



*Photo by Frank Deak,
OC Resident, July 2015*

Celebrate America's Independence

Page 2 & 7

Notice of Board Meetings

CCA: Monday, July 11, 2016, at 7 p.m.

CRD Executive Meeting: Monday, July 11, 2016, at 6 p.m.

CRD Monthly Meeting: Monday, July 11, 2016, at 6:30 p.m.

Carrollwood Rec Center - 3515 McFarland Road • Residents welcome to attend

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Carrollwood Recreation District
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the
Caroler



by Jim Powell, CCA President



Happy Fourth of July everyone. We are looking forward to our great Community celebration on July 4. This is one of the CCA's grandest events and we look forward to seeing you there.

Our June meeting was a quick one as the main focus was on the July 4th upcoming festivities. Jamie Sheer reviewed

our updated financial report and Jackie Lais went over the details for the July 4th events. Please reach out to Jackie if you are able to help with the judging of costumes at the July 4th parade. Her contact information is in the article below.

Have a wonderful Summer! 🌞

Come Out & Enjoy All the OC 4th of July Events!

PARADE: Starts at 10 a.m. Runs from Rec Center to White Sands Beach. Begin gathering in the parking lot of the Rec Center at 9:30 a.m.

SKI SHOW: Begins at 11 a.m. at White Sands Beach. Bring your beach chairs, blankets and sunscreen! Please do not open your umbrellas or put up your tents until after the ski show.

BBQ: Whaley's BBQ and hot dogs from Burger Monger will start serving at 10:45 a.m.

AWARDS: Judges will be along the parade route looking for spirited 4th of July families and individuals. We are judging for the "Most Patriotic Family" and 1st runner up. "Most Patriotic Adult," male and female, and 1st runner up, and "Most Patriotic Kid," male and female, and 1st runner up. Awards will be presented at the beach.

**NO PETS
NO FIREWORKS
NO GLASS!**

Questions: Contact Jackie Lais at JackieLais@originalcarrollwood.com or 813-376-9767; or Neil Norden at NeilNorden@originalcarrollwood.com or 904-742-8649 cell.

Service Hours: *Student volunteers are needed for everything from setting up, serving food, crowd control and clean up. If you need Community Service hours, please come WITH your paperwork to White Sands Beach. Volunteers should show by 8:30 a.m. at White Sands Beach to help with set up. Neil Norden – CCA Social Co-Chair will sign paperwork.*



by Mark Snellgrove, CRD President

The CRD is pleased to announce the adoption of the 2016-2017 budget. This budget cycle begins October 1, 2016, and runs through September 30, 2017. The CRD is

required by State law to have an adopted budget by July 1st.

Have a safe and fun summer :-)

**Carrollwood Recreation District
Approved Budget
October 2016 through September 2017**

	<u>Oct 16 - Sept 17</u>		
Income		SCOTTY COOPER PARK	
GENERAL		925 · Repairs & Maint Scotty Cooper	4,000.00
605 · Rec Center Room Charges	16,400.00	986 Capital Improvements Scotty	7,000.00
610 · Interest	995.00	Total SCOTTY COOPER PARK	11,000.00
615 · Special Assessments	523,000.00	Original Carrollwood Park	
620 · Other	5,500.00	926 · Repairs & Maint OCP	13,000.00
625 · Accumulated Funds	45,055.00	987 Capital Improvements OCP	10,000.00
Total GENERAL	590,950.00	Total Original Carrollwood Park	23,000.00
Total Income	590,950.00	TENNIS COURTS	
Expense		927 · Repairs & Maint Tennis	2,500.00
PRESIDENT		Total TENNIS COURTS	2,500.00
820 · Contingency & Other President	8,000.00	RECREATION CENTER	
825 · Gatekeeper Service	3,650.00	865 · Office Supplies Rec Center	2,000.00
830 · Insurance - Bonds	200.00	885 · Payroll Taxes	2,800.00
835 · Insurance - Officer D&O	3,800.00	890 · Pest Control Rec Center	350.00
845 · Insurance – Property/Liability/Umbrella	34,200.00	895 · Postage	150.00
850 · Insurance - Workers Comp	1,500.00	915 · Recreation Center Cleaning	2,600.00
870 · Operating Supplies	4,500.00	928 · Repairs & Maint Rec Center	8,700.00
900 · Professional Services	8,000.00	930 · Salary - Maintenance	19,000.00
960 · Utilities - TECO	11,000.00	935 · Salary - Office	14,500.00
970 · Utilities - Water	6,800.00	941 · : Security Monitoring Rec Center	2,000.00
Total PRESIDENT	81,650.00	950 · Telephone	2,700.00
TREASURER		965 · Utilities - Trash	1,770.00
805 · Accounting-Bookkeeper	4,500.00	988 Capital Improvements Rec Ctr	15,000.00
810 · Accounting - Auditing	10,000.00	Total RECREATION CENTER	71,570.00
815 · Accounting – Bank Charges / Fees	75.00	GROUNDS	
875 · Board Fee – State	200.00	860 · Landscaping Monthly	61,000.00
910 · Property Taxes – Non-Ad Valorem	475.00	929 · Repairs & Maint Grounds	25,000.00
920 · Rent/Leases - CCA	28,000.00	955 · Tree Trimming	15,539.00
977 · Debt Service – Principal	150,312.00	990 Capital Improvements - Grounds	0.00
979 Debt Service – Interest	40,629.00	Total GROUNDS	101,539.00
Total TREASURER	234,191.00	COMMUNITY DEVELOPMENT	
WHITE SANDS BEACH		989 · Capital Improvements	13,000.00
855 · Lake Testing	1,000.00	Total COMMUNITY DEVELOPMENT	13,000.00
924 · Repairs & Maint WS Beach	10,500.00	TOTAL EXPENSE	\$590,950.00
940 · : Guard Service WS Beach	25,000.00		
985 Capital Improvements WS Beach	16,000.00		
Total WHITE SANDS BEACH	52,500.00		





3518 Nakora Janet and Steve Bourland

by Janet Bourland

My husband of 35 years and I are both fourth generation Floridians. We grew up in Forest Hills, three miles from Carrollwood. So Original Carrollwood has always been our "backyard" with many friends and acquaintances. We downsized a year and a half ago and moved to this great neighborhood, and we feel blessed to call it home. With very little landscape to work with, we want to maintain the integrity of the home's exterior and maintain the original neighborhood style in the front yard. Our backyard is mainly Florida native and butterfly gardens, to which our son Stephen introduced us when we lived on Lake Eckles. We love working with and watching the ecosystem we created which attracts birds, bees and butterflies. The wildlife-attracting landscape aids with water conservation and less fertilizers and pesticides. We also grow hydroponics and aquaphonic veggie gardens as we work toward an "urban-homestead" in our backyard. We are honored to be chosen as the "Yard of the Month." 🌿

NOMINATE A YARD!

- Address of nominated yard
- Reason for nomination
- Your name
- Your phone number
- Your email address

If possible, please include a photo of the yard with your nomination. Thank you!

Email your nomination to:
YardoftheMonth@OriginalCarrollwood.com.
Nominations can also be made at the Community Center, in person at Board Meetings or by visiting www.OriginalCarrollwood.com

YardoftheMonth@originalcarrollwood.com

Enjoying the Festivities

by Mary Elizabeth Johnson, Caroler Journalist

Neil Norden remembers celebrating the 4th of July in Carrollwood with his children when they were in elementary school. He and his family always had fun participating by dressing up, enjoying the annual parade and competing for awards. They viewed the holiday as an opportunity to have fun at a local gathering while catching up with their neighbors and maintaining the friendships their children had made during the school year.

Even though his children are now in high school and college, Mr. Norden still loves the neighborhood's festivities. Now he also helps plan the event, viewing it as an opportunity to help other families have the same wonderful experiences his own did. "I know how much my kids enjoyed it, so it's important to give back to families in the neighborhood now," he said.

Carrollwood hosts this happy event every year to commemorate the nation's birthday. The celebrations traditionally include a parade, complete with awards for the most spirited and patriotic costumes, a ski show at White Sands Beach and barbecue. This year's parade will start at the Rec Center at 10 a.m. and run to White Sands Beach with residents who wish to participate meeting in the Rec Center parking lot at 9:30 a.m. For more details on this year's festivities please see Page 2.

When asked what his favorite part of celebrating 4th of July in Carrollwood is, Mr. Norden responded by saying it is having the opportunity to witness all of the community pride and patriotism. "It's really the parade route, it's about decorating. The homeowners come out and cheer on the parade, the little kids dress up, the pride, and the walk down to White Sands Beach."

As the neighborhood prepares for this year's celebrations, Mr. Norden hopes that Carrollwood residents will find them as enjoyable as he and his family always do. 🌈

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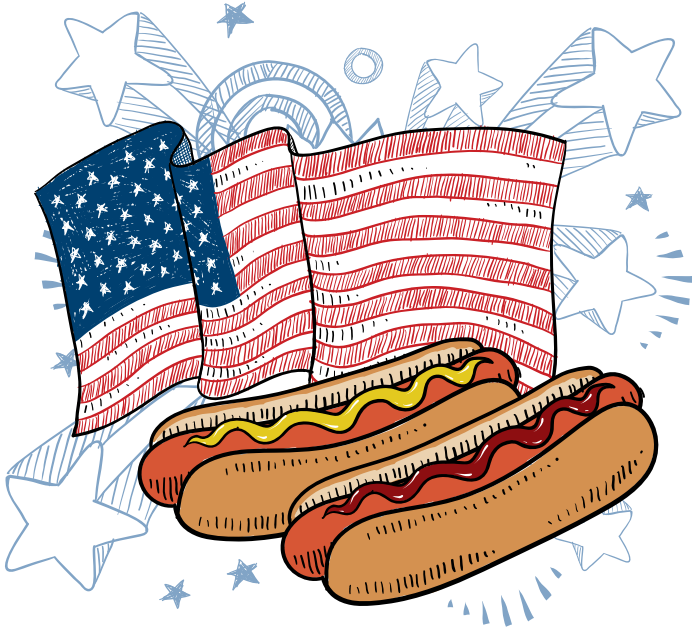
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Take Me Out (and Away) to the Ball Game

by Claire A. Modarelli

Cruise and Europe Specialist & Original Carrollwood Resident



On the 4th of July, nothing symbolizes America like baseball and hot dogs. In his lifetime, OC resident Ed Krieger came close to achieving his goal of visiting all MLB parks. Ed's son, Matt—you know his smile from Publix—ventured with Ed to several of this country's iconic sites to enjoy America's past time.

Why not plan a sports getaway for the whole family to enjoy in these great destinations, both served from TIA by major airlines.

Wrigley Field is an "L" ride from **Chicago's** famed Miracle Mile – the city's shopping district that has something for everyone and is worth checking out when you are not at the ballpark. Built in 1914, Wrigley is the second oldest ballpark in the majors. The "Friendly Confines" has been the site of such historic moments as Babe Ruth's 'called shot' when Ruth allegedly pointed to a bleacher location in the 1932 World Series..and then hit Root's next pitch for a homer. Madden's made them a World Series contender again this year and has the Windy City buzz.

Organ music debuted at Wrigley in April, 1941 - the first Major League ballpark to play it. Legendary Cubs broadcaster, Harry Caray, has a statue in his honor near

the Budweiser Bleacher entrance. The vines that adorn the brick wall create a picturesque setting for this stadium. Rival St. Louis Cards visit in August and September.

Concession Treats: Italian Beef, Giordano's Pizza and at Jack Daniel's Patio, various dogs: Polish, Bratwurst or the typical Vienna Beef ones like we get at Mel's in Tampa.

City Fun: Architectural tour by boat ride, Field Museum of Natural History, Shedd Aquarium, Navy Pier, Art Institute's Impressionist Treasures, Lincoln Park and Zoo, Willis Tower (formerly Sears), and the John Hancock Center.

Boston is home to America's oldest (1912) and "Most Beloved Ballpark," Fenway Park, named for its Fenway section location, and considerably smaller than most with about 35,000 seats, but mighty in its contributions to baseball history. The Red Sox field has peculiar dimensions which were not intended to provide a target for home-run hitters, but to keep non-paying customers out of the park. The great left-handed hitter, Ted Williams, did it justice in the 1940's, and the park remains for the most part, unchanged. Even the scoreboard is still manually operated! The famous Green Monster was born when the left field wall's advertisements were covered by green paint in 1947, and it has become Fenway's signature feature.

The Rays will be there July 8-10 and again August 29-31, your chance to see Big Papi's final bats at home.

Concession treats: Lobster rolls and creamy New England clam chowder. Before each home game, enter the stadium on the west side and enjoy the street party on Yawkey Way, named for former owner, Tom Yawkey. Grab a sausage sandwich and cold beer and join the revelry.

City Fun: The Freedom Trail including Paul Revere House and Old North Church, Faneuil Hall and Quincy Market, PRU Center, the amphibious Duck Tour on the Charles River, Copley and Harvard Squares, Boston Garden's Swan Boats, the Tea Party Ship in the Harbour, Boston Pops and Symphony Orchestra, and JFK's Library and Museum.

As the "Star-Spangled Banner" rings out from inside these ballparks, I can almost hear Ed leading the traditional cheer, "Play Ball!" 🇺🇸



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Treasurer	Jamie Sheer	932.7825
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Secretary	Jim Blanco	930.2420
	JimBlanco@originalcarrollwood.com	
Legal	Mike Hancock	915.1110
	MikeHancock@originalcarrollwood.com	

COMMITTEES

Crime Watch	Brian Hughes	231.3555
	BrianHughes@originalcarrollwood.com	
Lake Carroll	Bryan Huls	930.0044
	BryanHuls@originalcarrollwood.com	
Newcomers	Jim Blanco	930.2420
	JimBlanco@originalcarrollwood.com	
Social & Events	Kendra York	625.1109
	KendraYork@originalcarrollwood.com	
	Neil Norden	679.4022
	NeilNorden@originalcarrollwood.com	
Standards Enforcement	Amy Cariello	
	AmyCariello@originalcarrollwood.com	
Construction & Dock Permitting	Jimbo Woodroffe	549.9425
	JimboWoodroffe@originalcarrollwood.com	
Special Events	Jackie Lais	376.9767
	JackieLais@originalcarrollwood.com	
Member-at-Large	Bryan Yarborough	240.0006
	BryanYarborough@originalcarrollwood.com	

Carrollwood Recreation District BOARD OF TRUSTEES

President	Mark Snellgrove	265.2828
	MarkSnellgrove@originalcarrollwoodCRD.com	
Vice President/ Rec Center/Tennis Courts	Mickey Jaap	765.1161
	MickeyJaap@originalcarrollwoodCRD.com	
Treasurer	Ryan Maas	931.1815
	RyanMaas@originalcarrollwoodCRD.com	
Secretary	Joe Costa	932.4269
	JoeCosta@originalcarrollwoodCRD.com	

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Community Development	Michael Carelli	784.4860
	MichaelCarelli@originalcarrollwoodCRD.com	
Grounds	Bill Lais	936.7673
	BillLais@originalcarrollwoodCRD.com	
OC Park	Paul Siddall	932.9584
	PaulSiddall@originalcarrollwoodCRD.com	
Scotty Cooper Park	David O'Donnell	936.9737
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White Sands Beach	Kevin Shidler	931.1662
	KevinShidler@originalcarrollwoodCRD.com	

Carrollwood Recreation Center

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Here's the information we need:

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Send to jimblanco@originalcarrollwood.com

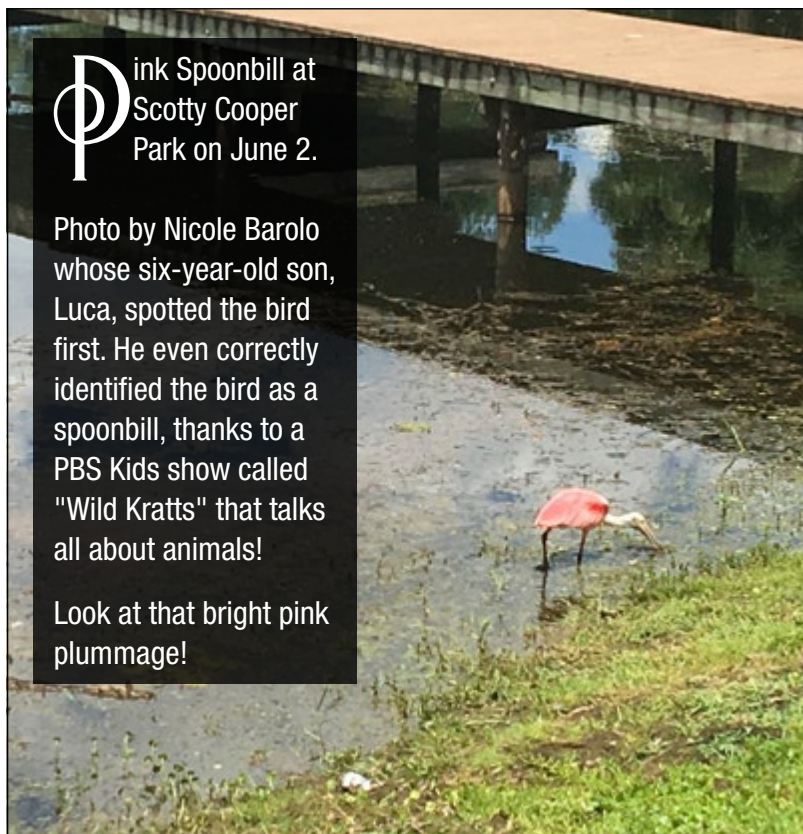
Thanks for your help.



Pink Spoonbill at
Scotty Cooper
Park on June 2.

Photo by Nicole Barolo
whose six-year-old son,
Luca, spotted the bird
first. He even correctly
identified the bird as a
spoonbill, thanks to a
PBS Kids show called
"Wild Kratts" that talks
all about animals!

Look at that bright pink
plumage!



neighbor neighbor

CLASSIFIED ADS

COMPLETE LAWN CARE and full array of handyman services. Storm cleanup. Hauling. Pressure washing. Chuck Kim (OC homeowner). 813-352-1382.

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ADD YOUR CLASSIFIED NEXT MONTH

\$20 for 25 words. Deadline is the 14th of each month.

Email: Caroler@roxc.graphics

PICK IT UP

There was a bright blue plastic bag left on red brick wall in front of largest oak tree in Original Carrollwood. Who would do such a thing? Leave your dog's poo on someone else's property? Be courteous. Dispose of your dog's eliminations properly.

Announcing New Deadlines for The Caroler!

To ensure *The Caroler* gets to your mailboxes before the 1st of the month, the deadline is being moved to the 10th of each month.



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Congratulations



Brooke Peterson

Daughter of Kevin and Lise Peterson of Peacock Lane, graduated from Chamberlain High School where she was a member of FFA, Key Club and National Technical Honor Society, and played varsity soccer for two years. She

will be attending Valencia College in the Fall, then transferring to the University of Central Florida, pursuing a career in dentistry. Mom and Dad are very proud of her, as she held down a job the entire time while keeping up her grades – they can't wait to see what Brooke does in the future!



Gracie Hancock

Gracie is a graduate of the Academy of the Holy Names. Honors include: National Beta Club, National English Honor Society and the Quill and Scroll International Honorary Society. Gracie has been a senior writer for Achona, the Academy's daily online newspaper. For the last two years, Gracie has also been

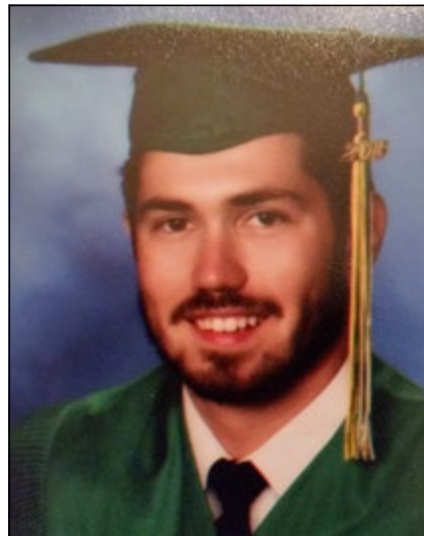
an actor for Jesuit High School, most recently playing the lead female characters of Commander Joanne Galloway in "A Few Good Men," as well as Vita Simmons in "Harvey." Gracie has been active in our Community by volunteering for the Carrollwood Community Association at social events and being a "citizen scientist" volunteer for the University of Florida's LakeWatch Program for Lake Carroll for many years. Gracie has also volunteered for several other community programs such as Habitat for Humanity, The Spring and the Santa Maria Mission. Gracie is excited to attend Florida State University and to study abroad in London, England, in the Fall. Gracie is the daughter of Mike and Claire Hancock, and sister to Hannah Hancock, of Carrollwood Drive. Go Noles!

Shelby Rose Peterson

Graduated Valedictorian with a GPA of 7.31 and a final GPA of 7.87, from Chamberlain High. Shelby is the daughter of Glen Peterson (Picwood Rd.) and Susan McGilvrey of (Cocos Rd.) and sister to Tyler Peterson. She was a member of Mu Alpha



Theta, Treasurer of the National English Honor Society, and VP of National Honor Society. Shelby was a member of Key Club, FFA, Diabetes Awareness Club and VP of her class for three consecutive years. Shelby played varsity volleyball and varsity football and volunteered hundreds of hours throughout her high school experience. Shelby received numerous scholarships and awards, including the Wellesley College Book Award for outstanding academic achievement and leadership, AP Scholar Award, the FFA Outstanding Freshman Scholar Award, Excellence in Calculus and Chemistry, Hillsborough Education Foundation CHS Strides for Education Scholarship, Chamberlain 400 Scholarship, USF Directors Award, USF Honors College Scholarship and Bright Futures Academic Scholars Award. Shelby will be attending USF as part of the Honors College and will be majoring in Chemical Engineering. It is an understatement to say that her family is amazed with her strength of character and is so very proud of her.



Eric Jackson

Eric, son of Brian and Maria and brother of Trevor, graduated from Chamberlain High School June 8th with Honors. He plans to attend the University of South Florida and major in Biomedical Science.



Graduates!

Margaret K. Parrish

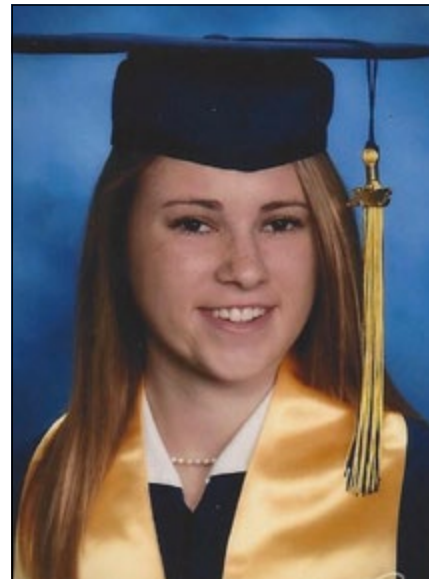
Chamberlain High School Class of 2016
Salutatorian

Maggie will be attending the University of Florida and will major in Environmental Science. She will compete with the University of Florida Women's Cross Country and Women's Track Teams.



Lindsey Paige Snellgrove

Lindsey, daughter of Mark and Kelly Snellgrove of Lipsey Road and sister to Kate and Jack. She is the granddaughter of Jerry and Barbara Kolar of Samara Drive. Lindsey is an Honor Graduate of Steinbrenner High School where she was a member of the National Honor Society, Beta Club, Health Occupations Students of America (HOSA) and School Advisory Council (SAC). Lindsey was also a member of the Citizen's Advisory Committee to the School Board of Hillsborough County and enjoys the distinction as being the inaugural student member to the School Board in 2016. Lindsey spent her 11th grade spring break in Tallahassee as a Senate Page in the Florida Legislature. She will be attending the University of North Florida beginning this summer. Mom and Dad are very proud of her!



Carter Jack Pfof

Carter graduated from Jesuit High School after completing a home-schooled grammar education and middle school education at Villa Madonna Catholic School. His formation of mind, body and soul to become a "Man for Others" at Jesuit H.S. included college preparatory

academics including theology; community and church volunteerism; participation in Peer Ministry; the Pro-Life Club; the Philosophy Club; and the Track & Field Team. Additionally, Carter achieved his Eagle rank with the Boy Scouts, sang in the Gulf Coast Youth Choir and was inducted into the National Honor Society. Carter will attend Florida State University and plans on participating in NROTC. His parents, Mr. & Mrs. John & Lynn Pfof, along with his older siblings, Cara, Brianna and Luke, congratulate him.



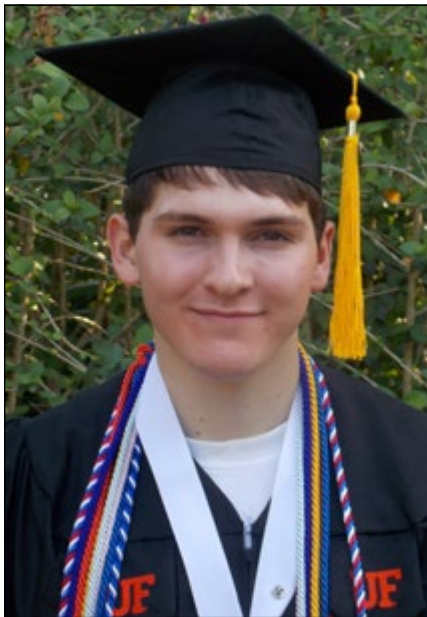
Will Shidler

Will Shidler, son of Meg and Kevin Shidler of Phoenix Circle and brother to Annie. He is an Honor Graduate of the CAPS Program at Chamberlain High School where he is a member of the National Honor Society, National English Honor society, BETA, Mu Alpha Theta and Key Club. Will was the starting kicker and punter for the football team all four years and played soccer for three years. He also earned the rank of Eagle Scout. Will is attending the University of Florida. Mom and Dad are very proud of him!



(more on next page)

Congratulations Graduates!



Michael Dangl

Michael Dangl of Areca Road, graduated Cum Laude from the University of Florida with a Bachelor of Science in chemistry. He is a member of Phi Beta Kappa, Phi Kappa Phi Honor Society, the American Chemical Society, Sons of Norway, Sons of the American Revolution, and Huguenot Society.

While at UF he was a member of the UF Pre-Medical Chapter of the American Medical Association (AMSA), and volunteered at the Equal Access Clinic Network, UF Health/Shands, and the Malcolm Randall VA Medical Center. He was a recipient of the UF Anderson Scholarship, Son's of Norway Astrid G. Cates Scholarship, National Huguenot Scholarship, and Huguenot Allen Parker Scholarship. He will attend the University of Florida College of Medicine in the Fall.



Alexandra Davila

Alexandra Davila, graduated from the University of Florida with Bachelor's of Science in Nutritional Sciences and was accepted as a new dental student at the University of

Florida College of Dentistry in Gainesville to start this coming August 2016.

Mom and Dad are very proud of their daughter!

Lauren Elizabeth Scallon

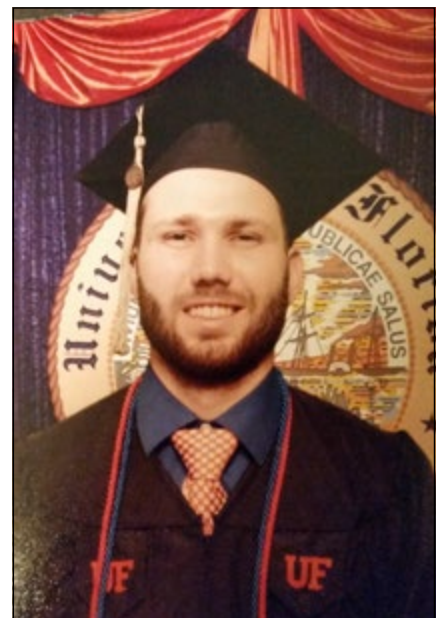
Lauren graduated with honors from the University of South Florida on May 6, 2016. She received a Bachelor of Science Degree in Public Health. In her senior year, she was the president of the Equestrian Team, participated in AXA Equitable Emerging Leaders Program and worked as an intern. She looks forward to working with families and children to promote healthy lifestyles. Go Bulls!



Trevor Jackson

Trevor, the son of Brian and Maria and brother of Eric, graduated from University of Florida April 29 with a Bachelor of Science in Applied Physiology and Kinesiology.

He plans to pursue a career in Physical Therapy.



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Contacting the Sheriff's Office

by Deputy Jeff Carson, Hillsborough County Sheriff's Office - District 3
Community Resource Deputy - Carrollwood/Citrus Park/Lutz Area
(813) 247-0330

Print this page and place it somewhere near your telephone or computer to assist you should the need arise to contact the Sheriff's Office.



Hillsborough County Sheriff's Office Communication Guide

* To report a crime in progress, suspicious activity, or have a deputy dispatched out to your location...

1. Call the Hillsborough County Sheriff's Office directly
 - 911 for an emergency, (813) 247-8200 for non emergency.
2. Say "I would like to report _____."
3. Give the dispatcher your location (street number and name or closest intersection).
4. Give the dispatcher as much information about the suspect or suspects as possible such as: Male or female, approximate age, clothing description, height and weight estimate, vehicle involved if they have one, direction of travel if they leave the scene, weapons observed.
5. Remain on the line with the dispatcher if possible to continue giving updates as deputies are en route.

* Alternate ways to report crimes or suspicious activity (Please note that calling the Sheriff's Office directly is the preferred method of contacting us for incidents in progress.)

1. Tip 411 Application

- Available for download on your smart phone or tablet through Apple App Store or Google Play.
- Send a tip and include a picture or video. Tips instantly transmit to our Communications Center just like a text.
- Tip 411 is monitored 24 hours a day, 7 days a week and all tips are anonymous.

2. Crimestoppers of Tampa Bay

- Can be reached at <http://www.crimestopperstb.com/index.aspx> or 1-800-873-TIPS.
- Free and anonymous resource for reporting information related to criminal activity.
- Cash rewards are available for information leading to an arrests for unsolved crimes.

* Your Community Resource Deputy typically works Monday through Friday, 8 a.m. until 4 p.m. Please contact the District III desk at (813) 247-0330 to contact them or leave them a message if they are off. They will return your call at their earliest opportunity.

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FINANCES

by
Wayne Wilson,
Realtor
OC Resident
43 Years



Some of you will want to upgrade or will have children or grandchildren who will soon purchase a home in the future. This article will help you or may help them as well in determining what they should do financially.

The most important thing to begin with is your credit score. There are several companies whose sole purpose is to track credit worthiness of people all over the country. They use a three-digit score; if you are 700 or above, you will normally do well on obtaining a good interest rate on your mortgage. The lower your credit number, the higher your interest rate. For every ½% increase in your interest rate on a \$300,000 purchase, you will have around a \$100 increase in your monthly payment. So having good credit is very important.

How you budget is also important. There is a 'Home Affordability Calculator' on Realtor.com that can

help you through this process. It takes into consideration your income and expenses, including credit cards. If you're renting, you already know that you can consider that sum as an appropriate sum for a monthly payment; BUT... be careful because your monthly payment for a home isn't just principal and interest. It's also insurance and taxes for an escrow account. If you put down 20% or more, you can usually avoid the escrow; but ultimately, you will have to pay taxes and insurance, so you still need to store that additional money away.

And, yes, that down payment. If you put down less than 20%, you may have to do PMI which is insurance on the mortgage as protection for the mortgage holder. That gets very pricey. My recommendation is ALWAYS to save up that 20% so you can avoid all of those add-ons that eat up your funds.

And don't forget, there will be closing costs associated with your loan. In addition to the 20% down, you will need approximately 2%-5% of the home price for those closing costs. These are costs related to your mortgage loan for the most part.

Buying a home is an exciting life event, but it's also a large financial event. Before you begin your home search, have all your bases covered when it comes to finances and your search will be much more rewarding. And, Save, Save, Save.

A quick side note: We have more homes for sale this month in Carrollwood (1%+) than we have had at one time in over two years. This is still below the average.

OC Listings as of *The Caroler* deadline:

A=Active; C=Active with Contract;

P=Pending; S=Sold in the last 30 days

A	3309 Valencia	1,610	\$269,900
A	3111 McFarland Rd	2,028	\$295,000
A	11504 Carrollwood Dr	1,990	\$350,000
A	3601 Prunus Pl	1,966	\$379,000
A	3329 Valencia Rd	2,698	\$424,900
A	3322 Schefflera Rd	5,425	\$489,900
A	3607 Schefflera Rd	3,222	\$449,000
A	3017 Peacock Ln	1,853	\$350,000
A	11746 Lipsey Rd	3,276	\$449,900
A	3039 Samara Dr	3,781	\$899,000
C	11718 Lipsey Rd	2,125	\$279,000
P	10418 Butia Pl	2,110	\$359,900
P	11747 Lipsey Rd	2,517	\$349,900
P	3314 Nakora Dr	1,960	\$299,900
P	3415 Latania Dr	2,150	\$299,000
S	11906 Lake Ridge Rd	1,696	\$305,250
S	10606 Orange Grove Dr	1,929	\$305,000
S	3107 McFarland Rd	2,293	\$350,000
S	3006 Sabal Rd	2,048	\$303,900
S	10502 Sago Rd	2,029	\$354,100

You're Invited! OC Bridge Club



The OC Bridge Club meets the **second and fourth Friday. Game starts at 9:30 a.m.** at the Rec Center. There is no charge to play, but your RSVP is required. To RSVP or for more information, call Michele Shahnasarian at 931-4356, or Dorothy Miller at 932-9819. Join us!



Ryan and David Maas with David's evening big bass catch using artificial bait on light tackle at White Sands Beach. The bass was released safely back to Lake Carroll.

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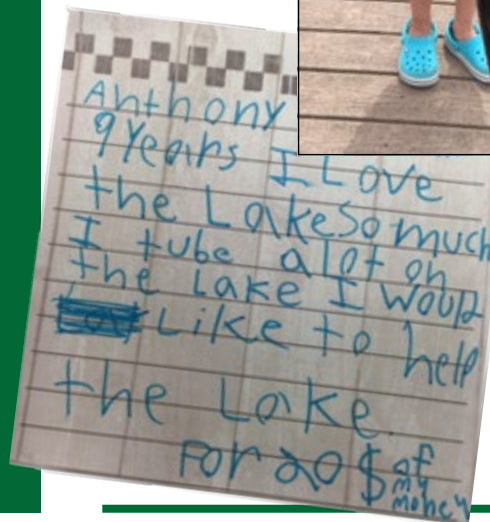
Amount: _____

Residents! Help keep Lake Carroll clean and safe. Financial contributions are needed from everyone. Funds are used to offset expenses for vigorous water sampling and testing, and other lake maintenance and monitoring needs. Contributors are greatly appreciated and will be acknowledged in *The Caroler*.

Make funds payable to: Carrollwood Civic Association; 3515 McFarland Rd.; Tampa, FL 33618.

Please include this form OR donate through PayPal on the OC website: www.originalcarrollwood.com

**THANK
YOU
ANTHONY**



Donations like these are used to offset expenses for lake maintenance, keeping Lake Carroll a place for all of OC to enjoy.



Riddle:

**I travel the world
but never leave the
corner!**

Do you know who or what is referenced above?

Email the Editor at Caroler@roxc.graphics before July 14 with your answer. All that reply will have their name, along with the solution, posted in the August issue of *The Caroler*!

SOLUTION TO LAST MONTH'S PUZZLE

Mr. Carl Wood goes to buy something for his house at the nearby hardware store. He asks the price from the hardware owner and the owner replied: "If you buy one, it will cost you \$10 and if you buy fifty, it will cost you \$20."

Carl asked "What if I buy 987?" The store owner replied, "It will cost you \$30."

Why is Carl buying 987 and what kind of pricing is this all about?

Answer: Mr. Wood is buying house numbers!!

Thank you for submitting answers to last month's puzzle!

Marney Murin
Steven Boulton
Joe Riley

Tom Shea
Curtis Moreau
Brian Hughes

Roger Clapp
Nilla Leto

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Tampa Bay Christian Academy will turn 60 years old in 2017 and has never been more alive. Nestled under the trees across from Lowry Park and the little league baseball fields, TBCA is educating a diverse population to be servant leaders of tomorrow.

The first thing that everyone says when you ask about the school is, **"It's a Family!"** And indeed it is.

It is not uncommon to find a high school senior helping in a 2-year-old class or a 7th grader tutoring a 3rd grader without being asked. Although it is a family, it is an international family, with students on I20 Visas from Korea, Vietnam and South America and students from down the street, the campus provides a glimpse of what Heaven will look and sound like. A mixture of native languages fills the campus as students and staff discuss science fairs, Bible lessons, homecoming dances and upcoming assignments.

Students who excel in academics are not limited by their age but instead are pushed to reach their potential by taking advanced classes, skipping to higher grades and taking more challenging honors courses. Students who struggle a bit with academics or have learning challenges are part of the success program, where coaches help them along, encouraging and providing additional instruction to help them get it!

Once you visit TBCA, you will feel the family atmosphere and walk out knowing that your student—whether a 6 week old infant or graduating senior—will be a part of something very special! If a Christian education is what you want, we can help!