembering and thinking of those in difficult times. I am sure pooch Kevin will be supervising!

Tikoa and Rick Poulen's daughter Kelly Ridder became the bride of her Prince Charming Aug. 15 at a Kentucky ceremony. Being English, the groom purposed on bended knee in a medieval castle in Britain. We wish them joy and happiness.

My Florida room views have become more pleasant. Tim and Karen Beaver's rear patio area is really lovely. Plantings are doing very well under Karen's watchful eye and green thumb.

On an Island named Squirrel, situated three miles out in the Atlantic off the Maine coast, we had an "ice cream fairy," who secretly bought ice cream for all the



island children once a year. Well, I now have a "secret baker" who has delivered heavenly scrumptious things. Swim extra laps but don't mind one bit. Thank you, "secret baker."

On a recent jaunt to Harbor Freight with Chris Tuttle, Chris found a dandy emergency light for a great price. So, of course, I bought one as well. I have flashlights, however this one will light a room. Thought it best to have extra on hand just in case of hurricanes and resultant power outages.

Speaking of emergency preparedness, make sure you have a car charger for your phone. Your phone may well be your only form of communication and information in an outage. And of course, fill up the gas tank in the ol' chariot as well.

We have new neighbors. Have been trying to catch up with them to no avail. So stay tuned for that information and Minnie



Sharon Clifford shows off a selection of scarves she created for needy people in the Clearwater area. She is always in need of donated material. (Photo by Fran Fairfield)

and Dom's Bucella's 70th celebration, coming to you in October.

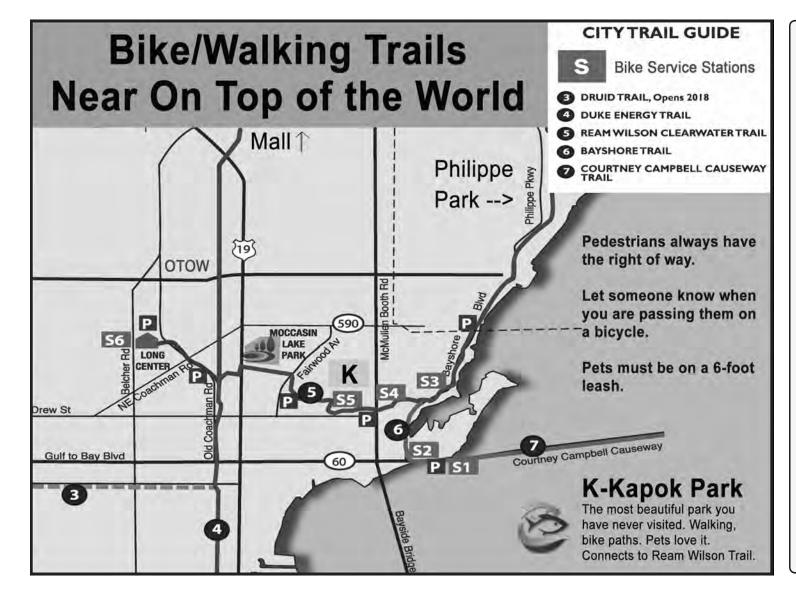
Until next we meet, please be sure trash room door is fully closed. Lights off in laundry and trash room.

Thanks as always to our diligent On Top of the World crew for keeping the Villa looking so very nice. We are indeed fortunate to have them.

Until the ghost and goblin month of October, we offer anniversary and birthday wishes to all September celebrants.

Please be safe. Any news fit to print, please send to fresca@maine.rr.com.

Extra Copies of the OTOW News are available in the East and West Activity Centers.



ATTENTION WEST SIDE DRIVERS

As you enter on World Parkway and approach Americus Boulevard, remember to come to a complete stop before making your turn. Do not pass a left-turning car on the right, inasmuch as that blocks the other driver's vision and could cause an accident. Remember to make a complete stop when you come to any stop sign within the On Top of the World community. The other cars and pedestrians around you are depending on it, even though you may not see them. A "rolling stop" places you and others at risk of an accident. Stop, look both ways, and look in front of you. Thanks for being a cautious and safe driver!

Neighbors look forward to piano rehearsals which can be soothing during troubling times

By Bruce Lovett

Fran Fairfield is a Renaissance woman, a newspaper columnist for Viennese Villa building No. 29, an animal lover, an aqua enthusiast and a friend to Lambda Club and the LGBT community.

This reporter knows Fran from her involvement in all the above activities and as fellow writers for this newspaper.

Having little news for this month's Lambda article, I asked Fran for her advice what to write about?

"Go to your members, as I do my fellow residents, and request any news fit to print," she said.

So I did.

And Lambda Club members responded en masse!

Thank you all for your tips.

Two particular story ideas seemed obviously newsworthy. One came from a club member, David Anderson, who is a piano virtuoso. A second story comes from our inimitable club secretary, Gordon Collier.

David is a well known musician. His neighbors adore listening to his music while he is practicing. He has performed quite frequently in the Tampa Bay area, playing magnificently with a trio that includes a cello and a violin.



Lambda Club

David, the piano man, wrote to tell me that one day he had toast for breakfast ... a trivial point at first glance, but upon further investigation, it was revealed that toast to David is not just crisp bread, but an item to be smothered with garlic butter and thinly shaved truffles.

David doesn't fix simple food.

David is a bit of a gourmet and an excellent cook. If you are lucky to be invited to one of his soirces, you can expect to feast upon crab stuffed cherry tomatoes, shrimp with a homemade dip and of course the aforementioned truffles.

That skill, along with his mastery

of the keyboard, make him the Truman Capote of On Top of the World.

People fight and kill to get an invite to one of his very rare social gatherings. Unfortunately, David will only invite as many people as chairs he can put out. And that number is small.

David only has an 1100 square foot unit and a large portion of that (his entire dining room and then some) is taken up by his Grand Piano. Both the music and the food are grand.

Gordon, you may remember from a recent profile in this newspaper, was born with a hearing impairment, which makes him a great secretary. Not only does he have selective hearing, but he can read lips, finding out things no one really wants him to know.

Unfortunately, at a recent board meeting where everyone was wearing masks, Gordon requested for everyone "to speak up or get some see-through masks or I'm going home."

Our fearless leader had to bang his gavel to get the laughter to subside.

Masks are not friendly to people who read lips.

Another "funny" story: While on a recent outing with his dog, Blue, an unquestionably large black and tan miniature dachshund, whose short legs cause his stomach to almost touch the ground, Gordon convinced his four-legged companion to go visit a first-floor neighbor.

To do so, Gordon and Blue walked to this neighbor's back patio doors.

When they arrived, they both noticed no one was home, but what was there took them by surprise - another low-walking creature, a black snake.

Gordon said he was the one who got upset at the site of the snake.

The story went on to state, Blue had to take Gordon home.

Once on the couch, Blue licked Gordon's face until his blood pressure returned to normal and everything was well again.

That's all the news for this month. Thanks to all our contributers and remember: Until life returns to normal, keep the news tips coming. Both Fran and I, as well as the readers of this distinguished publication, love a good story.

Should you need more information or have any questions concerning Lambda, an OTOW social club serving their LGBT residents, neighbors and friends, you can visit our web page: http://lambdaclearwater.blogspot.com, contact us by email at:lambda@gmail.com or call Dave at (727) 410-7566.



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Theater Workshop shooting for live show in 2021

By Laurie Fischer

The world of theater has drastically changed during the past six months.

Everyone, both professional and amateur alike, has been affected.

New York's Broadway and London's West End and theatres all around the world, including our own Theater Workshop, all came to a screeching halt in mid-March.

They have been closed for longer than any of us can ever remember!

But theater and the worldwide fraternity of actors are resilient and we will all return stronger than ever!

You can count on it!

That being said, it is not a matter of if, but a question of when.

All of us in Theater Workshop are planning on performing our next show, "50 Golden Years" next March 2021.

Under the leadership of Director Vicky Portsmouth, we will return to the stage to entertain all of our fellow On Top of the World residents.

We are working diligently behind



Theater Workshop

the scenes with a positive expectation in anticipation of our return to the East Activity Center Auditorium.

Further details of the show will be made available within the next couple of months.

For now, we are asking everyone to please stay safe, wear a mask and follow all the guidelines of the professional scientific community.

We will return and so will you!



Why did Mary Sundblad get a visit from the hot dog man (Will Peterson)? You'll have to watch the Theater Workshop 50th anniversary show in 2021 to find out.

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Trip to Amazon jungle explores historic rubber trade city

By Sue Naylor

Manaus, Brazil. This was the starting point for our trip up the Rio Negro but most of us had never heard of it. Given its remote location in the Amazon jungle there are only two ways to get there: by air

In the late 1800s, the rubber trade made Manaus very rich. The opulent opera house was built to attract visitors from all parts of the world to enjoy stars such as Enrico Caruso and Sarah Bernhardt.

Our transportation for the next 10 days was the motor yacht "Tucano" with a passenger capacity of about 20, although there were only 11 of us on board.

This was the year of Bush v. Gore, which made our journey most interesting as we tried to find out the election results. In one small Amazon village our guide asked a local about the outcome of the election. "What election?" was the response.

In another village we all stood staring through the open window of someone's house at the TV while our guide stood ready to translate if they mentioned the election. Still no answers.

A few days later, as we disembarked from our launches at the site of an old rubber plantation, we were joined by a small boat from CNN. Everyone flocked to the crew only to find out that election results were not in yet. CNN ended up interviewing my husband.

Breakfast on the Tucano, while copious, was always the same: scrambled eggs, at least five different kinds of fresh

fruit like papaya, pineapple, oranges, white melon, regular melon, irregular melon, avocados, plus little geometric doughy things filled with tasty but unidentifiable items, probably manioc. They are maniacs over manioc.

Over the course of the next 10 days I estimate we saw 66 different species of birds, some with improbable names like swallow-winged puffbird, blue-winged swallow, orange-fronted yellow finch, bat falcon, hoatzin, yellow-rumped caciques, black caracara and crested oropendola.

Our excursions began every morning at 5 and lasted several hours until it got unbearably hot. We returned for lunch and a long cool siesta before embarking on our late afternoon or early evening outing.

One such excursion took us to a particular spot along the Rio Negro which was deep and shaded, the ideal spot for catching piranhas. To attract their attention you slapped the water with your "rod," a bamboo stick with leader and a hook festooned with a piece of slightly used chicken. We all caught several but were admonished not to try to take them off the hook because of their vicious teeth. We witnessed this first hand when one fell off someone's hook and on its descent grabbed the gunwale so tightly that the guide could barely pry it off.

The single most fascinating part of the trip was visiting the confluence of the Rio Negro and the Solimões River, to form the Amazon — the so-called "Meeting of the Waters."



The "Meeting of the Waters" where the Rio Negro and the Solimões River meet to form the Amazon. Their waters are so different that it takes seven miles for them to mix completely. (Photos by Sue Naylor)

The Rio Negro is a black river with no silt, and the Solimões is a white river, completely different in silt content, temperature, alkalinity, acidity and speed. As a result they do not join together completely for seven miles.

It was a very relaxing, outdoorsy experience where we witnessed villagers in action boiling manioc, fishing or repairing their simple dwellings.

Wildlife was abundant: birds, monkeys, pink river dolphin, caiman and even huge sponges up in the treetops, left there during the river's wet season.



Representation of a piranha, which is actually in the writer's yard.







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Couple celebrates 70 wedded years of love and adventure

By Madelyn Backlund, edited by Stuart Rosenblatt

Bob and Madelyn Backlund, On Top of the World residents for the past 11 years, are celebrating a milestone anniversary of 70 years on Sept. 16.

Bob and Madelyn lived and met in the same small town in upstate New York. They began dating when Madelyn was still in high school and got married in 1950.

Bob quit school as soon as he turned 17 and joined the U.S. Navy during WWII. He spent the next 30 years as a career Navy man rising through the ranks from Seamen Apprentice to Lt. Commander, the rank he retired at.

During his Navy time, Bob served aboard seven aircraft carriers, being deployed for six to eight months at a time. Madelyn kept the home fires burning and raised their two children, a daughter and a son.

After retiring from the Navy, Bob had a second career teaching school in Virginia Beach, Va. After 11 years of teaching he retired.

Bob and Madelyn moved to Florida in 1990 and currently live in a condo here at OTOW

This is the 19th home they have

lived in over the years, consisting of rental apartments and houses as well as homes and summer homes they have owned. They also enjoyed using their RV as a home while traveling. A lot of moving around, for sure!

From Madelyn's perspective, the secret to their long married life is learning the art of forgiving the faults of one's mate, realizing that no one is perfect, and moving on to bigger and better times ahead.

Bob says that he thinks it's because he has had a one in-a-million wife who stood by him during all those years of Naval service, which for the most part, is not very conducive to a successful married life. He also says that the Lord has watched over them and kept them united in the biblically-based bond of marriage.

At this stage of life, they have many memories to share and mull over. Some have been exciting, some wonderful, some happy, some sad and some very worrisome.

Bob recalled his two Vietnam tours in the sixties when he was a survivor of two aircraft carrier fires. Back in those days, unlike the technology of today with instant contact via email, it was mostly an excruciating waiting period of uncertainty





OTOW residents Bob and Madelyn Backlund today; at right at their wedding in 1950.

for Madelyn, not knowing what was happening and for the "snail mail" to arrive.

During their retirement years, Bob and Madelyn have had a lot of fun and memorable times together. In between visits to their large family that includes five grandchildren and 12 great-grandchildren, they have traveled the world together. They

have seen many great and interesting places in our own country, as well as in Canada, Germany, Switzerland and Italy. They also enjoyed a wonderful Mediterranean cruise where they visited places that Bob had seen during his naval service.

Overall, a fulfilling, interesting, loving and wondrous 70 years of married life together!

Wash your hands often, use your mask and practice good social distancing.

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New OTOW resident was recording exercise workouts before Jane Fonda and Richard Simmons



This fitness album was on sale in the 1980s and came with a pull-out instruction booklet. Jayney Scandiff's voice was on the album. Her followers used the booklet to learn the exercise moves.

Before Jane Fonda and Richard Simmons became famous for their do-it-at-home fitness videos, there was Jayney Scandiff.

In the mid-1980s, Jayney was selling record albums with pull-out instruction booklets. Her voice and background music were on the record. Charts, photos and graphics were in the booklet.

That was 35 years ago and this album is still being sold on Amazon.com today.

Today, Jayney is one of the newest residents at On Top of the World.

And she's not done teaching.

Jayney is planning to soon offer her knowledge and experiences to residents and be an active part of our community.

Jayney is the author of "The Third Generation National Aerobics Album," which includes information about sound nutrition and healthy recipes.

She has been teaching health, fitness, nutrition, and professionally managing and supervising in health clubs since 1970

Jayney has taught thousands of land and water (aquatic) classes in California, Illinois and Florida. She was featured in "Listen" Magazine in 1984 and her picture appeared on a cover.

Jayney received a Bachelor of Science Degree in Health Care Leadership in 1997 and a Master's Degree in Adult Education in 1990 - both from National Louis University in Wheaton, Ill.

She is on target for a second Master's Degree in Public Health, specializing in wellness coaching, from Loma Linda University and is on target to earn a Doctorate Degree in Public Health.

Jayney has an impressive resume focusing on speaking, writing and teaching healthy lifestyle principles. Her education also includes eating disorders, psychopharmacology (study of how drugs effect your mood) and health psychology.

She is certified as a Lifestyle Specialist, in Vegetarian Cuisine, in Plant-Based Cooking, as a Vegetarian Cuisine Instructor, and received an honorary Lifestyle Counselor award from the The Jenny Craig Weight Loss Center in Illinois.

Jayney was selected to be the first guest panelist for the Oprah Winfrey Show, and organized the first Black history program in Chicago, featuring Dr. Ben Carson, the current Housing and Urban Development Secretary for the United States.

Jayney is currently finishing qualifications for Silver Sneakers where she will specialize in cardio and aqua zoom exercises.

As a member of our community, Jayney's goal is to create a group where she can share insights about staying fit physically and mentally. She also wants to teach.

Next month, Jayney will debut her first column in this newspaper. Watch for it!

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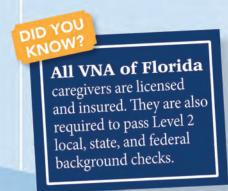












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New World French residents Amado Darvich, Danielle LaRochelle and Marcel L'Heritier celebrate Bastille Day, July 14. (Photo by Pat Cullen-Davis)

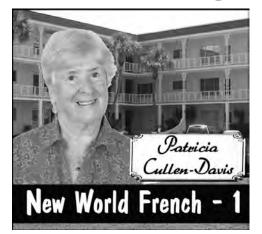
Two of our new residents are of French, Argentine heritage

We have new residents in the building: Marcel L'Heritier, from New Jersey (French parents), and Amado Darvich, who is originally from Argentina.

They decided to escape the northern winters and move south. They drove to Florida, looked at the East Coast, but decided, after driving over the Courtney Campbell Causeway, that this would be the area in which to live. They were very impressed.

They looked at several places, but decided to settle at On Top of the World. Amado is a Snowbird, who still works in Manhattan. Marcel will be a year-round resident, who is in the process of looking for a part-time job in the medical field.

Marcel and Amado decided to celebrate Bastille Day, July 14, with current resident Danielle LaRochelle, who is



French Canadian. A nice chocolate cake was obtained, complete with sparkles on the top. As you can see by the photo, a good time was enjoyed.

We are sure Amado and Marcel will enjoy living here at OTOW.

Clubs getting more active, with membership drives, etc

Well, it's September and our summer heat is almost over. We are looking forward to having our meetings and monthly luncheons.

Recently I attended a meeting at the new pavilion at On Top of the World. We all sat at the picnic tables, did our social distancing and had coffee and refreshments.

I am not on the board for this building, but I will try to suggest that we follow these guidelines so we can have a meeting. It would be nice to see our neighbors (wearing masks, of course).

Neighbor Lyn Taecker keeps busy delivering Meals on Wheels. I am sure all the people who she brings these meals to are so happy to see her. It takes a special person to dedicate their time to this great program.

A few clubs have started membership drives. If you are interested in joining the groups, look for information in the OTOW News. I have been involved for the past seven years, and it is a great



way to meet people and have fun doing it: traveling, singing, dancing, going out to luncheons, seeing shows and much more.

Please keep your eyes open for the next issue of this newspaper. A special Siboney article featuring its 35th anniversary will be featured.

In the meantime, please stay safe. Wear your mask, wash your hands and observe social distancing.

Help protect residents from the 'grandparent scam'

Within the past few years, On Top of the World residents featured in this newspaper have been contacted by phone claiming that a grandchild was in jail and needed bail money.

The callers had the correct names of the grandchildren, the correct towns and the correct grandparents' phone numbers.

However, the phone calls were a scam to try to get the grandparents to fork over large sums of cash. Investigators believe the scammers may have read this newspaper online to gather information.

Since the first such incident, the OTOW News is requesting that building writers no longer list the names and locations of grandchildren in stories. All residents should be aware that this is a common scam everywhere — not just at On Top of the World.

If you get a call claiming that a family member needs money, ask questions and double-check the information. Try to check on the whereabouts of the child in question yourself. If it sounds suspicious and you think it may be a scam, call the police.

PING PONG

A Fun Activity which is Cool in the Summer!

The OTOW Ping Pong Club is looking for new members.

We play in the West Activity Center Belleair Room (Sunrise Room)
Tuesdays, Wednesdays and Fridays, 10:00 a.m. to 1:00 p.m.

You may come and play anytime. If you like it, join us for a year,
whether you are a permanent OTOW resident, a renter or a
Snowbird. Membership includes daily coffee, snacks
and club equipment. Ping Pong is like tennis. You need to be able
to move from side-to-side and front-to-back. We normally play
doubles but there's also a table to play singles.

Temporary Cancellation of Bible Study Club Meetings

The club usually meets Friday afternoons from 2–4 p.m. in the East Activity Center Veranda Room. Due to current national and local health safety concerns and the need for social distancing and meeting group limits, these meetings are cancelled until further notice.

The OTOW Bible Study Club is a non-denominational Bible study group to explore the word of God, and how it relates to our everyday lives. Our teacher, Woodie Tully, brings 45 years of Bible teaching experience to help understand the Scriptures. For more information, call either Bob Reis, (727) 772-3119 or Woodie Tully, (727) 399-1773.



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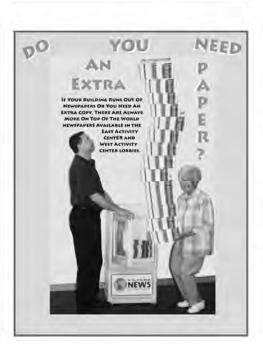
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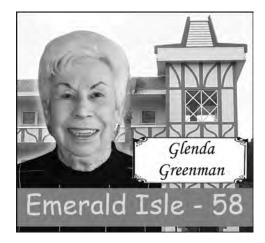
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Featured couple are 'super volunteers'



A "good Samaritan" is defined as a compassionate person who unselfishly helps others.

The above definition perfectly describes our neighbors, Joyce and David Hinton. They volunteer for an international organization called Samaritan's Purse whose mission is to help out in disaster relief.

They became involved after they retired and spent three years in Kiln, Miss., in 2005 rebuilding after hurricane Katrina. About 200 people were involved in cleaning out houses, putting tarps on roofs, and clearing away fallen trees.

They were also in Tuscaloosa, Ala., in 2011 for two months. Joyce and David own a trailer and when they get the call, off they go. They spend three to five months a year doing volunteer work.

On a personal note, they are the parents of two boys who live out of town and seven grandchildren including two sets of twins. When they're not "on the



Above, "pie night" at Emerald Isle was a big hit with residents. Below, featured residents David and Joyce Hinton, who are major figures in disaster relief volunteer work.

road," they enjoy the golf course here at On Top of the World. They love the way they refurbished their unit and made it into a welcoming nest to return to.

In July, our building held a "pie night." The choices were apple, peach, or a huge assortment of cheesecakes.

We are so fortunate to have Cheryl Butcher as our building captain. She goes to great lengths to make the Emerald Isle a warm, loving place to live. Many thanks to her husband, Tom, and Marge and Bill Gipperich for helping to get the food and set up the tables. About 30 neighbors enjoyed the evening, although following social distancing rules, not all at once.



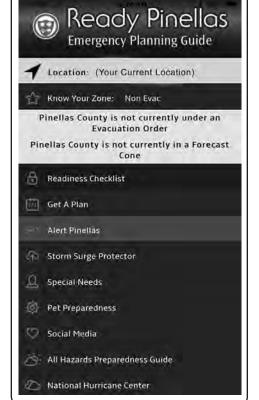
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Bohemia girls have fun in Safety Harbor

The Safety Harbor Library is presenting its annual Adult Summer Reading Program. It consists of several parts: reading, writing a review and activity

The Bohemia girls took up the gauntlet and the opportunity to get out and about. They discovered who the artist was that painted the mural on the side of the Rocky Delicious Candy Store, the registry number assigned the Baranoff Oak Tree by the Louisiana Garden Club, as well as what month and year the Safety Harbor Middle School children buried a time capsule outside City Hall. These are just a few of the many facts that the girls uncovered during the library activity challenges. They had fun doing it.

Having accomplished the library challenges, the girls decided to venture further away and head to St. Petersburg to formulate their opinions of the new pier plus try some of the new restaurants fare. varied and delectable the food is.

our residents are looking forward to the



building's annual pot luck and "white elephant" exchange. The variety of white elephant items is always hilarious and brings laughter to all.

We take this opportunity to welcome new residents to our building. First is Matthew Fellure, from Indianapolis, Ind. He is a graduate of the University The one thing the girls agreed on was how of Evansville, with additional studies at bishop for his dioceses. Purdue University. Matthew is the father Labor Day is fast approaching and of two children he raised himself and is an U.S. Air Force veteran.

Secondly, we welcome Kevin Knotts. Kevin hails from Connersville, Ind. He is a graduate of Ball State University, where he earned his bachelors and masters degrees. He is the father of four children and three grandchildren. Kevin was a school teacher for 33 years, teaching fourth and

Next, we welcome Ralph Ledesma. Ralph is originally from Puerto Rico. He is a graduate of the University of Tampa and has followed various career paths, including a chemist for GE, a nonpracticing naturopathic physician and an interior designer.

Finally, we welcome Steve Rosczewski. Steve is originally from Michigan. He graduated from Villanova University and St. Charles Seminary. As a priest, Steve has traveled to various parishes and locations. He is currently pastor of Holy Spirit Synodal Catholic Church in Safety Harbor. Along with his pastoral duties, he serves as

We welcome all of our new neighbors and want them to know that we are glad they are here.





'Dog Days' do not squelch residents' appetites for fun activities

Summertime, pool and beach time, reading books, relaxing in the sun and shade — love it all.

Retirement at its best. Old neighbors moving out, new ones move in the same day. New names to learn and remember, a great challenge for the memory. Right now, new stimuli are very welcome.

We went to a new place to eat for our August luncheon, the Deep Sea Crab on Gulf to Bay, formerly the Oriental. We had a good time with friends from our building. The decor is great. We ate in the "boat" of the dining area.

Our September luncheon will be on the 14th at noon at Carrabba's Italian Grill on Gulf to Bay. See the sign-up sheet on bulletin board if interested.

We continue to have the "gathering on the green" the last Thursday of each month, however we have been meeting in the core by the mailboxes due to the heat. It's cooler there, with a breeze and some shade. Hope you join us.



I will be checking with Alfano's regarding the holiday luncheon for December and will let you know next month if it's a go.

As fall is coming, I hope to see more neighbors out and about as the leaves change... oh wait, this is Florida, forget that last line, thought I was back in Wisconsin!



Granada residents enjoyed a luncheon at the Deep Sea Crab on Gulf to Bay in Clearwater.

91-year-old resident still out there golfing

Mandalay building is proud to announce we have a resident who has played golf for 66 years.

His name is Don Kinkle and he is 91 years old. He comes to us from the retired ranks of the U.S. Army. During his tenure in the military, he was a flight instructor during the Korean War and served two tours there.

He also served in the 1st Logistical Command in Vietnam from 1968 to 1969. In addition to other duties, he was an inspector general in Bangkok, Thailand from 1966 to 1968.

In his personal life, he was married to the love of his life for 56 years and had two beautiful daughters who were instrumental in his moving to On Top of the World. The daughters both reside a few miles away.

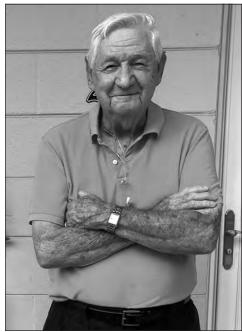
He was also very fortunate to reconnect with his high school sweetheart and had 13 blissful years with her.

He was very excited to move into this community because he loves golf. Don is



always willing to to share his golf stories and experiences with anyone who wants to improve their game.

At one point in his life, he was a scratch player winning his share of club tournaments (and one international tournament as well). He won a long drive contest at 292 yards, and that was in the days of laminated driver heads and steel shafts, as Don will remind you.



Mandalay resident Don Kinkle, 91, has played golf for 66 years and has won golf tournaments and contests around the U.S. and internationally. (Photo by Irene Pappas)





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Blackout News

By Tom Jamrozy

Blackout is looking forward to returning to the West Activity Center soon. We play Thursday nights. Practice takes place at 6 p.m., followed by games from 6:30-9 p.m.

When ticket sales and club tables reopen Thursday mornings in the East Activity Center, I encourage new players to come over from 8:30–10:15 a.m. for training.

Watch OTOW-TV Channel 732 for the latest information. We are also on the Box Office at otowboxoffice.com.

Our card game is for those who like to have fun and enjoy an evening with friends, old and new. I hope to see you there.

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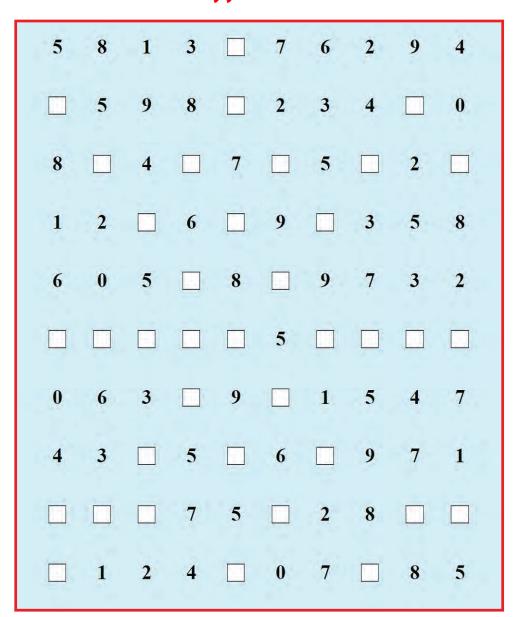


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Box Office Sudoku



Tinscramble the six words listed below. If you unscramble correctly, the first letter of each word will spell out the secret word of the month. If you cannot come up with the secret word of the month, then redo at least one of the six scrambled words. A E S R B U C C A S T A R C R E T U C I E R E P O W D E R D O SECRET WORD: Last month's scrambled words: coast, enjoy, raffle, employ, applaud, leakage. Secret Word Last Month: cereal

OTOW NEWS CLASSIFIED ADS

This classified ad listing is a service to the On Top of the World community. There is no charge to residents for this service. Items must be priced under \$500 and copy must be 20 words or less, including phone number. Submitter's name and building name must be included, but will not be published. If the submitters's name, building and unit number is not included with the ad, it will not be accepted for publication.

FOR SALE

GE Microwave, wall type, lightly used \$75. 601-5338

Dominoes, 91 colored dot type w/case; double-six dominoes; Sequence board game w/extra playing board; Sequence dice (deluxe); Deluxe Tripoly. 465-3143

Stemware/glassware; various glasses; Mitch Miller sing-a-long CDs; wooden furniture lifts, set of 4. All best offers. 455-3287

Two directors chairs w/cream/black canvas covers; Ikea Poang chair; night table; art/pictures, etc. All like new. Photos available.

Call or text 239-464-9421

Samsung 26" TV, good working condition, great picture and sound. Best offer.

796-0554

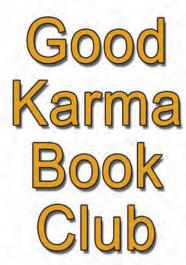
Please note: We do not accept ads for automobiles, firearms, yard/building sales, apartments for sale or rent, or employment. Drop off ads at the newspaper office. We cannot accept ads over the phone.

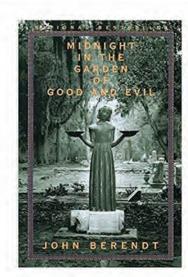
Ad deadline is the 15th of the month preceding publication date. Ads received late will be placed in the next available issue. Only one (1) ad per person per month will be accepted. Unless otherwise stated in the ad, phone numbers are within the (727) area code.

Tommy Bahama couch, swivel rocker and end table \$100; coffee table \$50; wicker file box, new \$20; art/frames \$10–\$50. 777-5127

Check out OTOW-TV Channel 732

Wash your hands often, wear your mask and practice good social distancing.





The Good Karma Book Club is making plans to reopen on Thursday, Oct. 15, at 10:30 am.

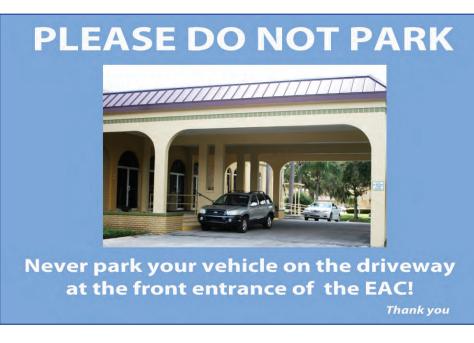
The first book will be "Midnight in the Garden of Good and Evil" by John Berendt

Space will be limited and safety guidelines will be in place.

More information will be published in the October newspaper.



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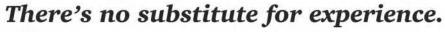
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