



the

Carroler

Congratulations  
Graduates !

See Page 10

July 2022

A Monthly Publication of the Carrollwood Civic Association

4th  
of  
July

Parade, BBQ &  
Water Ski Show

See Page 3 for event details

### Notice of Board Meetings

Monday, July 11, 2022

CRD Meeting: 6:30 p.m. | No CCA Meeting in July

Carrollwood Rec Center • 3515 McFarland Road

Residents welcome to attend.

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Carrollwood Recreation District  
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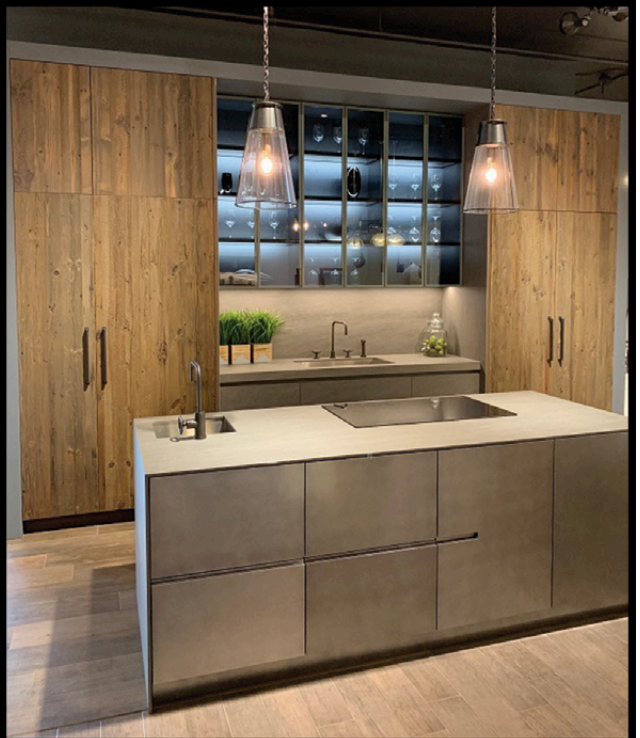
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# 4TH OF JULY PARADE, BBQ AND WATER SKI SHOW.

## Come Out & Enjoy the OC 4th of July Events

### 4th of July – Monday morning:

**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.

**\*\*Boat ramp and beach area closed for the ski team in the morning.**

**FOOD:** Complimentary BBQ will be served to Original Carrollwood residents beginning at approximately 11:30 a.m.

**AWARDS:** Judges will be available at the Rec Center from 9:30 – 10 a.m. looking for spirited 4th of July families and individuals.

This years categories:

- Most Patriotic Family
- Most Patriotic Adult
- Most Patriotic Kid

Awards will be presented at the beach.

**Volunteers! Service Hours:** Student volunteers are needed for everything from setting up, serving food, crowd control and cleanup. Volunteers should show by on July 4th, 8:30 a.m., at White Sands Beach to help with set up. Please email to volunteer ([events@originalcarrollwood.com](mailto:events@originalcarrollwood.com)). Adult volunteers needed as well!

Questions: Contact us at: [events@originalcarrollwood.com](mailto:events@originalcarrollwood.com).

Send your photos from the day, along with captions, to The Caroler! We would like to feature some of them in future issues! Email to the editor at [Caroler@roxc.graphics](mailto:Caroler@roxc.graphics)

### 4th of July

#### PARADE UPDATE:

With emerging new motorized devices and powered vehicles, we ask that residents do not use any electronic or gas-powered devices/vehicles in the actual parade.

**NO PETS  
NO FIREWORKS  
NO GLASS!**

# CCA News



Jim Powell



Mark Tempest



Josh Shaffer



Corey McKeown



Jimbo Woodroffe



Jim Blanco



John Schinka



Eric Pellenbarg



Ashley Gray



Jerrod Mills



Jamie Sheer

By Jim Powell, CCA President

We had a very good meeting at our June session, mainly focusing on our upcoming July 4th weekend activities.

Please see the article that Jerrod has written on Page 3 for more details. We can always use volunteers for this event so please reach out to Jerrod.

John Schinka provided our financials and Ashley Gray provided our minutes.




Neil Norden



Bryan Huls



John Perez

Bryan Huls told us lake levels are excellent coming into the rainy season. Jimbo Woodroffe reviewed a renovation project with us. Thanks so much to all on our Board for the work they do for our great community! 

## Welcome Newcomer



### Please contact

**Jim Blanco, Newcomer Chairman**  
to receive a welcome packet.

jimblanco@originalcarrollwood.com 813.930.2420

### HELP KEEP OUR RESIDENT DIRECTORY UP-TO-DATE

Here's the information we need:

Last name: \_\_\_\_\_

First name(s): \_\_\_\_\_

Phone number: \_\_\_\_\_

Address: \_\_\_\_\_

Email: \_\_\_\_\_

Email: \_\_\_\_\_

Names of children (optional): \_\_\_\_\_

Email your information to:  
jimblanco@originalcarrollwood.com

*Thanks for your help..*

## Help Maintain Lake Carroll Make a Donation

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*.

### LAKE FUND DONATION

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Amount: \_\_\_\_\_

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





Mark Snellgrove



Suzy Giunta



Mark Georgiades



Joe Costa



Chrissie Price



Mike Carelli



Dr. Anna Brown



Jack Griffie



Kevin Shidler

# CRD News

The CRD wants to help neighbors make informed choices on the Neighborhood Preservation Tax Referendum issue.

When you are talking to your OC friends and neighbors keep these FAQs in mind.

## **The purpose of the proposed neighborhood preservation tax adjustment is:**

To fund basic maintenance needs for OC Properties:

- White Sands Beach and boat ramp
- Scotty Cooper Park
- Original Carrollwood Park and dog park
- Rec Center and tennis courts

## **The CRD recommends adjusting the tax assessment cap to \$1,200? What does this mean?**

Assessment adjustments require a community vote to approve a “cap” or “ceiling” on the amount of the adjustment. The process to place an item on the ballot during a public election and communicate to all stakeholders requires the use of budget resources, which is very expensive. To expend the resources only one time, the ballot measure will outline a vote to raise a maximum limit of \$1,200 annually.

This is a 20-year business plan, by doing this in 2022, the CRD's goal is to not go through this process again for another 20 years.

## **When is the vote? What does an “a simple majority of YES” mean?**

The line item for vote will be on ballots on the Aug. 23 Primary Election.

Check the Hillsborough Supervisor of Elections page at [votehillsborough.gov](http://votehillsborough.gov).

Early voting runs Aug. 8 – 21. Early voting locations and details are online.

On Aug. 23, the Carrollwood Rec Center

is our polling place. A simple majority of 51% of Original Carrollwood residents will need to vote YES on the proposed Neighborhood Preservation Assessment Adjustment for the referendum to pass.

## **Why do we need to make a change to the tax assessment? Does the CRD need the money or are we being extravagant?**

One word. Inflation. Across the prior 20 years, costs for maintaining our four community properties have steadily increased. There are simply not enough funds to cover the needs of the aging properties. A standard recommendation for governmental agencies is to maintain a cash reserve of six months' expenditures. The Board has projected with an average rate of 5% inflation, reserves will be depleted if no adjustment is made and the CRD will become insolvent in five years. The State would then step in and dissolve the CRD, which would then lead to the parks likely being handed over to the County to manage and operate.

## **If the referendum passes, what happens next? What is the timeline for the increase?**

Following the precedent set by prior CRD Boards, the current CRD Board will raise the annual tax assessment by only \$200 to make the new annual assessment \$800. The Board will only raise the assessment again only if there is a budgetary or pressing need. If an additional increase is needed, the CRD will only raise in small increments to remain financially solvent.

Specifically, the Board will vote to certify the tax rolls at the September 2022 regular CRD Board Meeting. The \$800 adjustment will be approved, and the adjustment will be seen on November 2022 property tax bill received by residents.

## **What is at stake if the Neighborhood Preservation Assessment Adjustment does not pass? What will happen in the future?**

Given current budget projections, the CRD Board estimates it will need to spend funds typically held in reserve to maintain current services beginning in FY 2022. At that point, the CRD would either need to reduce the services provided to residents in future fiscal years or work to amend its special act to allow the transfer of some or all of the park facilities' maintenance obligations to Hillsborough County.

There is also the potential that the State could dissolve the CRD tax district, which would likely result in access to the Original Carrollwood parks and White Sands Beach being transferred to the County for management and operation. (continued on Page 14)

## **What will the ballot say?**

### **BALLOT LANGUAGE:**

Changing the Carrollwood Recreation  
District Tax

Maximum Annual Assessment

### **BALLOT SUMMARY**

Should the maximum annual amount of the Carrollwood Recreation District Tax, a non-ad valorem annual assessment imposed on each individual improved residential parcel located within the boundaries of the Carrollwood Recreation District, be changed from the current maximum of \$600 per year to a revised maximum of \$1,200 per year?

Yes ☐

No ☐

# COMMUNITY CONTACT INFORMATION

**Carrollwood Civic Association**  
[www.originalcarrollwood.com](http://www.originalcarrollwood.com)



Original Carrollwood  
Civic Association

## BOARD OF DIRECTORS

President	Jim Powell . . . . . 813.892.1859 JPowell@originalcarrollwood.com
Vice President & Long-Range Planning	Mark Tempest . . . . . 813.935.0540 MarkTempest@originalcarrollwood.com
Secretary	Ashley Gray . . . . . 813.431.7201 AshleyGray@originalcarrollwood.com
Treasurer	John Schinka . . . . . 813.503-1258 JohnSchinka@originalcarrollwood.com
Legal	Eric Pellenbarg . . . . . 703.448.4121 EricPellenbarg@originalcarrollwood.com

## COMMITTEES

Crime Watch	Josh Shaffer . . . . . 813.493.1244 Crimewatch@originalcarrollwood.com
Newcomers	Jim Blanco . . . . . 813.930.2420 JimBlanco@originalcarrollwood.com
Lake Carroll	Bryan Huls . . . . . 813.930.0044 BryanHuls@originalcarrollwood.com
Social & Events	Jerrold Mills . . . . . 727.243.0188 jerroldmills@originalcarrollwood.com
	John Perez . . . . . 813.957.5814 perez@originalcarrollwood.com
Standards Enforcement	Corey McKeown . . . . . 813.951.4910 corey@originalcarrollwood.com
Construction & Dock Permitting	Jimbo Woodroffe . . . . . 813.549.9425 JimboWoodroffe@originalcarrollwood.com
Members-at-Large	Neil Norden . . . . . 904.742.8649 NeilNorden@originalcarrollwood.com
	Jamie Sheer . . . . . 813.932.7825 JamieSheer@originalcarrollwood.com

**Carrollwood Recreation District**  
[www.originalcarrollwoodCRD.com](http://www.originalcarrollwoodCRD.com)

## BOARD OF TRUSTEES

President	Mark Snellgrove . . . . . 813.846.0424 MarkSnellgrove@originalcarrollwoodCRD.com
Vice President	Suzy Giunta . . . . . 813.351.0651 Suzy@originalcarrollwoodCRD.com
Treasurer	Mark Georgiades . . . . . 813.240.5554 georgiades@originalcarrollwoodCRD.com
Secretary	Joe Costa . . . . . 813.932.4269 JoeCosta@originalcarrollwoodCRD.com

## COMMITTEES

Community Development	Chrissie Price . . . . . 813.210.5007 CPrice@originalcarrollwoodCRD.com
OC Park	Michael Carelli . . . . . 813.784.4860 MichaelCarelli@originalcarrollwoodCRD.com
Grounds	Suzy Giunta . . . . . 813.351.0651 Suzy@originalcarrollwoodCRD.com
Rec Center/Tennis Courts	Dr. Anna Brown . . . . . 813.931.9651 annabrown@originalcarrollwoodCRD.com
Scotty Cooper Park	Jack Griffie . . . . . 813.503.4552 JGriffie@originalcarrollwoodCRD.com
White Sands Beach	Kevin Shidler . . . . . 813.931.1662 KevinShidler@originalcarrollwoodCRD.com

## Carrollwood Recreation Center

3515 McFarland Road; Tampa, FL 33618  
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 813-991-1860

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Carrollwood Civic  
Association by:



*The Caroler* mail list is an independent list from the official Original Carrollwood resident directory. When you move into the neighborhood, or change homes in the neighborhood, *The Caroler* mail list does not automatically get updated. I need your help!

If your name is not printed in the mailing area on the front cover of this newsletter, and this newsletter arrived in your mailbox, please email [Caroler@roxc.graphics](mailto:Caroler@roxc.graphics) to have *The Caroler* mail list updated!



# Neighbor TO Neighbor



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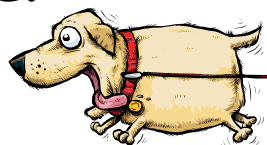
**DAN SEELEY, LIPSEY RD.**

MY FAMILY AND I MOVED HERE 6 YEARS AGO. I LOVE THE MULTI-GENERATIONAL ASPECT OF ORIGINAL CARROLLWOOD. WHAT WE HAVE HERE IS SPECIAL.

A Reminder To Pet Owners

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## THE SHAFFER FAMILY 11627 Carrollwood Drive




We are honored to have been selected OC's Yard of the Month. We love our home and our neighborhood! In 2015, we moved to Original Carrollwood with our three-year-old daughter, Myla, and closed on our home 1 week before our son, Abe, was born. Our youngest child, Ingrid, was born in 2019.

Maggie grew up in this neighborhood and her parents, Patti and Dave Sage, live only four houses down from us now. Maggie always admired the home at 11627 Carrollwood Dr. with the New England-style cedar shakes, but when we were looking for a house in OC, it wasn't on the market. We looked for several months and then luck struck when we received an

email from our realtor stating that the owner of that exact home was considering selling. We purchased our home from longtime OC resident Wayne Wilson.

In the summer of 2021, we decided to update our landscaping. We worked with OC residents Erin and Darryl Hunt at Living Blooms and could not be happier with how everything turned out. They really deserve all of the credit for our landscaping!

We truly love being a part of this incredible Community!

Josh, Maggie, Myla, Abe & Ingrid 



Email your nomination to:  
[YardoftheMonth@OriginalCarrollwood.com](mailto:YardoftheMonth@OriginalCarrollwood.com)

**Include:** • Address of nominated yard • Reason for nomination • Your name, phone number, & email address • If possible, please include a photo of the yard with your nomination. Thank you! Nominations can also be made at the Community Center, at Board Meetings or by visiting the community website: [www.OriginalCarrollwood.com](http://www.OriginalCarrollwood.com)

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**UNDER CONTRACT**

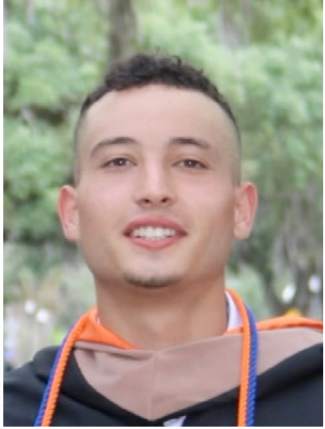
**3142 DOWNAN POINT DR. | LAND O' LAKES, FL**

**5141 SPRINGWOOD DR. | TAMPA, FL 33624**

*\*As of the Caroler Deadline*



# Congratulations 2022 Graduates



## *Alejandro Martin Cartaya*

Alejandro Martin Cartaya, son of David and Saby Cartaya of Lipsey Road earned his Master of Science in Business Administration with a concentration in Finance from the University of South Florida in December 2021. He is a Senior Assessment Analyst in the Enterprise Sales Department at DEX Imaging.

## *Andres Manuel Cartaya*

Andres Manuel Cartaya, son of David and Saby Cartaya of Lipsey Road, graduated Magna Cum Laude from the University of Florida with a Bachelor of Science in Finance and a Master of Science in International Business in April 2022. While at UF, he served on the UF Business Masters Executive Board. Andres will be working for Truist Bank in Atlanta as a Wealth Analyst.



## *Lauren McKeown*

Lauren McKeown graduated as a homeschool student on May 22, 2022. She is the daughter of Michael & Corey McKeown of Valencia Road. Lauren has been homeschooling since the first grade attending Trinity Homeschool Academy, Liberty University Dual Enrollment and DeArmon Creative Arts School of Theatre. She enjoys acting at the Emilia Sargent Studio, leading in her church and volunteering for the National League of Junior Cotillion's Tampa Chapter.

Lauren will be attending Liberty University in Lynchburg, VA in the fall majoring in Criminal Justice.



## *Meghan Shelton*

Meghan Shelton graduated with Honors from Gaither High School on May 23rd. She is the daughter of Wes Shelton & Lisa Parker. Meghan was active in Student Government, was a JV & Varsity Cheerleader, a member of Concert Chorus and Showcase while at Gaither. She will be attending Florida Gulf Coast University in the fall majoring in Psychology.







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**DOTTI GROOVER-SKIPPER,  
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## OC ORIGINALS

AN INTERVIEW WITH MIKE PELAEZ

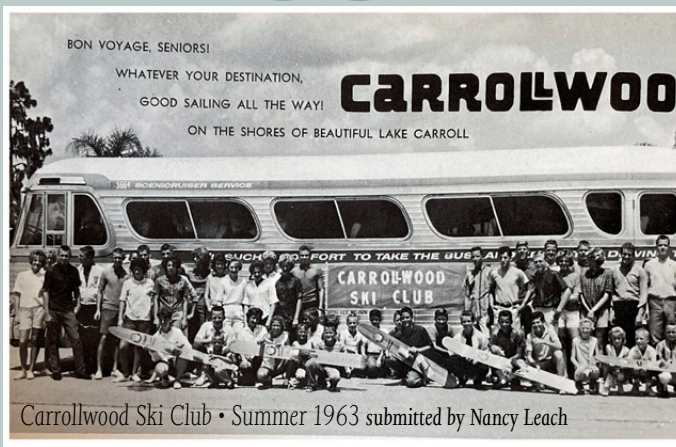
My parents built the house on Picwood Road, in August 1961. I lived with my parents until July 1967 when I graduated from Chamberlain High School and joined the Army.

A lot happened from 1961 to 1967. Some of the changes that occurred since the early days: White Sands Beach was just a mound of sand on Lake Carroll, the Rec Center was a hollowed out house on the corner of Lake Carroll Way and Schefflera Road, Scotty Cooper Park was called something else, there was a boat ramp and swimming hole. Everything North and East of Orange Grove Drive, North of MacFarland Road, West of Lake Ridge and South of Lake Ellen Drive was a Nursery, there is still evidence of nursery trees and shrubs around Lipsey Road today. OC was an orange grove before it was developed. All the big trees you see around the neighborhood were planted after 1961.

Before Carrollwood Elementary was built, it was an empty area of tall grass, mounds of dirt, and some orange trees. My younger sister attended when it opened, my son and daughter, and my grand kids also attended Carrollwood Elementary School.

My home of record has always been this home on Picwood Road. My sisters and I inherited this house when my father passed away in 1985. I bought out my sisters share and moved in with my family. We have lived here ever since. I retired from the Army in September 1989. Our children are grown, my daughter lives here in Tampa, my son in Georgia. My grandkids visit us everyday, and call this their home also. This is a great place to live. One day my daughter will inherit this house and continue our family tradition. That's my story of living in Original Carrollwood.

## SOME HISTORY:



### NOTES FROM BOB TOMCZAK

Many moons ago Sunstate Builders was constructing my home on Lipsey Road. On a unique Monday about 8 a.m. we (OC) were hit with a tornado damaging or destroying many homes. I thought we would be living in a place called tornado alley and I paused, do really want to live here? I said yes! At that time, Lipsey Road ended at Cocos and the remaining was a dirt road to Cargill Nursery. Lake Lipsey was like a pond.

OC was booming and with so many residents, future planning was necessary. The two Boards were the CCA and the CRD. Thank goodness we had volunteer residents that shaped our Original Carrollwood. Today we have solid to the core Board members. They have done an outstanding job. Results? Yes! A rec center, beaches, dog park, Scotty Cooper Park, tennis courts etc. All with dedicated, budget-minded Board members.

What a wonderful place to live, thanks to our Board members and residents we are the envy of other residential communities here in Tampa Bay.

We have a challenge, and our Boards are ready for the challenge in August.

My whole-hearted thanks to all Board members and for all their efforts. I know we shall prevail in August just as we have in the past.



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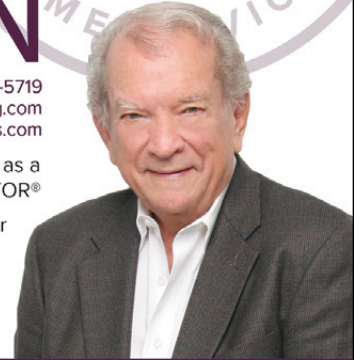
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JACK PARRISH, LAKE RIDGE RD.

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WORTH PRESERVING. EVEN  
THOUGH MY KIDS ARE GROWN  
AND I DON'T USE EACH UNIQUE  
FEATURE, NOW THAT I'M  
RETIRED I PLAN TO.



BRAD MASSEY, SAMARA RD.

MY FAMILY AND I LOVE  
ORIGINAL CARROLLWOOD'S  
COMMUNITY SPACES. I WANT TO  
MAKE SURE THAT OUR  
NEIGHBORHOOD ASSOCIATION  
CONTINUES TO BE THE ENTITY  
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Call today for more information.

# 813-690-9384

Daniel Ruiz  
Agent, New York Life Insurance Company

3000 Bayport Drive, Suite 1100  
Tampa, FL 33607

1. The New York Life Secure Term MVA Fixed Annuity is a single premium fixed deferred annuity with a number of interest rate guarantee periods to choose from. Available in jurisdictions where approved and subject to eligibility requirements. Guarantees based on the claims-paying ability of the issuer.

2. Depending on the period chosen, withdrawals during the first 3, 4, 5, 6, 7, 8 years of the policy may be subject to surrender charges and a Market Value Adjustment (MVA). Rates are subject to change at any time. The interest rate is an effective annual yield based on a nominal rate that is compounded daily. Yields assume no additions or withdrawals made during the guarantee period. After the initial guaranteed interest rate period, the policy will receive a renewal rate that is guaranteed for one year. The crediting rate will not be less than the guaranteed minimum interest rate (GMIR) stated in your policy. Please call your representative for current interest rates on premium amounts of \$1.5 million or more. Policies with premium amounts of \$1 million or more require prior NYLAC approval.

3. The "highest ratings currently awarded" refers to the highest ratings currently awarded to any U.S. life insurer, specifically: Standard & Poor's (A++), A.M. Best (A++), Moody's (Aaa), and Fitch (Aaa). Source: Individual Third-Party Ratings Reports as of 09/30/21.

The policy form number for the New York Life Secure Term MVA Fixed Annuity is 10210-P111 in most jurisdictions, in some states, it may be 210-P111, and state variations may apply.

The New York Life Secure Term MVA Fixed Annuity is issued by New York Life Insurance and Annuity Corporation (A Delaware Corporation), a wholly owned subsidiary of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.

SMRU192797 (Exp 01/31/2024)

676.0122



# Chamberlain High Students Offered New Accelerated College-level Courses in Fall Return

In addition to the current 3DE curriculum currently offered, Chamberlain High School students will be offered new accelerated college-level courses when they return to school in the fall.

The Cambridge and Advanced International Certificate of Education (AICE) Program is part of the Cambridge Pathway which allows students to earn an international diploma by taking advanced academic courses and passing exams administered by the University of Cambridge in England.


“This is a game changer for our district and our students. AICE exposes students to high-level courses and affords them the opportunity to earn up to 30 college credits,” Superintendent Addison Davis said in a news release.

AICE courses are college-level courses similar to International Baccalaureate (IB)



and Advanced Placement (AP) courses. Hillsborough County Public Schools will continue to offer International Baccalaureate, Advanced Placement courses, Dual Enrollment and additional accelerated options that can lead to industry certifications for students.

“Expanding the acceleration opportunities across the district will ensure inclusivity for all students, further pushing their cognitive demands. These courses demonstrate a highly sought-after educational pathway for our learners, and we expect to expand into more schools for the 2023-24 school year,” said Davis.

Passing AICE course exams qualifies students for college credit and an AICE diploma by meeting established requirements, and completing 100 community service hours earns students Bright Futures scholarships. 



(continued from Page 5)

## Haven't we raised rates before? What's been done in the past?

In 2002, our Community voted to raise the tax cap from \$300 to \$600. This was slowly raised over a period of 8 years. **This current CRD Board intends to do the same with an increase to only \$800 now.** The Board has projected with an average rate of 5% inflation, this will be enough to preserve the amenities in our Community and to satisfy the requirement by the State to remain financially solvent with adequate reserves.

## What are the specific maintenance problems that need to be addressed immediately? Are there grand improvements that the CRD intends to make?

The current approved budget focuses most funds on a backlog of community maintenance needs. A very small amount

pays for improvements.

The areas that need immediate specific maintenance issues addressed are:

- Irrigation
- Tree trimming
- Border wall repairs
- Landscape
- Sidewalk repairs at White Sands Beach

Within 3 years, these areas will have immediate needs:

- Rec Center roof replacement
- OCP (Original Carrollwood Park) Perimeter fence
- OCP Bathroom repair


## What are other neighborhoods assessing? What are comparable costs?

Annual fees for other large area neighborhoods for a single-family home:

- Carrollwood Village \$742 (annual adjustment) – no properties to operate and manage
- Northdale \$180
- Plantation at Carrollwood \$816
- Calusa Trace \$600
- Cory Lake Isle \$2,468 – most comparable to our Community with properties to operate and manage
- Van Dyke Farms \$750

## GENERAL QUESTION:

**Since Florida is a closed primary state, can I still vote on the Neighborhood Preservation Assessment Adjustment in the Aug. 23 Primary Election even if I'm not registered with a political party?**

Yes. All registered voters, regardless of party affiliation, may vote on issues and nonpartisan races during a Primary Election. 



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## OC REAL ESTATE

### We May Be Approaching Another Housing Bubble in the Real Estate Market

By KT Tershowski/REALTOR®



Home prices have continued to climb over the last two years which has caused much concern to consumers due to prices continuously hitting a new high each month. It has been an uncomfortable reminiscence of our housing crisis that took place about 15 years ago affecting the nation's economy. The mortgage rates were at their all-time low for too long, and now they have increased over 5% from being previously at mid 2% at an accelerated rate. According to CNBC, Fed Chair Jerome Powell says the Fed will not hesitate to continue to rise rates until

inflation comes down. His resolve to lower inflation, will be backed by interest rate increases.

This has caused homebuyers to afford less with higher interest rates. Nationally, buyers are paying 42% more in their monthly mortgage payments for the same property they were a year ago today. For example, those buyers that could previously afford a \$450,000 home can now only afford less than \$300,000 due to the rise in interest rates. With our rising housing costs, up 14% this year, has caused a major issue alongside with the inflation rate. The consumer price index increased 8.5% this year. Additionally, rental rates are up 17% this year and gas prices have risen 40%.

Housing prices are predicted to fall 5%-15%. Regardless if home prices decrease, there is still the concern with the higher mortgage payments and our economic soaring inflation rate. Sellers are pricing their properties based on the market just a few months ago, but unfortunately some do not take

## OC Listings

as of *The Caroler* deadline:

Compliments of Wayne Wilson, Realtor®

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

Status	Address	Htd Sq Ft	Price
A	10512 Carrollview Dr	2,878	\$619,500
A	10910 Carrollwood Dr	2,335	\$675,000
A	10503 Orange Grove	1,454	\$550,000
P	11006 Carrollwood Dr	1,504	\$489,000
P	3007 Samara Dr	2,416	\$825,000
P	3318 Valencia Road	1,824	\$599,900
S	10905 Bent Tree Pl	1,955	\$545,000
S	11212 Carrollwood Dr	3,559	\$785,000
S	3102 McFarland Rd	2,788	\$773,000
S	10518 Orange Grove	1,632	\$525,000
S	10521 Orange Grove	1,876	\$530,000
S	3602 Prunus Pl	2,205	\$745,000

into account today's market with the increase in mortgage rates. There could be more price adjustments in the near future coming into the summer months. Those buying homes with cash will be at more of a benefit than those buyers needing to finance. We could suffer some financial heartache to restore our pricing stability, but the labor market is expected to remain strong with higher wages and low unemployment.



## IMPORTANT NOTE:

**Use of landscape fertilizers containing nitrogen or phosphorus is now banned in Hillsborough County during the summer months of June 1 through September 30 in an effort to prevent toxic algae blooms and for the health of our lakes, streams and bays.**

## CRIME WATCH

**SEE SOMETHING  
SAY SOMETHING**

HILLSBOROUGH SHERIFF'S  
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911 (EMERGENCY)  
247-8200 (NON-EMERGENCY)

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Clogged Drain Lines? **\$29<sup>95</sup>**  
PLEASE PRESENT COUPON TO TECH.

Not available for same-day or weekend service. Cannot be combined with any other offer. Price is per unit. System must be in working condition.

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## NEW WATER HEATER

**SAVE up to \$250**

**MUST PRESENT COUPON AT TIME OF SERVICE**  
Cannot be combined with any other offer. Total savings varies on equipment; \$150 savings on standard electric/gas water-heater, \$250 savings on GE Hybrid Heat-Pump water-heater. Cannot be applied to past purchases or estimates. See dealer for details. CAROLERO621

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**\$39**  
**INCLUDES:**  
- Inspect Safety Features  
- Dye Test Toilets  
- Inspect Exposed Pipes  
- Inspect Sink Drains  
- Inspect Emergency Shut-Off Valves & More

**MUST PRESENT COUPON AT TIME OF SERVICE**

Not available for same-day or weekend service. Not a repair service. Cannot be combined with any other offer. Not available on past services. See dealer for details.

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## SAVE ON YOUR NEXT REPAIR

**\$25 OFF**

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CAROLERO621

## SAVE ON PLUMBING REPAIR

**up to \$40 OFF**

**MUST PRESENT COUPON AT TIME OF SERVICE**  
Cannot be combined with any other offer. Based on 20% discount of total repair bill, up to \$40 maximum. See dealer for details. CAROLERO621

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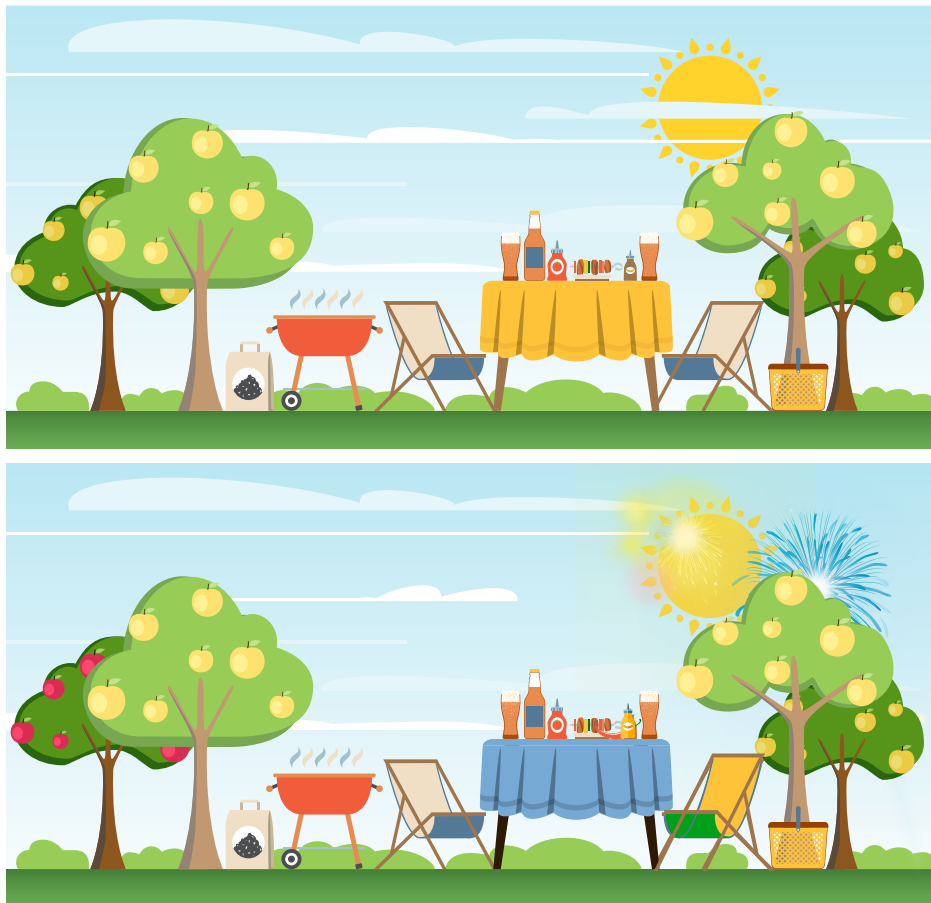
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## Spot the Differences!



Have you lived  
in OC from  
the start? Been  
here your  
entire life? Did  
your parents or  
grandparents  
live here too?  
Get in touch!

Roxanne@roxc.graphics

Email your answers to [Caroler@roxc.graphics](mailto:Caroler@roxc.graphics) before  
July 10. All who reply will have their name posted in the  
next issue of *The Caroler*!

### Solution to Last Month's Brainteaser:

- adventure: a place to throw pointed missiles at a target (dart venue)
- dynamite: a little lady (tiny dame)
- noodle: ancient being (old one)
- subject: turbine aircraft flown by baby bears (cub jets)
- tremendous: a device for measuring noise (sound meter)

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

Katherine Clapp  
Tom Shea

Celeste Downey  
Cindy Tozier

Charles & Melodie Rivenbark  
Bill Rogers  
Jared & Becca Jones

Source: [www.braingle.com](http://www.braingle.com)



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