



COMMUNITY NEWS & UPDATE

By Kenneth D. Colen, Publisher

Master the Possibilities

In October, Master the Possibilities has a very full curriculum. There are well over 100 classes/presentations that are scheduled to start. Most of these have some openings. The variety continues to amaze with academic, special interest, computer, art and films just waiting to fill up.

Historically, October has been the busiest of fall months; so now is a great time to go back to the catalog (print or online) and catch up on what's new.

As always, we appreciate your support of lifelong learning. Enjoy "mastering the possibilities!" Next month, we'll give you a preview of what you can expect in 2013.

During the Primary season this summer, the Marion County League of Women Voters (MCLWV) and Master the Possibilities co-sponsored a series of "Candidate Forums." Based on the attendance and feedback, it was clear that these were very successful.

Election Day (Nov. 6) is fast approaching and the MCLWV and Master the Possibilities will once again collaborate on another forum. All local candidates who are on the ballot have been invited and accepted. (We will not host write-in candidates.) The "General Election Candidate Forum" will take place at Circle Square Cultural Center on Tuesday, Oct. 9, at 6:30 p.m. Citizens will have a chance to learn about the candidates as well as the offices they seek.

They are applying for the jobs ... we will be doing the hiring. Following the presentations, the candidates will be available to speak with you informally. There's no need to register for this event. There's plenty of room. Bring your friends and neighbors. We urge you to attend this important program. It's a responsibility and privilege to vote in our country.

Florida Amendments

Last month, the MCLWV and Master the Possibilities sponsored some presentations on the Florida Amendments. You will find a listing of these amendments in this edition of the World News.

Unfortunately, the amendments to the State Constitution never seem to get the full scrutiny by voters that they are due. The Florida House of Representatives and Senate have put all of the proposed amendments before voters. The amendments represent the majority partisan perspective.

Speaking of perspective, the Florida Constitution will have been amended 16 times in the last four election cycles. Arguably, many of the provisions just don't belong in the Florida Constitution. The amendments are the basis for laws in this State, so it behooves each voter to closely read and understand the language of each amendment and the impact they may have, both positive and negative, should they pass.

In this edition of the World News, on pages 34, 35 and 37, you will find a summary recap of the amendments. They are very lengthy and difficult to understand. In an attempt to distill down to the essence, I have provided the summary short title, a very brief explanation, and impact overview. To be fair, there is no substitute for reading the entire language, which is available at the Florida division of election website, <http://election.dos.state.fl.us/constitutional-amendments/2012-proposed.shtml>.

For the fiscal analysis of amendments 2, 4, 9, 10, and 11 all dealing with property tax reductions and their impact on a "tax collection challenged" state, I relied on the revenue estimates made by the Office of Economic and Demographic Research at <http://edr.state.fl.us/Content/constitutional-amendments/index>.

The MCLWV estimates that the combined loss in revenue to the counties and state would amount to over \$1 billion in the first three years. That can be a sobering thought in a time of State and local cut-backs.

For a very well reasoned overview of all the amendments, I also recommend checking out the Collins Center at <http://collinscenter.org/2012flamendments/home-2/>. I have included a condensed excerpt into the general synopsis. I would encourage you to also read the wide range of articles in the media discussing the proposed amendments and their history.

If these amendments are successful, they will have a very real impact on your life. If you do not fully understand the amendment, the safest position may be to vote "no."

The Town Square

Enjoy music by your favorite performers and dance the night away with friends on Friday and Saturday nights this month. The Fall Festival on Saturday, Oct. 13 will provide lots of entertainment - flying trapeze artists, jugglers, and a Shania Twain tribute artist. Don't miss it!

Circle Square Cultural Center

This month begins with The Rat Pack

Continued on Page 6 ►

Candidate Forum

By Ray Cech
World News Writer

Following on the heels of the very successful candidate forums this past August, the Marion County League of Women Voters (MCLWV) will once again provide us with discussion points for the all-important local elections coming up on Nov. 6. Allie Gore, co-president, announced that due to the overflow crowds at the July forums, the venue has been moved to the Circle Square Cultural Center, and will begin at 6:30 p.m. on Tuesday, Oct. 9.

We'll have a chance to meet and listen to those people running for County Commissioner, County Superintendent, Supervisor of Elections, and Marion County Sheriff.

For County Commissioner: District 1

will be David Moore; District 3, Stan McClain; and from District 5 we'll hear from Earl Arnett and Jessica Hadley.

Write in candidates Bailey, Brown, and Reed did not respond to the invitation.

For the County Superintendent position: Diana Greene, Democrat, will face off against Republican George Tomyn.

We'll hear from Judge Cochran, Democrat, and Wesley Wilcox, Republican, who are running for the Supervisor of Elections position.

Dan Kuhn and Bernie DeCastro will be squaring off for Marion County Sheriff.

Once again, the format will be based on questions served up by a MCLWV mem-

ber, allowing enough time for candidates to state their views on important decisions facing Marion County. As in past forums, questions will be projected on a wide screen, making it easier for the audience to follow.

On Thursday, Sept. 27 and Saturday, Sept. 29, at Live Oak Hall, MCLWV Co-President Judy Johnson will give a clarifying presentation of the 12 Amendments that will be on ballots come Nov. 6.

For further information on preparing for the November election, The League of Women Voters is providing a Voters Guide, which can be picked up at Master the Possibilities, Health & Recreation Building and all county libraries. You can also visit the Marion County League of Women Voters website, www.lwvmarion.org. Subscribe to their free e-mail newsletter at lwvocala@gmail.com.



Judy Johnson and Allie Gore, co-leaders of the Marion County League of Women Voters and Deirdre Macnab, president of Florida League of Women Voters.

Horizon Academy Angel Tree Returns

By Ray Cech
World News Writer

Last year, Horizon Academy in Marion Oaks reached out to residents of On Top of the World, asking for support to help make a child's Christmas morning a little bit brighter.

Ed Barnes, Horizon teaching assistant and Avalon resident, said, "Response to the Angel Tree at the Arbor Club was overwhelming. Out of a total of more than 96 "Angels," 48 came from our community."

We truly helped to put a smile on a bunch of students who found clothes, toys, games, and school supplies under their Christmas tree - kids who otherwise may

have found nothing.

Led by Angel Tree coordinator Katherine Brooks of Horizon Academy, this year's effort will reach out to communities, churches, and volunteer groups to ensure that every student in need will be able to greet Christmas morning with a great big smile and a whoop. Deservingly, Horizon is ranked in the top three middle schools in Florida based on schools of similar demographics but, at the same time, has the highest percentage of socioeconomically needy students.

With this statistic in mind, Ms. Brooks,

Principal Troy Sanford, and Assistant Principal Scott Borth are once again asking On Top of the World residents to match, and maybe even exceed, their generosity of last year.

Were you to visit Horizon Academy and spend some time with Principal Troy Sanford or any one of his staff, you would be more than inspired by the enthusiasm, creativity, and personal effort that goes into making Horizon the over-achieving middle school that it is. They believe that every student deserves the opportunity to succeed and, towards that end, the faculty mantra is to recognize and reward achievement and effort, build self-confidence, and prepare students for the world outside.

When deciding on whom or what you will be supporting this Christmas season, think of the deserving kids at Horizon Academy and be an "Angel."

The tree will be at the Arbor Club from Sunday, Nov. 4 through Sunday, Dec. 2.



Photo by Ray Cech

Principal Troy Sanford, Ed Barnes, and Assistant Principal Scott Borth at Horizon Academy.



ON TOP OF THE WORLD NEWS

The World News is a monthly publication of On Top of the World Communities in Marion County, Florida. This publication is written and prepared by On Top of the World residents for our neighbors and those interested in becoming a part of our community. The World News strives to publish only "good, informative news."

(352) 854-0248 or (352) 387-7466 • Fax (352) 237-5224

The World News, On Top of the World Communities, Inc.
9850 SW 84th Court, Suite 100, Ocala, FL 34481

Publisher: Ken Colen

Editor: Petra Schmidt

Production Staff:

Photographer

Bob Woods
Ray Cech

Distribution

Ray Utiss

Proofreaders

Gitte Agarwal
Barbara Greenwood
Jeannie Maire
Lennie Rodoff
Judith Shuster
Jerry Thompson

Typists

Linda Radcliff
Sherry Surdam

The World News is partially subsidized by advertising, and advertisers appreciate your patronage. Management of On Top of the World News does not endorse or sanction any product or service by advertisers contained within this publication. Management reserves the right to accept, deny or edit content of ads and requests for advertising space by advertisers. For advertising rates, please call 854-0248, fax 237-5224 or e-mail otownews@otowfl.com.

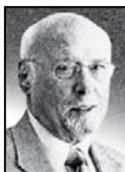
Download a PDF of the World News at www.OnTopoftheWorld.com/newspaper

GOLDEN OLDIES HUMOR

BY STAN GOLDSTEIN



You're never too busy to tell me how busy you are!



Is It Legal?

By Gerald Colen

I will be giving a lecture at Master the Possibilities on Tuesday, Nov. 20 on "Avoiding Probate Without a Living Trust" and on Tuesday, Dec. 4 on "End of Year Legal Planning."

Also, attorney Richard Belz and I will be providing you with our thoughts on two movies: "Adam's Rib" on Tuesday, Oct. 9 and "Inherit the Wind" on Tuesday, Oct.

16. The movies are at 1 p.m.

Please contact Master the Possibilities at 861-9751 to register.

Q. My daughter is named as the only beneficiary of my IRA. At my death, there should be a substantial amount left that I have not withdrawn. What happens after my passing?

A. I assume that when you refer to the amount that should be left that you have not withdrawn; you mean that you are already taking the required minimum distributions. Since your daughter is the sole beneficiary of your IRA, after your passing the IRA account should be re-titled by her in the following manner: your name, deceased, for the benefit of daughter's name. Once the account has been re-titled the

required minimum distributions would be based on your daughter's life expectancy.

Q. There are many folks who have no close relatives to whom we wish to leave the assets of our estate. For that matter, we don't have anyone we feel comfortable naming as executor of our estate or as power of attorney. What do you suggest for us?

A. When it comes to leaving your estate to someone or some charity, I have my suggestions but there's no sense putting them down here since the charities that I like are quite irrelevant. You have to think about that and if you need help with that, then you should sit down with your attorney and discuss your concerns.

Q. I am purchasing a home or a condominium apartment or homeowners association dwelling. The title company told me that I had to send a wire transfer of the closing amount to their account. When I said I would prefer to give them a cashier's check at the time of the closing, the agent said they only wanted a wire transfer. What's wrong with just bringing a cashier's check for the correct amount to the closing?

A. What's wrong is that this is the century of the scammers. What I mean is that scammers are able to create fraudulent cashier's checks and as a result title companies and banks and attorneys, etc. have got to be very cautious when accepting a cashier's check as payment for some transactions. It's just about every day that I get a notification from a title insurance underwriter or from a bank that a fraudulent cashier's check has been issued from such and such bank.

When funds are wired into an account, the recipient has them and can disburse them as soon as the wire is received. However, when a cashier's check is delivered

the funds are not actually in the account of the recipient until the funds have been "collected" and the funds are then "cleared." Think of it as if someone gives you a regular check on his/her checking account. At the time that you deposit the funds into your checking or savings account, the actual funds have not yet been "cleared" into your account.

Well, believe it or not, it's the same way with a cashier's check. Until the funds have been "collected" by your bank and put into your account, you don't have them. The result is that if funds are not wired into the title company or attorney's account, even though the sale has been closed, the title company or the attorney has to wait until the funds from the cashier's check have been collected. You don't have that problem with a wire transfer. If someone were to give me a cashier's check for a closing, I would immediately tell the seller that I would not be able to disburse any funds until that check has cleared and the funds collected into my account. So that's what this is all about.

By the way, what most people think of as being a cashier's check is frequently an "official check," which is something different. A cashier's check is a check where the bank has removed the funds from your account and is actually writing the check on your funds. An official check is where the bank has removed the funds from your account and is writing a check on the bank's funds.

Gerald R. Colen is an attorney and member of the National Academy of Elder Law Attorneys and the Elder Law section of the Florida Bar Association. He concentrates his practice of law in the areas of real estate, elder law, wills, trusts, probate, business law and estate planning. This column is not intended to provide legal advice for any specific question. You should always consult your own attorney for such advice. Mr. Colen is available for conferences at his law office at 7243 Bryan Dairy Road, Largo, Florida 33777; Ph. (727) 545-8114 or at On Top of the World in Clearwater, Fla. In Ocala, Fla., Mr. Colen is available, by appointment, for legal conferences at the On Top of the World sales office annex. He responds to e-mail at gcolen@tampabay.rr.com or through his website: www.gcolen.com.

Baby Back Ribs

Rotary Club of
Ocala Southwest

Full Rack of Ribs
Advance Sale \$18 Day of Event \$20



Advance sale ticket holders will pick up their ribs from 10 AM to 12:30 PM. Additional Racks of Ribs will be available for walk up sale beginning at 10 AM on the day of the event. To be assured that you get these tremendous ribs, we suggest that you purchase your tickets early at the locations mentioned below.

November 3, 2012 - 10 AM to 2:00 PM
Rib Pick Up at the Bank of the Ozarks

Advance sale tickets available at:

Bank of the Ozarks

SW 99th St at SR 200

M&S Bank

Heathbrook Plaza SR 200

Alarion Bank

SW SR 200

W. E. Bishop Jr., PA

7743 SW SR 200

Ellison Realty

7621 SW SR 200

Senior Health Plus, Inc.

Circle Square Commons, Ste. 17



RESIDENT ID CARDS

Customer Service

8 a.m. to 4 p.m., Monday through Friday
Bring current ID or temp ID



Katie Harmon

NFIC
GROUP

'Tis the season to be shopping!



Charisse Rivers Smith

Providing Seniors with current health insurance options and benefits

- Senior HMO's, PPO's, PFFS
- Supplements
- Turning 65
- Individual Health Insurance
- Social Security Planning

*We are not employed by Medicare or Social Security!

**Contact us for seminar locations
or personal consultation**

Office: 352-368-3680

Toll Free: 888-574-6464

Cell: 352-875-9997

Email: Charisse@nficgroup.com

www.nficgroup.com

Marion County's Flooring Superstore!

FLOOR FACTORY OUTLET

Guaranteed Lowest Prices

100'S OF ROLLS OF CARPET, 1,000'S OF SQ. FT. OF CERAMIC, LAMINATE & HARDWOOD... **In Stock Now!**



FREE IN HOME ESTIMATES!

\$200⁰⁰ OFF

\$1,000⁰⁰ MINIMUM PURCHASE

\$100⁰⁰ OFF

\$500⁰⁰ to \$999⁰⁰ PURCHASE

OFFER VALID AT OCALA LOCATION ONLY

Excludes sale items, sundries, special orders & special buys. Limit one coupon per customer. Must present coupon. Expires 10/31/12. All previous sales are final.

FREE 5x8 AREA RUG

WITH ANY LAMINATE OR WOOD PURCHASE OF 500 SQ. FT. OR MORE

OFFER VALID AT OCALA LOCATION ONLY

Offer good only on in-stock area rugs. Limit one coupon per customer. Must present coupon. Expires 10/31/12. All previous sales are final.

OFFERS VALID AT OCALA LOCATION ONLY!



9598 SW 114th Street • Ocala
(Next to Bealls / Just West of Walmart)

www.FloorFactoryOutlet.com

352-671-1787

Mon-Sat 8 a.m. to 6 p.m.
Closed Sunday





All Around Our World

By Lynette Vermillion

Not only has fall officially started but October is National Breast Cancer Awareness month. We hope that many of you will participate in the annual Breast Cancer Walk, "Pink in the Park" at Shalom Park on Thursday, Oct. 11. You may contact the fitness desk at the Health & Recreation Building to pre-register or for more information.

Customer Service

Please note that the Customer Service

office is closed the third Wednesday of every month from noon to 1 p.m., which falls on Wednesday, Oct. 17, this month. Customer Service may be reached by phone: 236-OTOW (6869); e-mail: otowservice@otowfl.com; or in person by visiting Suite 200, in Friendship Commons.

On Top of the World will have its annual Employee Appreciation Celebration on Friday, Oct. 26. Please be advised that Customer Service will close at noon. We appreciate your understanding as we allow our employees to be part of the celebration.

Return of Seasonal Residents

During this time of year, many of our seasonal residents begin to make their way back to Florida. We would like to welcome everyone back to the community. Please

notify Customer Service in Friendship Commons if any of your contact information has changed so that we may update our records. Often times, we run into the problem of having incorrect or outdated information or no information at all. We ask that everyone keep their emergency contact list up-to-date.

Customer Service, located in Friendship Commons, has forms available for residents to fill out so that we have all your current information in case of emergency. You may also find the form on line at www.otowinfo.com. Just print it, fill in the information and drop it by Customer Service.

You should also keep an up-to-date list in your wallet or purse. In the event that an accident occurs, and you have not provided the necessary information, your loved one, close relative or friend may not be the one notified of your accident as emergency personnel will work through their means to find a family contact—and it may not be your favorite relative.

Vehicle Decals

As I mentioned last month, the price of vehicle decal replacement increased to \$10, effective Oct. 1.

Flags

Now that it is the season for football, I know how passionate some fans can be so I just wanted to give a friendly reminder regarding the display of sports flags. As stated in the Community Standards, with ARB approval, one sports flag may be displayed on game day only in a tasteful manner. The flag must be displayed either on a flagpole that meets the requirements set forth in the Community Standards or is otherwise acceptable to the ARB, or on a mounting bracket and flag staff or mast affixed to the

dwelling which have been approved by the ARB as to specifications and location.

Golf Cart Registration

This is just a reminder that residents are asked to bring proof of insurance (\$100,000/\$300,000 bodily injury), golf cart and handicap placard or registration (if applicable) when registering for their golf cart permit. All residents in the household will need to be present at the time of registration to sign a release prior to receiving a permit to operate the cart within the community.

Please check with your insurance carrier if your golf cart is covered by your homeowners policy rather than a separate insurance policy to make sure you have coverage going to and from shopping areas, club meetings and town square. Some of these policies only provide coverage to and from the golf course.

Senior Fraud

As our aging population increases, so does the number of cases of fraud and scams against seniors. If you search online, you can find valuable information regarding various scams and things that may trigger them. Some websites even have a fraud protection kit. The Department of Elder Affairs for the State of Florida is also a great place to start. Not only do they have a list of services offered but they have a publication and report section with a plethora of information.

Please also be aware of the latest scam where seniors receive a letter in the mail for becoming a "mystery shopper." Here you are asked to cash a check, shop in a specific store and wire funds through Western Union to another "mystery shopper." Don't get taken in!

Don't forget to vote on Nov. 6.



Keeping It Green

By Phillip B. Hisey

Last month, I am sure you saw the article introducing Sustainable Landscape Management (SLM). We failed to mention that the new service is available only in Candler Hills, Indigo East, and Stone Creek. We apologize for not clearly defining our work area. SLM competes with all of the other vendors who provide landscape services in these areas. It is all about choice.

We provide all facets of landscape services and our service comes with a written guarantee. If you are interested in learning more about our service and are in the Candler Hills, Indigo East, or Stone Creek, please call 388-1756 or e-mail slmservice-fl@gmail.com.

Now onto the news about what's going on in the landscape. October is the month to consider putting out fungicides for pre-

ventative maintenance measures. By making applications to prevent disease, you use less chemical per application and save money and headaches.

Brown patch is going to be the main culprit this fall and needs to be stopped before it gets going. It is regulated by evening temperature and soil temperature. When we start to see evening temperatures in the 70s, you can bet the fungus is starting to incubate.

How do you identify if you have it? If you start seeing brown patches in the yard with a consistent yellowish orange ring on the outer edge, that is the typical way of determining the disease. Another way is to "pet" the grass, similar to how you would pet a dog. Run your hand parallel to the ground, touching the grass with a petting motion. When you stroke the ground the blades of grass will come off easily.

Lastly, if you are not sure, UF/IFAS has a rapid turf diagnosis department and can tell you within about three days what the problem is and how to treat it.

I hope you have a wonderful fall and I will talk to you next month.

Stumpknockers
 CATFISH • STEAK • SEAFOOD
 Downtown Inverness at 110 West Main Street
 (352) 726-2212
 Open daily at 11 a.m.
 State Road 200 at the Withlacoochee River Bridge
 (352) 854-2288
 Open Tuesday - Friday at 2 p.m. & Saturday - Sunday at noon



Sidekicks Western Dance Club

By Tony & Carla Magri

Bob have already begun their new dance year. We would like to take this opportunity to wish each and every dancer in On Top of the World a happy, healthy, exciting dance year.

We would also be remiss if we didn't give a big thank you to all resident dance instructors. These folks give their time and expertise to help enrich the lives of their club members and we greatly appreciate them. They are just a part of the network of volunteers in the community who do so much for others.

The Sidekicks have a new web address: <http://patterndancers.wix.com/side-kicks>. Please visit us online to find out more about us and see some instructional videos. Happy trails!

5-6-7-8! The countdown has begun for a new dance year. The Sidekicks are anticipating a fun year with old friends, new friends and new dances.

The line dancers are awaiting the arrival of Marilyn McNeal, their new professional instructor, as well as a new dance year with resident instructors, Janice Meade and Bob Ferguson. As of this writing, Janice and

FREE BALANCE ASSESSMENTS
 Health & Recreation Building, Thursdays at noon.
 Please call 387-7534 to reserve your spot.

Honda Clearance

<p>3 YEARS FREE MAINTENANCE UP TO 39 MPG** HWY</p> <p>2012 HONDA CIVIC LX SEDAN Model FB2F5CEW, with AUTOMATIC, A/C, Power Pkg, Cruise Control & Much More!</p> <p>DRIVE FOR ONLY \$119¹ Per Mo. LEASE OR ONLY \$17,956²</p> <p>3 YEARS FREE MAINTENANCE UP TO 33 MPG** HWY</p> <p>2012 HONDA FIT BASE Model GE8G3CEXW, with 5-Spd. Manual Trans, A/C, Cruise Control & Much More!</p> <p>NOW ONLY \$15,757</p>	<p>3 YEARS FREE MAINTENANCE UP TO 34 MPG** HWY</p> <p>2012 HONDA ACCORD LX SEDAN Model CP2F4CEW, with AUTOMATIC, A/C, Power Seat, Alloy Wheels & Much More!</p> <p>DRIVE FOR ONLY \$179¹ Per Mo. LEASE OR ONLY \$21,189²</p> <p>3 YEARS FREE MAINTENANCE UP TO 27 MPG** HWY</p> <p>2012 HONDA ODYSSEY LX Model RL5H2CEW, with AUTOMATIC, Power Pkg, 3rd Row Magic Seat & Dual A/C!</p> <p>NOW ONLY \$26,788</p>	<p>3 YEARS FREE MAINTENANCE UP TO 31 MPG** HWY</p> <p>2012 HONDA CR-V All Models IN STOCK!!! Drive Numero Uno in sales & resale value</p> <p>FROM ONLY \$21,983² Model RL5H2CEW</p> <p>3 YEARS FREE MAINTENANCE UP TO 29 MPG** HWY</p> <p>2012 HONDA CROSSTOUR 2WD EX 4 Cyl. Drive in luxury for a BARGAIN PRICE! Model TF3H3CJW</p> <p>NOW ONLY \$26,264</p>
---	---	---

OIL CHANGES ★ FOR ★ LIFE!²

0.9% 60 MONTHS APR FINANCING³

Come See What **LOVE** Can Do For You! On US-19, 2 Miles South of Crystal River **352.628.4600**
LOVEHONDA.COM

¹ 36 Month closed end lease with 12,000 miles per year each additional miles @ 15 cents, with approved credit. \$3000 plus tax, tag and administrative fees, in stock units only, all installed options at dealer retail, residual value civic \$12,043.50, Accord \$13,651.50. ² Offers can not be combined, previous sales excluded. ³ Oil change service must be changed by Love Honda when maintenance minder light comes on. ⁴ On new 2012 Odyssey for 60 months. All other new 2012 Honda models 0.9% APR for 36 months (except Fit & CR-V) or 1.9% APR for 60 months. On approved credit. * Plus tax, tag and \$499 administrative fee. All installed options at dealer retail, in stock units only, special rates with approved credit. ** Based on 2012 EPA mileage estimates. Use for comparison purposes only. Do not compare to models before 2008. Your actual mileage will vary depending on how you drive and maintain your vehicle. All preowned vehicles include \$2000 cash down or trade equity. Offers valid thru date of publication.

A Lobster Story

By Ray Cech
World News Writer

When we think of the State of Maine, we naturally think of lobster. And when we think of lobster, the first thing that comes to mind is – Maine.

Every morning with the breaking dawn, the sound of diesel engines fills the foggy air along the Kennebec River and the Five Islands Lobster Company. Lobster boats of all sizes pull up to the dock in a constant procession while unloading their day's catch, followed by on-loading more bait and fuel. By 9:30 a.m., they're gone, and all the action shifts onto the dock.

After spending a few weeks in Bath, Maine, a town that's billed as "Maine's Cool Little City," you can't help getting to know a bit about lobstering. And since our rental cottage is a stone's throw from the Five Islands Lobster Company dock, interest in the crustacean takes on a life of its own.

Thousands of pounds of lobster have been unloaded onto the dock, and they need to go somewhere. One destination is the small processing shed, where two giant pots of boiling water will welcome several hundred hard- and soft-shell lobsters.

Many of the soft-shell lobsters, known for their sweet and delicate meat, are hand processed (cracked and "meated") and sold right there on the dock as lobster rolls. Delicious ... but about \$18 each. The soft-shell have a greater percentage of water-to-meat. So, in all fairness, when sold as a whole lobster they're about \$2 cheaper per pound than their brethren hard-shells.

The lobsters that end up in one of those boiling pots are served right there on the dock to tourists, locals, and summer visitors like us. The team of college kids working the dock really know their stuff, and are a god-send to anyone staring down at their first bright red, steaming and, frankly, not very cute, crustacean.

Just about every day you'll also find Libby and Tim Nilsen on the dock. Tim and Libby are lobster wholesalers, and buy from as many as 20 boats per day, which equals approximately 2,000 to 5,000 pounds of lobster. Libby's on the dock when her first boat arrives, and spends the morning weighing, counting and "squaring-up" with the lobstermen.

She and her husband, Tim, started in the fish business in 1980, but about 10 years later moved to wholesaling lobsters throughout central Maine. Libby works the dock and Tim does the deliveries. Off-season they operate under the name of Nord-outfitters, guiding hunters and snowmobilers through the Maine woods in search of moose, bear and elk.

One morning, Libby introduced me to



Photo by Ray Cech

Sorting the day's catch aboard the "Hurry Sundown."

Ira, a very special kind of lobsterman. Ira started working lobster boats when he was just seven, and is now one of an elite group of fishermen who have a deep-water lobster license. As Ira told me his story, I struggled to translate every word of his Nor'easter accent. He said that his license allowed him to fish for lobster more than 70 miles off shore, from where he'll bring in the large, hard-shell lobsters coveted by "lobster foodies." He's gone three days at a time and will stay out in all kinds of weather.

"It's tough," Ira said, "but I'd have it no other way. This is my life." We might all be interested to know that Ira's plan for his future is a home in Vero Beach, where he'll "definitely" not be catching or eating lobster.

It's hard to believe that lobster was once considered a pauper's food. There are even stories of indentured servants having it written into their contracts that they could not be served lobster more than twice a week. But the truth is that when the colonies first began settlement, lobsters were so abundant that they would pile up on the shoreline and either be eaten or thrown out into fields as fertilizer.

It wasn't until the mid-19th century that lobsters found their way into affluent homes and became appreciated for their delicate flavor. At about that time in American history, our rail system began a period of rapid growth, and with that fishermen found a way to pack lobster so it would make its way from Maine to points west while still kicking and ready for the pot.

Just imagine the year is 1870 and you're living in Sacramento, Calif., and for the first time ever you're looking at this very strange looking "alien life form" – popping eyes, menacing claws and waving antennae. Probably a very frightening experience – until, of course, the meat was cooked, burrowed out and eaten. The lobster soon be-

came an "overnight" sensation.

For us here in Florida, Maine lobster is easily ordered over the Internet – just Google "Maine lobster." They'll be delivered the next day right to your doorstep (live or cooked), and to make it a total Nor'easter experience, why not have them pack in some clams and chowder? Yum!



Habitat for Humanity® ReStore
Marion County, Florida, Inc.

Serving Marion County Since 1990

Donate It Deduct It

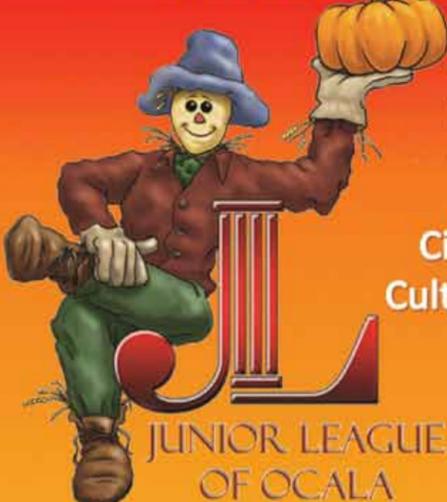


- * Help Habitat for Humanity of Marion County continue to build new homes, rehab foreclosures, and make repairs for low income families in our area.
- * Donations must be **gently-used**, in good condition, for resale.
- * We accept furnishings, household goods, crafts, jewelry, tools & construction materials. **Sorry no clothes.**

To schedule your Pick-up call...
352-401-0075

Store Hours	926 NW 27th Ave.
Monday-Saturday	Ocala, FL 34475
8:30 to 4:30	

THE JUNIOR LEAGUE
OF OCALA'S
**17th ANNUAL
AUTUMN GIFT
MARKET**



October 12
10 a.m.- 7 p.m.
October 13
10 a.m.- 6 p.m.

**Circle Square
Cultural Center**

**\$5.00
Admission**

JUNIOR LEAGUE
OF OCALA

For Merchant or Ticket Information
Visit www.juniorleagueofocala.com

**\$1.00 OFF
ADMISSION**

WITH THIS COUPON

ALL PROCEEDS BENEFIT THE JUNIOR LEAGUE
OF OCALA'S COMMUNITY PROJECTS

* COUPON MAY BE USED ONCE FOR EITHER FRIDAY OR
SATURDAY ADMISSION

CIRCLE SQUARE Commons

FALL FESTIVAL

ON THE TOWN SQUARE

Saturday, October 13, 2012 • 4-9 pm

Celebrate the change of the seasons with family fun for all!

- Flying Wallenda's Trapeze Performers
- Live country and dance music
- Jugglers
- Tribute to Shania Twain by Cristi Vale
- Pumpkin patch
- Great food, craft vendors & more!

FREE EVENT
Rain or Shine!





8405 SW 80th Street, Ocala, FL 34481 • 352-854-3670
Visit our website for more information: www.CircleSquareCommons.com

#9274-9/12

COMMUNITY NEWS & UPDATE

By Kenneth D. Colen, Publisher

► Continued from page 1

Remembered on Saturday, Oct. 6, a tribute to the outstanding talent and timeless humor of Dean Martin, Frank Sinatra and Sammy Davis, Jr.

Then enjoy the 10th Annual Craft Fair on Saturday, Oct. 20 with over 100 crafters offering a variety of unique items from stained glass and woodworking to jewelry. This daytime event will also have live entertainment on The Town Square.

Wrapping up the month is the Rod Stewart Tribute on Saturday, Oct. 27. The look, sound and style of this show are so precise; fans of all ages will think its Rod himself performing.

Importance of Insurance

I cannot stress the point loud enough or long enough that it is the responsibility of each individual owner to make sure they have adequate insurance on their property.

For On Top of the World Central Owners, adequate insurance includes personal property and on the portion of the unit not insured by the Association's master policy. Generally, property coverage policies are written on the interior components of the home and on your personal property. Your Association's coverage ends at the interior

finish on your walls. In other words, everything from the paint in is yours. The tile, carpet, cabinetry, appliances, plumbing above the finished floor, air conditioning, and other components are also all the responsibility of the individual owner to insure.

It is the owner's obligation to maintain or replace these components, and their liability when they don't. Proper insurance coverage will help save you many out-of-pocket dollars if or when the unexpected happens.

While the Association takes the lead in the recovery and reconstruction process, a failure of any owner to carry insurance on their contents will inevitably leave a significant gap in the final completion and ability to reoccupy the home. Besides the complete loss or destruction of personal items, like clothing, furniture, and personal affects, the owner would also be responsible for replacement of all flooring, cabinetry, appliances, air conditioning components, and plumbing fixtures. Needless to say, this can become very expensive, very quickly.

In the case of negligence by an owner, the Association will also attempt to recover the insurance deductible cost. Being penny wise and pound-foolish by "saving" the nominal cost of insurance is really no savings at all!

The HO6 rider covers the insured owner for a portion of the deductible the Association maintains. Currently, your association maintains a deductible of \$10,000 per occurrence to property damage from any peril such as fire, lightning, vandalism, etc., and other than wind and named storms. Speak with your insurance agent to make sure you have coverage in place and that it is adequate.

LOST PET?

If you have a missing pet or have found a dog or cat, please visit Customer Service at Friendship Commons, Suite 200 (8 a.m. to 4 p.m.) or call 236-6869 so that they may notify the S.P.C.A.




Are you
DIABETIC?
Do you have
INSURANCE?

If so, you probably qualify for these supplies at no cost...

- Diabetic shoes with custom orthotics
- Custom fitting right in your home
- Many *unique* styles available
- Comfortable and lightweight
- No claim forms to fill out

Don't Delay... Call Today!

Bruce Hancock
Certified Pedorthist
352.445.5575

ADVANCED
DIABETIC SOLUTIONS



Food For Thought

By Don Hall

I know it is cliché to say it, but fall has arrived and the beginning of the holiday season is upon us. October means Halloween and we are going to have a Halloween Monster Ball at Candler Hills Restaurant on Oct. 31. Entertainment will be provided by Automatic, from 6 to 8:30 p.m. The festivities start at 5 p.m. with the bar opening and your arrival in costume. Food will be available at 6 p.m. The price is \$22.95 inclusive. Reservations are required with our preferred and elite members able to make reservations starting Oct. 1. Reservations will open up for all others on Oct. 15. Menus will be posted at the restaurant and online.

We will not have our Chefs Table dinner in October because of our Halloween Monster Ball but it will return on Nov. 29. Our prime rib and shrimp buffet will be held on Oct. 9. Honestly folks, if you haven't been yet you are missing out on one of the best deals offered. Where else can you get succulent prime rib, jumbo shrimp, a chicken or a fish entrée, pasta made to order, baked potato, salad bar, fresh baked rolls with butter and fresh made desserts for \$19.99? Where else? Nowhere. So, come on out and enjoy this once a month buffet, I guarantee that you won't be disappointed.

Also be sure to check out the new dessert menu at Candler Hills Restaurant. Milk chocolate mousse and Chambord angel food cake parfait, key lime cheesecake,

upside down walnut and caramel apple pie, bread pudding with Jack Daniels sauce, mango pudding with toasted coconut and macaroons and finally an old-fashioned root beer float in a 22-ounce mug.

The specials at The Pub continue to sell very well and everyone really likes our "fresh cut" French fries that are offered at both locations. We sold root beer floats all summer at The Pub, and I can tell you we sold literally hundreds of them. We appreciate all of the residents and their guests who participated in our "boardwalk days" at The Pub. It was very well received.

Lately, Friendship Catering has been receiving many requests for buffets and banquets and as I am sure you have noticed, the cost of products at your grocery stores has risen exponentially. That has happened to us as well. First, let me say that we are doing our best to keep the pricing in line but with the increases we have had to make adjustments in our pricing for catered events.

A misconception amongst some of our residents is that when booking a buffet, it is an "all you can eat" buffet. In order to keep our pricing as low as possible, our pricing structure allows one time through the buffet line. We can assure you that the portion will be the appropriate size for the price of the buffet and most times, we will have someone serving that buffet to make sure that the food is properly proportioned and available to all who participate.

Also, when booking your event, Jenene Baxley is the point of contact for Friendship Catering and her number is 861-9188. She can explain all of our procedures and policies and will be able to help you plan your event in a timely and professional manner. Please consider Friendship Catering for your upcoming holiday needs and we will be happy to service those needs.

Sheriff's Office Update

By Lieutenant Kevin Rowe
Special to the World News

At the Sheriff's office, we understand and take your safety seriously. Your quality of life in Marion County is one of the most important aspects of our duties. We strive to only implement necessary programs and properly allocate resources with this end in mind. As such, we regularly monitor results to ensure we remain on target and provide the most cost effective services to you.

Marion County's crime rate is at 2.3% while the state average is 4.1%. Violent crime has also dropped every year since 2006. The Sheriff's office solves more than 50% of those crimes reported while the state average is less than 25%. Living in one of the safest counties in the state does not mean that you should overlook some

simple safety precautions.

Occasionally, a criminal will target neighborhoods looking from an opportunity to steal. They want an easy target with small and valuable items. Things such as GPS units, money, small electronics, and even jewelry are often stolen from cars. Almost 100% of vehicle burglaries occur to unlocked cars. If you have a garage, park your vehicle inside and lock it. If you park outside, or while you are out shopping, always lock your vehicle. This one simple act will significantly reduce the chance of you being a victim.

Lieutenant Kevin Rowe is the Director of Planning and Research at the Marion County Sheriff's Office.

Ocala Family Physicians



Glen Morgan, MD



Donald Liebelt, MD



Eleanor Curran, PA-C



Kim Major, PA-C

Providing Health & Wellness for All Ages Since 1989

NOW ACCEPTING NEW PATIENTS

COMPREHENSIVE FAMILY CARE
ONSITE LABORATORY & DIAGNOSTICS
ADVANCED CARDIOVASCULAR RISK &
CHOLESTEROL MANAGEMENT
SKIN CANCER DIAGNOSIS & TREATMENT

(352) 732-9922

3515 SE 17th Street, Ocala, FL 34471

Conveniently located 1 block east of the YMCA on the corner of SE 36th Ave. & SE 17th St.

Doctors Certified by American Board of Family Medicine

COMPLIMENTARY SEMINAR

SENIOR SMART

Best Kept Secrets in
Paying for Assisted Living

Wednesday, October 10th • 2pm

Speaker: Nationally known
Geriatric Care Manager, BRANDY GREGG

Gain a better understanding of the cost of Assisted Living.
Learn the different types of care and payment options.
Discover what financial assistance benefits are available
and tips for selecting the best long-term care plan. Enjoy
refreshments and register to win a fun gift basket.

For more information, call:

(352) 873-8000

The
Windsor
of Ocala

ASSISTED LIVING & MEMORY CARE
A Mission to Serve.
A Passion for Care.

2650 SE 18th Ave
Ocala, FL 34471
WindsorSL.com

ASSISTED LIVING FACILITY #11658

A Legend Senior Living
Residence

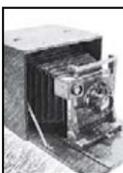




Photo by ShutterBug Larry Goldberg



Photo by ShutterBug John Bauer



ShutterBugs Photography

By Doris Mauricio

The ShutterBugs' field trip for the month of September was to the The Florida Aquarium in Tampa. The huge variety of sea life gave us great opportunities to practice our photography skills.

Our "show and tell" for last month was trying our skill with macro photos. Our speaker was Alan Youngblood, photographer from the Ocala Star Banner.

The display at Master the Possibilities for the month of October will be photos taken by Bruce Hagstrom. Please stop by and check his photos out. When you are at Freedom Library please take time to look at the ShutterBugs' photos displayed there. Both displays are updated monthly.

This month's photo tip comes from "Digital Photography Top 100 Simplified Tips & Tricks" by Rob Sheppard.

"Most photo enthusiasts have mixed feelings about the digital part of photography. Many of them enjoy the advantages of digital cameras, but they feel uncomfortable with computers.

They often think that all this digital stuff adds a layer of complexity that can be difficult. By keeping in mind the letters I, C,

A, and N, you can overcome any apprehension you may have about shooting digital photos.

I, C, A, N represents the possibility and potential. Put them together and you spell "I can" banishing the thought, "I can't."

Everyone from teenagers to octogenarians can learn digital photography and love its possibilities. "I can" does not mean that you can do everything right away.

No serious photographer learned everything about a film camera without some study and practice. You might not know it all right away, and you might still be working on the technology, but with practice, you will be able to accomplish great things with your digital camera and the computer."

ShutterBugs warmly welcome new members. We meet the first three weeks of each month sharing and critiquing our photos. The first meeting is show and tell, the second meeting is a presentation and the third week is a field trip. Meetings take place at 3 p.m. in the Arbor Conference Center, Suites B and C.

We have guest speakers, classes and field trips. The annual membership fee is only \$12.

For more information, please visit www.otowspc.com. It is a really user friendly website. If you click "Activities," you will find our lists for meetings, field trips and challenges. For more information about the ShutterBugs, please contact Sue Goldberg at photo4fun2012@aol.com.



CAR DECALS

Customer Service

8 a.m. to 4 p.m., Monday through Friday

Bring your car, resident ID card, auto registration and \$10.

Dependable Home & Auto Insurance with Strong Florida Roots.



A policy designed for Floridians.

Like you, Florida is our home too, so we understand the insurance situations you face. That's why we created the Combined Policy for Home & Auto.

It's a single, convenient policy that gives you the secure coverage, superior service and a well-deserved AAA discount. Because after all, you're a member.

- One deductible on a covered loss affecting both home and auto.
- No deductible on all window glass.
- Accident forgiveness program*

AAA Members Save up to 7%**

Get secure home and auto coverage together, under one policy.



Fero & Sons Insurance

Friendship Center at On Top of the World
8441 SW SR 200, Suite 117, Ocala
(352) 351-3111

*Accident Forgiveness covers 1st at-fault after having policy for two years.
**Discount applies to select auto coverages and is based on number of years as members.



Barbara Bucy, DMD

A MASTER OF THE ACADEMY OF GENERAL DENTISTRY
SPECIAL INTEREST IN COSMETIC & IMPLANT DENTISTRY
Accepts Most PPOs

Paddock Park Professional Center
2701 SW 34th Street
Near Paddock Mall

Friendship Center at On Top of the World
8441 SW Hwy. 200

237-9200

854-6633

www.BarbaraBucyDMD.com

Introducing



Sustainable LANDSCAPE MANAGEMENT

NOW SERVING CANDLER HILLS, INDIGO EAST AND STONE CREEK

Sustainable Landscape Management's services include:

- Landscape maintenance
- Pest control
- Fertilization
- Irrigation maintenance

Quality, Consistency & Sustainability Guaranteed.

For more info or to begin service, contact us today.

352.388.1756 or SLMSERVICE@gmail.com



Photo by Anne Merrick

Marilyn Bettinger and Annette Ware rehearsing for "Laverne and Shirley."



Theatre Group

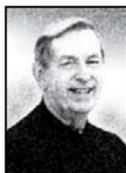
By Anne Merrick

We are rehearsing like mad for the show in November, learning our lines and songs and having a lot of laughs. We meet three afternoons a week from 2 to 4 p.m. Marilyn Bettinger is the director and Jim Merrick is the stage manager. Joe Fanelli is our music coordinator and Anne Merrick is busy collecting props and furniture for the stage.

I know I always say this but don't forget to mark your calendar for Friday, Nov. 9, Saturday, Nov. 10, at 7 p.m., or Sunday, Nov. 11, at 2 p.m. to see the show, "TV Melodies, Memories and Spoofs." This show is a blockbuster and not to be missed. What talent we have here at On Top of the World!

Tickets will be on sale on Mondays, Wednesdays and Fridays in the Health & Recreation Ballroom starting on Wednesday, Oct. 10, from 8 to 10 a.m. Call Emery Bjerkmann at 873-9032 if you need more information.

We always would like new people to join our group, so give us a call or come to a meeting on the first Monday of each month at 7 p.m. in Suite F at the Arbor Club Conference Center.



Concert Chorus

By Bill Shampine

Did you ever think about the fact that members of the chorus are enjoying themselves by following ancient traditions? The production of musical tones, singing, is so basic to the human race that anthropologists are convinced that it predates the development of spoken language.

It is likely that the earliest singing was a simple imitation of the sounds heard in

nature. At some point, however, the singing became a reproduction of meaningful, communicative sounds, and thus began the creation of language.

There is no known human culture, no matter how remote or isolated, that does (did) not sing.

In ancient times, singing was a vital function used to invoke and communicate with gods, celebrate rites of passage, and recount the heroics and history of the culture. It was many thousands of years later before written languages were developed. Actually, if you think carefully about the lyrics of today's music you can see that it still is fulfilling the same functions ascribed to ancient cultures.

The Concert Chorus did pick up a few new singers, but we always are looking for new members. You should consider joining us. Everybody can sing; some are just better at it than others. If you think you may be interested, please contact Joan Stenson at 873-0340 for information. It is a great bunch of people and we do have a lot of fun.

Our featured chorus member today is Rose Fleming. Rose was born in Syracuse, N.Y. (I lived near there for awhile, that's c-c-c-cold country). She survived the cold, however, and went on to school to get a Master's degree in education. She loves working with small children and taught elementary education at various places including: Syracuse, N.Y., Cold Spring Harbor, Long Island, Eastchester, N.Y., and Bethel, Conn.

Rose retired in Bethel, Conn. in 1998, but didn't move to On Top of the World until last year (2011). She has a wonderful alto voice and years of experience singing in church choirs. We certainly are glad she sought out and joined the Concert Chorus.



Photo by Bill Shampine

Rose Fleming

16'x7' Sliding Garage Screen Door

Starting at **\$795***
Optional Screen Choices

Trade in your old vinyl windows for acrylic or glass!

CRAY CONSTRUCTION **465-4629**

CR058138 www.crayconst.com

AARP

DRIVER SAFETY PROGRAM
Save money on your car insurance; classes monthly.
For information, call Joe Briggs at 237-2971.

Let's give finding the cure a **Frabulous** head start.

Surviving breast cancer becomes more of a reality every day. Advances in technology and a greater understanding of the importance of early detection have changed more women from breast cancer patients into healthy survivors than at any time in history. And at RAO, our experience and unity as a team in your care help even more.

From the person who takes your appointment to the board-certified radiologist who reads your mammogram, we are dedicated to your accurate and compassionate care. And you don't need a doctor's referral for an annual preventive screening.

For the unrivaled safety and experience of trusted local professionals, the name to know is RAO.

Everything we do is committed to keeping you in the pink.

Join us November 3rd and take the first step in the fight against breast cancer!

2012 Pink Premier Sponsor **MAKING STRIDES Against Breast Cancer**

RADIOLOGY ASSOCIATES OF OCALA, P.A.
671-4300 • www.RAOcala.com

WOMEN'S IMAGING CENTER
TIMBERRIDGE IMAGING CENTER

We contract with a wide range of networks, including Medicare, Medicaid, and file all claims with the exception of non-contracted HMOs.



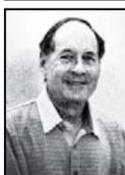
Square Dancing

By Walter Lamp

On the night of Sept. 4, we had our first dance of the new season. On that night, we had two central Florida clubs retrieve their club banners and join in the fun: Celebrity Squares and the Ocala Twirlers. On this sports t-shirt night, many shirts were worn, but as expected Gator shirts seemed to be in the majority. So, sports were the theme, but square dancing was still the main game.

It was also pie night and I can attest that there were many choices to enjoy. Of course, besides the square dancing and eating, there's always time for round dancing.

On Tuesday, Oct. 2, we are having our annual Free Fun Night at the Arbor Ballroom. Like other groups, we are seeking new members, with our free introduction to square dancing. Besides learning the square dance moves involved, we want to teach all new members to join in on the fun, the laughter, and the friendship that marks all square dancing. Anyone who needs information about this night, feel free to contact me at 854-9378.



Ballroom Dance Club

By Richard P. Vullo

Fall is finally here and ballroom dancing is in full swing at numerous venues. Our Dancin' at the Top committee held its first dance of the season on Sept. 22. It was a beach party theme with music by Fred Campbell. It was well attended and many residents enjoyed the special ice cream treats.

Everyone should be ready to dance at our Harvest Dance scheduled for Nov. 17 at the Health & Recreation Ballroom. The music will be provided by the popular duo Automatic. Complimentary hors d'oeuvres will be served at 6:30 p.m. with dancing starting at 7 p.m. Ticket prices remain at \$8 per person and will go on sale on Monday, Oct. 29 at the Health & Recreation Ballroom from 9 to 10 a.m. Seating will be limited.

Reservations for our gala New Year's Eve celebration will be taken in November. The cost remains at \$20 per person and includes hors d'oeuvre stations, including shrimp, as well as the traditional champagne toast, coffee and sweets at midnight. The music will be by the popular Karen Hall. Seating will be limited, so make your reservation early. For more information, please call Gene Melnich at 304-8293 or Paul McIntyre at 873-2873.

The schedule of future dances for this season, after New Year's is Feb. 16, 2013 with Automatic and April 6 with Karen Hall.

On Oct. 19, Happy Hour will be held Health & Recreation Ballroom instead of the Arbor Club Ballroom. The larger Health & Recreation Ballroom dance floor affords everyone the opportunity to dance to a variety of music styles. It's also a great venue to socialize with friends, with a great sound system for listening and dancing. Let's continue supporting these dances.

Our weekly dance lessons with Trish Sands continue at the Ocala Health, Senior Health & Wellness Center, next to the On Top of the World's Customer Service office. For October, the dance style will be fox trot.

We invite you to come in at 6:30 p.m., watch the moves, join in some basic moves, and see how you feel. If you enjoy it, you might want to sign up for the beginner's classes, which start the following Wednesday. If you find it's not for you just drop out, knowing that at least you gave it a try.

You will also learn about another square dance tradition the first night, countless and tasty snacks. It's also a great way to exercise.

On Sunday, Oct. 14, we will visit our friends at Orange Blossom Squares in The Villages. We will retrieve our banner and dance with friends. One of the nice benefits of square dancing is making new friends while visiting other clubs and conventions. Square dancers know no boundaries once the music starts for everyone in their squares. We have a common goal, to complete the tip and have as much fun as possible doing it.

On Saturday, Oct. 20, we will have our Fall Festival, in the Health & Recreation Ballroom, from 7 to 9:30 p.m. The caller will be one of our favorites, Jack Lewis from Boynton Beach.

On Tuesday, Oct. 30, our annual Halloween dance will take place in the Arbor Club Ballroom. We always encourage costumes, but regular square dance attire is welcomed for those who don't want to transform themselves into another being.

For more information, please contact Trish Sands at 351-2423 or Dick Vullo at 854-6772.

As always, there are several other excellent dance instructors and places to enjoy dancing each month here in Ocala. USA Dance holds its dances on the first Tuesday of each month at the Pioneer Garden Center, 4331 Silver Springs Blvd., Ocala. USA Dance, Citrus County continues with its dances every other Saturday night at the Kellner Center in Beverly Hills. For complete information on dance instructors and venues check out the website: www.usadanceocala.com.

A special opportunity for dancers is coming the weekend of Nov. 30/Dec. 1. Diana and Mitch, the popular duo known as Retro Express, are sponsoring a social ballroom dance event at the Sheraton Sand Key Resort on Clearwater Beach. The hotel is located right on the beach and includes a gourmet restaurant and other luxury amenities. The weekend includes an optional dance cruise as well as time to explore the attractions of Clearwater Beach. For more information, please contact Dennis Rose at 425-0500.



Ballet Club

By Eugenie Martin

Julie and I are busily rehearsing our dancers to perform at the Countryside Presbyterian fellowship dinner in October. Our numbers include ethnic/country dances, more serious classical dances and lighthearted classic dances. We have chosen this variety to be entertaining to our audience and to provide an opportunity for our members, who vary in experience and

ability, to feel comfortable in the dances they do. We appreciate this opportunity and hope that all goes well.

Otherwise, our classes continue in normal fashion at the Arbor Club Exercise Studio adjacent to the indoor swimming pool. The classes are held four times each week: Mondays, from 6:45 to 7:45 p.m., Tuesdays and Thursdays, from 1 to 2 p.m.; and Saturdays, from 9 to 10 a.m. Newcomers are always welcome. You may sit in and watch or take a class at any time. To start, ballet clothes are not necessary. All that is needed is an exercise outfit, socks and a bottle of water.

If you wish to join us or simply want more information about our club or classes, please feel free to call me at 854-8589. Happy dancing!



Line Dancing

By George Conklin

Between the Club Fair and the "Welcome Back to Line Dancing" reception, we are off to a good start with many new members.

The new class season, September through June, started on Monday, Sept. 10. Resident-lead dancing and instruction by Janice Meade and Bob Ferguson is in the Health & Recreation Ballroom on Mondays from 12:45 to 2:45 p.m. for level two and easy intermediate dancers.

Marilyn McNeal will teach from 3 to 6:30 p.m. on Mondays:

- Improver+ classes: 3 to 4 p.m.;
- Beginner classes: 4:15 to 5:15 p.m.;
- Newcomer classes: 5:30 to 6:30 p.m.

Marilyn (www.rhythm-in-my-soles.com) teaches locally as a professional and at major dance events here and internationally. Marilyn just returned from teaching in Taiwan, China. She joined us for a "Welcome Back to Line Dancing" reception on Monday, Sept. 24 and her classes start on Monday, Oct. 1.

Marilyn provides detailed instruction for new dances as they are introduced ap-

propriate to the level of the class so you can join any time. If you have never line danced, it's easy, sign up for the beginner class. If you have prior experience, try the level you think is right for you. You can always move up or down if you picked the wrong one. If you have not yet signed up for classes with Marilyn McNeal, just stop by the Health & Recreation office and sign up. Marilyn's classes will run \$10 for each class per month.

We continue to dance every Friday night at Happy Hour in the Arbor Club Ballroom or Health & Recreation Ballroom and The Town Square. Come join us, just stay in line and step when the drum goes thump.

For detailed information, please contact Janice Meade at 861-9345; Bob Ferguson at 873-4478; or Nancy Carmack at 873-6960.



**JOY
Evangelical
Lutheran Church**

www.joyocala.org
joyocala@embarqmail.com

Sunday Worship at 8:15 a.m. and 11 a.m.
Sunday School at 9:45 a.m.
Wednesday Evening Worship at 6:45 p.m.
German Language Worship on the
First Sunday of Each Month at 3 p.m.

Nursery Provided
Edward Holloway, Senior Pastor
7045 SW 83rd Pl., Ocala
(352) 854-4509

DIGITAL
Communication Media

(352) 873-4817
DigitalCommunicationMedia.com



**EMERGENCY AFTER-HOURS
PHONE NUMBER
236-0TOW (236-6869)**

A. L. Milton
CONSTRUCTION, INC.

THE Remodeling Experts

- KITCHEN & BATH MAKEOVERS
- SUNROOM PORCH ENCLOSURES
- ROOM ADDITIONS
- CABINETS
- GRANITE TOPS
- CERAMIC TILE
- WOOD FLOORS
- WALK-IN TUBS
- CROWN MOULDING
- SHELVEING

**30 YEARS EXPERIENCE
BUILDING CUSTOM
HOMES IN OCALA**

352-368-7733

State Certified: CGC-017001 www.ALMILTON.COM

homeFIXology™
the name you can trust in home repairs & maintenance



No Job Too Small!
We'll even haul your junk away.

*Your business is important —
quick response guaranteed!*

- Tile Re-grouting
- Painting
- Drywall Repair
- Gutter Cleaning
- Pressure Washing

A good handyman is not hard to find!

352-237-1008

BONDED and INSURED

LAWN-AERATION

A well-aerated lawn provides space for grass roots to grow, reproduce and take in more oxygen, moisture and nutrients. Aeration also helps alleviate thatch build-up.

Call to
Schedule
Anytime 24/7

Mention this ad for ANY LAWN
\$69 AERATION UP TO
 1/4 ACRE
 (10,890 SQ FT)

1-855-WE-AERATE
(1-855-932-3728)
Summerfield, FL

Wheeler Insurance Agency

Home*Auto*Life*Health*Business

307-6666

www.WheelerInsuranceAgency.com

Offering homeowner, paid-in-full, and retiree discounts!

Many payment plans available!
Multi-policy Discounts!
AARP & AAA Member Benefits!

Proudly offering the following insurance carriers (and more!)



AAA
Insurance



ASI



FLORIDA
FAMILY
INSURANCE



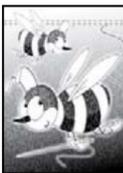
TRUSTED
200
YEARS
THE HARTFORD



MetLife
MetLife Auto & Home™



TRAVELERS



Sewing Bees

By Linda Lohr

Well, Rita has been very busy creating beautiful wonder wallets for the upcoming Rags to Riches event. These small wallets are perfect for carrying essential identification as well as some mad money! They fit in your pocket when a purse is not necessary.

They are great presents for any occasion! Be sure to stop by our booth and see for yourself. There are many patterns to choose from, making gift-giving an adventure!

The rest of the hive is busy making Christmas-themed quilts with bears to match. It will be here before we know it!

Our mission is to provide comfort for the abused, abandoned, and neglected children of Marion County. Your donations all year long help us to do just that. Stop by our hive on any Thursday in the Art Room, 12:30 to 3 p.m. We would be happy to show you our creations made with love for the children.

If you no longer sew but have cotton fabric, fiberfill or batting cluttering up your closets, please consider donating the materials to the Sewing Bees. We will put it to good use!

Please contact Marcy at 854-1181 or LeeAnn at 854-7205 for more information. As always, the children and we thank you for all of your support.

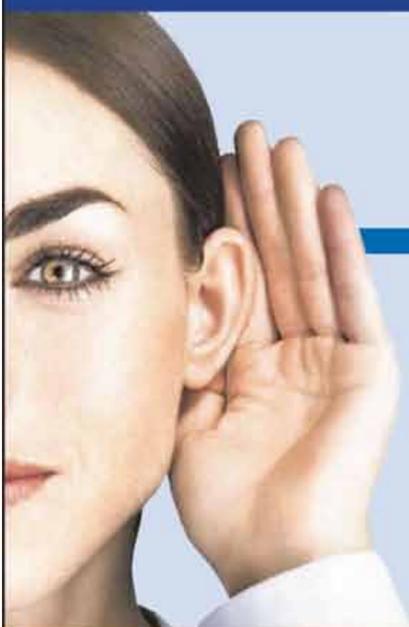


Photo by Linda Lohr

Wonder wallets will be for sale at Rags to Riches.

ON TOP OF THE WORLD NEWS
UPCOMING PUBLICATION
 November Issue: Thursday, Nov. 1

NOW SERVING Ocala & GAINESVILLE



WITH 25 OFFICES STATEWIDE, WHY WOULD YOU BUY A HEARING AID ANYWHERE ELSE?

WHY WE'RE THE NO. 1 PLACE TO BUY A HEARING AID?

■ Most Experience Staff - Over 50 years of experience! Our doctors of audiology and board certified hearing aid specialists have over 50 years of experience and satisfied patients.

■ We carry 20 of the world's leading manufacturers so we can select the hearing aid that is just right for your hearing loss.



■ No Excessive markups - No bait and switch means better hearing for lower prices to you!

We never charge for these services:

- FREE hearing examinations and consultations
- FREE ear cleaning and professional ear wax removal
- FREE service, cleaning and maintenance of your hearing aids (regardless of where you purchased them)
- FREE digital adjustment and computer programming of your hearing aids - no matter where you purchased them
- FREE electronic verification of your hearing aid to make sure your prescription fits your loss

NOW, THE NEW OPEN FIT TECHNOLOGY at the most affordable price anywhere... We Guarantee it!

30 Day Trial **RISK FREE**



- No Plugged Up Feeling
- Natural Sound Quality
- Feedback Cancellation
- Virtually Invisible
- Fully Automatic

\$595

Half-Price Sale • Reg. \$1190

NO-GIMMICKS, NO FINE PRINT!
 LOWEST PRICES ON ALL MANUFACTURERS.
 WE GUARANTEE IT!

SPECIAL: Our Advanced Line of Digital Hearing Aids

<p>\$395 ITE (In-the-Ear) WAS \$790 Fits up to 40 db loss.</p>	<p>\$495 ITC (In-the-Canal) WAS \$990 Fits up to 40 db loss.</p>	<p>\$595 Micro-CIC (Completely in the Canal) WAS \$1190 Fits up to 40 db loss.</p>
---	---	---

<p>SPECIAL \$49 Hearing Aid Repair Any make or model with 6 mo. warranty. Expires 10/31/12.</p>	<p>SPECIAL 49¢ Zinc Air Batteries (4pk) Limit 2 pk. per person. Expires 10/31/12.</p>	<p>FREE Hearing Aid Battery Tester with every appointment for your free, no obligation hearing test.</p>	<p>FREE Hearing Aid Analysis Analyze your present hearing aid performance in real life conditions with the state-of-the-art diagnostic equipment. (Reg. Value \$89)</p>
--	--	---	--

ADVANCED HEARING CENTERS OF AMERICA

Don't buy a hearing aid until you try one **100% RISK FREE!**

Our professional staff of Doctors of Audiology, Board Certified Hearing Aid Specialist and Audioprosthologist

Plus 25 Other Florida Locations

GOLF CAR APPROVED

<p>Ocala 352-291-0152 8075 SW Hwy 200 Suite 106</p>	<p>Gainesville 352-371-8244 The Villages 352-205-7804</p>	<p>Lady Lake 352-259-5855 Fruitland Park 352-314-0164</p>
---	---	---

Artistic Crafts & Gifts
 By Loretta Troutman

While shopping in a local store in early September, I noticed that they had already put their Christmas items on display. I thought, "Christmas in September? How early is that?!"

But at the same time, I realized that our crafters have many items ready for early Christmas shoppers too. Our first Tuesday in the Health & Recreation Ballroom after our summer hiatus was exciting as we welcomed three new crafters to our group.

You'll enjoy seeing the many new gift items we display for your selection. There is something for everyone. As one gentleman put it, "A handmade gift is a more personal gift."

Come see us. We are in the Health & Recreation Ballroom every Tuesday, from 9 a.m. to noon.

If you are a crafter and would like to join us, please call Rene Beck for details.

Rubber Stamp Greeting Cards
 By Linda Lohr

September's presenter was Suzi Burdan. Her cards were a fall-themed card, using 1930s styled hats; a butterfly birthday card; and a small decorated gift bag. Suzi generously supplied the paper, ribbon, envelopes, bags and ... the bling! Everyone enjoyed the creative experience.

Our group is open to all crafters, beginners or those more experienced. One or two people do a presentation each month. The group usually meets the first and third Thursdays of the month. There are basic supplies that are needed, such as a trimmer, glue, scissors, and card stock. Everyone in the group shares their supplies and everyone brings new ideas to the table. You are only limited by your imagination!

If you feel this might be a class you would enjoy, please call Kathy at 237-6439. We look forward to introducing new people to our fun craft. Until then, keep on stampin'!

Sunshine Quilters
 By Jan Johnson

The Sunshine Quilters are traveling again! It's a bus shop hop on Tuesday, Oct. 30, traveling to Quilts on Plum Lane in Dade City and to the Fabric Warehouse in Lakeland. Bus cost is \$25 and checks should be made out to the Sunshine Quilters. Please enter your cell phone number on the check, in case there is a need to call you during the shop hop. Checks may be mailed to: Ann Weldishofer, 8537-E SW 90th Place, Ocala, FL 34481.

You may call Ann at 209-8291 if there are any questions. Departure time will be approximately 8:30 a.m. with a return around suppertime. Final details will be settled soon. All quilters are welcome.

The club continues to make placemats for the Meals on Wheels program. It is a nice break from making larger items and it is fast and easy with an opportunity to use some of the decorative stitches on our machines.

We hope some residents stop by our Sunshine Quilters table at the Club Fair and enjoy a few of the lovely items that club members have made.

See you on the shop hop! We always have fun traveling! A contact point for club questions is Lana at (903) 407-5116.

FREE BALANCE ASSESSMENTS

Health & Recreation Building
 Thursdays at noon
 Please call 387-7534 to reserve your spot.



Avalon Social Group

By Lorraine Rourke

We had such delicious dishes at the September potluck! Our next event will take place on Monday, Oct. 1 in the Arbor Club Ballroom. Please bring a dish to share (appetizer, meat, casserole, fruit, salad, vegetable, bread, or soup), a serving utensil, and your own non-alcoholic beverage. Please no desserts, as I assign those.

Have a neat recipe you'd like to try out? This is a good time to get some opinions.



Candler Connection

By Janet Wiles

On Sunday, Oct. 21, the Candler Connection Social Committee has scheduled the "Taste of the States" event at Stone Creek Grille from 6 to 9:30 p.m. Come enjoy a night of fun with a buffet featuring foods from across the United States and live music provided by LaCroix.

Representing the northern states will be New England clam chowder, mini Philly cheese steaks, Maryland crab cakes, and New York-style hot dogs. For the eastern states, there will be Virginia ham, Chicago mini deep-dish pizza, and New Jersey tomato salad. From the southern states, look for Louisiana jambalaya, Texas grilled rib eye steak, St. Louis ribs, and Colorado ranch potatoes. Representing the western states will be California chicken and waffles, New Mexico chili Verde, and Las Vegas salad bar.

Desserts will represent the various regions and will include sugar free options.

The price of tickets, \$30 per person, includes the buffet and one drink. Tickets will be sold in the Candler Hills Community Center on Mondays, Wednesdays, and Fridays from 10 a.m. to noon through Oct.

There have been some amazing dishes and of course if you are not a cook, go simple or get pre-prepared at the stores or restaurants nearby.

We set up tables at 5 p.m.; begin at 5:30 p.m. and food lines start at 5:45 p.m. It's a great way to find out what is going on, meet your neighbors and have a delicious meal.

We will take input on themes for events and ideas for our Christmas get-together.

Discussion was done at the September event on whether to do a hot dog barbecue in November. If we do, tickets will be available at the October potluck. So, any decision made at the September potluck will override the information in this column.

A 50/50 raffle will take place at every event. The remaining potlucks for the year are Oct. 1, Nov. 5, and Dec. 10. If you have any questions, call Lorraine at 390-2120.

5. Only 100 tickets are available for this event. Seating is first come, first served. For more information, contact Karen Bennett at 484-1150 or Bob Scherff at 291-1505.

The next potluck will be Monday, Oct. 29. This is a wonderful occasion to meet your new neighbors and to welcome back snowbirds. Those residents with last names beginning with A-C or T-Z should bring a salad, side dish, or vegetables; D-K, appetizers or dessert; and L-S, main entree. Label your dish with its name and ingredients to assist people with dietary issues, especially nuts, high sugar or salt content, as well as sugar substitutes.

Please start arriving at 5:30 p.m. to enjoy appetizers. Make sure you get a number for the table where you will be sitting. The cost of \$1 covers eating utensils, plates, napkins, and decaf coffee. To attend, contact Bev McCarthy at 854-9416 or bjtr6@yahoo.com to let her know how many will be attending and what dish you will be bringing. Volunteers are always needed to help with setup and cleanup.

The project to update events, clubs, and activities listed on our web site, www.candlerconnection.org, should be completed later this month. Thanks to all who assisted with getting this information together for all to use. Enjoy all of the many and varied opportunities to become involved in our community or to interact with folks with similar interests.

www.OnTopoftheWorldInfo.com

Progress Energy's Duct Sealing Program

By Robert Colen

Progress Energy's duct sealing and inspection program inside On Top of the World has been a big success so far. The free program, designed to help homeowners save electricity by ensuring that their air conditioning ducts are sealed properly, has benefited more than 200 residents so far.

The question that we often get asked is, "Why does Progress Energy offer a free program to make sure ducts are sealed properly?" The answer is rather simple; Progress Energy has a vested interest in reducing energy consumption. The cost for them to purchase additional electricity is very expensive. In fact, building a new power generating plant is extremely costly, mired in regulatory hassle, and takes many years to complete. To reduce all of those expenses, the company implements energy saving programs that are mutually benefi-

cial to both Progress Energy and their customers.

When you sign up for the program, Progress Energy will send one of their authorized contractors to visit your home. They will climb into your attic and inspect all of the air duct connections and ensure that there are no leaks. If there are leaks, they will use the product called Mastic to seal those ducts and eliminate the leaks. Ultimately, this will save you money on your electric bill because it eliminates waste.

If you are living in Americana, Crescent Ridge I or any of the Friendship communities, and you are interested in signing up or learning more, please contact Claudia Fredette with Progress Energy at Claudia.Fredette@pgnmail.com or (727) 409-6376. You may also visit Customer Service in Friendship Commons, Suite 200 to sign up.



GOING OUT OF TOWN?

Download a PDF of the World News at www.ontopoftheworld.com/newspaper.

HANDYMAN
\$29.95 CALL TODAY!
 Offer expires 10/31/12
 Licensed · Bonded · Insured
208-7600
 More coupons at... **DocsRestorations.com**
 One Company · One Source · One Solution

Executive Automotive

Service of Ocala, llc.
(352) 875-0975
 6355 S.W. 38th Street, Ocala, Fl. 34474

Synthetic Blend Lube Oil / Filter & Nitrogen Tire Fill

Change oil and filter, top off all underhood fluids, 27pt visual inspection. Reset all reminder and T.P.M.S systems.

\$15.99*

Must present coupon at time of write up. Up to 5 qts of oil. Synthetic oil extra. Not valid with any other coupons or discounts see facility for details. Most cars and light trucks.

We Have Moved....

Our new service facility has over 15 service bays to help serve you better.

Stop by and see how we put the word "SERVICE" back in the service department.

ACTIVE AND RETIRED MILITARY PERSONNEL UP TO 30% OFF

ANY MAJOR MECHANICAL REPAIRS

Must present coupon at time of write up. Offer good on labor only. Not valid with any other coupons or discounts see dealer for details. (Most cars and light trucks)

IT'S SIMPLE IT'S FREE!!

Free Nitrogen Tire Fill

Why pay \$30.00 plus for nitrogen tire fill when Executive Automotive does it for FREE With Every Service !!!!!

*Must present coupon at time of write up. Not valid with any other coupons or discounts call for details. Most cars and light trucks.

Tire Rotation & Balance

Rotate and Balance Tires, Inspect for Abnormal Wear. Reset all reminder and T.P.M.S systems.

\$29.99*

Must present coupon at time of write up. Not valid with any other coupons or discounts see facility for details. Most cars and light trucks.

IT'S SIMPLE IT'S FREE!!

FREE CHECK ENGINE LIGHT INSPECTION*

*(see facility for details--most cars and light trucks)

Front End Alignment

Check Front End Components . Adjust Camber/Caster/Toe If Needed. Check Tire Pressures . Reset T.P.M.S systems if Needed.

\$34.99*

Must present coupon at time of write up. Not valid with any other coupons or discounts see facility for details. Most cars and light trucks.

EXECUTIVE AUTOMOTIVE

6355 SW 38th Street

Just Look for the American Flags...

West Port H.S. ↑ 38th Street ← 80th Ave

O.T.O.W

Tire Rotation

Rotate Tires, Inspect for Abnormal Wear, Reset T.P.M.S systems.

\$9.99*

Must present coupon at time of write up. Not valid with any other coupons or discounts see facility for details. Most cars and light trucks.

Front Brake Job

Remove and Replace Front Brake Pads , Install Ceramic Pads, Turn Rotors If Needed , Inspect All Hardware and Components:

\$139.99*

Must present coupon at time of write up. Not valid with any other coupons or discounts see facility for details. Most cars and light trucks.

RESTORATION SERVICES

We are Now offering Paint and Body Repairs // Spray In BedLiners

Come Down And See "RICH NETTI"
 (Former Service Director And Certified General Motors Technician @ Bo Williams Buick) over 25 years experience working in the automotive industry.

Restoration Services

Referendum on November Ballot

By Ray Cech
World News Writer

On Tuesday, Oct. 16, at 3 p.m., Candler Connection will be hosting speakers from "Friends of Munroe." This important meeting at the Candler Hills Community Center will be about the Nov. 6 referendum that affects all of us here in the Ocala community.

The Speakers Bureau of Friends of Munroe, Inc., is providing information and answering questions about the proposed lease of Munroe Regional Medical Center to one of several prospective for-profit bidders by

the Trustees of the Marion County Hospital District, and the alternative of maintaining it under local control through the bond referendum scheduled on the coming Nov. 6 ballot.

Friends of Munroe is an independent non-profit organization, not affiliated with Munroe Regional Medical Center.

Please be sure to join your neighbors at this very important meeting.



GOLF CART REGISTRATION

Customer Service

8 a.m. to 4 p.m., Monday through Friday

Bring your golf cart, resident I.D. and proof of golf cart insurance.

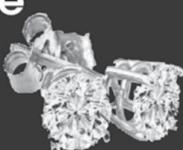
J&J JEWELERS

All repairs done on premises.



BATTERIES
\$8.00
+tax

Affordable
New &
Estate
Jewelry



Reader's Choice Winner • Jewelry Store 2007, 2008, 2009, 2010, 2011
www.jandjjewelersocala.com

Readers' Choice
Winner 2011
Citizen

Jasmine Plaza • 352-401-0001
6160 SW SR 200 Unit 104 • Ocala, Florida 34476
STORE HOURS: TUES.-FRI. 10-5 • SAT. 10-2



Model Railroaders

By Jim Devine

A couple of months ago I told you that the Model Railroaders Club was making some significant changes to our train layouts. One of the changes is the introduction of an N scale layout that will be built on a shelf over the new HO scale train yard. I said the N scale layout would be based on a Timesaver design, and I promised to explain what that was.

Think of the Timesaver model railroad layout as being a puzzle, almost like the Rubik's cube of model railroading. The legendary model railroader, John Allen, originally designed it. He was the builder of the equally legendary Gorre & Daphetid (pronounced Gory and Defeated) Railroad.

The layout has five switches (also called turnouts), five sidings, and a runaround track. John Allen's Timesaver layout measures two feet by six feet. The layout has five industries on it that depend on a railroad to deliver raw materials and to pick up the finished product. For example, one of the industries could be a furniture maker that requires the frequent delivery of wood and other items, and then needs to have the completed furniture picked up and delivered to market.

In a Timesaver puzzle, you are given some railroad cars to deliver to one or more of the industries, and have to pick up cars

that are already on the layout. Using our furniture maker as an example, you may have to deliver a flat car of raw lumber to it, and at the same time, pick up a boxcar that they have loaded with their finished products.

The puzzle-maker can design a puzzle as simple or as complicated as he likes, and then present it to a group of model railroaders. The trick is to find the fastest way (taking the least number of moves) to make your deliveries and pick-ups.

Keep in mind that the sidings (i.e., the railroad tracks that run next to buildings) that the railroad cars are placed are dead ends. A locomotive, therefore, cannot pull a car into a siding to leave it there without getting itself trapped. The railroad car has to be pushed into the siding, and this is done by use of a runaround track. The runaround track allows a locomotive to swing in front of, or behind, a railroad car as needed. The only way a Timesaver puzzle can be completed is by the proper use of the runaround track.

A large number of variations to the original Timesaver design have been introduced over the years. Our layout will likely have additional track that will allow continuous operation of the trains.

The Model Railroaders Club is always looking for new members, and you're welcome to join us in our train room on the first floor of the Health & Recreation Building off the Fitness Center. We try to work on the layout on Tuesdays from 1 to 4 p.m.

Our monthly meetings are held at 9 a.m. on the first Wednesday of every month in Meeting Room #3 of the Craft Building.



American Jewish Club

By Carol Aronoff

Our first meeting of the new season was held on Sept. 9. The pizza was delicious and everybody had a great time. As I wasn't able to attend, Norma was kind enough to speak about our upcoming bus trip to the Cedar Key Seafood Festival on Saturday, Oct. 20.

An e-mail has been sent to all of you containing the particulars of the trip. The price is \$28 per person including the bus driver's tip. If you are interested, please call me at 861-8074 by Oct. 5. This should be a fun time and with a great turnout.

Our lunch bunch met on Thursday, Sept. 20 at My Designers Attic on Magnolia Ave.

Don't forget the annual Club Fair on Thursday, Sept. 27, from 10 a.m. to 1 p.m. in the Health & Recreation Ballroom. As usual, we will have a table with members to meet and greet you, so come on down.

Our next membership meeting will be on Sunday, Oct. 21, at 2 p.m. We are pleased to announce the return of the Irish children's step dancers. We really enjoyed their performance last year. This time around promises to be even better, if that's possible.

Rene Filzer, our sunshine lady, is available to send your card of good will and good health. Just call her at 961-1030.

We are all looking forward to a very successful 2012/2013 season. Let's all unite into one big happy club with lots of good things in store. Wishing you all the best of health and happiness in our new year.

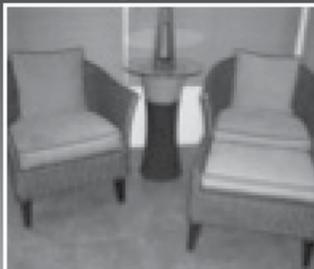
FOR SALE High Quality Designer Rattan Furniture



Love Seat

- Four Gold Cushions
- Black Accent Pillows
- 51" wide x 32" deep

TAG SALE
See More Home Furnishings!
Thursday, Oct. 18 & Friday, Oct. 19
9 a.m. to 3 p.m.
8045 SW 78th Terrace Road
(Indigo East)



Side Chairs with Ottoman & Table

- Two Gold Pillow Side Chairs
- Oversized (26" wide x 17" deep x 20" high) Pillowed Ottoman (can be used for extra seating)
- Glasstop Side Table (22" high x 28" wide x 20" deep)



Sofa

- Six Oversized Deep Cushions
- Tan with Palm Pattern
- 33" high x 75" wide x 36" deep

352-861-1412

jabenard@embarqmail.com (resident)

An Evening with Bud Conover

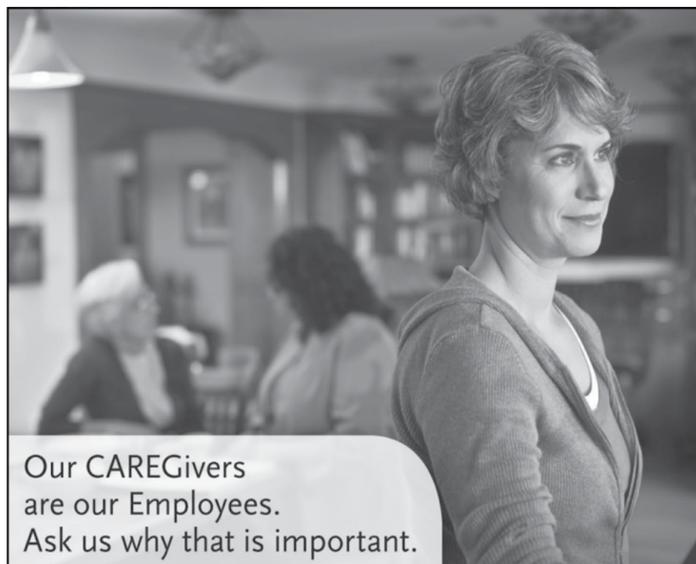
Friday, Oct. 26
Health & Recreation Ballroom
7 p.m.

We are proud to sponsor "An Evening with Bud Conover" to the residents of On Top of the World! This is our way of saying thank you to all of our past, present and future patients.

Sincerely,
Drs. Challa and Kandru

Tickets go on sale on Monday, Oct. 1 from 8:30 to 10 a.m. in the Health & Recreation Ballroom and every Monday, Wednesday and Friday thereafter.

General: \$8 per resident
Reserved: \$10 per resident



Our CAREGivers
are our Employees.
Ask us why that is important.

Whether you are looking for someone to help an aging parent a few hours a week, or need more comprehensive assistance, Home Instead can help.

- Meal Preparation
- Shopping & Errands
- Light Housekeeping
- Incidental Transportation
- Medication Reminders
- Personal Care

Call for a free,
no-obligation appointment

352.622.6447

HHA 299993167

Serving the On Top of the World Communities

Each Home Instead Senior Care® franchise office is independently owned and operated.
©2012 Home Instead, Inc.

Ocala/Marion County
Chamber of Commerce 2010
"Business of the Year"

Home Instead
SENIOR CARE®

To us, it's personal.

homeinstead.com/612



Lions Club

By Eloise Hollyfield

On Saturday, Aug. 18, the SE Canine Companion Independence (CCI) Regional Training Center in Orlando held its quarterly graduation and puppy matriculation ceremony.

The CCI graduation ceremony presents a person who has been matched with a dog who has finished his/her two weeks of intensive advance training. This training teaches these "teams" (person/canine) the commands and how to care for the CCI dog. The physically disabled (but not blind) and the companion canine "graduate" together and then go to their respective homes to begin their live together.

There is also a puppy matriculation ceremony in which the puppy raisers have finished their work socializing the pups and teaching them basic obedience. The pups are now about 18-22 months old, and they are ready for their advanced training, or "college," as those involved like calling it. For example, Kabell is a 20-month old

canine that has been turned over to the SE CCI regional training center for advanced training.

If you are interested in learning more about the CCI program, visit their website at www.cci.org or contact PDG Lion John Redden or Lion Virginia Redden by phone at 414-1696.

September was a busy month for the Lions Club. On Sept. 1, several members participated in the "All About Kids Expo" held at the Honda of Ocala. PDG Estelle announced all of the upcoming school eye screenings. On Sept. 22, members visited the Conklin Center for the Blind, an organization the club sponsors.

In lieu of the club's regular morning meeting on Sept. 25, members took part in the read-in program, reading to students at Marion Oaks Elementary.

The club will also take part in the Club Fair at the Health & Recreation Ballroom on Sept. 27, conducting diabetes testing from 10 a.m. to 1 p.m.

Of major importance to residents is the commemorative presentation honoring our nation's heroes on Veterans Day, Nov. 11 at 2 p.m. at the Arbor Club.

For those considering joining this very active service group, contact PDG Estelle Clark at 861-7358 or pdgestelle@yahoo.com.



Photo by Anne Merrick

Unique Birders enjoying a birding walk.



Lauren and Willy with their dog (first row) and Kabell, and our Lions who attended the ceremony (Lion Peter Dodd, PDG John Redden, Lion Ken Greve, Joan Greve and Virginia Redden).



Birders' Beat

By Anne Merrick

We are about to plan this season's series of birding outings. I will post the list when we have it completed. Every year, we have visits to wonderful places and walks led by the members of this small group. At each outing, our experts show the less knowledgeable of us what to look and listen for. There are some extraordinary eyes that spot and identify birds that the rest of us never see. If you are persistent and lucky, you may get an incredible photo to treasure or even paint if you are also an artist.

Anyone wishing to join us and be added to the e-mail list should contact Anne Merrick at 732-0706.



**EMERGENCY AFTER-HOURS
PHONE NUMBER
236-OTOW (236-6869)**



**Zero
Monthly
Plan
Premium***

A new generation of plans
for your generation.

BlueMedicareSM
Advantage Plans

Don't miss out.

Annual Election Period is from October 15
through December 7, 2012.

F.W.H. & Associates
7651 SW Hwy 200, Suite 108 · Ocala, FL
(352) 854-2100

Your Local Agency for

Florida Blue

In the pursuit of healthSM

Florida Blue is Florida's Blue Cross and Blue Shield plan.

*You must continue to pay the Medicare Part B premium. The Zero Monthly Plan Premium only applies to the HMO and RPO plans. Limitations, copayments and restrictions may apply. The benefit information provided is a brief summary not a complete description of benefits. For more information, contact the plan. Benefits, formulary, pharmacy network premium and/or copayments/co-insurance may change on January 1 of each year. Florida Blue is a trade name of Blue Cross and Blue Shield of Florida Inc., an Independent Licensee of the Blue Cross and Blue Shield Association.



Rod Stewart Tribute with Rod Caudill

It's Showtime!

By Bob Woods
World News Writer

October offers several exciting events at Circle Square Cultural Center. Hop in your golf cart and enjoy an afternoon or evening out!

Saturday, Oct. 6

The Rat Pack Remembered

Be prepared for the stage to come alive with this hit show! Remember "The Rat Pack?" This group of entertainers, from the late '50s and early '60s, was comprised of Frank Sinatra, Sammy Davis, Jr., Dean Martin, Peter Lawford and Joey Bishop. This show will feature their famous songs and recordings with a band along with Las Vegas-style showgirls making this performance one for the record books.

Saturday, Oct. 20

Craft Fair

The 10th annual Craft Fair will take place in the Circle Square Cultural Center

and outside on The Town Square. Crafters will display and sell their creations. Take this opportunity to get some of your holiday shopping done! This is a free event.

Saturday, Oct. 27

Rod Stewart Tribute with Rod Caudill

By popular demand, Rob Caudill returns to perform his Rod Stewart tribute show. Often mistaken for Rod Stewart, this performer sounds just like him too! Rod Caudill will perform in concert all the hits by artist Rod Stewart. You won't believe your eyes or ears! Come out and enjoy a great show!

Stop by the ticket office at 8395 SW 80th Street or go online to www.csculturalcenter.com to purchase your tickets.

Let's watch the lights dim as the curtain rises. It's showtime.



The Rat Pack Remembered

HAVE YOU DISCOVERED?



Where there's always something going on!



- **FIRST SATURDAY VILLAGE MARKET** Saturday October 6 9am - 2pm & 1st Saturday of each month
- **Garden Groupies at Grumbles House** Monday October 8 @ 10:30am
- **JAZZ-UP DUNNELON** Saturday October 20 5 - 9pm

A dozen quaint shops and eateries nestled among oak trees, historic buildings, scarecrows and flowers.

www.DunnellonHistoricVillage.com 352.465.1460

TEE PEE TIRE & BUDGET MUFFLER

Service You Can Trust by Certified Techs
Family Owned & Operated • Est. 1990

AUTO CARE CENTER
CORNER S.R. 200 and 91st AVE.

237-5599

BUDGET MUFFLER
2040 N Pine Ave.

622-0075

Welcome Autumn!

Air Conditioning • Alignments • Batteries • Brakes • Computer Scan
Custom Wheels • Custom Exhaust • Diagnostic Extended • Warranties • Mufflers
Shocks • Struts • Tires • Trailer Tires & Wheels • Transmission Service • Wiper Blades

BUY One Windshield Wiper, Get One FREE

With Any Service

Specialty blades not included. Call or stop by for details. Must present coupon. Not valid with any other offer. Expires 10/31/12 / OTOW

Lube-Oil-Filter

Castrol \$21.95
Synthetic Blend
Up to 5 qts. oil (5-W-30 or 15-W-40)

FREE Tire Rotation

With Oil Change
Most Cars Complete Service
Top Off Fluids • Check Air Pressure in Tires • Inspect Belts & Hoses
Must present coupon. Not valid with any other offer. Expires 10/31/12 / OTOW

\$10.00 OFF

4 Wheel Alignment
Parts Extra
Starting at \$79.95

YES... We can align that!
Must present coupon. Offer good at SR 200 location only. Not valid with any other offer. Expires 10/31/12 / OTOW

Drain & Fill Radiator

\$39.75

Up to one gal. or coolant
DRAIN, FILL, INSPECT & PRESSURE CHECK COMPLETE SYSTEM
Most cars. Must present coupon. Offer good at SR 200 location only. Not valid with any other offer. Expires 10/31/12 / OTOW

Engine Light On?

Computer Diagnostic
\$49.95

Most cars. Must present coupon. Offer good at SR 200 location only. Not valid with any other offer. Expires 10/31/12 / OTOW

TRAVELING?

Avoid Trouble on the Road
55 Point Vehicle Inspection
\$39.95

Most cars. Must present coupon. Offer good at SR 200 location only. Not valid with any other offer. Expires 10/31/12 / OTOW

Air Conditioning Check-Up

\$21.95 Plus Freon

Most cars. Must present coupon. Offer good at SR 200 location only. Not valid with any other offer. Expires 10/31/12 / OTOW

10% OFF Labor

On Any Service (Over \$100)

Must present coupon. Not valid with any other offer. Expires 10/31/12 / OTOW

CV Axles

Starting at **\$149.95** Per Side

Most cars. Must present coupon. Not valid with any other offer. Expires 10/31/12 / OTOW

Exhaust Muffler

Starting at **\$79.95** Installed

Most cars. Must present coupon. Offer good at Pine Ave. location only. Not valid with any other offer. Expires 10/31/12 / OTOW



We know tires!

... dare to compare!

Visually Impaired Support Group

By Lee Wagner

The Vision Impaired Support Group will meet on Tuesday, Oct. 9, at 1:30 p.m. in the Arbor Conference Center, Suite H. Our guest speaker will be Dr. Isaac Vergara, M.D., from Omni Eye Institute right here

in Ocala. He was with us last year and was well received. So for those of you who did not hear him, come for a good learning experience. You can ask all the questions you wish! He started his career in the U.S. Marines from 1977-1981 and from there went on to his chosen career in medicine.

Hope we have a good turnout in October. Don't forget, we welcome caregivers to all our meetings. If anyone has a question, please call Lee Wagner at 237-4843 or Liz Ettl at 237-4721.



Karaoke Friends

By Vivian Brown

Another month has gone by. Fall is in the air so I want to remind you all, especially our snowbirds, to come join us for an

evening of song, laughter, and friendship. You don't have to sing; we just love an audience! If you would like to sing, but don't have your own music, we have hundreds of CDs to choose from.

We meet on the first and third Monday, from 6 to 9 p.m., at the Arbor Conference Center, Suites E and F.

Singing has been known to lift your spirits and is so good for you. For more information, call me at 291-0246. Until next time, God bless and keep on singing.

Your Neighbor Just Saved on Insurance.

Why not you?

IT'S YOUR TURN TO SAVE with the Package Policy for Home & Auto.

- **ONE** convenient policy covering both home and auto
- **SAVE** average annual savings of \$802*
- **SECURE** insurance backed by AAA—we'll be there when you need us
- **EXCLUSIVE** discount for AAA members: Save up to an additional 7%**

Contact AAA now for a quote.

AAA Ocala • 3033 S.W. College Rd. • (352) 237-6251 • AAA.com/Ocala

Ask about Life Insurance, Annuities & CDs

AUTO • HOME • FLOOD • RV • MOTORCYCLE • BOAT • LIFE • HEALTH

AAA Insurance package home and auto insurance policies are underwritten by Auto Club Insurance Company of Florida (ACICF). Applies to site-built homes only, and availability is subject to meeting underwriting criteria. *As of January 2011, ACICF customers saved an average of \$802 annually. This average was developed using data that reported dollar differences between customers' prior carriers and ACICF. **Discount applies to select auto coverages only and is based on number of years as a AAA member.



Art Group

By Anne Merrick

Rose is originally from Syracuse, N.Y. She was an elementary school teacher in New York and Connecticut. She and her husband have been residents of Bethel, Conn., for over 30 years.

After retiring from teaching, she had time to explore her love of painting. Over the years she has felt a strong attraction to watercolor paintings. Since she has a passionate love of nature, beautiful landscapes, flowers and birds as well as people inspire many of her paintings.

While taking a class from an encouraging drawing teacher, she tackled portrait drawing. This was something she had ad-

mired for a long time and wished she could do. As a result, she found that you never know what you are truly capable of doing until you try. She also tries to remember that many times artists tend to be their harshest critics.

Beside watercolor, she enjoys working in other mediums using acrylics, charcoal pencil and pastels. Rose displays her paintings at area art shows.

After coming to On Top of the World, a resident told her about the Art Group that meets twice a week. Rose was warmly welcomed by this group of supportive artists. She finds it enriching to see what others are working on and sharing pointers. Rose suggests to anyone who has ever considered painting, just give it a try and see what happens. You may be pleasantly surprised at what you can do.

We meet on Thursdays and Saturdays from 9 a.m. to noon in the Art Room. Call Anne for more information or just turn up with your supplies and start working.



Photo by Anne Merrick

Rose Fleming painting in the Art Room.



Ocala Clown Express

By Carol & Guy White

The Ocala Clown Express charity clowning group is in full swing. President Carol White has taken on many charity gigs during September and October. They are on our calendar. Most of these events include face painting, tattoos and balloon animals.

The Munroe Regional Medical Center (MRMC) and Marion County School System "Safety Program" is again starting up and our hospital clowns are ready. We see 120 to 150 children on each scheduled event and these children have to come in by bus, escorted into the Auxiliary Building. During the "Safety Program," we serve them a drink and cookies. We still can use more help with this program and we still

have time to get you ready for this program. Just give us a call.

We are also looking for non-clowns to help us at MRMC Auxiliary Building on the assigned Thursday mornings. You would assist us in the "Safety Program," but you must be a volunteer for MRMC and go through their volunteer program. You are needed as much as the clowns. We arrive an hour before the program starts as we have to set the room up for the program and also get the snacks ready for the children. You can call Carol White or just go to MRMC to the volunteer program and sign up. Tell them you want to assist Ocala Clown Express with the "Safety Program."

If you join our clown group, you will be given help with learning how to be a clown. The "Safety Program" runs from September to May each year. Even though we take the summer off, our volunteer training program says active. If you are interested, please call President Carol White (aka Dot-sy) at 873-9223 or Secretary Marge Cordasco (Rosy Nosy) at 291-0077.

Submitted by Marge Cordasco



D'Clowns

By Paula Magen

My goodness, it's October already and D'Clowns are getting into the swing of things again. Our club is still awaiting the return of some of its members.

We plan to participate in the annual Club Fair in the Health & Recreation Ballroom on Thursday, Sept. 27. We look forward to inviting those who are interested to our meetings.

On Saturday, Oct. 13, D'Clowns will be at First Congregational Church, United Church of Christ of Ocala, where we will participate in their "Pignik Back to School Bash." We will paint faces, apply tattoos, and blow balloons. There is always a large turnout and it is so much fun.

We are planning a walk-around at Hawthorne Inn in October. This is an opportunity to visit patients in their rooms.

We received the monthly schedule of Kids & Cookies from TimberRidge Rehabilitation & Nursing Center. A class of four-year-olds is bused from Childhood Development Services to participate in an activity with the seniors.

And, last but not least, we will participate in the annual Marion County Sheriff's

Office Halloween party. We will paint faces and apply tattoos. It's an opportunity to enjoy all the creative costumes.

Our first meeting will be on Monday, Oct. 1. We meet the first and third Monday of the month at Arbor Conference Center, Suites B and C, at 1:30 p.m. Join us; we think you'll love clowning!

For more information, please call Paula at 873-3433.

Weekly Farmer's Market
 Thursdays • 9 a.m. - 1 p.m.
 Cooking demo: October 4th • 10:00 - 10:30 a.m.
VISIT THE MARKET EARLY!
 Present this ad and receive 10% off purchases before 10 a.m. (offer valid at select vendors)
 Produce • Plants • Baked Goods • Specialty Items • Seafood
 Visit our website for the latest information:
www.CircleSquareCommonsFarmersMarket.com

Caruthers Concrete Service

RESIDENTIAL & COMMERCIAL CONCRETE SERVICE • DECORATIVE CONCRETE • LANDSCAPE CURBING
 FOUNDATIONS • PATIOS • SIDEWALKS • POOL DECKS • DRIVEWAYS • BARN AND METAL BUILDING SLABS • CONCRETE COUNTERTOPS & TABLES

We've Moved! New Location - 1406 S.W. 15th Ave, Ocala LIC #CO1163

Call today to schedule your **FREE ESTIMATE**
 352-572-6983
www.CaruthersConcrete.com

10% OFF CONCRETE OR DECORATIVE CONCRETE (minimum 250 sq ft)
 Not valid with any other discount, specials or other coupons. Coupon must be submitted prior to initial estimate. Coupon will not be accepted after work has been completed. Offer expires 10/31/12.

10% OFF LANDSCAPE CURBING (minimum 150 linear ft)
 Not valid with any other discount, specials or other coupons. Coupon must be submitted prior to initial estimate. Coupon will not be accepted after work has been completed. Offer expires 10/31/12.

DIGITAL
 Communication Media
 (352) 873-4817
DigitalCommunicationMedia.com

ClimateControl Mechanical Services, Inc.

Joe knows Heating and Air Conditioning

- Make and model does not matter, we service them all!
- We carry and sell Trane, Rheem, York, Goodman and Payne systems.
- We offer a complete line of indoor air quality products, as well as, duct cleaning services.
- Low cost Predictive Maintenance Agreements are available.
- We perform seasonal system tune ups.
- Estimates are provided up front before any repairs are made.
- Our uniformed technicians are the best in the business.
- Our fleet is GPS monitored.
- We offer 24/7 emergency service.
- Most importantly: We stand behind all of our work!

352.291.0185 888.711.4822
 RAPID RESPONSE FOR YOUR COMFORT AND CONVENIENCE

24/7

OcalaAirConditioning.com

11% OFF
 Mention this ad & receive
 your next service or purchase.



Larry's Fit Tips

By Larry Robinson

Is it Time to Change Your Workout?

One of the things I notice in the fitness center is that some residents come in and do the same workout routines over and over again, week after week, and month after month. At the start of an exercise program, most people will feel stronger initially which is great, but if that workout never changes, you may not get the desired long-term results.

Your body is a very efficient and protective machine. It will find the "path of least resistance" to accomplish a task. Therefore,

if you perform the same exercise (task) over and over your body will become very good at doing that particular exercise and eventually require less effort to do so.

In exercise science terms we refer to this as the S.A.I.D. principle: specific adaptations to imposed demands. When the muscles become efficient at repeating a task over and over; there is less effort required of the muscles and therefore diminished results. This is sometimes described as a workout plateau.

Change is good! By incorporating new exercises or changing up your current workout, you will continue to challenge your muscles. For example, if you are an avid treadmill walker but usually walk at the same speed and for the same distance every time, try adding some variety. Incorporate some speed intervals or increase your incline. Sometimes it helps to use a program on the treadmill. Perhaps you could even try a new type of cardiovascular workout on the bike or elliptical trainer.

Maybe you need to change up your strength-training workout. For example, if you always use the Cybex Chest Press machine to train your chest muscles, try substituting the Paramount cable machine for a standing chest press or chest fly, or perhaps a free weight bench press. Incorporate this approach for other strength training machines as well. If you are unsure of how to substitute a new exercise for a current one come and see me I would be happy to assist you.

Another pitfall of doing the same workout over and over is boredom. Let's face it; if something is boring you are less inclined to do it. Keeping your routine interesting and exciting is one way to boost exercise adherence. Changing up your routine every four to eight weeks can have a significant effect on the positive results you want from your workouts. This change will keep your muscles challenged and the results coming.

FIT TIP #1: When strength training, select

a weight that allow you to perform eight to 12 repetitions with good form (see me if you need an explanation of good form). Increase the amount of weight when you can perform the 12 repetitions two times (two sets) easily.

FIT TIP #2: Change your workout routine every four to six weeks and don't forget that recovery is important too. At the end of a four or six week cycle, take a few days off to rest and repair the stress that exercise puts on your body.

FIT TIP #3: The changes in your workouts should apply to all the components of fitness: cardiovascular, strength and flexibility. Try new ways to challenge each of these:

- Cardio: Try walking, swimming, cycling, aerobics, kick boxing or a Zumba Gold class.
- Strength: Use a new machine, free weights, body weight exercises or Dynabands.
- Flexibility: Use the Precor stretch trainer, or try a stretch class.

Congratulations

Birthdays • Weddings • Anniversaries



Bonnie & Jack Heinlein
50th Anniversary



Toety Stoldt
Birthday



SPCA

By Maria Devine

Now that many of our snowbirds are back from points far and wide, we want to remind everyone that the SPCA has moved its meetings to the Bank of the Ozarks (formerly PAB Bank) right outside of our community in Friendship Center. All you have to do is take the elevator in the lobby to the upstairs meeting room. It's just as easy for residents to get to, and more importantly, it has easier accessibility for our neighboring communities. We still meet the third Thursday of each month (except July and August) at 1 p.m. Our next meeting will be on Thursday, Oct. 18.

While some of you were away, a new after-hours veterinary clinic opened up near the Paddock Mall. The clinic is called the University of Florida Pet Emergency Treatment Services at 3200 SW 27th Avenue. It is located between Palm Gardens and Qwick Check/The Vines Hospital. Anyone with a pet should take a dry run during the

day to check it out so you don't get lost if you need their services in the middle of the night. The emergency clinic is open when your vet is not: 5 p.m. to 8 a.m., Monday through Friday and 24 hour weekend and holiday service. The phone number is 512-0886 and the website is pets.vethospitals.ufl.edu.

Before our next meeting, we will be selling our delicious coffee and zero-calories doughnuts at Rags to Riches at the Arbor Conference Center on Friday, Oct. 12, from 9 a.m. to noon. Please stop by and offer your support. We will happily answer any questions about our organization.

Our go-to cat authority, Arlene, still has a number of cats and kittens available for adoption. Many of the cats were pictured in our August column. Please call Arlene at 875-9761 if you are interested. Please tell your friends and acquaintances about them also.

We have a dog of the month from Animal Services named Nixon to tell you about. An unimpeachable source tells us that this little cutie could make someone from our community very happy. He's one of those tiny guys at 6.8 pounds where every ounce really counts. Since he's already three years old, he won't get much bigger, but perhaps a few choice treats can have him tip the scales at seven robust pounds in no time. We think you can tell that he has the adorable face of a terrier mix and a personality to match. He loves to snuggle and give kisses. Who doesn't like that?

To make things easier, he knows how to walk on a leash and gets along well with other animals. So he can be an only or a dog or cat brother. Before he's scooped up, please call Animal services at 671-8700 and reference ID A082197. Or you can visit the center at 5701 SE 66th Street, off Baseline Road. Adoption costs \$40, which includes the spay/neuter fee, county licenses, vaccinations and microchip.



Nixon

www.OnTopoftheWorldInfo.com



ADVERTISING/COLUMN DEADLINE
E-mailed to otownews@otowfl.com by
noon on the 13th of month.

Water Heaters
Sales & Service

Free Estimates

Patrick's Heating & Air Conditioning, Inc.

Summer is Here!
Schedule Your Complete A/C Maintenance NOW!



Heating & Air Conditioning
Amana
LASTS AND LASTS AND LASTS.
Lifetime Condensor Replacement

Patrick's Heating & Air Conditioning
is an authorized Energy Advantage
partner with **TECO**



Thank goodness for Goodman.

To save energy, install efficient natural gas appliances using energy conservation programs from TECO Peoples Gas. For conservation program information, visit www.peoplesgas.com. Installing high efficient gas furnaces and water heaters SAVES \$\$\$!

Family Owned & Operated • 37 Years Experience

(352) 236-0400

State Certified
License # CAC1813636

www.patricksheatingandairconditioning.com

Bonded & Insured
Credit Cards Accepted

It's Horse Fever at Artful Gifts Gallery!



Stop by for 2012 Horse Fever memorabilia and also see the beautiful work of local artists.



Mugs



Poster



T-Shirts



Horse Fever
10th Anniversary

(MCA members receive 10% off)

Hours: Tues./Wed. 12 – 5 p.m.; Thurs. 9 a.m. - 4 p.m.
Fri./Sat. 12 – 7:30 p.m.; Sun./Mon. Closed
8405 SW 80th Street, Suite 10 • Ocala, FL 34481
(352) 237-3747 • www.mcaocala.com

CENTRAL FLORIDA HOME IMPROVEMENT





Mural painted at On Top of the World residence. Kitchens with new cabinets and granite countertops.

Specializing In

- Granite Countertops
- Ceramic Tile
- Cabinets
- Handpainted Murals
- Wood Floors

Granite Countertops as Low as \$34.99 per sq/ft!

October Special
FREE Kitchen Sink with the Purchase of Granite Countertops!
Expires 10/31/12

2501 SW 57th Ave, Suite #505 • Ocala, FL 34474

(352) 512-1896

www.granitetops4less.com



Fitness Happenings

By Cammy Dennis

Fitness Challenge Champs

I was overwhelmed with delight as 48 residents wearing their "Fitness Challenge Champs" t-shirts arrived for the group photograph in celebration of a tremendous wellness accomplishment. We had 124 participants in this year's Summer Fitness Challenge, with 94 reaching their destination goal. Congratulations to all our participants, it was an inspiration to see you in action.

Health & Recreation's Summer Fitness Challenge is a simple one: pick one of three destinations and start logging your miles. The destination choices are 150 miles, 300 miles or 500 miles. We award five miles for every 30 minutes of cardiovascular activity completed in the fitness center, and participants have all of July and August to log their miles. That means our 500-mile champs logged 50 or more hours during the months of July and August! On average here's how the goal destinations break down into weekly exercise duration:

- 500 mile goal = approximately 5 1/2 hours per week of cardiovascular activity.
- 300 mile goal = approximately 3 1/2 hours per week of cardiovascular activity.
- 150 mile goal = approximately 2 hours per week of cardiovascular activity.

Jack and Jean Hester are relatively new residents and they both completed the fitness challenge. Jean, who is admittedly a competitive person, chose the longest distance. "I want 500!" were her exact words. Her husband, Jack, participated in the challenge because she wanted to do it. Jack was slightly less ambitious than Jean and set his goal at 150 miles.

Jean says, "The challenge was fun and I got to meet a lot of people." Jean noted that the fitness challenge helped her to focus and commit to a regular routine of coming to the fitness center for exercise.

Carolin Packard is a seasoned participant having completed the challenge two years in a row. Carolin says, "I like the motivation of the challenge." She also appreciated the flexibility in the program noting that, "because I could choose from any of the cardio equipment the workouts didn't get boring."

Jeannette Lind was a first time participant and stated, "I exercised more because of the challenge." She also really liked the camaraderie and encouragement of her fellow participants, saying, "The fitness center was a great meeting place."

Sandy and Don Martin were also first time participants. Sandy said, "We are in the gym working out anyway so why not

Health & Recreation (Effective Oct. 1)

Time	Monday	Tuesday	Wednesday	Thursday	Friday
7:00 Aerobics Rm	Oxycise-Video	Oxycise-Video	Oxycise-Video	Oxycise-Video	Oxycise-Video
8:00-8:50	Cardio Mix	Strength & Stretch	Cardio-Kick & Tone	Strength & Stretch	Dance Party
Aerobics Room	Deb	Deb	Jessica	Deb	Jessica
9:00-9:50	Perfect Posture	Tai Chi	Stretch for the Stars	Chair Yoga	Strictly Strength
Aerobics Room	Deb	Deb	Jessica	Jennifer	Larry
10:00-10:45	Balanced Body	'KB KB' Kick boxing	Balanced Body	'KB KB' Kick boxing	Balanced Body
Aerobics Room	Marie	Han	Jessica	Han	Marie
10:45-11:30	ZUMBA	S.O.S. Serious on Strength	ZUMBA		S.O.S. Serious on Strength
Aerobics Room	Kitti	Larry	Kitti		Larry
10:45-11:30	Light Aerobics		Light Aerobics		ZUMBA Heaven
H&R Ballroom	Becky		Jessica		
11:45-12:30	Get Fit While You Sit		Get Fit While You Sit		Get Fit While You Sit
Aerobics Room	Kitti		Kitti		Marie
12:00-1:00		Fitness Center Orientation		Balance Assessments**	
Fitness Center					

Arbor Club (Effective Oct. 1)

Time	Monday	Tuesday	Wednesday	Thursday	Friday
9:00-9:45	Deep Water Aerobics*	Shallow Water Aerobics*	Deep Water Aerobics*	Shallow Water Aerobics*	Deep Water Aerobics*
Arbor Club Indoor Pool	Larry	Barb	Larry	Barb	Jessica
9:30-10:30	Yoga*		Yoga*		
Arbor Club Ballroom	Stuart		Mary Pat		

* Denotes fee-based class; Fitness Pass required.
** Balance Assessments are free! Please call 854-8707 Ext. 7534 for a reservation.

set a goal and earn a t-shirt! The challenge was extra motivation for us."

If you missed the Health & Recreation Summer Fitness Challenge this year, we look forward to your participation next summer; it will run during the months of July and August.

In the meantime join us for our annual Pink in the Park Susan G. Komen Breast Cancer walk on Oct. 11, at 1 p.m. (registration opens at noon) in beautiful Shalom Park. Choose either a one or two mile walk to raise awareness and funding for this very important cause. Stop by the fitness center for more information.

Fitness happenings:

- Thursday, Oct. 4, 11 a.m. to noon, Fencing Master Class, Health & Recreation.
- Saturday, Oct. 6, 8 to 10 a.m., Bike Clinic, Health & Recreation Parking Lot.
- Thursday Oct. 11, 1 p.m. (registration at noon) Pink in the Park Breast Cancer Walk, Shalom Park.



Photo by Cammy Dennis

Participants in the 2012 Health & Recreation Summer Fitness Challenge.



Mah Jongg

By Mary Ehle

The fall tournament is next weekend so I will have to tell you all about it next month.

We are going to start up a new class on Wednesday, Oct. 10. It will be held in the Arbor Conference Center, Suite G, at 12:30 p.m. The cost of the class is \$10 payable at the first class. Please register with me at 873-7507.

The class will be four weeks long with the possibility of a fifth week, if needed. You will need to bring a Mah Jongg card to the class. You can purchase one at Yours Truly Cards & Gifts by Winn-Dixie.

We need at least four or more for the class, so tell your friends and I know you will all have fun. Jokers to you.

HASSLE-FREE AIRPORT CAR SERVICE

ORLANDO & TAMPA AIRPORTS

PORT CANAVERAL & PORT OF TAMPA CRUISE LINES

No Ride Share! No Stops!
Licensed & Insured For Your Safety!

Book Early!

Your service was most appreciated after a long flight & we did not have to worry about leaving our car for 10 days! Thank you Richard!
~Barb Murphy, Publisher/Coffee News

RFX TRANSPORT
800-771-4059



DR. KEERTINI KUMAR, MD PA
BOARD CERTIFIED INTERNAL MEDICINE

ACCEPTING NEW PATIENTS

All adult health issues are serviced:

- High Blood Pressure
- Complete Physicals
- Diabetes
- Lung Problems
- Women's Health
- Heart Problems

On staff at MRMC, ORMC and West Marion.

Provider of Medicare, Freedom, PUP, Humana, Preferred Care Partners, most Medicare HMOs, Aetna, BCBS, Cigna, United Healthcare and many more.

8618 SW 103rd Street Road, Ocala, FL 34481

304-8980

49 YEARS OF FEELING RIGHT AT HOME

We Leave Your Home Pest Free With Environmentally Safe Solutions

RESIDENTIAL • COMMERCIAL

PEST CONTROL

- Once A Year Fleas
- Once A Year Roach & Pest (Also Monthly & Bi-Monthly)
- Ants
- Rodent Control
- Mosquito Control

LAWN SPRAYING

- Insects • Fungus • Weeds
- Dry Fertilizer • Trees & Shrubs

TERMITES

- Pre-And Post-Construction Treatment
- (New Foam Method Available)
- Real Estate Inspections

LOCALLY OWNED & OPERATED

FREE INSPECTIONS & ESTIMATES

Serving Marion, Alachua & Citrus Counties Since 1946

PEST CONTROL

Tom Peek - Certified Operator
Bonded & Insured

2612 N.E. 24TH STREET
OCALA, FL 34470

732-7280



Back at The Ranch

By David Gibas

Accountability & Motivation

Accountability and motivation are imperative for success to meet your health and wellness goals. Changing and maintaining behavior patterns is downright hard.

We have all read tips on how to lose weight and get fit, yet we still struggle with success. We need constant motivation and accountability to make those changes happen. We sabotage ourselves every time we set a health and wellness goal and don't succeed. That results in self-defeating thoughts and lifestyle patterns. A typical scenario of this is yo-yo dieting or starting and stopping an exercise program.

Two things are needed to undo negative behavior patterns in order to meet your fitness goals. First, identify your obstacles that cause the loss of focus. Second, an action plan is needed to jump over those obstacles. Occasionally, those obstacles will seem too big and insurmountable and you may fall short. The important thing is to get up quickly, stay strong and get back on track. These successes you have in overcoming your obstacles will reinforce your self-efficacy, which is your belief that you can accomplish your goal.

Now that we have identified motivation and accountability as potential obstacles to your fitness goals; we need to put an action plan in place to keep us on track. Exercise does not have to be perceived as negative, boring and a chore. Exercise has positive health results, can be fun and challenging.

We need to shift our perception of exercise from the negatives (it's too difficult, boring and it hurts) to the positives (it's fun, social and feels good). You can overcome obstacles and stay motivated when things become boring by changing your exercise program. Doing the same routine over and over again is easy mentally requiring little thought on a daily basis. However, this habitual routine can and will become boring to most. Therefore, take the time to change

your plan periodically to prevent becoming bored. The new program should keep you motivated and challenged making exercise seem more tolerable.

Challenging yourself is a good way to stay motivated and accountable. No one wants to let themselves down. Try to set challenges (short term goals) for yourself to strive toward during your workouts. Try to do just a bit better than last time or add an extra day to your normal three days per week. Providing challenges not only helps with accountability and motivation; they also lead to achieving the desired result of weight loss. Think of the confidence boost and continued motivation you will receive when you meet the challenge and desired results.

During this time of progressive training, ensure that you get rest and sleep. Being tired creates an obstacle by lowering motivation and inhibiting accountability. How many times do we blow a task off because

we are tired? The simple answer is more often than when we are rested and feel fresh.

Finally, you may need a little extra support to stay the course. A social group, workout partner or personal trainer/coach is a good way to stay motivated and accountable. Knowing that your partner, group or training coach is expecting you may be just the trick to keep you accountable. This network provides a great support system and is a good way to gain insight and confirmation from others. By sharing fitness plans and workout routines you reaffirm your goals and build confidence to meet them.

The Ranch is extremely excited about our six-week "Get Fit" weight loss challenge that starts Oct. 6. This program provides education and coaching from personal trainers. They will also provide you with the support, motivation and the accountability you need to meet your goals!

THE RANCH FITNESS SCHEDULE

The Ranch (Effective Oct. 1)

Time	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
8:00-8:55 a.m.	Power Cycling Jessica	Pilates Jessica	Gentle Yoga Mary Pat	Yoga Stuart	Power Cycling Carolyn	(8:30 a.m.) Power Cycling Instructor Rot.
9:00-9:55 a.m.	20-20-20 Jessica	ZUMBA Nichole	Power Cycling Carolyn	ZUMBA-Sentao Kitti	20-20-20 Carolyn	(9:30 am) Power Pump Instructor Rot.
10:00-10:55 a.m.	ZUMBA Jessica	Power Pump Kitti	ZUMBA Heaven	Power Pump Kitti	ZUMBA Jessica	(10:30 a.m.) Yoga
10:30-11:25 a.m.		H2O Fit Barb		H2O Fit Barb		H2O Fit Instructor Rot.
11:00-11:55 a.m.	Fab Abs (30 min) Marie Pool Party Jessica	Restorative Yoga Jennifer	Fab Abs (30 min) Marie	Restorative Yoga Jennifer	Gentle Waters Judi	Get Fit Weight Loss Challenge In October!
6:00-6:55 p.m.	Power Cycling Rene	H2O Fit Linda	ZUMBA-Sentao Kitti	Power Pump Becky	H2O Fit Linda	
7:00-7:55 p.m.	ZUMBA Heaven		ZUMBA Nichole			

Schedule subject to change. View class descriptions online at www.TheRanchFitnessSpa.com.
Monday-Thursday, 5:30 a.m. to 9 p.m.; Friday, 5:30 a.m. to 8 p.m.; Saturday, 7 a.m. to 5 p.m.; Sunday, 8 a.m. to 4 p.m.

Community Patrol

By Patricia A. Woodbury



At our August meeting, Captain Jim Burton, Commander of the Southwest District office, brought one of the Sheriff's new patrol cars. These American-built cars were constructed on a Ford Taurus frame and are the latest in law enforcement technology, selected for their handling and performance. The cars have a 360 horsepower, V-6 engine, with 4-wheel disc brakes. They are pursuit rated and can survive a 75 mph rear end collision. The upholstery is made of thicker leather and the rear doors are wider. Each car costs \$27,000 but is expected to provide much better fuel mileage resulting in an annual savings for the Sheriff's Office.

The canine units have SUVs to accommodate the dogs. A few of these cars will be seen in the Southwest District.

Residents who are having tag sales at their house need to direct the participants to park on only one side of the street. If parking occurs on both sides of the street and it appears that an emergency vehicle would not be able to get through, a deputy could be called to rectify the situation.

The Southwest District office is planning to have a Halloween party for the children in the community again this year on Wednesday, Oct. 31. The deputies will be looking for volunteers to help with the party as well as candy donations.

The next meeting of the Patrol is Monday, Oct. 22. Anyone interested in becoming part of our community patrol should call Gary Rodoff at 291-7508. Our meetings are usually held on the fourth Monday of the month in Suites B and C of the Arbor Conference Center, at 3 p.m. Come and join us, the meeting is open to everyone.

Specializing in Senior Care ...

Hanimi R. Challa, M.D.
Board Certified in Internal Medicine & Geriatrics

Veerendra N. Kandru, M.D.
Board Certified in Internal Medicine



Conveniently Located Outside of the
On Top of the World SW 99th Street Gate!

9920 SW 84th Court, Ocala · 873-1100

- Golf cart accessible
- Major insurance plans accepted
- New patients welcome

We assure you the best personal care!



UPCOMING PUBLICATION
November Issue: Thursday, Nov. 1



6-Week 'Get Fit' Weight Loss Challenge

October 6th – November 17th

Weekly weigh-in and weight loss support group meeting
Every Saturday at 11:30 a.m.
The Ranch Fitness Center



Lose pounds and gain cash! Each participant in the challenge pays \$20 to participate for the six weeks. The person who loses the greatest percentage of body weight at the end of the challenge wins the total dollars collected! Weekly weigh-ins, nutrition tracking and weight loss 'boot camp' workouts will keep you motivated and on track. Lose weight and gain big!

\$20 to participate, register at the front desk Ranch members only

For more information call: 854-8707 ext. 7532
www.TheRanchFitnessSpa.com

#9202-8/12



Treat your hands and feet to a Mani-Pedi Combo.
25% Off...now only \$60



Try our wonderful 80-minute, luxurious Hot Stone Massage.

Normally \$110,
only \$90 with this offer.



Call today for an appointment • 861-8180

www.TheRanchFitnessSpa.com
8385 SW 80th St. • Ocala, FL 34481

*Offers expire 10/31/12. May not be combined with other discounts.



#9207-9/12

**IMMEDIATE
PAYMENT**

**STATE
ACCREDITED
DEALERS**



3 DAYS ONLY BUYING EVENT

at On Top of the World

CASH FOR DIAMONDS, JEWELRY & ANTIQUES

Appraisers · Gemologists · Auctioneers

GOLD · PLATINUM · SILVER

10K · 14K · 18K · 22K · 24K

Necklaces · Bracelets · Charms · Dental Gold
Broken Chains · High School Rings · Wedding Bands
Trays · Bowls · Tea Sets · Center Pieces · Goblets



Top Prices Paid for Gold, Platinum & Silver
GET PAID CASH ON THE SPOT!

FINE GOLD & SILVER COINS

ALL GOLD COINS

Kruggerrands · Eagles · Buffalos · Leafs

ALL U.S. SILVER

Dollars · Halfs · Quarters · Dimes

Silver coins must be prior to 1965.



DIAMOND, RUBY, SAPPHIRE

ANY SIZE, SHAPE & COLOR DIAMONDS

Sapphires · Rubies · Emeralds · Antique · Art Nouveau
Art Deco · Contemporary Jewelry · Victorian · Edwardian



**PREMIUM PRICES PAID FOR YOUR
DIAMONDS 1.00 CT & UP!**

FINE WATCHES & TIME PIECES

Rolex · Cartier · Tiffany · Patek Philippe
Vacheron Constatine · Atmos · Le Coultre
Breitling · Ebel · Baume & Mercier
Jacob & Co. · Hublot & Winston



NOW IS THE TIME TO SELL



All precious metals are bringing record prices! All large diamonds are in high demand. Now is the time to open up your jewelry chest and ask yourself, "Why not turn your unwanted items into CASH?"

ALL ANTIQUES WANTED

Fine Oil Paintings · Rare Art Glass · Micro Mosaics
KPM · Royal Vienna · Porcelain Plaques
Ivory · Jade · Antique Furniture & Collectibles



All appointments are discreet & private.

October 11, 12 & 13

Cypress Hall, Suites 5 & 6 · 9:30 a.m. to 5:30 p.m.

Special Guest Appearance by Norman Lee!

(561) 223-0157

**Heritage
Estate
Buyers**

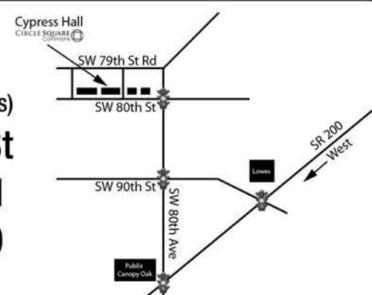
**House Calls &
Bank Visits
Available**



SECURITY ON PREMISES
LICENSED



Cypress Hall
(at Circle Square Commons)
8405 SW 80th St
Ocala, FL 34481
(352) 854-3670



Craft Show and Fall Festivals

By Bob Woods
World News Writer

So much to do! So little time! On Saturday, Oct. 20, come rain or shine, the 10th annual Craft Show will take place in the Circle Square Cultural Center and The Town Square from 10 a.m. to 3 p.m.

This year, there are a record number of vendors wanting to please you with all of their crafts and hobbies. This is a great time to shop for holiday gifts and decor.

On The Town Square, "The Dukes" will provide music while "The Pocket of Clowns" will be inside the Circle Square Cultural Center painting faces and giving

away balloons.

Food will be available for purchase at Mr. B's Big Scoop and Sid's Coffee Shop & Deli as well as by food vendors selling kettle corn, funnel cakes and ribbon fried potatoes.

Crafters will be on hand displaying a variety of crafted products ranging from dried floral arrangements, jewelry, wood products, clothing, copper wall arrangements, novels, movies, lava rock candles, sculptured dolls, and much, much more.

Hop in your golf cart and head on over for a fun-filled day of shopping and entertainment.

Upcoming Fall Festivals

Saturday, Oct. 6

Central Florida Peanut Festival

9 a.m. to 4 p.m.
Williston, Fla.
www.willistonfl.com/peanutfest.html

Saturday, Oct. 13

Fall Festival

4 to 9 p.m.
The Town Square
www.circlesquarecommons.com

Saturday, Oct. 13 & Sunday, Oct. 14

Winter Park Autumn Art Festival

9 a.m. to 5 p.m.
Winter Park, Fla.
<http://winterpark.org/content/winter-park-autumn-art-festival>

Downtown Festival & Art Show

10 a.m. to 5 p.m.
Gainesville, Fla.
www.gvlculturalaffairs.org/website/programs_events/DFAS/downtown_art_fest.html

Saturday, Oct. 20

Craft Fair

10 a.m. to 3 p.m.
Circle Square Cultural Center
www.csculturalcenter.com

Saturday, Oct. 20 & Sunday, Oct. 21

Micanopy Fall Harvest Festival

Saturday, 9 a.m. to 5 p.m.
Sunday, 9 a.m. to 4 p.m.
Micanopy, Fla.
www.micanopyfallfestival.org/

Seafood Festival

9 a.m. to 5 p.m.
Cedar Key, Fla.
www.cedarkey.org/events.php

Saturday, Oct. 27

1890s Day Fall Festival

8 a.m. to 5 p.m.
McIntosh, Fla.
friendsofmcintosh.org/

Saturday, Oct. 27 & Sunday, Oct. 28

Ocala Arts Festival

McPherson Government Complex
601 SW 25th Ave., Ocala
www.fao.org/ocala-arts-festival/default.html

Craft Festival

9 a.m. to 5 p.m.
Mount Dora, Fla.
www.mountdora.com/festivals.php

Great American Cooterfest

Inverness, Fla.
www.cooterfestival.com



Photo by Bob Woods

The Buona Fortona Trio performed Italian music and vocals at the Italian Festival.

Italian Festival

By Bob Woods
World News Writer

The Italian Festival took place on Saturday, Sept. 8 at The Town Square. It was a beautiful evening with delicious Italian food scents drifting through the air.

Attendees treated themselves to spaghetti and meatballs, lasagna, pizza, Italian sausage sandwiches, hot dogs and hamburgers, plus other delights satisfying their gullets.

Entertainment was provided by Crazy Eddie, a juggler, and stilt walkers who posed for pictures, which delight-

ed the crowd. With over a 1,000 attendees, all available seats were occupied.

The Buona Fortona Trio performed Italian music and vocals with a side accompanist by Valieio, an accordion player. A singer imitating Frank Sinatra swooned the crowd with the crooner's famous hits as many attendees gathered their partners in their arms taking them to the center of the dance floor.

It was a fun time for all those attending the annual Italian Festival.

Resident Referral Program

You love living at On Top of the World Communities...
share that excitement with others!

On Top of the World.
Communities



Friends don't let friends buy anywhere else!



Refer a new resident to On Top of the World Communities. If they purchase a new home, you will receive a generous thank you gift from us — \$250 donated in your name to a local charity of your choice.

Certain guidelines apply. Details available at the New Homes Sales Office located in Circle Square Commons at 8445 SW 80th Street, Ocala, FL 34481.





Recreation News

By Theresa Fields

Fall officially started on Saturday, Sept. 22 and we've already seen a slight drop in the temperatures. Cooler temperatures mean we will begin to see a lot of familiar faces returning to On Top of the World. Just in time, as we are off to a busy month.

Line Dancing

On Monday, Sept. 24, we welcomed all of our line dancers back for a fun-filled season of line dance classes by introducing our new line dance instructor, Marilyn McNeil. Marilyn comes to our community with over 20 years as a line dance instructor and is holder of numerous dancing awards and titles. Many of our residents remember Jack and Sherry Ashenfelter as the former line dance instructors for On Top of the World; we were honored to have them attend this event with a cake and card signed by many of their past students, residents and employees.

Line Dance classes begin on Monday, Oct. 1, in the Health & Recreation Ballroom. Marilyn will be teaching three different levels of dance:

- Improver+ from 3 to 4 p.m.: This class requires the knowledge of basic step patterns.
- Beginner from 4:15 to 5:15 p.m.: This class teaches basic step patterns, combinations, and easy, fun dances, with low impact movement to many different rhythms.
- Newcomer from 5:30 to 6:30 p.m.: This class teaches simple and basic line dance steps and patterns that will maximize your ability to dance in a comfortable, social setting.

These classes will run \$10 for each class per month. Registration will be done at the Health & Recreation office for all classes.

Casino Trip

Our next casino trip is scheduled for Thursday, Oct. 4. We already have a full bus and we are now registering for a second bus. Don't be left behind, join us for a fun filled day in the newly remodeled casino with over 750 new slot machines. The cost is \$20 per person including \$25 in free play, \$5 lunch voucher and transportation. To register, contact the Health & Recreation office.

Relectrocycle

Do you have electronic items at home

Health & Recreation Office
Monday - Friday, 8 a.m. to 4 p.m., 854-8707 x7530 or x7533

that you no longer use? Rather than disposing of them in the landfill, be environmentally friendly and recycle them for free at the "Responsible Electronics Recycling" event on Friday, Oct. 5, from 9 a.m. to noon, in the Health & Recreation parking lot. Items that will not be accepted: box cabinet or projection types of TVs and CRT monitors.

If you have questions concerning items to recycle, stop by the Health & Recreation office for a list of all acceptable electronics.

Rags to Riches Sale

Rags to Riches will take place on Friday, Oct. 12, at the Arbor Conference Center, Suites A through H, from 9 a.m. to noon. You are sure to find many treasures. The SPCA will have coffee and doughnuts for sale in Suite D and all proceeds will go to help the sheltered animals.

Seasonal Shots

Maxim Healthcare will be holding a seasonal shot clinic at the Arbor Conference Center, Suites E and F on Monday, Oct. 15, from 8 a.m. to 1 p.m. Medicare Part B covers the shots. If you do not have Medicare Part B, the cost of the flu shot is \$30 and \$65 for the pneumonia shot. This will be our last clinic for the year. Register at the Health & Recreation office.

Annual Craft Fair

Fall is in the air and with that comes our annual Craft Fair. This year's event will be held on Saturday, Oct. 20 at the Circle Square Cultural Center and on The Town Square, from 10 a.m. to 3 p.m. This year has drawn the largest amount of crafters at our Craft Fair. We will have over 120 crafters from painted gourds, jewelry, metal art, pottery and more. Live entertainment will be available on The Town Square featuring The Dukes. Pockets of Clowns will be inside of the Circle Square Cultural Center amusing the youngest at heart with face painting and balloon art. Come join us for a day of fun and see what this year's crafters have in store. For more information contact the Health & Recreation office.

Happy Hour

Come out for a fun filled evening of live entertainment during our Friday night Happy Hour. Visit with neighbors and friends and dance the night away. On Friday, Sept. 14, we celebrated our "Roaring '20s" themed Happy Hour where the attire of the evening consisted of flapper dresses and gangster suits that filled the dance

floor.

Our next themed Happy Hour is the biggest one of the season as dark creatures and evil sounds lurk throughout the community for "Spook Night." Don't be left out in the dark on this one or you could find yourself surrounded by "ghouls."

- Oct. 5: Vondal Productions
- Oct. 12: Sounds of Time
- Oct. 19: Karen Hall
- Oct. 26: "Spook Night" with Retro Express

Don't forget that Happy Hour will be held at the Health & Recreation Ballroom on the third Friday of each month, with The Pub being open as well. Snacks will not be permitted during this Happy Hour. If you have a birthday celebration, please contact the Health & Recreation office to make arrangements to bring a cake. Remember resident ID is required for entry into Happy Hour and guest fees apply.

Casino Cruise

Now that hurricane season will be coming to an end, we have scheduled two Victory Casino Cruises out of Port Canaveral. These trips will be setting sail on Thursday, Nov. 1 and Tuesday, Dec. 4. The cost of the trips is \$36 per person, which includes transportation, boarding and buffet. Once on board, you'll also receive a casino card with \$20 in free credits. The Victory Casino Cruise has hundreds of slot machines, card tables such as craps, roulette, black jack and more. A non-smoking slot and seating section is also available. A valid government issued photo I.D. will be required to board the ship. For more information or to register, contact the Health & Recreation office.

Enviro Shred

We are bringing the Enviro Shredder truck back! Please mark your calendars for Friday, Nov. 2, in the Health & Recreation parking lot, from 1 to 2:30 p.m. The cost is \$3 per one-cubic foot (or one normal storage size box). They will shred the documents right before your eyes. All shredded paper will be recycled into reusable paper products. For more information, contact the Health & Recreation office.

ShutterBugs

The ShutterBugs photo display begins on Monday, Nov. 5, in the Arbor Club Ballroom and will run through Saturday, Nov. 10. There will be an open reception for all of the photographers on Tuesday, Nov. 6, from 3 to 6 p.m. in the Arbor Club Ballroom and RSVP is required to attend. Please reserve

your spot through the Health & Recreation office.

High Tea

Kick off the season at our Fall Holiday High Tea/Fashion Show for all the ladies on Thursday, Nov. 8, in the Arbor Club Ballroom from 2 to 4 p.m. This fashion show will provide clothing from one of the local consignment shops in Ocala. Bring your favorite teacup or we will provide you with one. Enjoy assorted teas, a variety of finger sandwiches, desserts and more served on china plates and linens. The cost is \$12 per person and registration is required at the Health & Recreation office.

New Year's Eve

Celebrate New Year's Eve on Monday, Dec. 31 at the Arbor Club Ballroom with dinner, entertainment, dancing and more! Music will be provided by the duo of harmony, Danny & Johnny. The cost of tickets is \$50 per resident and \$60 per non-resident (non-resident must be accompanied by a resident). Tickets are on sale at the Health & Recreation office and residents may purchase up to eight tickets. Residents I.D. will be required at the time of ticket purchase. The menu for New Year's Eve will include:

Appetizers

Chicken satay with fresh fruit and vegetable display.

Salad

Mixed greens with candied walnuts, Gorgonzola cheese and white wine poached asparagus spears with honey walnut vinaigrette.

Entrée

Chef-carved prime rib of beef and butternut-crusted tilapia with baby shrimp with rice pilaf, garlic red skinned mashed potatoes and fresh vegetable sauté.

Warm rolls, dessert, coffee and iced tea are also included with champagne at midnight.

A continental breakfast will be included and served 11:30 p.m. with pastries, cream puffs, cookies and coffee service.

Limited tickets are available, so don't miss out!

Gateway Pass

Please note that Indigo East residents are required to present a Gateway Pass to participate in any club activities, trips or events that are happening behind the gates at On Top of the World. These passes may be purchased at Customer Service, in Friendship Commons. Any questions, please contact the Health & Recreation office.

Golf Carts

Please note that golf cart permits are required on all golf carts in the community. Golf carts are subject to parking warnings if found in violation.

Private golf carts are allowed in the community only if the owner first obtains a permit from the Association and the golf cart and its use and operation comply with the rules at all times.

Golf cart permits are issued at Customer Service in Friendship Commons. The use and operation of golf carts in the community are also subject to Marion County Ordinance No. 05-27. Any use of a privately owned golf cart outside the community is beyond the scope of the rules and is the exclusive responsibility of the owner.

An identification number and decal will be issued for the cart when the application, release of liability, and proof of liability insurance are received and approved. The identification number and decal shall be placed on the front left side of the golf cart in clear view. Those residents desiring a handicap sticker for the cart will be required to comply with Section 320.0848, Florida Statutes. You may refer to the following website for more information: <http://www.flhsmv.gov/dmv/forms/BTR/83039>.

Have a great month and welcome back to all our returning residents!

EVENTS/ACTIVITIES*

* Schedule and performers subject to change. For the latest information, please visit www.ontopoftheworldinfo.com or see channels 732 (DCM), 99 (Brighthouse analog) or 704 (Brighthouse digital).

Thursday, Oct. 4

Seminole Casino Trip
Tampa, Fla.
\$20 per person
To register, call 854-8707 x7533 or 7530.

Farmer's Market
The Town Square
9 a.m. to 1 p.m.
"Cooking Demo" from 10 to 10:30 a.m.

Friday, Oct. 5

Relectrocycle
Health & Recreation Parking Lot
9 a.m. to noon

Happy Hour with Vondal Productions
Arbor Club
4 to 8 p.m.

Kathleen & Willy
The Town Square
7 to 10 p.m.

Saturday, Oct. 6

Recorded Favorites
The Town Square
7 to 10 p.m.

The Rat Pack Remembered
Circle Square Cultural Center
7 p.m.
\$14-18 per resident
\$16-20 per non-resident
For tickets, call 854-3670.

Thursday, Oct. 11

Farmer's Market
The Town Square
9 a.m. to 1 p.m.

Pink in the Park Breast Cancer Walk
Sholom Park
Noon (registration); 1 p.m. (walk)

Friday, Oct. 12

Rags to Riches
Arbor Conference Center
9 a.m. to noon

Happy Hour with Sounds of Time
Arbor Club
4 to 8 p.m.

Recorded Favorites
The Town Square
7 to 10 p.m.

Saturday, Oct. 13

Fall Festival
The Town Square
4 to 9 p.m.

Monday, Oct. 15

Seasonal Flu & Pneumonia Shots
Arbor Conference Center, Suites E & F
8 a.m. to 1 p.m.
Free with Medicare Part B or \$30 per flu shot/\$65 per pneumonia shot
To register, call 854-8707 x7533 or 7530.

Thursday, Oct. 18

Farmer's Market
The Town Square
9 a.m. to 1 p.m.

Friday, Oct. 19

Happy Hour with Karen Hall
Health & Recreation Ballroom
4 to 8 p.m.

Recorded Favorites
The Town Square
7 to 10 p.m.

Saturday, Oct. 20

Craft Fair
Circle Square Cultural Center
10 a.m. to 3 p.m.

Sounds of Time
The Town Square
7 to 10 p.m.

Thursday, Oct. 25

Farmer's Market
The Town Square
9 a.m. to 1 p.m.

Friday, Oct. 26

"Spook Night" Happy Hour with Retro Express
Arbor Club
4 to 8 p.m.

Karen Hall
The Town Square
7 to 10 p.m.

Saturday, Oct. 27

Recorded Favorites
The Town Square
7 to 10 p.m.

Rod Stewart Tribute with Rod Caudill
Circle Square Cultural Center
7 p.m.
\$14-18 per resident
\$16-20 per non-resident
For tickets, call 854-3670.

Thursday, Nov. 1

Home Delivery of the World News / November Issue

Farmer's Market
The Town Square
9 a.m. to 1 p.m.
"Cooking Demo" from 10 to 10:30 a.m.

Victory Casino Cruise
Port Canaveral, Fla.
\$36 per person
To register, call 854-8707 x7533 or 7530.

On Top of the World Communities BUS SCHEDULE

PICK-UP	ROUTE	TIME
		ALL TIMES APPROXIMATE
1st Pickup	90th St. - Post Office	8:42 am
Williamsburg	90th St. - 91st Cir.E. - 91st Cir.W - Post Office	8:45 am
Providence	90th St. - 96th Ter. - 92nd Pl. Rd. - 96th Ct. Rd.	8:49 am
Arbor Club	Parking Lot	8:53 am
Crescent Ridge 1 & 2	97th Lane - Post Office - 99th Ave. - 96th St.	8:58 am
Americana Village	89th Ct. Rd. - Post Office - 85th Ter. Rd.	9:02 am
Friendship Village	Post Office - 84th Ter. - 93rd St.	9:06 am
Friendship Colony	83rd Ter. - 90th St. - 87th Ave. - 97th St.	9:10 am
Friendship Park	97th St. - 94th Lane	9:14 am
Friendship Village	89th Ct. Rd. - 92nd St.	9:16 am
Health & Rec. Center	At Bus Stop Sign	9:20 am
Exit Community		9:25 am

Circle Square Cultural Ctr.	At Bus Stop Sign	Call Health & Rec. one day in advance for pick-up
Indigo Community Center	Parking Lot	

OCALA RUN: MON., TUE., WED. & THUR.

	ARRIVE	PICK-UP
	ALL TIMES APPROXIMATE	ALL TIMES APPROXIMATE
1st RUN		
Jasmine Square, Dillard's & Kohls (1st & 3rd Thurs) ...1st Run Only	9:50 am	12:10 pm
Lowe's ...1st Run Only	10:05 am	11:35 am
Paddock Mall	10:10 am	11:40 am
Wal-Mart	10:15 am	11:45 am
Target	10:20 am	11:50 am
Gaitway Plaza	10:25 am	12:00 pm
2nd RUN		
Wal-Mart	12:05 pm	1:45 pm
Best Buy	12:10 pm	1:50 pm
Gaitway Plaza	12:15 pm	1:55 pm
Paddock Mall	12:20 pm	2:00 pm

GROCERY STOP.....LAST STOP OF DAY.....30 MIN. SHOPPING TIME
(No Grocery Stop on SAM'S or BEALL'S Days)
Grocery Run...Every Monday...(Publix)...Start Pick-up Run @ 3:45 pm...Return @ 5:30 pm
Sam's Club.....2nd & 4th Wednesday of the Month.....2:10 pm...3:30 pm
Beall's & Wal-Mart...1st & 3rd Thursday of the Month.....1st run Ocala...2nd run Hwy 200 W.
(1st Run Ocala...2nd Run (Big Lots - Beall's - Dollar Tree - Wal-Mart)

For information call Health & Rec. @ 352-854-8707 ext. 7530 or 7533

Introducing... Candler Hills West.



Candler Hills West Clubhouse Coming Soon!



Impressive Buyer Selected Incentives!



The Most Amenities



A New Adventure In Active Adult Florida Living!

Renowned as a friendly community filled with unrivaled amenities and endless activities, On Top of the World Communities is pleased to announce the opening of Candler Hills West neighborhood. Build your ultimate lifestyle with Candler Hills West's spacious homesites, customizable home designs and impressive buyer selected incentives.

Talk to a Sales Professional today and see for yourself why NOW is the best time to build your dream home in Candler Hills West!

Homes from the \$170's – \$300's**



On Top of the World
Communities

352.854.3600 • www.OnTopoftheWorld.com
8445 SW 80th Street, Ocala, FL 34481

*Ask your sales professional for incentive details. Not valid on prior sales. **Home prices subject to change. 55+ community. Void where prohibited by law. © 2012 On Top of the World Communities, Inc.





More Than Just Golf

By Ray Cech
World News Writer

Just a few years ago, six guys from Candler Hills got together to play some golf. Being a fairly competitive group, they thought it would be a good idea to ratchet up the competition a bit and start an actual league. And so began the Tuesday play at Candler Hills Golf Course by a group of 48 members that has since mushroomed to more than 100, and is called the Candler Hills Men's Golf Association (CHMGA).

And with this introduction you're probably looking for a golfing story ... right? Well, not quite. This story is about giving back.

Two CHMGA players, one from New Jersey (Joe Alfano), and the other from Fern Creek, Kentucky (Garry Gerlach), have turned their weekly golf game into a

bonus for some local high school kids, as well as for our servicemen and women deployed overseas.

About four years ago, after Joe Alfano was appointed to the CHMGA board, he suggested that the association look outside our community to see if they could somehow contribute to local students who are scoring well academically and at the same time putting up some impressive scores on the golf course.

This idea came naturally to Joe, who had devoted his working career to students as a high school coach, athletic director and teacher. The membership unanimously approved his suggestion and Joe went to work.

Since West Port High School played

their golf at Candler Hills, Joe found it a natural match and met with the school's authorities; they cheered him on. Guidelines were established for West Port seniors who, after graduating, were committed to either going to college, joining the service, or attending a technical school. Those who applied were asked a number of questions about themselves, were required to write a "deserving" essay, and had to be recommended by two of their teachers.

So far, nine students from West Port have received a \$500 stipend, an award certificate and, of course, recognition for both their golfing as well as academic excellence. Joe Alfano says, "It's really through the generosity of CHMGA members that we're able to recognize these students. Since it started, we've collected more than \$4,500 through our weekly 50/50 drawings, all of which goes to the kids."

Garry Gerlach, CHMGA member, spent his career with the Department of Defense, Corp of Engineers. He sponsors a different

kind of giving back—giving to our soldiers who are fighting in Iraq and Afghanistan.

About two years ago, Garry and some golfing buddies, going under the playful pseudonym of "The Blues Brothers," began sending packages to a deployed grandson of a CHMGA member. His response was so heart-felt that Garry figured he needed to expand his efforts beyond just one soldier, and wondered if he could get fellow league members to jump on the bandwagon and make a real contribution to our men and women in uniform.

In May of 2010, Garry approached league members and asked for their input and help. Since the league has a number of veterans, there was no hesitation; the program got off the ground from day one. From one care package every couple of weeks there are now three boxes going to three different units, many of which will find their way to locations so remote that only a helicopter can make the delivery.

To date, the CHMGA has contributed more than \$4,000, not including the cost of supplies, and more than 170 packages have been sent, each weighing between 10 and 15 pounds, representing more than a ton of supplies. What's in those boxes? Anything from toothbrushes, deodorant, razors, Slim Jims, ravioli, and wet wipes to Crystal Lite and personal hygiene items.

Thanks to Garry's efforts and the magnanimous contributions of money and supplies from CHMGA members, letters from our troops express their appreciation. Here are a few excerpts: "The soldiers loved it." "Thank you and your group for your support ... it's been a hard year." "The guys' spirits are still strong, and it's due to people like yourself that they know people in the States care." "This has been a very difficult deployment ... but everyone is going home. I want to thank you and all the guys there for your support, care packages and prayers." "It's really great to know that people are out there who care." And, finally, "What makes all the blood, sweat and tears worth it, is serving people and guys like you. Thank you."

The generosity and spirit of giving, demonstrated by Joe Alfano, Garry Gerlach, and all the members of the Candler Hills Men's Golf Association, has put a smile on many faces, right here in Ocala and thousands of miles away in lands most of us can only imagine.

Thank you guys!



Photo By Ray Cech

Garry Gerlach (L) and Joe Alfano (R) surrounded by some of the charitable golfers of the Candler Hills Men's Golf Association. The flag was sent to the league by the 53rd Infantry, Florida National Guard deployed to Iraq.

Sunshine Quilters

By Bob Woods
World News Writer

There are a group of ladies residing in our community who are practicing an art form that dates back thousands of years B.C. In fact, the first known form of this art appeared on a carved ivory figure of a Pharaoh of the Egyptian First Dynasty around 3400 B.C.

What was the art form depicted on the ivory figurine and what are these ladies within our community practicing? The figurine depicted the earliest known quilted garment and the ladies, known as the Sunshine Quilters, quilt everything from bed-size quilts, to clothing and many another items including quilted placemats. The list of quilted items goes on and on.

The Sunshine Quilters number approximately 45 quilters in the club who meet weekly for quilting sessions and once a month for a club meeting with a "show and tell." The show and tell is the perfect opportunity for club members to show off what each member has been working on.

The club has donated many quilted items to charity, hospitals, domestic violence organizations, and to the Marion County Sheriff's Office, plus all kinds of clubs and organizations to raffle.

The club does go on a few field trips to quilting shops for special materials or different ideas for the next quilting projects. They also attend quilting shows in the general Florida area.

What is quilting? It is a sewing method joining two or more layers of material to make a quilt. Generally, the quilt for the bed in colder climates will include an insu-

lating material between two pieces of fabric. Quilting is an art creating sewn quilts used as bed spreads, wall hangings, textile

products along with clothing.

Generally, quilts sewn without any insulation or batting are referred as summer quilts. They are not sewn for warmth but to keep the chill intact during cooler summer evenings.

The club is open to anyone wishing to join or learn how to sew quilt creations. Some of the ladies in the club have been

quilting for decades and are willing to share their expertise and knowledge to anyone wishing to learn.

Interested in joining the club? Check out the club's column in this edition of the World News or stop by the Craft Building on Tuesdays around noon or call LeAnna Kular at 903-407-5116.



Photo by Bob Woods

Sunshine Quilters show off their work.

Air Duct Cleaning

By Robert Colen

A question that we frequently get asked, "Does our home needs its air ducts cleaned?" This question usually arises after an air conditioning technician visits a home for routine maintenance on the unit.

Over the past year, we have alerted On Top of the World residents about the trend of air conditioning contractors who make a living by scaring residents into purchasing unnecessary equipment and duct cleaning. In fact, just this month, we heard from a resident in Friendship Village who was convinced by her air conditioning technician that she needed to pay \$1,000 to clean "mold" from her ducts.

Dennis Hisey, On Top of the World's State Licensed Mold Assessor and Mold Remediator, met with the homeowner and provided his opinion that she did not have

mold in her ducts. Fortunately, we were able to convince her to get a second opinion for any future air conditioning maintenance or purchases.

Nonetheless, the question of whether ductwork needs to be cleaned is very serious. The Environmental Protection Agency has a report published on its website that states, "Duct cleaning has never been shown to actually prevent health problems." It further states that the only time to consider duct cleaning is if there are rodents living in your ducts, or a substantial amount of mold is visible in the air supply lines. If you have rodents living in your ductwork system, it will take much more than an air conditioning technician to resolve this problem.

As for mold in your ductwork, we be-

lieve a state licensed mold assessor is more qualified to determine if mold is in your ducts than the guy trying to make some big bucks off of you.

If you are concerned about dust or mold getting in your air conditioning supply lines, we strongly recommend using the pleated media filter. These filters are readily available at Wal-Mart and other local stores.

Visit www.ontopoftheworldinfo.com to watch a video on what type of air filter to use, when to change the air filter, how to change the air filter, and how to clean the condensate line.

The most important thing that we stress to homeowners, when an air conditioning technician is trying to sell you something, please get a second opinion.

If you believe that you have been defrauded, contact the Marion County Sheriff's Office at 732-9111 or the Florida Elder Abuse Hotline at 1-800-96-ABUSE (1-800-962-2873).

World War II Vet?

By Bob Woods
World News Writer

Attention all World War II veterans, the next Honor Flight leaving Ocala is scheduled for Thursday, Oct. 25. This will be the last Honor Flight from this area.

If you have not been on this trip to Washington, D.C. to see the World War II Memorial erected in your honor, why not sign up for the flight now? This flight is open to all World War II veterans who have not made the trip previously.

For more information, please call 351-9341 or visit the official web site at www.ocalahonorflight.org.



Director of Golf

By Brian Boeling

Golf Tip of the Month

With over 60% of your strokes coming from inside of 100 yards, it is important that you spend a proportionate amount of time on your short game as you practice. You should devote most of your short game practice to putting and chipping. These two shots make up the majority of your short game strokes.

One of the things I see a lot of our members do, especially with chipping, is they grip the club too, too tight. Make sure your hands are relaxed with light grip pres-

sure. The lighter the grip, the softer it will land; the tighter the grip, the harder it will land resulting in overshooting your target. Once you have figured out the correct grip pressure, you'll be surprised to how many strokes you'll drop.

World Labor Day Golf Tournament

I would like to thank all of the members who participated in the World Labor Day Golf Tournament that was held at Candler Hills. Tied into the tournament was the Folds of Honor in remembrance of our men and women of our military service. The Folds of Honor Foundation provides educational scholarships and other assistance, to the spouses and children of soldiers killed or disabled in service to our country. With that being said, we raised over \$500 for this organization. Thank you all for your support. The results of the golf tournament are as follows:

Gator Flight: 58—Chris Piotrowski, Bruce Venslavsky, Nick Nimerala, Michael Buschur. 61—Garry Gerlach, Bill Horton, Joe Alfano, Tom Garrison.

Seminole Flight: 62—Rose O'Neil, Tim O'Neil, Frank Smith, Valerie Smith. 63—Tony Mysterly, Bill Anger, Tom Racinowski, John Massari.

Hurricane Flight: 65 (Score Card Playoff)—Larry Lucieer, Molly Lucieer, Linda Dumeer, Wes Dumeer. 65—Michael Almon, Steve DiFranco, Freddie Moody, Bernard Locklear.

Buckeyes Flight: 67—Mike Sieg, Linda Williams, Willy Biggs, Wanda Biggs. 68—Dave Stevenson, Toni Stevenson, Bryant Giffin, Mary Pat Giffin.

Wolverines Flight: 72 (Score Card Playoff)—Jean Flynn, Mike Flynn, Darlene Bole, Tary Bole. 72—Carl Seiler, Judi Zeiler, Don Noel, Myra Noel.

World Accolades

CANDLER HILLS: Aug. 28, Dave Lyons, Eagle on #7; and Gina Bulloch, two Eagles in one round on #7 and #16. Aug. 31, Fred Kennedy, Eagle on #7.

TORTOISE & HARE: Aug. 9, Mrs. Lou Borders, hole-in-one on #13.

Upcoming Events

- Oct. 2, 4 and 5: Ladies Solheim Cup, \$30 per player plus applicable golf fees.
- Oct. 11: Rally for the Cure at Candler Hills, shotgun at 9 a.m., \$40 per player plus applicable golf fees.
- Oct. 15: Links Course closed for maintenance.
- Oct. 18: Membership meeting at the Health & Recreation Ballroom. On Top of the World Golf Club at 9 a.m. Candler Hills Golf Club at 3 p.m.
- Oct. 22: Candler Hills closed for maintenance.
- Oct. 29 through Nov. 4: Tortoise & Hare closed for overseeding.



Arbor Club Tennis

By Jorge Privat

Another hot month has passed, thank goodness, and cooler weather is upon us. I

would like to commend all of you for being sensible in dealing with extreme temperatures, maintaining proper hydration and playing during the cooler part of the day.

As the snowbirds return, we can think about starting either the "tennis ladder" or the "team tennis" format to play a little more competitively one more day of the week. However, for either one of them, the most important factor for its success is commitment. Otherwise, this will not work. It seems that the best day to play, according to most players, is Thursday. Please, remember that in either case, you don't need to form your own group. You already have a schedule and simply come to play and have a good time. Let's try to make it a successful season!

Also, for those of you who are interested in learning or improving your stroke skills, and general understanding of the basic strokes and strategies of the sport, consider attending the free clinics. These will take place every Thursday from 10:30 a.m. to noon at the Arbor Club facility.

Five Ways to Beat a Pusher

The dreaded pusher - those players who lob back almost every ball or who don't have a lot of pace on the ball and almost never miss - can be miserable to play against. It can make people crazy trying to play pushers.

But, just like playing anyone else, there's always a strategy you can take to the court with you to try to counter-attack the counter-puncher. But, it does take a variety of skills and execution to successfully beat these types of players and their game. You have to give these players credit and respect for the way they have developed their game. They will not make your life easy over the next two to three sets. The more frustrated you get, the easier it gets for them, because that's exactly what they want.

1. DON'T PLAY THEIR STYLE OF GAME:

Don't allow them to dictate the pace of play and do not start pushing back your shots if it's not your typical game plan. You cannot beat a pusher by pushing the ball yourself. Most likely, they're better than you at this style of play. Also, you don't want the pusher to see you angry. Stay focused and don't let them have the mental edge.

2. GET TO THE NET:

Pushers usually don't have great passing shots, so you should be able to get anything they hit. It's also not their typical style to try to hit hard to pass someone, so you can force errors. The serve and volley is a good strategy since they usually don't lob off the serve and you can be more aggressive up front. You can also find the short ball in baseline rallies and hit approach shots to get to the net. It's hard for them to lob when you are around the middle of the court where you can handle floaters and overheads.

3. BE PATIENT:

You need to remember that even though they hit most of the balls back, their shots will usually not hurt you. So, be patient and wait for the right ball to step in and hit a winner or an approach shot. For the most part, you will have time to recover from your mistakes.

Tennis Association Health & Rec Courts

Mixed Doubles

Saturday & Monday, 8 a.m. to noon

Men's Doubles

Tuesday & Thursday, 8 a.m. to noon

Ladies' Doubles

Wednesday & Friday, 8 a.m. to noon

All Resident Tennis Players Welcome

- SHOT SELECTION:** If you choose your shot selection correctly and execute properly, taking advantage of the prior strategies will be much easier. The key is to find out what your opponent is uncomfortable playing (ie. being at the net, or deep top-spin shots to their backhand). Hitting short angles or drop shots can get them out of their comfort zone. Be patient waiting for the short ball that you can attack. But, you need to take advantage of your opportunities.
- STAY PATIENT:** Focus and do not get angry. The "pusher" looks very beatable from far away, but once you get into the match they can cause many people problems. Keep the points smart, because most likely they will not be short points. If you can execute the correct shots at the right times, you will give your opponent something to get mad about instead.

See you on the courts!

BICYCLE CLINIC
SATURDAY, OCT. 6
8-10 a.m.
Health & Rec Parking Lot
Under the big tree! "Rain or Shine"

We will be at On Top of the World offering the following services:

- Bike inspections
- Brake Adjustment
- Flat tire repair
- Tire Changes
- Shifting Adjustment
- Tires, seats, tubes

* If you need tires or tubes, please call us to ensure we bring your size.

OCALA BICYCLE CENTER
2801 SW 20th ST, #203 • OCALA, FL 34474
(352) 291-5268

Lawson Tile
Floor Tile • Wall Tile
Bath Remodelling • Back Splash
Quality Work • Reasonable Rates

Alan Lawson • 31 Years Experience
(352) 229-5548

"Voted Best Aluminum Company in Marion County"

FREE ESTIMATES!

30% OFF Custom Sliding Glass, Acrylic Windows, and Doors!

20% OFF SUPERIOR Screen Cages

Stop By Our New Show Room

25% OFF SUPERIOR Sunrooms

7365 SW 38th St. #205
Ocala, FL 34474
Licensed & Insured
License # CBC125591
Email: info@superioralm.com
352-671-3667
www.superioralm.com

Medicare Health Plans



Senior Health Plus, Inc. Insurance Made Simple!

Senior Health Plus is an insurance broker representing all Medicare health plans available in Marion and surrounding Counties. It is more important than ever to understand the yearly changes to your health plan, including:

- **Changes to medical and RX co-pays**
- **Changes to drug formularies**
- **Changes to doctor networks**
- **Changes due to the new health care law**

With over 10,000 local clients, Senior Health Plus is your trusted agency for Medicare plans. Call or stop by today to learn about the changes to **YOUR** plan for 2013!

(352) 401-5611

**We are conveniently located in
Suite 17 at Circle Square Commons!**



Candler Hills Men's Golf

By Joe Alfano

What with the November elections fast approaching, it gives me pause to remember to apprise the membership that three board positions will be expiring and, therefore, the CHMGA will be conducting its own election come the Nov. 6 semi-annual meeting. If you are interested in running for one of these positions, simply notify one of the present board members of your intention.

Let's you think this newfound undertaking will be nothing but a thankless and tiresome responsibility, it does come with a number of perks. As board members, you can expect discounts at such renowned places as Piedmont Airlines, Eastern Airlines, Stuckey's, Gino's Hamburgers, West-

ern Auto and Thom McAn's, to name but a few. That alone should get you out of your Strato-Lounger and onto the campaign trail. Gentlemen, now is the time to step up to the tee and help make this association all that you want it to be!

We continue to welcome new members to our organization. For a nominal yearly fee (yes, I did say nominal), you get to play in a weekly competition with players of all abilities and from all walks of life. Your experience with this bunch will probably also include a good amount of badinage, gal-lows humor and comicality. Did I mention the fine cuisine to whet your appetite at the two member's meetings each year? Anyone interested in playing this hallowed game in such an environment can contact me at tjalf8371@yahoo.com for more information.

Fundraising will continue up and until our meeting in November. Please continue to look out for Bluto or D-Day for that winning ticket. Speaking of "partners in crime," it goes without saying that I am grateful for all the help in the selling of tickets by good

friend Tony Mysterly. Rumor has it that he gleaned all this experience hawking Rheingold Beer in the stands at Shea Stadium in his younger days!

Someone once said, "if your best shots are the practice swing and the gimme putt, you might wish to reconsider this game." Having no such thoughts in their minds this past month were Lon Scheibal (74), Chris Piotrowski (75), Bill Anger (77), Mike Buschur (78) and Tom Garrison and Walt Pacuk (79). Well done "bashin yer feathery" lads.

As always, here's wishing everyone a life full of "nothing but fairways and greens my friends, just fairways and greens."

Four-Man Modified Scramble Aug. 14

280-Walt Pacuk, John Podkomorski, Bob Cowie & Norm Snead; 285-Dan Gill, Ron Fulton, Steve Rice & Randy Ford; 287-Joe Alfano, Dennis Norris, Rich Freeman & Garry Gerlach; 288-Chris Jett, Fred Jankowski, Mark Monk & Paul Kan-napel.

Four-Man Scramble Aug. 21

64-Chris Piotrowski, Fred Kennedy, Dick Williams & Bob Starrett and Chris Jett, Tony Mysterly, Roger Whittle & Jon Raupach; 65-Walt Pacuk, Gil Brooks, Nick Nimerala & Milt Plum.

Four-Man Stableford Aug. 28

144-Lon Scheibal, Joe Mandala, Marvin Brooks & Fred Hobbins; 142-Bill Anger, John Podkomorski, Bob Cowie & Tom Marta; 139-Chris Piotrowski, Fred Kennedy, Ken Zweiback & Stan Jarmel.

Individual Stableford Sept. 4

Jaggar Flight: 43-Bill Anger; 41-Lon Scheibal & Mike Buschur.
Richards Flight: 44-Joe Alfano; 41-Dan Gill; 40-Al Wassmer.
Watts Flight: 45-Bob Starrett; 41-Roger McKay & Tom Marta.
Wyman Flight: 42-John Podkomorski; 40-Fred Kennedy; 38-Marvin Brooks
Jones Flight: 45-Dave Miller; 42-Bob Cowie; 38-Nick Nimerala.



Candler Hills Ladies 18-Hole

By Pam Monk

The dog days of summer should be just about over. Good grief, it gets hot here in June, July and August. We will all look forward, except maybe Carol Clark, to some cooler weather.

We are pleased to welcome two new members: Marianne Ford and Carol Venslavsky. I had the delightful opportunity of playing with Marianne and among other interesting tidbits she revealed, she lived two years in China. Carol comes to us from the Candler Hills LGA 9-hole and her first time out she took low net in her flight.

Congratulations Carol!

Another exciting bit of news! The traffic light on the corner of the SW 80th Street and SW 80th Avenue is operative. Our sisters living in Indigo East can now join us for play in their own golf carts.

Our honeysuckle league shirts are now available for pick-up at the Golf Shop and must be paid for at that time. The cost is \$27 and they are available with and without sleeves.

Lots of events are happening in October:

- Solheim Cup (Tuesday, Oct. 2, Thursday, Oct. 4 and Friday, Oct. 5);
- Rally for the Cure (Thursday, Oct. 11).

Results will be printed in the next issue of the World News. Also stay tuned for more information on the upcoming President's Cup.

Candler Hills golf course was closed for aeration and maintenance for four days in September. As a result, 20 members of Candler Hills LGA 18-hole played at Stone Creek on Thursday, Sept. 13.

Since all the cool events are happening next month, I found a little poem (www.goofball.net) for your enjoyment:

In my hand I hold a ball,
White and dimpled, rather small.
Oh, how bland it does appear,
This harmless looking little sphere.

By its size I could not guess,
The awesome strength it does possess.
But since I fell beneath its spell,
I've wandered through the fires of hell.

My life has not been quite the same,
Since I chose to play this game.
It rules my mind for hours on end.
A fortune it has made me spend.

It has made me yell, curse and cry.
I hate myself and want to die.
It promises a thing called par,
If I can hit it straight and far.

To master such a tiny ball,
Should not be very hard at all.
But my desires the ball refuses,
And does exactly as it chooses.

It hooks and slices, dribbles and dies,
And even disappears before my eyes.
Often it will have a whim,
To hit a tree or take a swim.

With miles of grass on which to land,
It finds a tiny patch of sand.
Then has me offering up my soul,
If only it would find the hole.

It's made me whimper like a pup,
And swear that I will give it up.
And take to drink to ease my sorrow,
But the ball knows ... I'll be back tomorrow.

Stableford (Individual) Aug. 23

Flight 1: 41-Pam Carpenter; 40-Mia Kolar; 38-Su Freeman.
Flight 2: 41-Gina Bullock; 38-Toni Stevenson; 37-Gail Banavige.
Flight 3: 45-Kathy Smyth; 43-Piper Thomas; 42-Irmgard Anger.

Low Gross/Low Net Sept. 6

Flight 1 Low Gross: 76-Deb Martin.
Flight 1 Low Net: 64-Tona Scheibal.
Flight 2 Low Gross: 90-Lise Jordaan.
Flight 2 Low Net: 97-Carol Clark.
Flight 3 Low Gross: 97-Andrea Fratangelo.
Flight 3 Low Net: 71-Kathy Smyth.
Flight 4 Low Gross: 103-Ilyong Dicus.
Flight 4 Low Net: 73-Carol Venslavsky.

WE COME TO YOU!
Mobile Windshield Repair & Replacement
Power Window & Lock Repair - Custom Cut Auto Glass

AUTO GLASS EXPRESS

Serving Central Florida & The Villages for Over 18 Years!
SAFETY + SERVICE = VALUE
No Leak Guarantee
Certified Auto Glass Technicians NGA/AGRSS
Retired Veteran Owned & Operated

www.autoglassexpressinc.com
(352) 245-1542 or (877) 452-7704
Direct Insurance Billing - Most Common Parts In Stock

CHECK OUT THE ON TOP OF THE WORLD COMPUTER CLUB

- Help with problems
- Presentations
- Guest Speakers
- Answer Questions

Visit: www.cccocala.org

HANDICAP EQUIPMENT

Handicap equipment is loaned free to On Top of the World residents during their convalescent term—walkers, crutches, canes or wheelchairs. For more information, call the Health & Recreation Department at 854-8707.

Friendship Center Golf Cars
8441 SW Hwy 200, Suite 121 • Ocala, FL 34481
(352) 854-2060
Monday - Friday 8:30 a.m. to 5 p.m.

Fast, Friendly & Professional Service • We Service All Brands

ONLY 2 LEFT!

2012 CLUB CAR PRECEDENT
Factory Remanufactured

- New Body
- New Windshield
- New Batteries
- New Charger
- New Tires
- Deluxe Light Package
- Speed Upgrade

~~WAS \$4,999⁰⁰~~
NOW \$4,799^{00*}

Club Car
Factory Authorized Dealer

10% OFF
Any Service or Tune Up on Any Brand!
(Electric or Gas)
Expires 10/31/12. Must present coupon. Cannot be combined with any other offer or coupon.

TIRE SALE—15% OFF
Any 8" DOT Tires or
Any 10" Aluminum Wheel DOT Tires
Expires 10/31/12. Full set only. Must present coupon. Cannot be combined with any other offer or coupon.

NEED BATTERIES?
NO Service Charge & FREE Installation
with Purchase of Full Set

T-105/6-VOLT \$643⁰⁰	P2000/6-VOLT \$530⁰⁰
T-875/8-VOLT \$673⁰⁰	T1275/12-VOLT \$683⁰⁰

Expires 10/31/12. All new, no blems. Must present coupon. Cannot be combined with any other offer or coupon.

Shuffleboard

By Grace Rohde

The Shuffleboard Club is looking forward to an exciting year. Besides having team play, it was decided to have more upcoming tournaments and matches. For this reason, we look forward to having a tournament director, Peter Van Arsdale. Peter plays league shuffleboard on Tuesday afternoons and Thursday mornings. Also, he is the co-captain of the Thursday team.

One of our major tournaments now is the Jack Huard tournament, which has been played nearly every year in March since 1992 in honor of Jack Huard, for his contributions to the Shuffleboard Club. Everyone looks forward to the tournament, and we always have a good turnout for this event. Prizes are awarded to the winner and runner-up, and their names are engraved on the "Jack Huard Memorial Championship Tournament" plaque.

Nearly every year, for a number of years, we also have had matches with a neighboring community, Oak Run. The last time we played them was at On Top of the World in February of last year. Again, we had a great turnout of players, with all of the courts being filled up. It was the first time in about five years that we won a match against them. This year should prove to be exceptionally interesting to see if we can retain our win.

Because of all the fun and excitement

of playing with other shuffleboard players, thus, the decision for a tournament director to plan and organize more tournaments and matches with neighboring communities and organizations. This is what Peter, while in consultation with the executive board, will plan, organize, and arrange for the Shuffleboard Club this year. Welcome aboard to Peter Van Arsdale who will undertake this responsibility!

For newcomers who are planning to play shuffleboard this year, and a reminder to present members, shuffleboard players may play on as many teams as they want to; however, they have to select only one home team. This is the team where the captain will record each player's wins and losses for the top man and woman player of the month.

Come check out the Shuffleboard Club and find out what we are all about at the Club Fair in the Health & Recreation Ballroom, which will be held from 10 a.m. to 1 p.m. on Sept. 27. Information about our club will be available, and any questions that you have can be addressed at this time. There will also be pictures of club activities on hand for you to look at. John Mataya, one of our own club members who wrote the book, "Shuffleboard, Why Not!" is offering a copy of his book as a prize for one of the newcomers who sign up at the Club Fair.

We still have openings on some of the teams. Why don't you join us, as we are planning to have a fun and eventful shuffleboard season!



Billiards

By Richard Impresa

It may be due to the rain and heat that I have noticed a marked increase in the number of pool players this year. It's always cool and comfortable in the poolroom, and we're open from 7 a.m. to 9 p.m., seven days a week. If you haven't visited us yet, or if you're a new resident, give our room a try. It's a game all can play and enjoy.

While you're there, you can join the Billiard Club. The \$5 annual dues helps us with the upkeep, cleaning and maintenance of the great equipment we have there. We supply everything you will need to have a good time: tables, balls, racks, sticks, and chalk are all top shelf and kept in first class condition by our volunteers.

Club membership isn't required to use the facility but your membership allows you to play in our tournaments, leagues and participate in our meetings and so-

cial events. As of this writing, we have 138 members making us one of the largest dues paying clubs in the community.

If you're new to our community or a returning snowbird and haven't joined our club yet, you can sign up for the remainder of this year and all of 2013 for the same \$5 fee. What a bargain! If you walk into any poolroom in the area, you will pay at least \$5 per hour/per player to use their equipment.

Speaking of our club, our next meeting will be held at 4 p.m. on Monday, Oct. 1 in the Ceramics Room of the Craft Building. The agenda will include the annual nomination and election of the Billiard Club board. We welcome any and all participation in the election process, so if you want to throw your hat in the ring for president, vice president, treasurer, or recording secretary, please come down and join us.

Our annual pizza party will immediately follow the meeting. Our volunteers will be serving salad, pizza, soft drinks and dessert. See Penny Wilson or Bill Daly for tickets.

Hope to see you in the poolroom. Until next time, keep stroking and keep your tip dry.



Photo by Armann Rohde

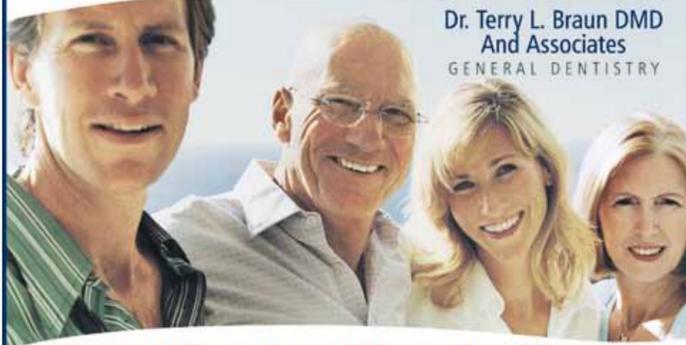
Richard Enos (right) welcoming Peter Van Arsdale (left), the new tournament director.



Ocala Dental Care

OCALA DENTAL IMPLANT CENTER

Serving the Ocala Area for 26 Years in the Same Location.



Dr. Terry L. Braun DMD
And Associates
GENERAL DENTISTRY

General Dentistry When You Need Us

Toothaches, Lost Fillings, Emergencies	Fixed Today, Immediate Appointment
Broken Teeth, Hurting Teeth.....	Call for Same Day Appointment
Cracked Denture	Dental Lab On Premises
Relines/Repairs.....	Fixed The Same Day
Immediate Implants.....	One Hour Service*

Located Near Best Buy in Shady Oaks Plaza on Hwy 200 | 2415 SW 27th Ave., Ocala
237-6196 • www.OcalaDentalCare.com
 M-F / 8-5 • Credit Cards Accepted

*In most cases, some cases vary with complexity. New teeth is an acrylic crown until implant bone healing is complete.

On Top Of The World Discount By Mentioning This Ad

MINI-STORAGE YOU CAN COUNT ON!

Convenient • Affordable • Secure



AIR-CONDITIONED STORAGE UNITS
5.5' x 5': only \$35 per month
10' x 16': only \$135 per month
LOWEST RATES!!



UN-AIR-CONDITIONED STORAGE UNITS
10' x 14': only \$50 per month

YOU CAN FIND IT AS CLOSE AS YOUR OWN NEIGHBORHOOD.

VISIT CUSTOMER SERVICE FOR MORE INFORMATION
OR EMAIL: OTOWSERVICE@OTOWFL.COM

Conditions: Price effective for 12-month contract only. Current customers may receive reduced rate by signing a new 12-month contract. Early cancellation will result in a \$20 per month fee for each of the remaining months on contract. Tax not included. Offer applies to new rental agreements only. Rental agreement must be signed and one month's deposit at reduced rate is required. No annual contract required. 30-Day cancellation notice required.



TRADEMARK ELECTRIC, INC
EC-13004066

www.trademarkelect.com
 Mill Oaks Industrial Park • 352-629-8617
 2001 NE 20th St • Ocala, Florida 34470

Call today for more information on an automatic standby generator and to schedule an in-home consultation.

Ocala's Only ELITE Generac® Dealer!




WHEN THE POWER GOES OUT . . .

Relax, you planned for it.

AUTOMATIC STANDBY GENERATORS

You can have 24/7 power protection with a Generac Automatic Standby Generator.



WORLD GOLF CLINICS 2012

Full Swing — Get More Distance
 Friday, October 5th • 10 a.m. • FREE

How to Improve Your Center of Contact
 Friday, October 19th • 10 a.m. • \$10 per person



Candler Hills Golf Club

Register in the golf shop • 352.861.9712
www.CandlerHillsGolfClub.com



Men's Golf Association

By Ray Messer

Welcome to October! We congratulate all the winners in September. The month of October is a busy month, starting on Oct. 3 with our annual meeting and the election of three board members. That is chicken day also.

On Oct. 17, the Cal Apperson Veterans Cup Tournament will take place. Watch the board for details.

On Oct. 24, the Candler Hills MGA come to join us in golf and coronary. Watch the board for all other information.

We welcome the snowbirds back. Remember it's only a game with friends and to meet new friends. We welcome new members who would like to play with On Top of the World MGA and have a great time.

Team Quota Points

Aug. 1 / Links
13-Tary Bole, Paul Stone, Rudy Normandin, Harry Brower, 11-Ross Mac Donald, Tom Fragapane, Kas Kaske, John Ricciardone; 10-Francis Caprez, Michael Almon, Jimmy Johnson, Robert Moravec; 9-Bill Walker, John Bauer, Art Buecher, Anthony Romiti; 8-Ray Messer, Phil Johnson, Jack Hegarty, Jack Martin.

Individual Stableford



Aug. 8 / Links
White Flight 1: 44-Tom McHaffie; Tie at 40-Tim O'Neil, William Young Jr; 39-Al Wassmer; 38-John Langville.
White Flight 2: 40-Jim Borro; 37-Raymond Wilson; 36-Don Noel; Tie at 35-Marvin Williams, Robert Moravec, Steve Molnar.
Gold Flight 1: 46-Francis Caprez; 44-Charles Casale; 42-Joseph Bologna; Tie at 41-Guy Russell, Ray Messer.
Gold Flight 2: 48-Art Dushary; 46-Barry Barringer; 44-Jack Ashenfelter; 42-Bernard Locklear; Tie at 41-Jimmy Johnson, Ross Mac Donald.
Gold Flight 3: Tie at 44-Jack Martin, Sam Harris; Tie at 43-Bud Borders, James Delfraisse; 41-Ronald Wilson.

Individual Net

Aug. 15 / Links
Flight 1: 67-Al Wassmer; 69-Charles Casale; Tie at 70-Guy Russell, John Langville; Tie at 73-Francis Caprez, Paul Del Vacchio.
Flight 2: Tie at 68-John Bauer, Michael Almon; 69-Ron Cleveringa; 71-Clifford Jones, Ed Klodzen.
Flight 3: 64-Jim Borro; 65-Marvin Williams; 67-Jerry Chase; Tie at 68-Art Dushary, Phil Johnson.
Flight 4: 68-Jack Hegarty; Tie at 70-Jimmy Johnson, Ross Mac Donald; 71-Ken Cotte; Tie at 72-Bill Walker, Larry Rourke.
Flight 5: 65-William McGarry; 69-Ronald Wilson; Tie at 72-Don Noel, John Ricciardone, Tom Cummings.

Team Blind Hole 3 Best Ball Net

Aug. 29 / Links
94-Joe Quaranta, Anthony Romiti, Edward Conaway, Alan Mundie; 97-Ray Messer, Tim O'Neil, Mike Driver, Peter Peterson; Tie at 98-John Langville, Clifford Jones, Tary Bole, Tom Cummings; Jack Ashenfelter, Tom Fragapane, Marvin Williams, Raymond Wilson; 99-Charles Casale, Art Buecher, William Engels, Ken Cotte.



Ladies 18-Hole Golf

By Marilyn Rose

Things are underway for the new season. I want to remind all of our members to please pay your dues of \$15 before Monday, Oct. 1. Please see the treasurer as soon as you can.

We will continue threesomes. Please let Denise know as early as possible if you are unable to play on Tuesday. She will accept e-mails until late Monday. If your cancellation is last minute, please call her Tuesday before 7:30 a.m. We want to make it as quick and easy as possible for her. It can be quite difficult to take care of our play if she gets notified at the very last minute. Thanks for your cooperation.

One Best Ball of Three

Aug. 14 / Links
Tie at 59-Susan Watters, Peggy Borro; Rosemarie O'Neil, Sharon Bartholomew, Fran Griswold. Tie at 61-Sandy Chase, Mary Lyon, Harriet Brower; Bonnie LeClerc, Mary Muller, Shirley Smagner. Tie at 63-Iro Lisinski, Fumie Veatch,

Betty Schwartz; Deborah Martin, Carol Johnson.

Odd Holes

Aug. 21 / Links
Flight 1: 36-Beverly Ovrebo, 38-Gretchen Normandin; 40-Sandy Chase.
Flight 2: 35-Mary Muller; 36-Mary Lyon; 41-Geri Treppa.
Flight 3: 33-Mary Jane McAtee; 37-Angelita Pena.
Flight 4: 35-Jo Apperson; 37-Rose Hoovler; 38-Dea Johnson.

Scramble

Aug. 28 / Links
Tie at 74-Mary Lyon, Marilyn Rose, Harriet Hawkins; Joan D'Addio, Betty Schwartz, Carolyn Cummings. 75-Iro Lisinski, Carol Johnson, Joan Cecchini. Tie at 76-Rosemarie O'Neil, Mary Driver, Harriet Brower; Bev Ovrebo, Mary Jane McAtee, Lou Borders.

1/2/3

Sept. 4 / Tortoise & Hare
128-Mary Driver, Laurie Hall, Carolyn Cummings. 129-Linda Blewitt, Mary Jane McAtee, Chris McIntire. 130-Angelita Pena, Bev Ovrebo, Carol Johnson. 131-Mary Lyon, Sandy Chase, Harriet Brower.

Remember to work on keeping play moving. It's fall! Soon we will be cooling off! Come and join us in this wonderful game called golf.



Ladies 9-Hole Golf

By Diane Dzik

The first rally of the 29th season of the 9-Hole LGA begins with a Scramble on the Links on Tuesday Oct. 2, at 8 a.m. This is the day to welcome back fellow 9-holers we haven't seen all summer. Remember to dress out in your blues and whites and sign up to play on the bulletin board in the golfer's lounge. This new procedure begins the season. A business meeting in the Health & Recreation Ballroom follows our game. Plans for this season's events will be presented and discussed.

Please remember that the \$10 membership fee is due as of Oct. 1 and can be paid at our mailbox in the golfer's lounge.

As of this writing, we need volunteers to chair our publicity committee (reporter/writer) and our awards banquet, which falls in April, at the end of the golf season.

This is also the time for ladies who are thinking of playing league golf to come out and join us. We are always looking for new players. A handicap needs to be established if you do not already have one. For a handicap, a golfer turns in five or six 9-hole scores (two scores if they play an 18-hole game). So, join us for a year of fun, make new friends, and grow your knowledge of golf!

Point To Ponder: To keep the pace of play moving, please be club ready! This means you are anticipating which club you will use as you move to your next position of play.

Have a wonderful year and keep hitting them straight!

Low Gross

Aug. 14
Flight 1: 45-Judy Harmon. 49-Karen Piccolo. Flight 2: 50-Agnes Tetti. 51-Darlene Clark. Flight 3: 58-Carol Bell. 59-Jean Flynn, Vi Sica. Flight 4: 55-Ethel Miller. 57-Jane Wilson.

Team Stableford

Aug. 21
57-Caroline East, Marti Marta, Linda Heenan. 53-Pauline Beloin, Judy Harmon, Mary Hart. 51-Lorraine Rourke, Serine Rossi, Jane Wilson.

Ribbon Tournament

Aug. 28
37-Caroline East, Betty Tully. 38-Ethel Miller, Serine Rossi, Carol White; Connie Deignan, Mary Hart, Myra Noel.

Low Net

Sept. 4
Flight 1: 34-Serene Rossi. 35-Marti Marta. 37-Linda Dumeer.
Flight 2: 35-Linda Heenan. 38-Kathy Hall. 40-Connie Deignan, Jean Flynn.

Net Scores (with Gross)

Sept. 11
Flight 1: 18-Judy Harmon. 16-Myra Noel. Flight 2: 19-Marti Marta. 18-Pauline Beloin. Flight 3: 20-Connie Deignan. 16-Kathy Hall, Linda Heenan.

Gem Galleria Jewelers
for life's special moments

FINE JEWELRY
FAST REPAIRS

www.gemgalleriajewelers.com
www.consignmentjewelryocala.com
8441 SW SR 200 • Ste 101
HOURS: M-F 9-5 • SAT 9-1 • FRIENDSHIP CENTER
237-2240
PAT & RICH LAUGEN, Gemologist, AJP, Goldsmith

America's Choice in Homecare®

Visiting Angels
LIVING ASSISTANCE SERVICES

**We Care Every Day,
In Every Way®**

**Paying over \$15/hour
for homecare?
Why?**

When our experienced, high quality caregivers can provide both companion and personal care services at an affordable rate of \$15/hour

Call Today.....We Can Help!
620-8484

FL Lic. #30211451 www.ocalahomecare.com

CIRCLE SQUARE Commons

Potluck and a Movie

By Mary Ehle

The next movie will be shown on Sunday, Oct. 14 in the Health & Recreation Ballroom, at 6 p.m.

Now, holding to my reputation of finding movies you never heard of ... we will be showing "Salmon Fishing in the Yemen." This is listed as a comedy, drama and romance with a four-star rating.

The movie stars Emily Blunt, Ewan McGregor, Kristin Scott and many more. I can tell you that the movie is very good. Dr. Jones is a scientist in London. A sheikh wants to introduce the sport of salmon fishing in the Yemen desert. The movie shows the importance of faith in the face of impossibility. The scenery is great.

We will be hosting a potluck dinner on this evening as well. The club will provide chicken tenders. Please bring your table service, a dish to share and your own drink. The potluck begins at 5 p.m. and we will begin eating promptly at 5:15 p.m.

Hope to see you all there and come early to enjoy a meal.

A/C Problems?

POND'S

A/C - Heat Pumps - Furnaces
Indoor Air Quality

24 Hour Service
100% Financing Available
Service All Makes and Models
No Overtime Rates Until 7:00pm

Pre-Season Cleanings
Free Second Opinions
Free Estimates on Installs

Satisfaction Guarantee
Give us a call, you will be glad you did!
If you're not Happy, we're not Happy

Marion 352-861-1897
Lake 352-787-6614



Red Hat Society

RED HAT DOLLIES: Carolyn Greer planned the August Red Hat Dollies luncheon and the delightful restaurant she chose was Cup O' The Irish out on Maricamp Road. The food was delicious and there was such a large selection of iced or hot coffees to choose from. Several of us want to return sometime with our husbands. *QM Connie Cameron by Peggy Greer*



Women of the World

By Sharon Tarolli

There is no doubt that the election of Carol Emrick, as our president, was a superb choice. At the meeting on Friday, Sept. 7, Carol took charge despite a series of glitches that would have undone many others. The Health & Recreation Ballroom was packed with new and returning members, all of who were sympathetic to Carol's dilemmas. We thank them!

Two new committees functioned smoothly. The Golf Carts, which provided rides up the hill, were in demand. So, if you need that service in the future, look for us at the bottom of the hill in either parking lot. Once inside, members were greeted by the Hospitality Committee, which reinforced our efforts to make everyone feel welcomed and at ease. If you would like to be a member of either committee, please call Nancy Grabowski at 873-4315.

The Rags to Riches sale will be on Friday, Oct. 12. We are collecting gently used items at 8525-D SW 90th Lane on Mondays and Wednesdays from 1 to 3 p.m. Chairwoman Lois Nix could use more volunteers to sort and price items, pack cars, work the sale, and help with cleanup afterwards. Look for sign-up sheets on the tables at the meeting!

We can't restate our commitment to Operation Shoebox too often. As an on-going charity, our support is vital, providing much needed supplies to our troops! Donations can be delivered to the drawers in the Health & Recreation Building or to the office at the Arbor Club. The most requested items are word/number puzzles, drink mix-ins, playing cards, golf balls, and white calf-length socks. Travel size personal hygiene products are in great demand as they travel easily in the backpacks of our troops. For more information, contact Marsha Vieu, 237-4164.

We are proud of our club, the oldest and biggest here in On Top of the World. It is through the efforts of all of our members that we are successful. Each committee chairwoman has room for volunteers to share the load. Don't be shy! Jump in with both feet!

The next meeting is Friday, Oct. 5, with light refreshments beginning about 12:15 p.m. and the business meeting promptly at 1 p.m. We meet in the Health & Recreation Ballroom.

Women of the World is open to all women residents. Come, check us out; we're waiting to welcome you!

There are no strangers in WOW, just friends you haven't met yet!

Submitted by Nancy Grabowski



OneBlood Bloodmobile

By Sara Sommer

The bus is coming; the bus is coming. The Big Red Bus of OneBlood (formerly Florida Blood Centers) is coming on Monday, Oct. 1. It will be in the parking lot of the Health & Recreation Building, from 7:30 a.m. to 3 p.m. All donors will receive a t-shirt this time. All Alyx donors will receive a \$10 Darden gift certificate. Hopefully, the snowbirds will be back by then. We need everyone who can to give the gift of life. Every pint saves up to three lives.

We will have a table at the Club Fair on Thursday, Sept. 27, from 10 a.m. to 1 p.m. in the Health & Recreation Ballroom. Stop by and say hello. We hope to see you there and on the bus!



Photo by Sarah Crosby

Red Hat Dollies enjoying their August luncheon.

Singles Club

By Lorraine Serwan

The fall season of the Singles Club started off with a bang. Almost 50 new and returning members attended the September meeting.

Our next event is our birthday luncheon on Thursday, Oct. 11, at the Sandwedge Cafe at the Spruce Creek Country Club. You'll be able to choose from the menu. If you need to car pool, we'll meet in the

Health & Recreation parking lot at 11:30 a.m. Call Nancy for reservations at 854-9185.

The following week on Thursday, Oct. 18, we will be carpooling to the Lakeridge Winery in Clermont. We will meet in the Health & Recreation parking lot at 10 a.m. Bring a bag lunch and we will picnic after the wine tasting. On the way home, we'll treat ourselves to a visit to the Russell Stover Candies Factory Outlet. Call Lorraine at 854-1365 for information.

On Thursday, Nov. 15, a group will be going to the OWLS Sanctuary to learn

about preserving and caring for our endangered wildlife. We will meet in the Health & Recreation parking lot at 10 a.m. For information, call Nancy at 854-9185.

If you are considering joining the Singles Club or want to know more about it call our Membership Chairperson, Nancy at 854-9185. Take care and drive safely.



REMINDER
Please put trash in compactor.

Residential & Commercial Licensed, Insured & Bonded



TERRIFIC CLEANING SERVICES, LLC
"We clean your home, not your Wallet."
We clean from Top to Bottom- Ceiling fans to Baseboard

* General House cleaning * Rentals * Move-ins & Move-outs
* Entire kitchen- Inside ovens, Inside refrigerators, Cabinets
* Counter tops * Entire Bathrooms- Toilets, Showers, vacuuming
And much more.
* We provide weekly, biweekly, monthly and hourly cleaning.

Get 10% off your 1st cleaning and receive a FREE gift with 2nd cleaning

352-368-2247

Merle Norman Cosmetics

1012E. Silver Springs Blvd, Suite A, Ocala, FL 34470



Cosmetics Made in USA Please call for An Appointment for a

FREE MAKEOVER

10% off your 1st purchase of \$50 or more & receive a free gift while supplies last

352-368-5008 352-236-5008



Artist Reception
October 6, 2012
5:00 pm to 7:30 pm

OCTOBER SURPRISE

All media





CALL TO ON TOP OF THE WORLD ARTISTS:

This exhibit is open to MCA members and non-members.

For more info call 237-3747 or email: info@mcaocala.com

Hours: Tues./Wed. 12 - 5 p.m.; Thurs. 9 a.m. - 4 p.m.; Fri./Sat. 12 - 7:30 p.m.; Sun./Mon. Closed
8405 SW 80th Street, Suite 10 • Ocala, FL 34481 • (352) 237-3747 • www.mcaocala.com

Located at  CIRCLE SQUARE Commons



Candler Hills Ladies 9-Hole

By Judith Parisi

There was a recent article in our Rhode Island newspaper highlighting a 13-year-old who was the youngest player to win the Rhode Island Junior Amateur Championship. This article caught my eye in that about seven years ago I participated in a fundraising tournament at Button Hole, a Rhode Island non-profit short course and teaching center focused on kids, teaching them not just the mechanics but also the values of golf.

The tournament was set up for the children who were taking lessons at Button Hole. Each foursome had three children and an adult from one of the sponsoring companies.

My team was comprised of boys and girls ages six to eight. The adults on each team – especially with the youngest of the players – were there to ensure safe play, and

especially hydration given it always seemed the day of the event was one of the hottest of the year.

The player cited in the article, Will, had been on my team. Even at age six he had a wonderful swing and a great deal of focus.

Needless to say it was humbling for me as a duffer to watch his ball sail.

It brought to mind the upcoming event at Candler Hills for the benefit of First Tee of Ocala. These are great opportunities to have fun while benefiting future generations of golfers, especially those children who might not otherwise have this opportunity. Let's try to help.

I hope you have signed up for the Spookyacular Invitational on Thursday, Oct. 25! There will be a 3 p.m. shotgun start, scramble format, with snacks, dinner, awards, and prizes. We'll also have a raffle on some fantastic themed baskets. You can contact donnaip@embarqmail.com for a registration form. We hope many of our fellow resident golfers will join us, along with members from other clubs.

Have you marked Wednesday, Dec. 12 on your calendar for the league's annual holiday party? More information will follow.

Another important date to mark down is March 26, 2013 for the On Top of the World 9-Hole Invitational. This is really a great event. Our sisters really go all out to make this a wonderful day.

Carol Venslavsky is moving on up to the 18-hole league. Carol was one of the founders of the 9-hole ladies league, and she stayed on through the transition to the next executive board as an advisor. She has provided wonderful guidance and support for the league since its inception. She will be missed. Carol, we wish you the best.

Red/White/Blue- Best Ball Aug. 23



Pickleball

By Tom Seitz

With fall comes perfect weather for pickleball. For those of you who have never played the game or are returning from summer in the north, we welcome you back and hope you will join us on the courts.

A recent article in an internal medicine magazine supports what many consider common knowledge: life expectancy increases with exercise. The study authors report that for men 50 or older, moderate physical activity leads to 1.3 years more in life expectancy, and for women 1.5 years. (Women best we guys again!) The study further shows that high levels of activity can add as much as 3.5 years to total life expectancy.

Certainly the gym can furnish this level of activity. But, both physical and mental health can be enhanced by choosing an ac-

18-Ginny Redden, Donna Liphardt, Mary Giannukos. 19-Quinn Clayton, Julie Crudele, Carol Hobbins.

Odd Hole Aug. 30

Flight 1: 16-Ginny Redden and Carol Venslavsky. 17-Olive Curtin.

Flight 2: 15-Debbie Massari. 17-Marguerite Pitrowski. 19-Donna Liphardt.

Shamble (Best Ball Net) Sept. 6

30-Cheryl Engeman, Rhonda Brooks (blind draw). 30-Vicky Salyers, Kathy Hall, Eve Harvey. 31-Susy Tremulak, Pat Gill, Tina Hauer.

tivity that offers a good mixture of enjoyment, social interaction, and exercise that a senior can perform safely and confidently.

Pickleball is one of the options; by playing this racquet sport on a smaller court compared to that of a tennis court, the relative intensity of the sport is reduced. Utilizing a lighter ball that moves at slower speeds also reduces the intensity compared with most other racquet sports.

For older adults, who have limitations to their exercise capacity, playing doubles pickleball further reduces the intensity of this sport, and can be played by a wide range of individuals.

Pickleball is both relatively easy to learn and inexpensive. We are always seeking newcomers. Free lessons are offered and equipment furnished for residents who wish to learn this popular sport.

We currently play open doubles Monday, Wednesday, and Friday mornings, and Sunday late afternoon at the Health & Recreation courts. For the current schedule see the court bulletin board. For more information or lessons, contact Tom Seitz or Karen Benson.

Luckily, they were able to pick up a couple of substitutes who helped beat their closest rival, Stone Creek, but it was a squeaker, which went into extra innings. The Wise Way team will have to hope they can continue to get good substitutes for the upcoming games and need three more wins before they can claim the championship.

The Central Florida Eye team is struggling with many losses. The one good thing is that the Ceberth Wealth team has been playing well with four wins and only two losses in their last six games.

Softball Standings	Won	Lost
1 Wise Way (Jimmy)	20	9
4 Stone Creek	16	13
3 Florida Eye (Roger)	12	17
2 Ceberth Wealth (Bill)	10	19



Softball

By Bill Leon

There is some anxiety going on with the Wise Way team since they have lost some key players. Gone for the rest of the season is Angelo, their pitcher. Also out for an undetermined period is Jimmy, "the player," their coach and their short stop, Donny. With the loss of these three important players, it makes the team vulnerable.



Bocce

By Don Pixley

Bocce will embark on our new season on Tuesday, Oct. 2, at 9 a.m. and 11 a.m. The Thursday group will start Oct. 4 at 10 a.m.

Open rolling will be Mondays, Wednesdays and Fridays at 9 a.m.

Our steering committee consists of Lou Credele, Don Oakes, Lois Osis, Elliott Wilkins and Eileen Kreps. We are fortunate to have such a dedicated group of volunteers to plan our activities.

From time to time, teams have an opening for new members. If you wish to be considered to fill a vacancy, call Lou at 291-4910. Unfilled slots will be shown in this column each month.

If sufficient interest is displayed, a training session will be formed to help you learn the game. Just call Lou, if interested.

Enjoy the fun and exercise, join us!

www.OnTopoftheWorldInfo.com



Ocala Lawn & Landscape Inc.

Knowledge & Experience • To Do The Job Right!

Call for all your landscape needs!

- Plants & Shrubs
- Trees & Palms
- Mulch & Stone
- Flowers
- Sod

- Irrigation Service
- Landscape Design
- Yard Work
- Tree Trimming
- And Much More!

Decorative Stone Lawn Replacement

Call today to schedule a free estimate!

LIC & INSURED
SMALL BUSINESS
PERSONAL SERVICE

(352) 291-2024

cdivan1@cfl.rr.com

MC IRRIGATION LIC. #9071
FLDACs #LC105192
FLDEP #GV606-1

"We will make you look like a million...
It's up to you what you tell the neighbors."

Kitchen & Bath Countertops

starting \$ **198⁸⁵**
at only

Offer Expires 10/31/12



Doc's Restorations

208-7600

DocsRestorations.com

One Company • One Source • One Solution

Licensed • Bonded • Insured





Have you been to

Machu Picchu?

Custom Travel Tours

Your Host
and Escort:



10 DAYS ALL INCLUSIVE LAND TOUR OF PERU

Highlights:

- All in-country transportation • All Meals • Shows
- Local English-Speaking Guides
- 3 Star plus (Boutique) Hotels • Shows

Includes:

- Lima • Cuzco • Machu Picchu • Sacred Valley of the Incas
- Lake Titicaca and Floating Islands • City Tours • Countryside Tours

Ricardo Soriano,
Peru Native
and Owner of
Cozco Handcraft Gallery

1121 Main Street
The Villages
(Spanish Springs)

Only \$2588.00 per Person Phone: (352) 430-0386

*Tour Groups Limited to 15 Participants Or visit us at: www.risoca.com



Travel Toppers

By Jo Swing

Don't miss the bus! Travel Toppers is taking reservations now for the hit musical, "Wicked." This show will be on Thursday, Jan. 24, 2013, at the Straz Theater in St. Petersburg, Fla. The cost is \$115, which covers ticket, bus, and tip for the driver. Meal will be on your own. Call Linda Hein at 861-9880 now for reservations to this much requested show.

Reservations are currently being taken for Sleuth Mystery Dinner Theater on Thanksgiving Day, Thursday, Nov. 22. The price of \$61 includes bus, meal, mystery show, and tip and meal for the driver. Dinner also includes unlimited beer, wine, and soft drinks. Call Kathy Peterson at 873-2929 for reservations.

There are still seats available for the Saturday, Oct. 13, trip to see the beloved musical, "The Sound of Music," at the Show Palace Dinner Theater. \$71 covers bus, show, buffet, and tip and meal for our driver. Contact Pat Hood at 237-8533 for reservations.

We are also taking reservations now for our Thursday, Dec. 6, trip to Orlando to visit "Two Views of Christmas." We will visit the Harry P. Leu Home and Gardens first for a tour of the house. The rooms will

be decorated in a variety of themes for the holidays. After the tour, a delicious luncheon will be enjoyed at the Hyatt Regency Hotel. Finally, we will visit "Ice" at Gaylord Palms. This is always a popular venue. The cost for this is \$80 and includes coach, admissions, lunch, and all gratuities. Please call Mary Lamp at 854-9378 for reservations.

Reservations start Monday, Oct. 8, for the Christmas Day, Sunday, Dec. 25, trip to the Show Palace for their annual holiday show. The price is \$65 for bus, show, buffet, and tip and meal for our driver. The Show Palace goes out of its way to put on a holiday spectacular to please everyone. Call Pat Hood at 237-8533 for reservations.

On Monday, Oct. 28, reservations will begin for the Tuesday, Feb. 12, 2013, showing of "Hooray for Hollywood" at the Peabody Auditorium in Daytona Beach, Fla. The cost will be \$83 and includes coach, driver's tip and meal, show, and lunch at Lulu's Ocean Grill. The coordinator will be Joyce Wood at 390-2359.

A wait list is needed for the Celebrity cruise on the new ship, Reflection. This cruise is from Saturday, Jan. 19, 2013, to Saturday, Jan. 26, 2013. To be put on the list, call Inge Gaitch at 237-7428.

The "Springtime in Charleston" trip is sold out, but if you are interested in being put on the wait list, call Inge Gaitch at 237-7428.

Travel Toppers' next meeting will be Wednesday, Oct. 3, at 9:30 a.m., in Suite A of the Arbor Conference Center. We welcome all residents to our meetings. Until then, happy travels to all.



On The Road Again

By Bob Woods

Information on the Montreal/Quebec nine-day motor coach trip in July 2013 should be available in about a month. If the tour company does not come up with figures and dates within the next few months I will be forced to cancel the trip. All those folks who showed an interest for this trip will receive a call from me no matter the outcome. Thank you for your patience and I apologize for the delay.

A Caribbean cruise has been scheduled and will depart Dec. 7, 2013, with a flight to San Juan, P.R., where we will board Royal Caribbean's Jewel of the Seas for a seven-day cruise visiting St. Thomas, St. Croix, Antigua, Martinique, and St. Lucia before returning to San Juan.

Prices are \$680 for ocean view Cat H, \$700 for ocean view Cat G, and \$870 for balcony Cat E2. Inside cabins will be priced at a prevailing price. Prices are per person based on double occupancy and include port and government fees. The prices stated are for the cruise portion of the trip only. Air and transfer package will be announced at a later date. Deposit is \$250 per person and fully refundable up to final payment date for the cruise portion.

A \$50 shipboard credit is being offered

per cabin and passports are required. Insurance is not included but highly recommended.

I am advertising this cruise now as I am only taking a limited number of passengers. The reason for no airfares, which we are shooting for a nonstop flight out of Orlando, is that scheduling times and prices are not published yet and generally will be in print around six months before flight. When flight information is available, each passenger will be notified by phone. If this cruise sounds good, you had better book now before the trip quota is reached.

Don't forget about the cruise onboard the Enchantment of the Seas departing Port Canaveral for a four-night/five-day cruise on May 20, 2013, heading for the Bahamas. There are still a few cabins remaining with a \$50 shipboard credit per cabin. Passports are required.

Only a few seats remain on the motor coach six-day/five-night trip to Washington, D.C. on Sept. 12, 2013. The price for this trip is \$579 per person double occupancy. Among some of the sights to be seen with a step-on-guide for two days will be Arlington Cemetery and the Tomb of the Unknowns, as well as the Kennedy graves, Smithsonian Institute, war memorials, Jefferson and Lincoln Memorials, and much more. The guide will show us the city during the day and at night with the monuments and government buildings ablaze with lights.

If you need any information about the above mentioned trips, please call me at 854-0702. I will bring a flyer to your home or flyers can be downloaded from my website at www.bobwoodsroadaagain.com.

See you on the high seas or on the road again.



Sail Away Cruise Club

By Fred O'Blenis

Welcome aboard! In two months, we will be cruising on the Grand Princess. We have three cruises planned with the first departing on Dec. 1 for Aruba and Curacao. Never say never, but it is nearly too late to book this one with us. If you really want to go, call now and we'll do everything we can to get you on this cruise.

On April 13, 2013, we will sail on the Jewel of the Seas to Key West, Fla.; Cozumel, Mexico before returning to Tampa, Fla. Time is running out on the best cabins, prices and \$25 onboard ship credit. A deposit of \$100 per person is all that is required to hold your cabin, and is totally refundable until the final payment date of Jan. 20, 2013. Our prices are subject to availability and include port charges, taxes and government fees: \$708.47 per person (balcony), \$618.47 per person (ocean view) and \$518.47 per person (inside).

Our fall cruise will be Nov. 9, 2013 on the

Oasis of the Seas for a seven-night western Caribbean cruise. Cabins are going fast, so call Fred at 237-6367 for your dream cruise on the Oasis of the Seas. There is a \$50 onboard credit per cabin and all of our prices include port charges, taxes, and government fees. Prices start at \$1,065.58 per person (balcony), \$965.58 per person (ocean view) and \$915.58 per person (inside). There is a \$250 deposit per person and is fully refundable until final payment date of Aug. 20, 2013. Private bus transportation will be available at additional cost.

Ports of call on the Oasis of the Seas include Falmouth, Jamaica; Cozumel, Mexico; and Labadee, Haiti. Falmouth is a new place that Royal Caribbean has built for its deep-water ships and includes a lot of little shops with fun things to see.

On the ship, you can enjoy strolling through Central Park! This is a tranquil public gathering place with real trees and birds and dining options. Hidden surprises await visitors in Central Park.

We hope to see you on one or both of our cruises in 2013. Please call me and I'll help you in any way that I can. An adventure awaits you, dream big and call Fred at 237-6367.

ON TOP OF THE WORLD NEWS
 Established 1980
ADVERTISING/COLUMN DEADLINE
 E-mailed to otownews@otowfl.com by noon on the 13th of month.

Don't Reach Yourself, Reach for Us
 Professional • Reliable • Courteous Service
 Specializing in Residential Window Cleaning
 WE DO WINDOWS
 Fully Insured
 Shoe Covers Worn Inside Homes
 Remove & Clean All Screens
 Move Furniture as Needed
 Clean Tracks & Windowsills
 Free Estimates
 Think of We Do Windows as a Better Way to be Safe & Secure
 IWCA
352-445-1894
bfagan7@cfl.rr.com

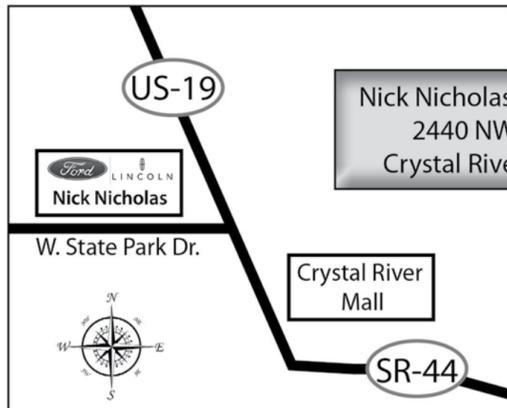
Castle Carpets & Interiors
 Serving Ocala Since 1991
Carpet • Ceramic • Wood Vinyl • Blinds • Shutters
 NEW!
 HGTV HOME FLOORING BY Shaw Authorized Retailer
 6715 SW Hwy 200 (located 5 mi. West of I-75)
352-854-3939
castlecarpets@aol.com
www.castlecarpetsandinteriors.com
 Philippians 4:13




Nick Nicholas

Crystal River • 795-7371

www.nicknicholasfordlincoln.com





World Traveler

By Bill Shampine

The Republic of Maldives, usually called the Maldivian Islands or just Maldives, is an island nation in the Indian Ocean located about 250 miles southwest of India. Spread over almost 35,000 square miles (roughly the size of Indiana), it is one of the most geographically dispersed countries in the world.

The population of 328,536 (2012) inhabits 200 of its 1,192 islands, with over 100,000 people living in Malé, the capital. Since the area of Malé is only two square miles, it tends to be a tad congested.

Strategically located in the Indian Ocean, the Maldives has been an active trading post from as early as 2000 B.C. One of the most defining moments in Maldivian history occurred in 1153 when the islanders converted to Islam and it became an independent Islamic sultanate.

Starting in the mid-16th century Portugal, the Netherlands, and Britain tried to dominate the Maldives, finally resulting in the islands becoming a protectorate of Great Britain in 1887. After a few years of internal struggle in the early 1960s, the Maldives finally became a sovereign and independent state in 1965.

The Maldivian people have been trying to implement a form of democracy ever since then, but it has been a struggle. Although many positive steps have been taken to benefit the people in the past 50 years, their government has been authoritarian



Photograph by Bruno de Giusti

A view from one of the cabins on Khaadhuffara, one of the many resort islands located in the Maldivian Islands.

and plagued with human rights abuses. The fledgling democracy experienced a coup as recent as February 2012, but hopes run high that it will work this time.

For centuries, money, in the form of cowry shells (a type of snail shell), was the major export of the Maldivian Islands. Cowry shells have been used as money since the 13th century B.C., and, along with gold and silver, were the dominant medium of exchange for a large portion of the world up until about the 20th century. Because cowries are indigenous to the Indian Ocean, the Maldives was in the perfect place to be a major supplier of this commodity

(money). You literally could walk along the beach and pick up "money."

Another fascinating fact about the Maldives is that it is the lowest country in the world. The average ground level is four feet 11 inches above sea level, with the highest peak being seven feet 10 inches above sea level. With waves up to 14 feet high, the tsunami resulting from the earthquake in the Indian Ocean in 2004 devastated much of the Maldives. Further, current research predicts that sea levels will rise between two feet and six feet by the end of this century, which would cause a serious problem for the Maldivian Islands.

The Maldivian economy today is based on tourism, and over 100 resorts have been built to cater to your every whim. You can snorkel, scuba, swim, soak up the rays, and sight-see. Interestingly, other than in the capital city of Malé, you probably will have little contact with the local population. The tourist resorts are not built on the islands where the natives live, and casual contact between tourists and the natives is discouraged. The struggles in the government also do not affect the tourists, so it is safe to go there. (Nobody messes with the cash cow.)

Palm Acre Real Estate lists & sells homes for more!

Sales prices average 30% more than the average of other area real estate offices.

UNDER CONTRACT

SOLD

UNDER CONTRACT

UNDER CONTRACT

- Talk to us about how we can put more money in your pocket.
- Ask about our reduced real estate commission program.

Let us work for YOU!
Also offering on-site property management.

*Located in the Sales Center at Circle Square Commons • 352-854-3600
8445 SW 80th Street • Ocala, Florida 34481 • www.PalmAcreRealEstate.com
Kenneth D. Colen, Licensed Real Estate Broker*

#9279-10/12

CUSTOMER SERVICE
Friendship Commons - 8 a.m. to 4 p.m.
otowservice@otowfl.com
236-OTOW (236-6869)

Office will be closed Wednesday, Oct. 17 from noon to 1 p.m.

Good Friends, Good Food, Good Price!

Join the Preferred & Elite Membership Program and receive discounts on food and beverage purchases*

*Certain restrictions apply

Happy Hour 1 pm - 3 pm
Open Mon., Tues., Thurs., Fri., Sat. 8 a.m. - 3 p.m.,
Wed. 8 a.m. - 6 p.m., Closed Sunday • Phone: 854-0761

WORLD HOME IMPROVEMENTS

World Home Improvements handles everything from project design to drafting and all applicable permitting with the Marion County Building Department.

Contact us today for a free estimate!

(352) 387-7450 or at remodeling@otowfl.com

A service of the exclusive builder of new homes at On Top of the World Communities.
License #CGC 1505760

Take your kitchen from outdated to fabulous!

OUTDATED

KITCHEN REMODEL

OUTDATED

KITCHEN REMODEL

All photos are of On Top of the World Homes.
Satisfied customer references available.

www.WorldHomeImprovements.com

#9185 - 9/12



Favorite Recipes Dinner Club

By Luke Mullen

In September, I discussed in general some of the activities of the club: the monthly dinner schedule and how the food for the meal is divided up. This is so that no one couple ends up with the big effort of preparing an entire dinner for numerous guests.

This month, I will attempt to answer the question "How does the club work and what is the process of how new members get started?"

If you are interested in finding out information about our club, just call me at 304-8104. I will answer all of your questions you might have initially. I would describe various activities and ask you a few questions (e.g., telephone number, e-mail address, etc.). I would then describe some of the responsibilities about hosting a dinner (after you have attended one dinner as a guest).

You would be responsible for asking guests if they have any allergies and you would also tell the guests the main entrée that you would be preparing. You would then provide them with what type of accompanying dish you would like them to bring to the dinner. This could be appetizers, dessert, a salad, etc.

If this type of arrangement sounds good to you so far, I would make a convenient

appointment with you to go over our club guidelines. These guidelines, on a single sheet of paper, outline the basics of how the club operates. They describe what you can expect from the club, and what the guidelines are for all members, be they either a host or a guest at a dinner. These guidelines are not hard and fast rules, but more of an effort to make sure everyone has the same sense of what is appropriate for this type of club.

After reviewing these guidelines, if these items answer all questions or concerns about how the club operates, and you decide you want to join, you just have to let me know of your interest. I would then assign you a two-digit number. With the number, I take your name, address, telephone number, e-mail address, etc.

Additionally, I would also ask you to decide your ideal, maximum, and minimum number of people you would like to have at your home, including yourself for any dinner you might host. For many, the selection is for the ideal of six as well as the maximum and minimum. Others have their selection as for an ideal of eight, a maximum of eight and a minimum of six. This is up to each individual couple participant.

When you join, I send an e-mail to all club members indicating that you have joined, add your name to the roster along with your house guest accommodation list that identifies your preferences for the amount of guests you would like to have at your home when hosting.

Our club is looking for new member couples. For more information, call Luke at 304-8104 for more information.



Genealogical Society

By Peter Paris

While in Rhode Island for the summer, we made a field trip to the National Archives for the New England area in Waltham, Mass., to get naturalization documents of ancestors for the late 1800s and early 1900s. We had hoped that the Petitions for Naturalization would provide us with information on their arrival date, the port of entry, and the name of the ship. However, this information was not required on the Petitions until after 1906.

We also searched the microfilm records of passenger lists for ships coming into Boston in 1884 but were unable to locate my maternal great-grandparents and grandparents. Supposedly, all ship's passenger lists are online, but according to an official at NARA, many of these passenger lists were damaged or lost during that time period. However, we were able to locate naturalization documents on some of my paternal grandparents and other relatives. According to NARA, many of the naturalization documents for the New England area are not online with ancestry.com or familysearch.org. They are available only at NARA.

I've also visited the Division of Vital Records for the State of Rhode Island, archives at two different City Halls and local cemetery offices. I was quite successful in finding many birth, marriage, death and real estate deed transfer records of many

of my ancestors, which were not available online.

If you are really interested in tracing your ancestors and obtaining more than just their names, you will find that field trips to NARA, the State Archives of the state and the City Archives of the city in which they were born, lived and died, and even cemetery office records will provide the information which you are looking for to help complete the story of your ancestors.

The Genealogical Society holds a business meeting at 10 a.m. the second Monday of every month in Room 3 of the Craft Building next to the Health & Recreation Building. At the business meeting, we discuss upcoming genealogy programs, new books added to the Society's extensive genealogical library and methods of researching your family's roots and more.

We also hold an educational presentation at 10 a.m. the third Monday of the month in Suites B & C in the Arbor Conference Center.

If you are new to genealogy or have already started a family tree but would like to learn how to use Family Tree Maker software, the Genealogical Society, in conjunction with Master the Possibilities, will be presenting a seminar on Basic Family Tree Maker from 9:30 a.m. to noon on Oct. 10 and 11. There will also be a seminar on Intermediate Family Tree Maker from 9:30 a.m. to noon on Oct. 17 and 18. Basic working knowledge of a computer is required to take this seminar.

To sign up for the classes listed, you can register online at <http://www.masterthepossibilities.com>, by telephone at 854-3699, or by dropping by the Master the Possibilities office.



Community Emergency Response Team

By Patricia A. Woodbury

One of the interests of CERT is to become acquainted with the residents and the residents to become acquainted with the team members.

Recently in Candler Hills and Avalon neighborhoods, some of the CERT members took the initiative to go door to door on selected streets to say hello to the residents. Ella Greif and Mike Roppel visited about 30 neighbors in Avalon. They found many of the residents were pleased to have the visit and thanked the representatives. Jan Keitz visited 15 neighbors, in Candler Hills, and found the reception of her visits to be very positive.

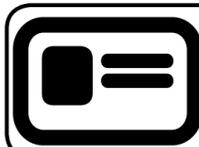
These members shared information about CERT, talked about hurricane preparedness, offered a file of life card in which the person can record medical information, to be placed on the refrigerator

in case of an emergency. They also determined if in each household there was anyone who had special needs, such as being oxygen dependent, diabetic or any other medical condition. In case of the need for evacuation during a disaster due to loss of power or property damage, the Sheriff's Office maintains lists of people who may need to be taken to a special needs shelter. The individual has to complete an application form and send it to the Sheriff's Office.

Other CERT members are encouraged to contact their neighbors and share the same information. So look for a CERT member in your neighborhood and welcome them into your home. Since this will take some time to reach all residents, you are welcome to call me at (854-8718) to ask for a visit by a CERT member in your neighborhood.

The next regular CERT meeting is scheduled for Oct. 9.

CERT meets every second Tuesday of the month at 9 a.m. in Suites E, F, and G of the Arbor Conference Center. Persons interested in learning more about CERT are welcome to attend these meetings or contact Pat at 854-8718.



RESIDENT ID CARDS

Customer Service

8 a.m. to 4 p.m., Monday through Friday
Bring current ID or temp ID.

AIRPORT SERVICE
by STAGECOACH TRANSPORTATION

Airports & Cruise ports
Orlando • Sanford • Tampa
Gainesville • Jacksonville
Other destinations by request

Private chauffeur service to your door

18 years in Marion County
Licensed & Insured
Airport & City Permits

(352) 854-6642
Call us 7 days a week 7am - 10pm

Independent Insurance Agent
The Trusted Choice®

Rich & Cindy Cronin
Independent Insurance Agents of Florida

(941) 773-3523 or (941) 773-2041
<http://rjcronin5.wix.com/insuring-your-future>

Specializing In:

- Life Insurance (whole and term)
- Medicare Education on Supplemental and Advantage Plans
- Dental and Vision Insurance
- Accident Insurance
- Major Medical

Call today for a FREE quote or FREE review of your existing life insurance policy!

Life Insurance and Medicare Educational Presentation

Thursday, Oct. 4
9 to 11 a.m.
Hampton Inn
3434 SW College Road, Ocala, FL
(between Ruby Tuesday and House of Japan restaurants)

Please RSVP the number attending to Rich Cronin at (941) 773-3523, Cindy Cronin at (941) 773-2041 or ccronin5@cox.net.

Seats are limited. Light refreshments will be available.

Free Event • Door Prizes

Amendments on the November 2012 Ballot

Amendment 1 – Healthcare Services

Synopsis

Proposing an amendment to the State Constitution to prohibit laws or rules from compelling any person or employer to purchase, obtain, or otherwise provide for health care coverage.

Impact

This amendment was placed on the ballot by the Florida Legislature as a rebuke to President Obama over the Affordable Care Act. If passed, Federal law would preempt this amendment.

Amendment 2 – Veterans Disabled Due to Combat Injury; Homestead Property Tax Discount

Synopsis

Expanding the availability of the property discount on the homesteads of veterans who became disabled as the result of a combat injury to include those who were not Florida residents when they entered the military and scheduling the amendment to take effect Jan. 1, 2013.

Impact

This amendment has as its goal a worthy objective. The State Constitution currently allows an additional property tax exemption for combat wounded vets. This amendment change removed the condition that the vet was a Florida resident at the time of service.

The Revenue Estimating Committee estimates the following combined fiscal impact on both school and non-school taxes are as follows: -\$2.4 million in 2013-14; -\$4.9 million in 2014-15; and -\$6.2 in 2015-16. The recurring impacts of lost revenue are greater. The impact upon all voters is a total of \$135 million lost over three years, plus continuing losses. At some point, that lost revenue will need to be made up in some way, shape or form by counties within this State.

Amendment 3 – State Government Revenue Limitation

Synopsis

Replacing the existing state revenue limitation based on Florida personal income growth with a new state revenue limitation based on inflation and population changes.

Impact

This amendment would set a state revenue limit each year based on a formula that considers population growth and inflation instead of using the current method of calculating the revenue limit based on personal income.

Supporters say this amendment would make government more efficient. Critics say that during tough economic times, when tax revenues drop and there is a greater need for government services, this amendment would make it impossible for agencies to meet demand, even when there is available revenue. Further, that it threatens funding for critical government services like health care and education.

Amendment 4 – Property Tax Limitations; Property Value Decline; Reduction for Non-homestead Assessment Increases; Delay of Scheduled Repeal

Synopsis

Legislature may, by general law, provide the assessment of homestead and specified non-homestead property may not increase if the just value of that property is less than the just value of the property on the preceding Jan. 1, subject to any adjustment in the assessed value due to changes, additions, reductions, or improvements to such property which are assessed as provided for by general law.

Impact

The Collins Center describes this lengthy amendment as, "Reduce the maximum annual increase in taxable value of non-homestead properties from 10 percent to 5 percent; provide an extra homestead exemption for first-time home buyers; allow lawmakers to prohibit assessment increases for properties with decreasing market values."

The Revenue Estimating Committee estimates the following combined impacts to revenue of both non-school and school taxes from each of the four separate components of this proposed amendment: A reduction of -\$279.98 in 2013-14; -\$492.5 in 2014-15; and -\$564.98 in 2015-16. Over three years, that is a loss in state tax revenues of \$1,337,460 from the tax base at a time when local governments are struggling to provide basic services.

Amendment 5 – State Courts

Synopsis

The State Constitution authorizes the Supreme Court to adopt rules for the practice and procedure in all courts. The constitution further provides that a rule of court may be repealed by a general law enacted by a two-thirds vote of the membership of each house of the Legislature.

This proposed revision requires Senate confirmation of a justice of the Supreme Court before the appointee can take office. If the Senate votes not to confirm the appointment, the judicial nominating commission must reconvene and may not re-nominate any person whose prior appointment to fill the same vacancy was not confirmed by the Senate.

Impact

This proposed constitutional revision injects the Legislature into the court system in a very fundamental way: it would allow the Legislature to obtain power to overrule a Court rule with a majority vote.

An additional change would deal with how State justices are appointed. Under current law, the Governor appoints a justice of the Supreme Court from a list of nominees provided by a judicial nominating commission. That commission is composed of respected members of the Florida Bar and lay persons. Appointments by the Governor are not subject to confirmation. Judges stand for review through periodic elections.

To put this into perspective, "Do we really want State Supreme Court Justices to be subject to the whims of the Legislature?"

Amendments Continued on Page 35 ▶

SINGLE STREAM RECYCLING: One Bin! No Sorting!

Glass (all colors)

- no light bulbs, glass plates, mirrors, china or ceramics
- remove and dispose of lids or caps and rinse containers

Aluminum/Steel Cans

- no aluminum foil
- no paint, aerosol cans or scrap metal
- rinse cans

Plastic Containers

- (numbers 1 through 7)
- no plastic grocery bags
- remove and dispose of caps and rinse containers

Old Corrugated Cardboard

- broken down

Paper (all colors)

- phone books, clean paper bags, catalogs, junk mail, copier and printer paper, magazines, newspapers

New Daily Features at



MONDAY
Meatloaf with mashed potatoes, vegetables, rolls and butter **\$7.99**

TUESDAY
Chicken & Dumplings with mashed potatoes, vegetables, rolls and butter **\$7.99**

WEDNESDAY
Liver & Onions with mashed potatoes, vegetables, rolls and butter **\$7.99**

THURSDAY
Blackened Prime Rib Sandwich with French fries **\$8.99**

FRIDAY
Lasagna with tossed salad, rolls and butter **\$7.99**

Served:
Monday – Saturday, 11 am – 3 pm
Wednesday, 11 am – 6 pm
Sunday, Closed
Ph: (352) 854-0761

The Pub is private and only open to residents who are Gateway of Services pass holders.

Candler Hills Restaurant (352) 861-9720
www.CandlerHillsRestaurant.com

Preferred & Elite Membership Program*

The Preferred and Elite Membership Programs are social programs whereby members receive 5% discount on all food and beverage items and 10% on additional sides, desserts and appetizers purchased at Candler Hills Restaurant and The Pub. Members also receive VIP reservations for restaurant seating and admission to special member-only events.

Indulge in VIP status and enhance your golf and dining experience!




*To participate in the member program, a membership fee and an annual agreement signed by the member(s) are required. The Pub is private and open to residents who are Gateway of Services pass holders only.

For more information and prorated fees call 854-2765.

"Dinner for 2"
Every Monday Evening
4 pm - 7 pm



Choice of Soup or Salad

Breadsticks with olive oil dipping sauce

Choice of Entrée with Sides
Meatloaf with Mushroom Gravy
Chicken Parmesan
Teriyaki Glazed Pork Loin
Butter Crumb Crusted Tilapia

Dessert

\$19.99
for two people plus tax

Preferred/Elite Members receive member discount.
Reservations recommended.
861-9720



Amendments on the November 2012 Ballot

Amendment 6 – Prohibition on Public Funding of Abortions; Construction of Abortion Rights

Synopsis

This proposed amendment provides that public funds may not be expended for any abortion or for health-benefits coverage that includes coverage of abortion. This prohibition does not apply to an expenditure required by federal law, a case in which a woman suffers from a physical disorder, physical injury, or physical illness that would place her in danger of death unless an abortion is performed, or a case of rape or incest. This proposed amendment provides that the State Constitution may not be interpreted to create broader rights to an abortion than those contained in the United States Constitution. With respect to abortion, this proposed amendment overrules court decisions, which conclude that the right of privacy under Article I, Section 23 of the State Constitution is broader in scope than that of the United States Constitution.

Impact

At first blush, this amendment is couched in language, which would appear to deal only with State funds being used for abortion. However, a serious examination of the language will reveal that its real purpose is to restrict our constitutional right to privacy thus raising a second, more disturbing question: whether to modify a provision in the state constitution that guarantees a right to privacy for every Floridian – would affect abortion law in the state.

The second question is more consequential. In 1980, Florida voters passed a constitutional amendment that says, in part, “Every natural person has the right to be let alone and free from governmental intrusion into the person’s private life...” The intent (of that amendment) was to limit government intrusion into the private lives of individuals.

(Source: Collins Center for Public Policy 2011© | Legal/Privacy 801 3rd St. S · St. Petersburg, FL 33701)

Passage of this amendment and eliminating the current right to privacy we all enjoy could conceivably leave the door open for the State to interfere with your ability to determine the end of life decisions that you may need to make for yourself or your loved ones.

Amendment 8 – Religious Freedom

Synopsis

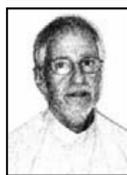
Would provide that no individual or entity may be denied, on the basis of religious identity or belief, governmental benefits, funding or other support, except as required by the First Amendment to the United States Constitution, and deleting the prohibition against using revenues from the public treasury directly or indirectly in aid of any church, sect, or religious denomination or in aid of any sectarian institution.

Impact

This amendment is couched in language that seems to protect religious freedoms. In fact, this amendment would fundamentally change church-state protections and religious freedom protections that are currently in the Florida Constitution. It would remove the longstanding ban on taxpayer funding of churches, synagogues, mosques and other religious institutions and replace it with completely opposite language prohibiting state or local governments from withholding money based on religious belief. (Orlando Sentinel/April 2012)

The idea of the State funding private institutions without the benefit of public oversight and accountability to the taxpayers is very problematic.

Amendments Continued on Page 37 ▶



Democratic Club

By Dan Lack

We’re back! The Democratic Club has been reactivated. Almost 60 people showed up for our inaugural meeting on Thursday, Aug. 23; a great turnout considering this meeting was spread by word of mouth.

At this meeting, we elected our board of directors: President Dan Lack; Vice President Jerry Segovis; Secretary Margot Thomas; Treasurer Evelyn Koffroth; Directors Vernon Murray, Lynn Miller, Jerry Delfraisse and Jack Hegarty.

Our speaker was Joyce Baker, a committee member of the Marion County Democratic Party and a delegate to the Democratic National Convention in Charlotte, N.C. She reported that there are more than 1,700 registered Democrats in On Top of the World. Who knew?

Joyce had good advice for all voters in the upcoming November election: vote by mail.

While busily passing laws for the prosperity of some of Florida’s citizens, the State Legislature found the time to approve 11 Constitutional amendments that will be on the ballot. Voting by mail gives you the opportunity to carefully read and consider them at home rather than scratching your head while standing in the voting booth.

The second meeting of the Democratic Club will take place on Thursday, Sept. 27. After a half hour business meeting, we will migrate to Live Oak Hall at Master the Possibilities to hear the League of Women Voters seminar on the upcoming Constitutional amendments.

Our third meeting will take place on Thursday, Oct. 25 when our speakers will be Democratic candidates J.R. Gaillot, running for our third Congressional District seat and Jessica Hadley, running for County Commissioner.

We meet on the fourth Thursday of every month at 6 p.m. in Suites E and F of the Arbor Conference Center. All registered Democrats are invited to join us!

For more information, contact Dan Lack at 509-4942 or otowdemclub@gmail.com or visit our Facebook page (On Top of the World Democratic Club).

Republican Club

By Fred Pulis

The September meeting featured Republican candidates for County Commissioner positions for the November elections. Candidates David Moore, Stan McClain, and Earl Arnett described their views for becoming representatives for District 1, District 3, and District 5, respectively.

The next scheduled meeting will be held on Friday, Oct. 12 in the Arbor Conference Center, Suites E, F, and G. The meeting will feature speeches by the victorious Republican candidates who still have an opponent in the November elections. Plenty of time will be devoted to a question and answer period of the respective candidates.

Tickets for the Jerry Cauda Holiday Social and Victory Party on Friday, Nov. 9 will be on sale at the Oct. 12 meeting (no tickets will be sold on the night of the event).

All regular meetings are scheduled for the second Friday of each month at the Arbor Conference Center, Suites E, F, and G. The meetings start at 7 p.m. and usually last about an hour.

If you have any questions, please contact Fred Pulis at 854-9976.

THANK YOU!

VOTED

OCALA’S BEST HEARING AID SPECIALISTS FOR 2012!

SIX CONSECUTIVE YEARS! AWARDED BY YOU, YOUR NEIGHBORS AND THE COMMUNITY!

HEARING AIDS

Waterproof, Rechargeable & Wireless Systems

Same Hearing Aids as Our Competitors EXCEPT We Offer Better Service for Life!

- 75-Day “Risk Free” Trial
- FREE Wax Removal Anytime!
- ALL Competitor’s Coupons Accepted!
- 100% Refund If Not Satisfied
- 1 Year 0% Financing Available
- Member of the Ocala/Marion County Chamber of Commerce
- Approved by the Better Business Bureau

Hearing Solutions

Ocala West
FRIENDSHIP CENTER
8441 SW SR 200, #113
Ocala, FL 34481
352.237.4635

Ocala East
CHELSEA SQUARE
3233 E. Silver Springs Blvd.
Ocala, FL 34470
352.694.5003

For more information, visit our website: dBhearingsolutions.com

With these insurance plans, free hearing aids and benefits range from \$500 up to \$3,000! Call for details.

75 DAY SATISFACTION GUARANTEE

FLORIDA Chamber of Commerce

BBB

AWARD WINNER
6 Years Running
Readers' Choice Winner 2012
Citizen

GOING OUT OF TOWN?

Download a PDF of the World News at www.ontopoftheworld.com/newspaper.

CLUB MEETINGS

Weekly Monday

6:00	Lap Swimming	ACIP
8:00	Mixed Tennis Doubles	HRCT
	Water Walk	ACIP
	Men's Softball	SBF
	RC Flyers Club	FF
	R.O.M.E.O. Club	WD
9:00	Woodworking	VVV
	Ceramics (until 2 p.m.)	Art
	Ladies Billiards	PLR
	Tai Chi	ACF
9:30	Shuffleboard (Sept.-April)	HRCT
10:00	Tennis Doubles	HRCT
	Ladies Billiards	PLR
10:30	Water Walk	ACIP
11:00	Golf Group	PAV
11:30	Lap Swimming	ACIP
Noon	Mah Jongg	CC:A
12:30	Bridge	CR
	Aqua Belles	ACIP
12:45	Line Dance (Sept.-Dec.)	AC
1:00	Newcomers Line Dance	AC
	Intermediate Line Dance (Sept.-Dec.)	HRB
	Dominoes	CC:H
1:30	Line Dance	ICC
2:00	Happy Hookers	Art
	Rummicube	CC:E,F
	Line Dance (July-Sept.)	HRB
2:30	Level II Line Dance	HRB
3:00	Line Dance (Sept.-Dec.)	HRB
4:30	Level I Line Dance (Sept.-Dec.)	HRB
5:00	Mah Jongg	CC:A
5:30	Level I Line Dance	HRB
6:00	Table Tennis	CC:D
	Men's Poker	MR3
6:15	Euchre II	CC:H
6:30	Bridge	CR
6:45	Ballet Club	ACF
7:00	Mah Jongg	ICC
	Pinochle	MR2

First Monday

7:30	OneBlood (Even # Months Only)	PL
9:00	LifeSouth Blood (Odd # Months Only)	PL
	RC Flyers Club	CC:B,C
1:30	D'Clowns	CC:B,C
3:30	Handicap Committee	CC:H
4:00	Billiards	Art
5:30	Avalon Social Club	AC
6:30	Karaoke Friends	CC:E,F
	Sunshine Singers	HRB

Second Monday

10:00	Genealogical Society Business Meeting	MR3
2:00	Bowling League	AMFW
7:00	Theatre Group	CC:E,F
	Original Karaoke Group	CCC

Third Monday

10:00	Genealogical Society Workshop	CC: B&C
1:30	D'Clowns	CC:B,C
5:00	Cards	CC:C
6:30	Sunshine Singers	HRB

Fourth Monday

3:00	Community Patrol	CC:B,C
4:00	Candler Hills Potluck	CCC

Weekly Tuesday

6:00	Lap Swimming	ACIP
8:00	Men's Tennis	HRCT
	Water Walk	ACIP
	Arts & Crafts	HRB
	RC Flyers Club	FF
	Pickleball	HRCT
	R.O.M.E.O. Club	WD
	Ladies Golf Assoc.	GC
8:30	9-Hole (May-Oct)	GC
	Ladies Golf Assoc. 18-Hole	GC
	Racquetball	RCT
	Ladies Golf Assoc.	GC
9:00	9-Hole (Nov-April)	GC
	Computer Club	CC:B,C
	Hand & Foot Canasta	CR
	Tai Chi	ACF
	Woodworking	VVV
	Horseshoe League	HRCT
	Arts & Crafts	HRB
	Knit Wits	MR2
9:30	CSI Bible Study	CC:A
	Concert Chorus	AC

We're Maid For You LLC



Call Rachel at

352-203-9651

- **Customize your own cleaning plan, made for you.**
- **Insured, Reliable & Affordable.**
- **Free Estimates.**

No Mess, No Stress because We're Maid For You.

www.WeCleanOcala.com

Meeting Location Codes

AC	Arbor Club	HRB	Health & Recreation Ballroom
ACF	Arbor Club Fitness		Health & Recreation Tennis Courts
ACCT	Arbor Tennis Courts	HRCT	Health & Recreation Fitness Center
ACIP	Arbor Indoor Pool		Health & Recreation Pool
ACOP	Arbor Outdoor Pool	HRF	Indigo East Community Center
Art	Art Studio		Miniature Golf Course
AMFW	AMF Galaxy West Lanes	HRP	Meeting Room 2
BCT	Bocce Courts	ICC	Meeting Room 3
BO	Bank of the Ozarks		Pavilion
CC	Arbor Conference Center	MGC	Health & Recreation Parking Lot
CCC	Candler Hills Community Center	MR2	Poolroom
	Candler Hills Card Room	MR3	Racquetball Courts
CCR	Computer Learning Center	PAV	Softball Field
CLC	Circle Square Cultural Center	PL	Winn-Dixie
CSCC	Card Room	PLR	Wood Shop
CR	Flying Field	RCT	
FF	Golf Course	SBF	
GC	Health & Recreation Building	WD	
HR		WW	

To make changes, call the Activities Office at 854-8707, Ext. 7530 or 7533

10:00	Yoga	ICC
10:30	Horseshoe League	HRCT
	Walleyball	HRCT
	Water Walk	ACIP
11:30	Lap Swimming	ACIP
Noon	Lap Swimming	ACIP
	Men's Poker	MR3
	Cyber Orientation	HRF
	Mah Jongg	CC:A
12:30	Bridge	CR
	Tall Travelers RV Group	CC:G
1:00	Badminton	RCT
	Ballet Club	ACF
	Shuffleboard (Sept.-April)	HRCT
	Crochet Club	ICC
3:00	ShutterBugs	CC:B,C
	Chess Club	MR2
	Intermediate Ballroom Dance	HRB
5:00	Mah Jongg	CC:B
	Table Tennis	CC:D
	Poker	CC:G
5:45	Mah Jongg	CC:B
	Sidekicks Western Dance	HRB
6:00	Pinochle	MR3
	Poker	CCR
6:30	Duplicate Bridge	CR
	Mah Jongg	MR2
	Circle Squares	AC
7:00	Mixed Poker	CC:H

First Tuesday

8:00	Men's Golf Assoc.	CC:A
8:30	Lions Club	CC:C
10:30	Shuffleboard (Sept.-April)	CC:H
11:30	Ladies Golf Assoc. 9-Hole (Oct-March)	HRB
	Sunshine Quilters	Art
2:30	Italian American Club	CC:E,F
6:30	JB Poker Club	CC:E,F
	Indigo East Girls Bunco	ICC
7:00	Girls Night Out	CC:G

Second Tuesday

8:00	Citizens Emergency Response Team	CC:E,F,G
10:00	Sunshine Quilters	Art
11:30	Ladies Golf Assoc. 18-Hole (Oct-April)	HRB
Noon	Visually Impaired Support Group	CC:H
3:00	Knights of Columbus Golf	ICC
3:30	Alpha Investment	Art
6:15	Game Night	ICC
7:00	Lions Club	CCC

Third Tuesday

10:00	Sunshine Quilters	Art
2:00	Candler Connection	CCC
5:00	Caribbean Club	ICC

8:00	Citizens Emergency Response Team	ICC
	Lions Club	CCC
8:30	Sunshine Quilters	Art
10:00	Ladies Golf Assoc. 9-Hole (Oct-March)	HRB
11:30	Scandinavian Club	CC:E,F
12:30	Alpha Investment	Art
3:30	Providence II Club	CC:E,F
5:00	Ladies Poker	ICC
6:30	Original Karaoke Group	CCC

Weekly Wednesday

6:00	Lap Swimming	ACIP
8:00	Ladies Tennis	HRCT

11:30	Water Walk	ACIP
	Pickleball	HRCT
	R.O.M.E.O. Club	WD
8:30	Men's Golf 18-Hole	GC
	Men's Softball	SBF
	RC Flyers Club	FF
9:00	Woodworking	VVV
	Crafty Ladies	CR
	Tai Chi	ACF
	Tip Top Tappers	HRB
9:30	Fun with Ceramics	Art
11:00	Golf Group	PAV
11:30	Lap Swimming	ACIP
Noon	Ladies Poker	MR3
	Mah Jongg	CC:A
	Bridge	CR
12:15	Japanese Bunka	CC:B
12:30	Lucky 13 Mah Jongg	CC:G
	Aqua Belles	ACIP
1:00	Mah Jongg	ICC
1:30	Shuffleboard (Sept.-April)	HRCT
2:30	Scrabble Club	CC:H
5:30	Bingo	HRB
6:00	Men's Poker	MR3
	Duplicate Bridge	CR
6:30	Circle Squares	CC:E,F

First Wednesday

8:30	Ladies Golf Assoc. 18-Hole	CC:B
9:00	Model Railroaders	MR3
9:30	Travel Toppers	CC:A
1:00	General Francis Stamp Club	BO
6:30	Tall Travelers RV Group	CC:B,C

Second Wednesday

1:00	Native Plant Group (Oct-April)	CC:H
3:00	Pennsylvania Club	CC:E,F

Third Wednesday

11:00	Arbor Tennis Club	CC:E,F
12:30	Bunco	CCC
1:00	General Francis Stamp Club	BO
6:40	Bunco Club	CC:G
7:00	Circle Squares	CC:E,F

Fourth Wednesday

1:00	Italian American Club	CC:E,F
6:30	Tall Travelers RV Group (No mtgs Dec, June-Sept)	CC:B,C
7:00	Mystery Book Club	CCR

Weekly Thursday

6:00	Lap Swimming	ACIP
8:00	Men's Tennis	HRCT
	Water Walk	ACIP
	Fun Time Cloggers (Sept.-June)	HRB
	RC Flyers Club	FF
	Pickleball	HRCT
	R.O.M.E.O. Club	WD
8:30	Racquetball	RCT
9:00	Woodcarvers	Art
	Art Group	Art
	Woodworking	VVV
	Tai Chi	ACF
	Computer Club	CC:B,C
	Circle Squares	CC:E,F
	Candler Hills Ladies Golf Assoc. 18-Hole	GC
9:30	Shuffleboard (Sept.-April)	HRCT
10:00	Reflexology	ICC
10:30	Walleyball	HRCT

11:30	Water Walk	ACIP
	Lap Swimming	ACIP
Noon	Lap Swimming	ACIP
	Mah Jongg	CC:A
	Aerobics	ICC
12:30	Sewing Bees	Art
	Bridge	CR
1:00	Badminton	RCT
	Ballet Club	ACF
	Table Tennis	CC:D
2:00	Swingin' Sisters	HRB
2:30	The New Pretenders	ICC
5:30	Card Game	CC:B
6:00	Men's Poker	MR3
	Poker Night	CCC
	Pinochle	Art
6:15	Mah Jongg	CCR
6:30	Bridge	CR
7:00	Cards	ICC
	Mixed Poker	CC:H
	Circle Squares	CC:E,F
	Card/Game Club	CC:G

First Thursday

1:00	Rubber Stamp Greeting Cards	CC:G
5:00	Southern Club	HRB

Third Thursday

1:00	Rubber Stamp Greeting Cards	CC:G
	New England Club (Oct-May)	AC
5:30	Friends Game	CC:E,F

Fourth Thursday

9:30	American Jewish Club	CC:G
6:00	Democratic Club	CC:E,F
6:15	Game Night	ICC
7:00	Original Karaoke Group	CCC

Weekly Friday

6:00	Lap Swimming	ACIP
8:00	Ladies Tennis	HRCT
	Water Walk	ACIP
	RC Flyers Club	FF
	Pickleball	HRCT
	R.O.M.E.O. Club	WD
9:00	Woodworking	VVV
	Tai Chi	ACF
9:30	Shuffleboard (Sept.-April)	HRCT
10:00	Racquetball	RCT
	Women's Bible Study (Oct-May)	CC:A
	Tai Chi	ICC
10:30	Water Walk	ACIP
11:00	Golf Group	PAV
11:30	Lap Swimming	ACIP
Noon	Ladies Poker	MR3
	Circle Squares	HRB
	Mah Jongg	CC:A
	Leo's Golf Group	CR
12:30	Aqua Belles	ACIP
1:00	Table Tennis	CC:D
	Mah Jongg	CCC
	Mexican Train	CC:H
5:00	Cribbage	Art
6:00	Advanced Bridge	CR
	Euchre 4 Fun	CC:A
	Nickel/Nickel	MR3
6:45	Euchre	MR2

First Friday

12:30	Women of the World	HRB
-------	--------------------	-----

Second Friday

8:30	RC Ladybirds	CC:B,C
7:00	Republican Club	CC:E,F,G

Weekly Saturday

8:00	Mixed Tennis	HRCT
	RC Flyers Club	FF
	Pickleball	HRCT
8:30	Men's Softball	SBF
9:00	Computer Club	CC:B,C
	Woodworking	VVV
	Art Group	Art
10:00	Mixed Tennis	HRCT
	Swingin' Sisters	CC:E,F
	Tip Top Tappers	HRB
	Yoga	ICC
1:00	Table Tennis	CC:D

Second Saturday

6:00	Northern Lights	CC:B,C
------	-----------------	--------

Weekly Sunday

9:00	Racquetball	RCT
	Woodworking	VVV
9:30	RC Flyers Club	FF
Noon	Mah Jongg	CC:A
1:00	Hand & Foot Canasta	CR
	Table Tennis	CC:D
2:00	Hand & Foot Canasta	CR
5:00	Sidekicks Western Dance	AC
6:00	Pickleball	HRCT
	Movie of the Month	HRB
7:00	Mixed Poker	CC:H

Third Sunday

2:00	American Jewish Club	CC:E,F,G
------	----------------------	----------

Fourth Sunday

2:00	Line Dance	HRB
------	------------	-----

Readers' Choice WINNER 2012, 2011, 2010, 2009, 2008

Citizen

JERRY MARTIN

IRRIGATION LLC.

3398 SW 74th Avenue, Bay 101, Ocala

Seasonal Special

\$39.95

Serving Marion & Surrounding Counties Since 1982

(352) 237-5731

- Reset Controller
- Adjust Sprays & Rotors to Correct Spray Pattern
- Complete System Inspection
- We Will Beat Any Written Estimate on Irrigation Repairs or Installation

Licensed & Insured
Certified Irrigation Auditor
Member of Florida Irrigation Society
Comp #7085, C: 2899

* Call for details

REMINDER

Dogs must be on a leash at all times.



Amendments on the November 2012 Ballot

Amendment 9 – Homestead Property Tax Exemption for Surviving Spouse of Military Veteran or First Responder

Synopsis

Authorizes the Legislature to provide by general law ad valorem homestead property tax relief to the surviving spouse of a military veteran who died from service-connected causes while on active duty or to the surviving spouse of a first responder who died in the line of duty. The amendment authorizes the Legislature to totally exempt or partially exempt such surviving spouse's homestead property from ad valorem taxation. The amendment defines a first responder as a law enforcement officer, a correctional officer, a firefighter, an emergency medical technician, or a paramedic.

Impact

This amendment has as its goal a worthy objective. The amount of relief is unspecified and is ultimately up to the Legislature to enact. However, the lost revenue to individual counties throughout the State of Florida may be profound.

The Revenue Estimating Committee estimates the following impacts: The conference adopted an indeterminate negative impact due to the need for adoption by the electorate and implementation by the Legislature. For (the implementing legislation) SB1058 and HB95, the conference adopted an indeterminate negative estimate. Should the electorate approve the proposal, the impact of SB1058/HB95 on school and non-school taxes would be a loss of \$1.2 million over the first three years.

Amendment 10 – Tangible Personal Property Tax Exemption

Synopsis

Proposing an amendment to the State Constitution to: (1) Provide an exemption from ad valorem taxes levied by counties, municipalities, school districts, and other local governments on tangible personal property if the assessed value of an owner's tangible personal property is greater than \$25,000 but less than \$50,000. This new exemption, if approved by the voters, will take effect on Jan. 1, 2013, and apply to the 2013 tax roll and subsequent tax rolls. (2) Authorize a county or municipality for the purpose of its respective levy, and as provided by general law, to provide tangible personal property tax exemptions by ordinance. This is in addition to other statewide tangible personal property tax exemptions provided by the Constitution and this amendment.

Impact

This is another example of an amendment that if passed, would result in a dramatic loss of revenue to the individual counties in Florida.

The Revenue Estimating Committee estimates the following impacts: The conference adopted an indeterminate negative estimate, due to the need for the electorate to approve the measure, and for the Legislature to pass implementing legislation. Based on the 2011 millage rate of 17.67, ad valorem taxes on these assessments applicable to the 2013 tax roll are expected to amount to -\$20.2m, composed of \$11.4m in county taxes and \$8.8m in school taxes. The combined negative impact is a loss costing the counties over \$61million over three years.



GOLF CART REGISTRATION
Customer Service
8 a.m. to 4 p.m., Monday through Friday
Bring your golf cart, resident I.D. and proof of golf cart insurance.

PLEASE JOIN US
for
Shred Your Documents Day
on
October 2, 2012
from 10 a.m. -12 p.m.
at
Circle Square Commons

Sponsored by:
McLeod Financial Group
8413 SW 80th Street
Suite 2
Circle Square Commons

Free while you wait!
Open to residential, no businesses allowed.
For more information, please call 352-351-0500.

CRN201408-163501

Amendment 11 – Additional Homestead Exemption; Low-Income Seniors Who Maintain Long-Term Residency on Property; Equal to Assessed Value

Synopsis

Would allow counties and municipalities to grant an additional homestead tax exemption equal to the assessed value of homestead property if the property has a just value less than \$250,000 to an owner who has maintained permanent residency on the property for not less than 25 years, who has attained age 65, and who has a low household income as defined by general law.

Impact

This is another example of an amendment that if passed, would result in a dramatic loss of revenue to the individual counties in Florida.

Recognizing this may appeal to many, it is fundamentally flawed because it creates a tax payer subsidy for seniors that may meet the requirements.

The Revenue Estimating Committee estimates the following impacts: The conference adopted an indeterminate negative impact. Should the electorate approve the proposal and all the individual jurisdictions pass the necessary ordinances, the potential cost is estimated to be \$27.8 million over three years.

Amendment 12 – Appointment of Student Body President to the Board of Governors of the State University System

Synopsis

Proposing an amendment to the State Constitution to replace the president of the Florida Student Association with the chair of the council of state university student body presidents as the student member of the Board of Governors of the State University System and to require that the Board of Governors organize such council of state university student body presidents.

Impact

No cost estimate for implementation could be found on this one. However, requiring the Legislature to establish new systems will inevitably have a tax or funding impact.

SILVER SPRINGS

ALL-ACCESS PLATINUM PASS*

- FREE Parking
- 2 FREE Bring A Friend Tickets
- 2 FREE BOGO Food Vouchers
- FREE Admission To All Concerts & Festival of Lights
- FREE 2013 Wild Waters Season Pass and More!

CONCERT/EVENTS

- FESTIVAL OF LIGHTS - TBD
- MIDWEST CHEER AND DANCE - 1/19
- EASTON CORBIN - 2/23
- JAMEY JOHNSON - 3/23

ONLY \$54.99

Fright Nights

FEATURING THE OCALA JAYCEES 40TH ANNUAL HAUNTED HOUSE
FRI-SAT, SEPT. 29-OCT. 27, 2012 • 8PM-11PM

9/29, 10/5-6, 12-13, 19-20, 26-27 - FRIGHT NIGHTS

10/6 - ALL-GM AUTO SHOW | 11/3 - BREAST CANCER AWARENESS

352-236-2121 • SILVERSPRINGS.COM

*ALL-ACCESS PASSES DO NOT INCLUDE ADMISSION TO FRIGHT NIGHTS, HOPPETTIN' PRINCE EVENTS AND MAY EXCLUDE CERTAIN THIRD-PARTY EVENTS. SP CONCERT SEAT DATES TO BE DETERMINED BY SILVER SPRINGS.

CLUB CARDS & GAMES

BRIDGE

Monday Afternoon

By Shirley Stolly

Aug. 13
1: Carol Johnson & Shirley Stolly; 2: Esther Lang & Jayne Kaske; 3: Fran Griswold & Betty Morris.

Aug. 20
1: Eleanor Giardina & Joan Lord; 2: Joyce Walchak & Marge Starrett; 3: Mary Carol Geck & Ida Rosendahl.

Aug. 27
1: Ida Rosendahl & Mary Carol Geck; 2: Marge Starrett & Joyce Walchak; 3: Shirley Stolly & Carol Johnson.

Sept. 3
1: Ida Rosendahl & Mary Carol Geck; 2: Shirley Stolly & Carol Johnson; 3: Florence & Norbert Heckler.

Monday Night

By Kathie & Art Dushary

Most of our players are intermediate level and mature beginners. You do not need to sign up ahead of time or have a partner. Just come to the Card Room by 6:20 p.m. as we start at 6:30 p.m. We usually have six to eight tables.

Aug. 6
1: Shirley Stolly; 2: Fran Griswold; 3: Sara Anderson; 4: Vern Siber; 5: Sonni.

Aug. 20
1: Carl Woodbury; 2: Susan Pleints; 3: Agnes Weber; 4: Ed Mathena; 5: Kathie Dushary.

Aug. 27
1: Shirley Stolly; 2: Myra Butler; 3: Art Dushary; 4: Bob Durst; 5: Mildred Lane.

Tuesday Afternoon

By Agnes LaSala

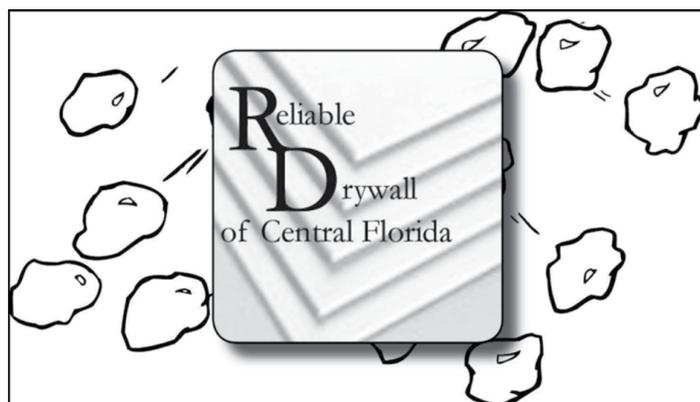
Aug. 21
1: Phyllis Silverman & Alice McDaniel; 2: Mazie Millward & Millie Farrell; 3: Agnes LaSala & Carl Woodbridge.

Aug. 28
1: Alice McDaniel & Gloria Richards; 2: Shirley Stolly & Betty Morris; 3: Mazie Millward & Millie Farrell.



REMINDER

Dogs must be on a leash at all times.



Tired of looking at your outdated popcorn ceiling?

- Popcorn ceiling removal - clean, quick and surprisingly affordable
- Modernize your home by removing your outdated popcorn ceiling
- Quality drywall repairs (large or small)
- Shower doors installed
- Custom closets designed and installed
- State licensed and insured

Have popcorn removed from entire home and receive

\$50 OFF

Free estimates, call today!

352-622-2888

Tuesday Night Dup

By Marjorie Benton

Aug. 7
1: Ida Rosendahl & Caryl Rosenberger; 2: Ernie & Joan Lord; 3: Bill & Ida Carlson.

Aug. 21
1: Ida Rosendahl & Caryl Rosenberger; 2: Ernie & Joan Lord; 3: Doris Keathley & Mary Carol Geck.

Aug. 28
1: Ida Rosendahl & Caryl Rosenberger; 2: Doris Keathley & Mary Carol Geck; 3: Ernie & Joan Lord.

Wednesday Afternoon

By Pat Goltart

We would love to have new members. Come join us at 12:15 p.m.

Aug. 15
1: Ida Rosendahl; 2: Shirley Stolly; 3: Fran Griswold; 4: Bonnie Heinlein; Cons: Gloria Richards.

Aug. 22
1: Dot Calbeck; 2: Jean Reis; 3: Jeanne Jones; 4: Esther Lang; Cons: Sonni Crown.

Aug. 29
1: Esther Lang; 2: Jan Moon; 3: Eleanor Giardina; Cons: Bonnie Heinlein.

Sept. 5
1: Phyllis Silverman; 2: Ida Rosendahl; 3: Pat Goltart; Cons: Serine Rossi.

Thursday Afternoon

By Marge Starrett

Aug. 2
1: Cleona Redman; 2: Mazie Millward; 3: Marge Starrett.

Aug. 9
1: Marge Starrett; 2: Joyce Walchak; 3: Carl Woodbury.

Aug. 16
1: Joyce Walchak; 2: Pat Goltart; 3: Tina St. Clair.

Aug. 23
1: Florence Heckler; 2: Joyce Walchak; 3: Marge Starrett.

Aug. 30
1: Phyllis Silverman; 2: Joyce Walchak; 3: Florence Heckler.

Thursday Night

By Ida Rosendahl

Aug. 2
1: Myra Butler; 2: Carl Woodbury; 3: Hazel

Merchant; 4: Mickey Martin; 5: Sara Anderson.

Aug. 9
1: Mildred Lane; 2: Fran Griswold; 3: Mickey Martin; 4: Sara Anderson.

Aug. 16
1: Myra Butler; 2: Kathy; 3: Carl Woodbury; 4: Erwin Fluss.

Aug. 23
1: Ida Rosendahl; 2: Ed Horner.

Aug. 30
1: Joan Sigafoos; 2: Shirley Stolly; 3: Ed Horner.

CRIBBAGE

Friday Night

By Rose Marie Postin

Newcomers are always welcome!

Aug. 3
1: Jerry Schrum; 2: Lilliane Gaucher; 3: Phyllis Wandery; Cons: Alberta Sarris.

Aug. 10
1: Alberta Sarris; 2: Herb Postin; 3: RoseMarie Postin; Cons: Mary Ehle.

Aug. 17
1: Jerry Schrum; 2: Norma Yonke; 3: Anne Jagielski; Cons: Sheila Howell.

Aug. 24
1: Luke Mullen; Phyllis Wandery; 3: Jerry Schrum; Cons: Lilliane Gaucher.

Aug. 31
1: Alberta Sarris; Jerry Schrum; 2: Herb Postin; 3: Sheila Howell; Cons: Jim Hein.

EUCHRE

Friday Night 4 Fun

By Irene Pisani

Intermediate and advanced players are all welcome. Come and join us on Friday at 6:15 p.m. at the Arbor Conference Center, Suite A. Come one come all. For more information, call Irene at 873-4173.

Aug. 3
1: Jerry Harris (out of 25); 2: Richard Miles; 3: Barbara Engleman; 4: Esther Lang; 5 (tie): Jean Sylvester, Paul Agarwal & Mary Bartel.

Aug. 10
1: Jerry Harris had a perfect game, congratulations; 2: Nancy Kowsky; 3: Arlene Luehrs; 4 (tie): Pat Snable & Richard Miles; 5 (tie): Barbara Engleman & Walter Hickenlooper.

Aug. 17
1 (tie): Jean Sylvester and Richard Gillette (perfect game); 2: John Wall; 3: Gayle Argano; 3: Richard Miles; 4 (tie): Jan Harris & Arlene Luehrs; 5: Cleona Redman.

Aug. 24
1: Irene Pisani; 2 (tie): Jerry Harris, Walter Hickenlooper & Esther Lang; 3: Gayle Argano; 4: Nancy Kowsky; 5 (tie): John Wall & Dixie Hogarth.

Aug. 31
1: John Wall; 2: Phyllis Wall; 3 (tie): Richard Miles & Wendell Kohrs; 4: Bill Eberle; 5: Verna Harsh.

Sept. 7
1 (tie): Joan Sigafoos & Jean Sylvester; 2 (tie):

Wendell Kohrs, Barbara Engleman & Jean Gillette; 3: Gayle Argano; 4: Phyllis Wall; 5 (tie): Richard Miles & Bill Eberle.

Friday Night

By Joe Askenase

Aug. 3
Four Handed Game
1 (tie): Maria France & Lynn Hoelzer; 2: Shirley Coe; 3: Marcy Askenase; 4: Viola Horton; 5: Jeff Hoelzer.

Aug. 17
Four Handed Game
1: Virgil Taylor (perfect game with 60 points); 2 (tie): Shirley Coe & Jeff Hoelzer; 3: Annette Taylor; 4: Maria France; 5: Lynn Hoelzer.

Aug. 24
Six Handed Game
1: Virgil Taylor; 2: Viola Horton; 3: Maria France; 4: Annette Taylor; 5: Marcy Askenase.

Aug. 31
Six Handed Game
1: Marcia Askenase; 2: Virgil Taylor; 3: Maria France; 4: Annette Taylor; 5: Viola Horton.

PINOCHLE

Tuesday Night

By Alberta Sarris

Arrive at 5:45 p.m.; start at 6 p.m. For information, call 237-4005.

Aug. 7
Single Deck Winners
1: Gitte Agarwal; 2: Whitney Frye; 3: Audrey Bartolotta.

Double/Triple Deck Winners
Tables 1: Verna Harsh & Alberta Sarris; 2: Ilse Kersey & Vi Horton; 3: Jerry Schrum & Virgil Taylor.

Aug. 14
Single Deck Winners
1: Audrey Bartolotta; 2: George Dertinger; 3: Paul Agarwal.

Double/Triple Deck Winners
Tables 1: Vi Horton; 2: Charlie Distler & Joe Scrivo.

Aug. 21
Single Deck Winners
1: Vernon Uzzell; 2: Betty Legg; 3: Lois Rider.

Double/Triple Deck Winners
Tables 1: Rich Fluet; 2: Vi Horton & Ilse Kersey; 3: Jerry Schrum.

Aug. 28
Single Deck Winners
1: Audrey Bartolotta; 2: Edna Frye; 3: Gitte Agarwal.

Double/Triple Deck Winners
Table 1: Rich Fluet & Verna Harsh; 2: Vi Horton & Lee Topf; 3: Charlie Distler & Jim Hein.

Thursday Night

By Mildred Ferrell

Starting Thursday, Oct. 4, we will begin playing Thursdays rather than Saturdays. We play in the Card Room in the Craft Building, at 6 p.m. For more information, please call 237-8040.

New to Medicare? Confused About Your Options?

I CAN EXPLAIN!

- Local Florida agent
- Resident of On Top of the World
- 30+ years experience
- Member of On Top of the World's Men's Golf Association
- ... and I have been on Medicare since 2006!



Mike Sieg
Agent

FL License A242369

MIKE SIEG
INSURANCE
SERVICES

(352) 304-8905
(352) 502-3765

msieginsurance@aol.com



New England Club

By Peg Corkum

Our first meeting this season will take place on Thursday, Oct. 18, at 3:30 p.m., in the Arbor Club Ballroom. Membership is

open to all residents who have lived in and/or have special feelings for New England. Yearly dues are only \$10 per person and will be collected at our first meeting. Mark your calendar, so you don't miss out on an afternoon of good food, entertainment, and socializing.

In closing out the "Summer Trip Through New England" series, I would like to share a few New Hampshire and Vermont attractions. Best known this time of year is the magnificent, breath-taking autumn foliage, which we New Englanders

always looked forward to and never ceased to be awed by.

In New Hampshire, a trip through the White Mountain area is recommended. Lincoln is a quaint town featuring a boardwalk ushering visitors along a natural gorge dropping 800-feet. Listen for the thunder at the 45-foot Avalanche Falls at the Flume. Or, discover a world of lakes, woods, and other natural wonders, preserving them in your memories forever. There is so much to see and enjoy in this state. Shopping is especially nice as there is no sales

tax!

Last, but not least, I share with you the wonderful state of Vermont. There's a lot to see and do in this beautiful state, including the majestic mountain areas. If antiques are your passion, the Antique Center at Camelot Village, Bennington, is known for the best rummaging. A very different view of the Quechee Gorge and Upper Valley can be had via a hot-air balloon ride! Like all of New England, Vermont is rich in history, good food and natural beauty. Happy trails!



Pennsylvania Club

By Pat Utiss

The Pennsylvania Club got the year off to a rip-roaring start. Our get re-acquainted party was a huge success. The appetizers, supplied by the members, were delicious and so plentiful, you could go back for fourths and fifths and there was still enough.

Next month, we are having Oktoberfest. Micki Malsh has offered to do all the cooking. She will make a full German meal with pork roast, sausage and all the trimmings. Cost will be \$5 per person. If you weren't at the September meeting and want to attend, please call her for reservations at 861-8790. She will also give you a more detailed menu.

Also on the agenda for the October meeting, is a charity auction. The winning charity is the Ocala Ritz Veterans Village. Each person attending can bring an item for the auction. Our auctioneer will get as much money as he can for the item. The person who brings the item will get half, and the other half will go to the charity. If you have any questions about any of this, call me at 861-2831.

We hope to see you on Oct. 10, at 3 p.m., in the Arbor Conference Center, Suites E and F. Remember, you do not have to be from Pennsylvania to join our club. We have so much fun, come and see us.



Southern Club

By Carol Hobbs

Now that the heat of summer is almost behind us, the Southern Club will start a new season with their first meeting on Thursday, Sept. 6, at 5:30 p.m., in the Health & Recreation Ballroom. It will be such fun to see all the faces we have missed in the last three months and to catch up on all the various things that happened.

The board met several times over the summer and will have lots of new things planned for the 2012-2013 year - all will be revealed at the meeting!

We are also looking forward to enjoying all those great Southern dishes during the potluck that precedes the meeting! So, good cooks, be prepared and show your stuff! You'll have plenty of appetites waiting, and get compliments galore!

We are always delighted to have guests to share our fun, so the invitation is open to all to come and see what the club is all about and enjoy some of our genuine Southern hospitality. Hope to see a big crowd there - with lots of good food - on Sept. 6!



Caribbean Club enjoying the entertainment at The Town Square.

Caribbean Club

By Luz Leon

Some of the Caribbean Club members decided to enjoy an evening out at The Town Square. There, we danced and enjoyed the music until the sun set and the lights went out. It was an enjoyable evening!

Next on the list of things to do is our Halloween costume party where all will be welcomed to join us.

ON TOP OF THE WORLD NEWS
UPCOMING PUBLICATION
November Issue: Thursday, Nov. 1

Window World of Ocala
Simply the Best for Less! Guaranteed Low Price!

WINDOWS \$189 INSTALLED
White Vinyl, Double-Hung, Hurricane-Rated Windows
Financing Available • Up to 4' x 6' (Ask for details)

Call for a FREE in-home estimate
352-690-2244

or visit our showroom at 35 SW 57th Avenue • Ocala, FL
Monday through Friday, 8 a.m. to 5 p.m.

www.windowworldocala.com

2009 AIAA Accredited
BBB Accredited
CBC1258574

DIGITAL
Communication Media
(352) 873-4817
DigitalCommunicationMedia.com

Keeping Home ... Home.

Flexible Scheduling - Your Terms
Housekeeping • Transportation
Shopping/Errands • Companionship
Affordable Rates

Watchful Eye
AND LENDING HAND
Senior Home Care

Call for Your Free Visit Today
352-625-4525
Info@WEandLH.com
Lic. #231368



Talk to me about Golf Cart Insurance.

Did you know that you can get a policy for about \$5 a month? Call me and I can help you select the right coverage to fit your needs and your driving preference.

Kevin W McDonald
352-351-4020

6144 SW State Road 200
Ocala / Jasmine Square Plaza
KevinMcDonald@Allstate.com



Allstate
You're in good hands.

Auto Home Life Retirement

Average monthly premium based on Florida customer data for policies written in 2008. Actual premium will vary based on amount of insurance purchased and other factors. Insurance subject to terms, conditions and availability. Allstate Property and Casualty Insurance Company; Northbrook, IL © 2009 Allstate Insurance Company



Stamp Club

By David Groves

Over 300 people visited the annual Ocala Stamp Show at the Circle Square Cultural Center on Sept. 8 and 9 to look at the interesting displays of stamps, created by members of our General Francis Marion Stamp Club and to visit the booths of Florida's best known stamp and coin dealers.

According to our stamp club member, ex-president of the Florida Stamp Dealer's Association and organizer of this show, Sheldon Rogg, "Attendance was, I believe, the highest we have ever had in Ocala." He also noted that adding coins to the show was a positive factor.

Rogg said the comments from both visitors and dealers were "very positive" and

it's likely that this show's dealers will come back to next year's show at Circle Square Cultural Center - hopefully the show's "permanent home."

Rogg also wants to thank all the club members who helped with the registration table. They really did a great job!

Resident and treasurer of our stamp club, Joe Rosinski, backed up Rogg by saying, "Everybody that I heard from was quite impressed with this year's accommodations ... the place provided plenty of room for dealers to display their wares, and also provided visitors with plenty of room to roam."

And roam they did. They looked at the nine stamp displays, including "Mount Everest," "Highway Post Offices," "Birds of America," "Von Zeppelin," "Christmas on Stamps," "Raining Cats & Dogs," "Uncle Sam," "Girl Scouts," and "Stamps & Post Card Collectibles" while some younger visitors searched for free stamps in our club's stamp bin.

But most of the visitors spent their time at the show, examining and buying many

types of stamps from several of Florida's best stamp dealers. Others were more interested inspecting and purchasing the rare U.S. coins displayed by a few dealers.

All in all, it was the best stamp show that I have attended in Ocala.

For those readers who are interested in collecting stamps, you ought to visit our club. You will always be welcome! And should you decide to join our club, our annual membership dues are only \$6!

Our club meets on the first Wednesday of the month at 1 p.m. and at noon on the third Wednesday in the second floor con-

ference room of the Bank of the Ozarks on SW State Road 200 and the SW 90th Street entrance to On Top of the World.

Monthly evening meetings are held on the second Wednesday, at 7 p.m., in the Queen of Peace Church library.

For our stamp club brochure and a free "Guide to Stamp Collecting" kit, please contact club treasurer, Joe Rosinski at 237-7366 or jr8850@embarqmail.com.

For a calendar of meetings, selling stamp collections and much more, please visit <http://ocalagfstampclub.com>.

Entertainment Group Presents 'An Evening with Bud Conover'

The Entertainment Group, in conjunction with Doctors Challa and Kandru, present a show we have been trying to book for sometime.

Voices of Bud Entertainment present an exciting show entitled, "An Evening with Bud Conover" on Friday, Oct. 26, at 7 p.m., in the Health & Recreation Ballroom. This show appeals particularly to the "baby boomer set," blends the music of the 50s and 60s with humor and, of course, Bud's amazing 42 celebrity impressions. His current style and show have been compared to the Vegas-style show Jimmy Mazz performed here last March.

Opening the show is comedian Carl Guerra who has honed his craft on the comedy circuit including Dangerfield's, The Comic Strip and The Improvisation in New York City. Carl performs his act without relying on profanity or sophomoric humor.

Ticket prices are \$8 general and \$10 reserved. As always, the show is for residents of On Top of the World Communities with a maximum of four tickets per purchase.

Tickets go on sale Monday, Oct. 1, from 8:30 to 10 a.m. in the Health & Recreation Ballroom and every Monday, Wednesday and Friday thereafter.



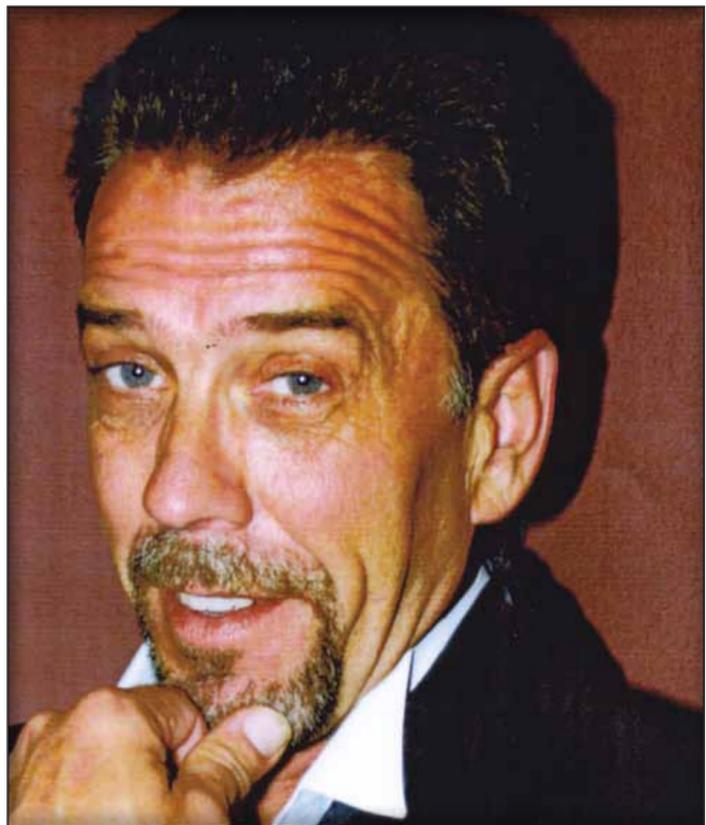
Photo by David Groves

Jeffrey Howard with his "Birds of America" display.

We Make Entertaining Easy.

Friendship Catering

Call 861-9188



"An Evening with Bud Conover" takes place on Friday, Oct. 26.

Support these fine businesses located in

CIRCLE SQUARE Commons

Mr. B's Big Scoop
8399 SW 80th Street, Suite 16, Ocala, FL 34481
(352) 237-4777
Monday, Closed
Tuesday, Wednesday, & Thursday, 1 p.m. - 8:30 p.m.
Friday & Saturday, 1 p.m. - 'til last call
Sunday, 1 p.m. - 8:30 p.m.
Ice cream, healthy smoothies, lunch and much more!

Artful Gifts
8405 SW 80th Street, Suite 10, Ocala, FL 34481
(352) 237-3747 • www.mcaocala.com
Tuesday & Wednesday, Noon - 5 p.m.
Thursday, 9 a.m. - 4 p.m.
Friday & Saturday, Noon - 7:30 p.m.

McLeod Financial Group
8413 SW 80th Street, Suite 2, Ocala, FL 34481
(352) 351-0500
Monday - Friday, 9 a.m. - 4 p.m.

Visiting Angels
8405 SW 80th Street, Suite 14, Ocala, FL 34481
(352) 620-8484 • www.ocalahomecare.com
Monday - Friday, 9 a.m. - 5 p.m.

Sid's Coffee Shop & Deli
8415 SW 80th Street, Ocala, FL 34481
352-236-5447
Monday - Saturday, 7:30 a.m. - 3 p.m.
Serving Breakfast and Lunch! **New hours in Oct.**

Senior Health Plus, Inc.
8399 SW 80th Street, Suite 17, Ocala, FL 34481
Next door to Mr. B's.
(352) 401-5611 • www.medicareandme.com
Monday - Friday, 9 a.m. - 5 p.m.
Medicare health plans made simple.

ON TOP OF THE WORLD NEWS

ADVERTISING/COLUMN DEADLINE
E-mailed to otownews@otowfl.com by
noon on the 13th of month.

CIRCLE SQUARE Commons

Entertainment on The Town Square! - October

 OCTOBER 5 KATHLEEN & WILLY '50s, '60s, '70s until Today	 OCTOBER 6 OTOW FAVS Recorded Hits	 OCTOBER 12 OTOW FAVS Recorded Hits
 FALL FESTIVAL ON THE TOWN SQUARE	 OCTOBER 19 OTOW FAVS Recorded Hits	 OCTOBER 20 SOUNDS OF TIME Oldies
 OCTOBER 13 4 PM - 9 PM FREE EVENT Flying Wallenda's Trapeze Performers Great food, craft vendors & more!	 OCTOBER 26 KAREN HALL '50s, '60s, '70s until Today	 OCTOBER 27 OTOW FAVS Recorded Hits

Upcoming Events: Dog Show, November 10th
Friday & Saturday Nights 7 - 10 p.m. (weather permitting)
**Schedule and performers subject to change.*

8405 SW 80th Street, Ocala, FL 34481 • 352-854-3670
Visit our website for more information: www.CircleSquareCommons.com



Computer Club

By Jeannie Maire

"Looking at the proliferation of personal web pages on the Net, it looks like very soon everyone on Earth will have 15 megabytes of fame."—M.G. Sriram

On Sept. 29, club member Arthur Burditt will open our fall/winter guest speaker program with a presentation on computer repairs. He has worked in the computer and internet fields for more than 25 years. Arthur has been a member of the Computer Club since 2000. We appreciate his volunteering to get our special programs off

the ground. As always, the coffee crew will be on hand to set up the coffee and doughnut tables.

We are grateful to our members with special areas of expertise who volunteer to speak to the club. Anyone is welcome to do this. Just contact one of our officers (Joe Castellucci, Bob Gale, Sherry Surdam, Linda Ward) or one of our directors (Bob Dugas, Fannie Baldacchini, Jeannie Maire, John Toner, or Peter Wood).

Who joined us this month? Arthur Frescura, Merve Leckbee, and Edward Kraczmier. If you haven't met them yet, look around for new faces and introduce yourself.

Jeanne Osborne, Peter Wood, and Jeannie Maire will greet visitors at the Club Fair on Sept. 27. We will provide information to new and current residents on what the club does. Maybe we'll see most of them on our

new membership list real soon.

The officers and board of directors met for a special meeting Sept. 15. Make sure you read this column in the November issue of the World News to see what, if any, changes will take place in the club next year.

An election will be held in early December to select the officers who will serve for the next two years. Nominations for president, vice president, secretary, and treasurer will be accepted at any time. Send an e-mail with your nomination(s) to castell.joe@gmail.com or just write the information on a piece of paper and give it to one of the club's officers. Make sure that you give your name, the name of the person you are nominating (must be a current, active member), and the office for which that person should be considered.

Do you have a checklist for your PC

maintenance? Here are some suggestions. At least weekly, you should delete temporary internet files, clear browsing history, delete unneeded files, back up important files, update your computer's antivirus, anti-spyware, and other security software, and run a full security scan on all of your files.

Once a month, you should check for application and driver updates, run Windows Update, clean the exterior of your PC or laptop, blow dust out of fans and keyboard, and wipe down the monitor. And make sure you renew any security software license before your subscription expires.

Computer Club meets every Tuesday, Thursday, and Saturday, 9 a.m., at the Arbor Club Conference Center, Suites B and C. We're looking for you.

POETRY
BY ON TOP OF THE
WORLD RESIDENTS

One Dark Knight

By Annette Sharpe

A willow waved on the darkened hill.
The moon came out and the night was still.

The dark grew darker very soon,
When gray clouds covered the misty moon.

An owl cried out with a hooting sound,
Then, fog rolled in to cover the ground.
I was so frightened strolling along,
That I tried to hum a little song.

A house appeared on the shadowy height.
It was a very spooky night.
The scary face with a grin so bright,
Was a pumpkin with a flickering light.

Ghosts were coming down the street,
As a black cat circled round my feet.
The whole thing gave me such a fright
That I'll stay home next Halloween night.

Women's Bible Study

By Lynne Roder

A women's Bible study will begin Friday, Oct. 5 and continue until May 2013. We will meet in the Arbor Conference Center, Suite A, every Friday, from 10 to 11:30 a.m.

The study will be led by Lynne Roder, a qualified and experienced Bible teacher. Our focus will be the book of Esther.

A study guide will be available for each participant for \$9. If you have any questions, please call Lynne Roder at 873-2668 or (702) 338-9474.



100 Grandparents

By Eleonora Buba

The grandparents began the 2012-2013 school year with a visit on Sept. 25. It was good to see many familiar faces. Our special thanks to the "subs" as some snowbird grandparents have not yet returned to their On Top of the World winter home.

As a recap, the following is our visitation schedule for the 2012-2013 school year: Oct. 11, Nov. 8, Dec. 13, Jan. 10, Feb. 14, March 14, and May 9. Due to the annual Florida Comprehensive Assessment Test held every year in April, the grandparents do not have a scheduled visit in April.

Again this month, we ask for your contributions to the school bus transportation fund. Without the school bus and driver, many of the grandparents would not be able to carry on the grandparent tradition. The cost is approximately \$200 per trip or \$1,600 for the year. If you are able to contribute toward this effort, please contact Barbara at 861-2539 or mail your donation to her address, 9240 SW 99th Court Road, Ocala, Florida 34481. Checks should be

made payable to Romeo Elementary. Any amount is welcomed and we thank you for whatever you are able to contribute.

The Food for Kids program and the collection of Campbell soup labels, Labels for Education, and soda can pop-tops are ongoing projects. If you have any food items that you wish to donate, please deliver to the Barbour's home (8680-H SW 94th Street) and place in a tote located on their front porch. Single serving sizes only as the children have to carry the backpacks. Pop-top seals on containers are preferred as they are easier and safer to handle.

Some suggested food items are:

- Single-serving cereal, pudding, fruit cups, applesauce, mixed fruit
- Breakfast bars, granola bars, Pop Tarts
- Peanut butter, jelly, Vienna sausage, tuna fish, Spam
- Boxed macaroni and cheese
- Peanut butter and cheese crackers
- Ramen soup (dry) - chicken, beef, etc.
- Drinks, packets of Crystal Light or store brand packets, dried milk (package of 10 is available at Wal-Mart)

In the September issue of On Top of the World News, there were samples of valid education labels that you can cut from boxed and canned food items. You can deposit the trimmed labels in the designated

"100 Volunteer Grandparents" drawer, located in the Health & Recreation Building lobby, where they are picked up and delivered to Romeo Elementary (thanks to Sue Johnson).

You can also deposit aluminum pop-tops from canned drinks in the same drawer. The labels and pop-tops add up quickly and translate into school supplies for Romeo!

If you have thought of becoming a permanent or substitute grandparent and want to learn more about it, please contact Barbara Greenwood at 861-2539 for information. There are no special prerequisites; only a few hours once a month to share a book with the children, listening skills to hear their stories, and a willingness to share your heart.



LOST PET?

If you have a missing pet or have found a dog or cat, please visit Customer Service at Friendship Commons, Suite 200 (8 a.m. to 4 p.m.) or call 236-6869 so that they may notify the S.P.C.A.

Jody Wilson Construction Inc.

Aluminum Contractor

- Screen Rooms
- Screen Doors
- Pool Enclosures
- Vinyl Windows
- Acrylic Windows
- Soffitt and Fascia
- Seamless Gutters
- Rescreening
- Garage Screen Doors
- Room Additions
- Carports
- Vinyl Siding
- Concrete Slabs

Free Estimates

COMPUTER HELP & LESSONS

Call Arthur, 24/7
352-875-7878

25 years PC & Internet experience
\$20/first hour, then \$10/half hour



LOCAL HOUSE CALLS
PROMPT, RELIABLE, COURTEOUS
SAME DAY & NEXT DAY SERVICE



622-4640



State Certified Residential Contractor • Lic. #CRC029272 • jodywilsonconst@aol.com

Water Heater Installs

\$395.00

Includes

Water Heater and Haul Away

AAA O.A.S. INC.

State Certified Plumbing Contractor

CFC #057362

352-266-5073



Certified General Contractors

CGC-1512833
CGC-1513224
CFC-057362

Certified Plumbing INC. Contractors

(352) 266-5073

Magic Touch Salon

854-2111 • Friendship Center at OTOW Entrance

FULL SERVICE HAIR SALON

- Color
- Highlights
- Extensions
- Perms
- Haircuts
- Waxing
- Manicures
- Pedicures

Stop in today to enter our free monthly drawing (\$50 value). No purchase necessary.

**Alice • Megan • Debbie • Susan • Judy • Lisa
LisaKay • Michele • Nancy • Suzie • Teresa**



Native Plant Group

By Ron Broman

So, you're looking for that special tree for your rather spacious yard? You've searched around, but are really missing those northern trees with the appealing bark. It needs to be pest free; no buggy holes, please. Since we're in the southeast, it needs to be rather tolerant of warm (hot), sometimes muggy and sometimes dry weather.

The place you have for it is in full sun. You've had the soil tested and its PH is about neutral to slightly on the acidic side: 6.8 to 7.5.

Now, since we miss "our home up north" with all the fall colors, it sure would be nice if it showed some color about now. Oh, I almost forgot, since I'm a lover of critters, especially birds, is it possible that the fruit could be attractive to, say, some pretty birds like, maybe Cedar Waxwings?

Well, do we have a gem for you!! *Betula nigra*. Sounds great, right? No? Well, how about River Birch? That's right, River Birch, *Betula nigra*.

Now, I checked with my good friend and yours, the lady who brings us all the good news for a Florida friendly yard, Kathy Pat-

www.OnTopoftheWorldInfo.com

erson. She planted one in her yard about 16 years ago or so. Now she has three of them. The first one is now about 35-feet tall and about 20 to 25 feet across. It's beautiful.

Would you believe that this *Betula* meets all of your criteria for the tree for which you are searching? It's the only birch tree of the 12 that grow natively in the U.S. and is native in the southern states. It's pest and disease free; loves the full sun; can take either wet or dry soil, preferring it to be slightly acidic.

It's fast growing, very attractive to the birds, shows lustrous, medium green leaves in the summer and turns a spectacular yellow gold, matching its cinnamon-color (appealing) bark in winter.

If you're planning on adding River Birch to your landscape, be sure to plant it away from walkways and driveways as it sheds its bark and small branches now and then. Pruning is not necessary; but if done, should be done only during its dormant time.

We hope you find your special tree; and whichever it is, be sure its growing path is clear of overhead wires.

Now, may we wish you Happy New Year? It really is a new year for all of the clubs here in our community. The Native Plant Group is no exception. We begin our 2012-2013 season with our October meeting which features Guda and/or Dave Taylor of Taylor Gardens Nursery and the plant raffle in the Arbor Conference Center, Suite H, at 1 p.m., on the second Wednesday in October. You won't want to miss this one. Happy growing native!

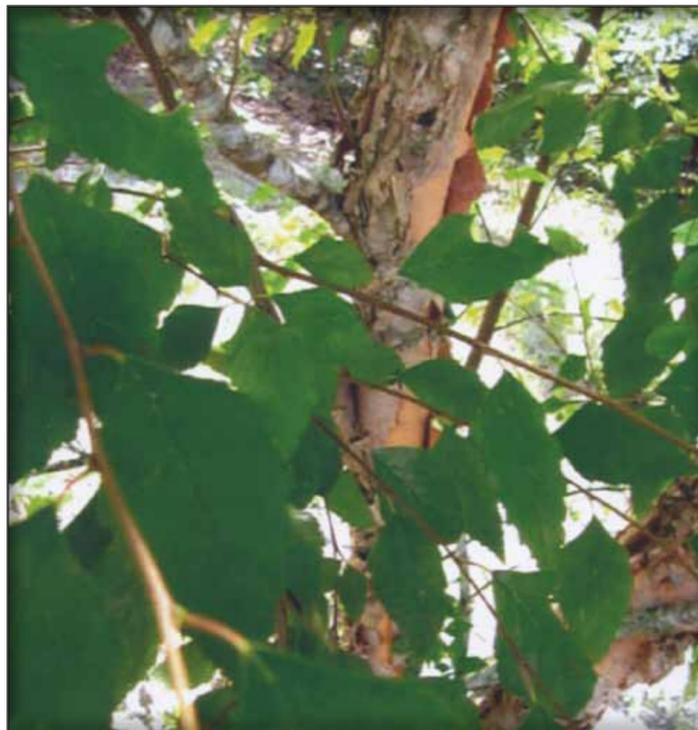


Photo by Ron Broman

A small part of the River Birch on the Longleaf Pine Trail.



AT CIRCLE SQUARE COMMONS

2012 ENTERTAINMENT SERIES!

Buy tickets online* at www.CSCulturalCenter.com or at the ticket office.



OCTOBER 6

The Rat Pack Remembered
Residents: \$14-18
Non-residents: \$16-20

Enjoy the nostalgia as the Rat Pack is remembered for their outstanding talent and timeless humor in this action packed show featuring beautiful Las Vegas-style showgirls, great singing and great fun!



OCTOBER 20

10th Annual Craft Fair
10 a.m. - 3 p.m.
FREE

Showcasing over 100 local artists and crafters featuring everything from stained glass to jewelry, woodworking and more, you'll enjoy this indoor/outdoor fair with food, fun and live entertainment.



OCTOBER 12 & 13

Autumn Gift Market by Junior League of Ocala
10 a.m. - 6 p.m. • Tickets: \$5
(Available at the door)

This annual event features boutique and specialty item merchants touting jewelry, home decor, gifts, candles, children's attire and more. Ticket proceeds are used within Marion County to promote literacy and improve the community.



OCTOBER 27

Rod Stewart Tribute with Rob Caudill
Residents: \$14-18
Non-residents: \$16-20

With the look, sound and style of Rod Stewart down to perfection, Rob Caudill's performance is not just the next best thing to a Rod Stewart concert; it is just like a Rod Stewart concert! Fans of all ages will hear their favorite Rod Stewart hits.



NOVEMBER 17

Satisfaction: Rolling Stones Tribute
Residents: \$15-17
Non-residents: \$16-18

Satisfaction is an international touring tribute show dedicated to the "World's Greatest Rock & Roll Band." The likes of Mick Jagger, Keith Richards and supporting cast bring a colorful performance to over 50 years of classic hits.



DECEMBER 15

Ditchfield Family Singers
General admission: \$5
All proceeds donated to Interfaith Emergency Services.

The Ditchfield Family Singers, one of America's most versatile family ensembles acclaimed for their close harmony, warmth and wide variety of musical styles, present a phenomenal selection of Christmas favorites.

All shows begin at 7 p.m. and doors open at 6 p.m. (except as noted)
Gift Certificates available at www.CSCulturalCenter.com

TICKET OFFICE HOURS:

Monday - Saturday, 11 a.m. - 2 p.m.; Day of Show: 11 a.m. - Showtime



8395 SW 80th Street, Ocala, FL 34481 • (352) 854-3670 • www.CSCulturalCenter.com

Schedule and prices subject to change without notice. Reduced ticket prices are for residents of On Top of the World Communities. (Resident ID required when purchasing at ticket office.) Ticket prices do not include sales tax. All ticket sales final. Refreshments available for purchase at events. To arrange for handicap seats, call or visit the ticket office. *Online tickets subject to a convenience fee.

CLASSIFIEDS

DEADLINE: noon on the 13th of the month. If the deadline falls on a weekend, then it's noon on the Friday before.

FOR SALE, WANTED AND LOST/FOUND ADS: There is no charge to residents as long as it is not of a business nature. There is a \$500 limit on FOR SALE items. Items valued at more than \$500 (i.e. golf carts) may be listed, but price will not accompany the ad. Auto, apartment, home, timeshare and real estate ads WILL NOT be accepted. Ads will appear once unless renewed in writing. Estate or Tag Sales must be registered and approved by Customer Service prior to advertising.

SERVICE ADS: Will be accepted from residents and non-residents. A three-line minimum (21 words) rate is \$20; four lines (28 words) is \$25 and five lines (35 words) is \$30. A six-month rate is also available; call 854-0248 or e-mail otownews@otowfl.com for more information.

PAYMENT: Prepayment is required and checks should be made payable to *Palm Acre Real Estate/World News*. Send ad and payment to The World News, 9850 S.W. 84th Court, Suite 100, Ocala, FL 34481.

OTHER: Ads can be e-mailed to otownews@otowfl.com or left in the mailbox next to the Pressroom door (in Friendship Commons next to Customer Service).

For Sale

Antiques: Ship plates and ship brass electrified lantern. Miniature lanterns, \$20 each. Large copper molds (fish, turtle, lobster, etc.), \$15 each. 873-6336.

Bar Stools (3): Maple, 24", swivel seats. \$75/obo. 509-4914.

Bedding: Queen size 3" memory foam topping plus 2 white fitted sheets, \$18. 873-2670.

Bicycle Rack: Hitch mounted, holds two bicycles. \$30. 209-5102.

Bicycle: Recumbent, Tectrix, good condition, \$175. 229-8672.

Cargo Carrier: 60"x20"x3" hitch mounted for 2" receiver, 500 lb. capacity. \$50. 209-5102.

Computer Equipment: Brother laser printer plus extra cartridge, \$25. HP printer, \$15. 229-8672.

Computer Equipment: Presto HP A10 (printing mailbox) for receiving e-mails only, must sign up for service through Presto (monthly charge), no computer needed. 15" flat screen computer monitor, \$30. 854-8340.

Desk and Chair for child. Desk is adjustable to grow with child. 239-7185.

Dinette Set: New in box, counter height table with 4 bar stools. Cherry wood and metal design. Asking \$499. 480-560-4065.

Dining Room Server: New in box, Ashley. Two lined drawers and a spacious top surface. 52"Wx18"Dx 36"H. Asking \$450. 480-560-4065.

Electronics: Grundig Emergency Radio FR-200, hand crank for battery charging includes AM/FM/short wave 1 & 2 radios, flashlight, manuals and a carry case, \$50. Midland weather monitor #74-109, \$15. Shredder (6 pages at a time), \$15. Panasonic base telephone with two remote handsets with base chargers, \$30. Sony #1966, 3-disk CD player with double cassette player and AM/FM radio, \$20. 854-8340.

Epson Printer Ink for Stylus Photo Model R300/R300M/R500/ RX500/R200/RX600/R320. Two of each color, 12 in all. 237-4482.

Estate Sale: Friday, Sept. 28 & Saturday, Sept. 29, 8 a.m. to 4:30 p.m. 9636-C SW 94th Terrace (Crescent Ridge).

Flatware: Silver-plated service for 8 with chest, \$90. 873-6336.

Flight Simulation: Saitek Pro Flight yoke and throttle system with Microsoft headset, \$85. Microsoft joystick, \$25. 1-810-513-6161.

French Doors: One pair, 30" each, wood and glass with dead bolt and key. 237-5855.

Furniture: Bedroom set, pecan medium wood tone with dresser, mirror, chest, two nightstands and bed frame. Good condition, \$250. Tiffany hanging kitchen light, \$40. 789-9087.

Furniture: High quality designer rattan love seat, side chairs, ottoman, table and sofa. See ad on page 12. 861-1412.

Furniture: Samsonite card table with 4 chairs, \$30. China closet, \$70. Four dining chairs, \$125. Two Bombay style night stands with marble tops, \$250. Five-drawer dresser, \$35. 854-5885.

Golf Cart: 1998 Club Car, green, excellent condition, new batteries, 48-volt, hi-speed motor, factory light package, five-panel enclosure. 237-9523.

Golf Cart: 2001 Max Cart, excellent condition, recently serviced. 854-8814.

Golf Cart: 2003 Club Car, 48-volt with charger, curtains with golf bag covers, fold down windshield. Good condition. 209-5102.

Golf Cart: 2007 Club Car Precedent with Curtis cab, heat, a/c, lights, 48-volt. 615-5611.

Golf Cart: Club Car, new curtains, tires, bat-

teries, light, horn, etc. Very good condition. 239-7185.

Golf Clubs & Bag: Ladies, 3 & 5 Nancy Lopez woods; 5-9 Top Flite Tour irons; 3 Top Flite Tour wedges; Roll-Face Teardrop putter. \$125. 209-5102.

Keyboard: Casio electric with bench and songbooks. Plays 10 different instruments. Like new, plays beautifully. 854-7006.

Ladies Wear: Size 14P pant suits, Kasper, Larry Levine, LeSuit, etc. 873-1775.

Masonic Belt Buckle: Silver, 2" x 3", 4 turquoise plus 2 coral stones plus Masonic insignia, \$75. 854-2824

Misc. Items: Acer 10" laptop, \$130. Sony AM/FM/5 disc player, \$130. Protron 32" LCD TV, \$150. Dinette table with 6 chairs, \$150. 897-6652.

Misc. Items: Brass organ lamp (tilts & swivels), \$25. LED light stand, 4-feet high with flexible neck (battery operated), \$10. 24" adjustable standing fan, \$25. Wood veneer snack table set (4) with holder stand, \$15. Fold up walker, 2-wheel, \$20. 854-8340.

Misc. Items: Frost-free freezer, \$200. Huffy men's bike, \$50. Best offer on white desk, barbeque and complete computer setup with printer. 861-1030.

Misc. Items: Portable DVD player, \$10. Two small room heaters, \$5 each. Skill bench grinder, like new, \$15. 229-8672.

Misc. Items: Two 29-1/2" honey maple, barrel-back, swivel seat bar stools with tan and off-white fine stripe corduroy cushions, \$60 for the pair. Eureka Altima bagless, top-of-the line vacuum with power paw, crevice tool, soft duster wand and furniture brush, \$60. New 2-piece Samsung Gusto U365 canvas cell phone cover/case, \$7.50. 861-6740, leave message.

Model Airplane: Sukhoi [Su 26] 72.5" wingspan, new built, no engine or controls installed or included, \$300/obo. 1-810-513-6161.

Patio Set: 46" square glass top table with 4 padded chairs, \$100. 873-2673.

Patio Set: Wrought iron with two chairs, one end table and bench with cushions, \$100. 208-0196.

Ryobi 10" Table Saw with movable miter table, router table and B&D rounter mounted on table stand with table extension and work support. Includes extra saw blade and router bits. \$150 or best offer. 414-5428.

Sewing Machine: VX809 Brothers, portable with table, \$150. 861-0753.

Sofa: La-Z-Boy, queen sleeper, blue, pink, off-white southwestern motif, \$175. 207-8895.

Tag Sale: Friday, Sept. 28, 8:30 a.m. to 1 p.m. Saturday, Sept. 29, 8:30 a.m. to noon. 9586-A SW 84th Terrace (Friendship Village).

Tag Sale: Friday, Oct. 5 & Saturday, Oct. 6, 8 a.m. to noon. 8888-B SW 95th Lane (Friendship Village).

Tag Sale: Friday, Oct. 5 & Saturday, Oct. 6, 8 a.m. to 4:30 p.m. 8747-D SW 93rd Place (Friendship Colony).

Tag Sale: Friday, Oct. 5 & Saturday, Oct. 6, 8:30 a.m. to 1 p.m. 8975-A SW 97th Street (Friendship Park).

Tag Sale: Friday, Oct. 5, 8:30 a.m. to 1 p.m. Saturday, Oct. 6, 8:30 a.m. to noon. 9619 SW 92nd Court (Crescent Ridge).

Tag Sale: Saturday, Oct. 13, 8 a.m. to noon. 9272-C SW 97th Place (Crescent Ridge I).

Tag Sale: Thursday, Oct. 18 & Friday, Oct. 19, 9 a.m. to 3 p.m. 8045 SW 78th Terrace Road (Indigo East).

Tools: Bench grinder with extra cutting wheels, wire wheel and polisher wheel, \$25. Set of metric open end/box wrenches 7 through 14, 15, 17 & 19, \$20. Set of standard open end wrenches 1/4" to 1", \$20. Craftsman 1/2 HP electric drill, variable speed & reversible, \$25. Craftsman 1/3 HP 2-sided grinder with extra wheels, wire wheel and polishing wheel, \$25. 2.3 HP Skill saw 7-1/4" blade with extra blade, \$18. 4'

mason level, \$18. Bernz cutter with metal and plastic cutting blades, \$10. Pole (tree branch) lopper/cutter with saw attachment and will extend to 12', \$25. 854-8340.

Washer and Dryer: Like new, Whirlpool, electric, commercial quality, super capacity. Asking \$499 for both. 480-560-4065.

Weather Radio: Midland 7 Weathermax Plus, \$15. 873-6336.

Services

Aeration: Core-aeration is necessary for a healthy lawn. \$69 up to 1/4 acre. Call 1-855-WE-AERATE (1-855-932-3728).

Alterations by Betty: Alterations by appointment only. 50 years experience. A Pine Run resident. Call Betty at 237-9909.

Alterations by Ernestine: Alterations, experienced. Call 861-0259 (resident).

Appliance, A/C & Heat Repairs: Electrical & plumbing. Experienced and honest. Call Tom Parker (On Top of the World resident) anytime at 873-1297.

Bathroom Remodeling: specializing in complete renovations. Clean, neat and professional. Call Cove Construction Inc. for a free estimate. (352) 572-0508.

Blinds Repaired: in your home. Repairing shades & drapery hardware. Certified & experienced installer. Call Gary or Kathy at 352-344-3805.

Bob's Screening Service: Garage door screens, window screens, porch enclosure screens. We re-vinyl windows. Complete rescreening service. Free estimates. 352-586-8459, Bob.

Caretaker: Providing all types of home health care tailored to your needs. Hourly, daily or weekly. Call Debby (352) 447-5551. (CNA68800).

Carpet Cleaning: Countryside Chem-Dry, serving On Top of the World residents for 11 years. Dry in hours, not days. 307-4100.

Cat Boarding and Sitting: provided by loving experienced Cat Nanny. On Top of the World resident. Call 854-8589.

Cat/Dog/House Sitting: will do overnight sitting. 15 years experience. Honest and dependable. Call Jackie at 425-3508.

Ceramic Tile: all types of installation and repair. 20+ years experience. Lic. & ins. Call Bob Adkins 352-274-8678.

Cleaning by Evelyn Lee: windows, house cleaning, deep cleaning, move outs. Lic. #A27450 & insured. 629-0855 or 286-6055. www.sunshinecleaningocala.com.

Computer Help: Call Arthur. 25 years PC & Internet experience. Prompt, reliable, courteous. Local house calls. \$20/first hour, \$10/ additional half hour. 875-7878.

Computer help is just around the corner! Call Doorstep Techs at 351-TECH (8324) or visit us on the web at www.doorsteptech.com.

Dave's CD Transfers: Records & cassettes to CD. VHS tapes to DVD. Picture albums to DVD. 237-4482 (resident).

Dog, Cat & Bird Sitting: Pampered pet care in your home. Fully insured/bonded. On Top of the World references avail. Pam 577-2877.

General Maintenance: Trimming, weeding, edging, pressure wash driveways/gutters & wash windows. Free estimates & fair rates. Steve (resident) at 237-5338.

Golf Club Repairs: loft/lie adjustments and regripping. Good selection of grips in stock. Bobby's Golf Club Repair (239) 825-7901.

Hair Care: in your home. Licensed, experienced beautician comes to you. Full ser-

vice. Call Cathy, PCA, resident, 237-3347. Service homebound.

Handyman: Painting, shelving, auto repairs and more. You name it, I can fix it! Call Chris (resident) at 239-677-9741.

Handyman: Remodeling, repairs, replacements & much more. Visit us at www.KrumanServices.com for a list of our services. Lic. & Ins. Call Dan at 361-4055.

Health: Want more of it? Call toll-free 1-888-223-1922 (24/7) or visit www.endthecutter.com.

Lawn Service/Yard Clean Up: planting new flowers, bushes, mulch & rock. Trimming & removal of plants, bushes, small trees. Licensed & insured. Call Lisa & David at 425-0109.

Need A Ride? Door to door service for all your needs. All airports, doctor appointments and errands. References available. Call Sandy at 351-9407.

Painting: 25 years experience, 10% discount, excellent references. Pressure wash house for free with paint job. Call Danny at 547-9588.

Painting: Add a little Color to your Life! Free estimates, insured, references and photo gallery available at Suespainting.com. 10% off for residents. Sue's Painting 237-0892.

Painting by Frank the Painter: 35 years experience, winter specials, free estimates, specializing in colors, quality service, affordable prices, references. 237-5855 (resident).

Pressure Washing: "Don't" free estimates. Remove mildew from driveways, porches, patios, walkways and clean the gutters. On Top of the World resident. 873-6225.

Transportation: Airports, cruises, medical - best fares. Private (24 hr) door-to-door service. Safe, reliable, courteous. Scooter rentals available. Richard 256-9068.

Transportation by Martin: Doctor appointments, shopping & errands. Call 304-8947 (resident).

Transportation: Doctor appointments, shopping, errands. Call Anna (resident) at 873-4761, leave message.

Transportation: I'll drive you to local appointments, grocery shopping, errands and more. Joan at 237-8240.

Transportation: Personalized door-to-door transportation to airports, cruise ports, doctor appointments, shopping. Call Betty, 861-1163.

Wanted

Antique Items (especially unusual): I buy art glass, lamps, ink, fountain pens, bronzes, depression & carnival glass, dishes, clocks, etc. I also buy military (Civil War to Vietnam). Top dollar (cash) paid. Call Larry 1-352-697-1778.

Furniture: Blue comfortable chair and mahogany or cherry 28-32" round table (approx. 33-38" high). 237-3062.

Guns: Buying guns (new, old, any condition), gold and silver. Estate appraisals. 867-0381 (home) or 266-9781 (cell).

Musical Instruments: Donate to students in need in Marion County. Call Ed (resident) at 304-8206.

Repairman to fix my propane gas fireplace. 509-7206.

Shoes and Sneakers for the needy. Drop off at Arbor Club office.

Used Golf Equipment to send to our troops overseas. Call Bob at 854-0702.

Yarn: any kind to make lap robes for VA hospitals and newborns. 854-0449.

Golf Cart Batteries

We Do Repairs & Service At Your Home

6 Volt Batteries & 8 Volt Batteries

Best Prices / Call Us Last

Motors Too

804-0722

* Plus tax & EPA
Delivered & Installed Free



We also sell preowned golf carts & tires

Windows To Love

TM

- ♥ Plantation Shutters
- ♥ Vertical Blinds
- ♥ Horizontal Blinds
- ♥ Pleated Shades
- ♥ Sun Shades
- ♥ Ado Wrap
- ♥ Arches
- ♥ Valances
- ♥ Cornices
- ♥ Draperies

TRUST Licensed / Insured
Customer References
Local Ownership

FREE In Home Consultation
Custom Measurement
Professional Installation

VALUE National Brands
Low / Low Prices
Factory Warranty

10% Off Entire House With This Ad

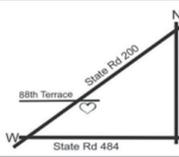
Ocala Interiors, Inc.

Call Today For An Appointment
In Your Home or Our Showroom!



351-4000

8810 SW Hwy 200 #126, Ocala, FL 34481





MARIE BUCHMAN, DUNNELLON, FL

“I have never been in a hospital that can compare with Munroe.”

“Munroe Regional is my hospital.”

Marie Buchman loves to cook. But when Marie fell down her back steps, she suffered a severe compound fracture of her left arm. The ambulance rushed her to Munroe Regional, but still, Marie was afraid that her injury would mean that her cooking days might be over. But before long, she was home and back to making the Biscotti that everyone loves so much.

Marie tells the story best: “You know, when you have an accident like I did, you want to go where you know you’re going to get the best care. I had two operations on my arm, and each time, I had the best of care. If I ever have to go in the hospital again, I’ll be right back there with the doctors I trust. And the hospital that I trust. Munroe Regional is my hospital.”

Marie’s story is just one more reason why there is a real difference in the quality of care at Munroe Regional. But it’s no surprise. After all, as the only community owned hospital in Marion County, we believe that every one of our patients, every citizen of Marion County — anyone who entrusts their care, their family, their children and their life to Munroe Regional — deserves the best. We believe that you deserve a hospital this good.

To watch Marie’s entire story, visit MunroeRegional.com/myhospital.



Do you have a
Munroe story to tell?

Go to facebook.com/MunroeRegional
to share your Munroe experience.



www.MunroeRegional.com

Munroe Regional Medical Center