



November 8, 2016

November 2016

A Monthly Publication of the Carrollwood Civic Association

Happy Thanksgiving!



Notice of Board Meetings

Monday, November 14, 2016

CRD Executive Meeting: 6 p.m. • **CRD Monthly Meeting:** 6:30 p.m. • **CCA:** 7 p.m. Carrollwood Rec Center - 3515 McFarland Road • Residents welcome to attend

PRSRT STD U.S. POSTAGE PAID TAMPA FL PERMIT #3513 Carrollwood Civic Association
Carrollwood Recreation District
3515 McFarland Road
Tampa, Florida 33618
www.originalcarrollwood.com
www.originalcarrollwoodCRD.com







By the time you read this we will have held our annual Halloween Parade, a great event in our neighborhood. A special thanks goes out to Kendra York, Jackie Lais and Neil Norden for making this event go smoothly! Our October meeting involved a few committee changes. Brian Hughes decided to retire from the Board and we thank you Brian for all your hard work for the Community! Jim Blanco will take over the duties as the Crimewatch liaison. Amy Cariello will take over the secretary duties. We are in need of a

Standards Committee Chairperson, so please let us know if you would like to join the Board and become more involved in Original Carrollwood. Jamie Sheer provided our year end financial report and we discussed our next event, the New Year's Eve fireworks show. A date has not been set for the December lighted boat parade, but we'll have that in next month's *Caroler*. Have a great Thanksgiving!







by Ryan Maas, CRD Treasurer

By the time you are reading this, the Carrollwood Recreation District (CRD) has entered a new fiscal year for 2016-2017 (and hopefully we are feeling some cooler weather and lower humidity). At the recent CRD Meeting, a recap was given by Board Member/Treasurer Ryan Maas as to the 2015-2016 fiscal year and budget performance. The combined operating expenses and capital improvements came in under budget for the fiscal year, totaling \$537,181.25 for all expenses with excess revenue in the amount of \$13,182.97 when compared to the total general revenue. I would like to assure all residents that the CRD Trustees pay very close attention to the overall yearly expenses for keeping our neighborhood one of the best. Some of the larger expenses and improvements over the past fiscal year included replacing three AC units, repainting the interior and refinishing the dance floor at the Recreation Center. Grounds improvements throughout the neighborhood included

the pruning and trimming of many overgrown trees, and expanding and revitalizing the dog park at Original Carrollwood Park.

Additionally, at the close of each fiscal year, the CRD goes through an audit and examination. Trustee Maas has begun working with the auditing firm and expects to have the audit completed in January, 2017. Once completed, the Independent Auditor's Report will be posted on the CRD website. As always, residents are encouraged to attend the monthly CRD meeting, held on the second Monday of every month beginning at 6:30 p.m.

Lastly, the Board of Trustees would like to wish everyone a safe and Happy Thanksgiving.

Your vote counts! November 8, 2016



Honoring All Who Served November 11, 2016



by Michelle Cochise

My husband Jack and I moved "back" to Original Carrollwood 20 years ago. "Back" because I grew up here. We had been praying for a house on the lake that we could make our own... one close to my family. God answered that prayer... on Carrollwood Drive. "Ms. Bettye," aka Mom, still lives on Lake Carroll Way...and one look at her yard will tell you where I get my love of plants. Thanks Mom.

Twenty years ago, our entire front yard was only grass with a few azaleas, an ilex hedge, two young sapling oak trees and one Grand oak...the overall look was very refined. As the trees grew...so did the problem of oak leaves...and LOTS of them...which led to losing much of our grass. So...instead of cutting down the trees...I had a vision for a pond. A place for respite and tranquility...and because God made me a "social" creature...we placed it in the front yard. Many years later... many trips to Lowes...much "found art"...shared plants... and my sister Sheree's "artful input"...that area has grown into rock paths...benches...and vignettes throughout our yard. "AGAPE Garden" was born. How did it get that name you ask? Well through those same years as I was gardening... children & neighbors would come and share their lives with



me...good news... bad news...sometimes just to receive a hug... encouragement...or to have someone safe to share their hearts with and let them know that Jack and Michelle Cochise
they are loved. We have shared (and still share) MANY HOURS

in this front yard becoming better friends. "Agape" means unconditional love...and my prayer is that is what they have felt as they shared their stories...or as I have shared mine.



(continued on Page 7)

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



Help keep our Resident Directory UP-TO-DATE

Jim Blanco, Newcomer Chairman 813,930.2420 jimblanco@originalcarrollwood.com

Here's the information we need:

Last name: _______

First name(s): ______

Phone number: ______

Address: ______

Email: _____

Names of children (optional):

You can email your information!

Send to jimblanco@originalcarrollwood.com
Thanks for your help.







Dean VanLengen

Master Electrician

FOR 10% OFF LABOR

MENTION THE CAROLER

Neighborhood Electrician Last 20 Years We offer an hourly rate.

GFI Receptacles - Indoor/Outdoor Lighting - Stand By Generators Insurance Inspections

Your home is a major investment. Hire only licensed contractors.
Full Service Since 1999 • Big Jobs & Small! • Great References

813961.8406

We do remodels and additions.

CARROLLWOOD ELEMENTARY BACK GATE on Valencia

"we as parents love the back gate and it really helps the neighborhood feel more like a community. We are truly thankful it's there!!" ~ Jenni Coppola

Parking etiquette on Valencia during drop off and pick up at Carrollwood Elemtary:

- no parking across from a driveway
- do not let your tires go up on anyone's lawn
- park 3-4 feet from the edge of a driveway
- do not hang out or let your kids play pick up and go



Carrollwood Civic Association BOARD OF DIRECTORS

President 932.4884 lim Powell IPowell@originalcarrollwood.com

Vice President & Long-Range Planning

Treasurer

935.0540 Mark Tempest

MarkTempest@originalcarrollwood.com Jamie Sheer 932.7825 JamieSheer@originalcarrollwood.com

Secretary Amy Cariello

AmyCariello@originalcarrollwood.com Legal Mike Hancock 915.1110 MikeHancock@originalcarrollwood.com

COMMITTEES

Crime Watch & Newcomers Iim Blanco 930.2420 Jim Blanco@originalcarrollwood.com

Lake Carroll Brvan Huls 930.0044 BryanHuls@originalcarrollwood.com Social & Events

Kéndra York 625.1109 KendraYork@originalcarrollwood.com 679.4022 Neil Norden

NeilNorden@originalcarrollwood.com

Standards Enforcement Amv Cariello

Construction & Dock

White Sands Beach

AmyCariello@originalcarrollwood.com limbo Woodroffe 549,9425

Permitting limboWoodroffe@originalcarrollwood.com Special Events lackie Lais 376.9767 lackieLais@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/ Mickey Jaap 765.1161

Rec Center/Tennis CourtsMickeyJaap@originalcarrollwoodCRD.com Treasurer Ryan Maas 931.1815 Treasurer

RyanMaas@originalcarrollwoodCRD.com Secretary 932.4269 loe Costa

JoeCosta@originalcarrollwoodCRD.com

COMMITTEES

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

DavidODonnell@originalcarrollwoodCRD.com Kevin Shidler 931.1662

KevinShidler@originalcarrollwoodCRD.com

Carrollwood Recreation Center

3515 McFarland Road; Tampa, FL 33618

932.1257 • Fax: 935.9057 • Ofc Hrs: 3:30 p.m.-6:30 p.m. (M-F)

office@originalcarrollwoodCRD.com

The Caroler

RoxC LLC • Roxanne Clapp • 26504 Whirlaway Terrace; Wesley Chapel, FL 33544 • Ph: 991.1860 • Email: Caroler@roxc.graphics

Hillsborough County Sheriff's Office

Deputy Jeff Carson, Community Resource Deputy • 247.0330 to report a non-emergency

From the Editor

Roxanne Clapp

Hello OC!

It's my favortie time of year! I have a lot to be thankful for, I am blessed with a wonderful family, great friends, and a career that I love.

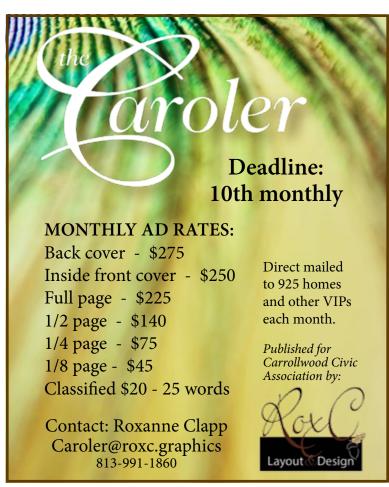


In addition to being grateful for the CCA and CRD giving me the opportunity to work with the Community, I would also like to thank Mary Johnson, Maria Larcomb, Claire Modarelli, Wayne Wilson, for writing articles for The Caroler this year. Also, much gratitude to Albert Popalis for sharing his photography, and Lula Dovi for her poetry. This is such a wonderful neighborhood full of exceptional people. I would be remiss if I didn't take this chance to also thak David Comar of Genesis Direct for his continued support of *The Caroler* by printing this newsletter in color!

I count my blessings to be involved with such a great community and such wonderful people. Thank you Original Carrollwood.

Happy Thanksgiving,

oxanne



Luminarias

by Joe Costa

Every year Original Carrollwood basks in the warm glow of the holidays with luminarias that line our yards and common areas on Christmas Eve, inspiring good will and spreading the joy of the season. Please join us in this long-standing neighborhood tradition by buying your luminaria kit at the Original Carrollwood Rec Center. Luminaria kits are \$10 and include 20 candles, 20 votive cups and 20 paper bags. (If you have a corner or double lot we suggest you buy two kits).

If you're going to be out of town, out for the evening or unable to set up your luminarias, no problem! For a small fee, and with the help of the elves of Boy Scout Troop 217, we will set up your luminarias on Christmas Eve and clean them up on Christmas morning.

You can pick up your luminaria kit at the Rec Center weekdays from 3:30 p.m. to 6:30 p.m. beginning the first week of December or on the following dates:

Saturday, December 3 — 9 a.m. - 12 Noon

Saturday, December 10 — 9 a.m. - 12 Noon

Saturday, December 17 — 9 a.m. - 12 Noon

The Boy Scouts of Troop 217 are very happy to help support our luminarai tradition. Last year the Scouts donated more than



400 hours of time to ensure that the luminaria kits were assembled, delivered and cleaned up as necessary. After Christmas, the Scouts even took the used luminarias, sifted the sand clean and returned it to White Sands Beach, As a thanks for their hard work, the Carrollwood Civic Association made a donation to Troop 217 to help pay for summer camp and countless good deeds.

Price List

\$10 — 1 Kit

\$30 — 1 Kit with Christmas Eve set-up and Christmas morning clean-up by the Boy Scouts of Troop 217

\$55 — 2 Kits with Christmas Eve set-up and Christmas morning clean-up by the Boy Scouts of Troop 217

> Make all checks payable to: Original Carrollwood Civic Association

(continued from Page 4)

Yard of the Month

Well...that is only part of our story. As life would have it... AGAPE Garden became even more precious to us as a family in 2009. Seven years ago...Mr. Jack...my best friend and husband...was diagnosed with Stage 4 liver cancer. Our world was ROCKED!!! It is a miracle that he is still here and we Praise the Lord for every day that we have together. The diagnosis has not changed...we still venture down this path daily. I mention this only to explain that our yard has always been God's way of allowing me to be in His creation and His presence...and share that with others. But now...during this unbelievably challenging time as caregiver...I was the one that needed to be shown that unconditional support from others...and still do. You see...we need each other...God created us for community.

Sometimes life gets extremely difficult and it can feel like there is no hope in sight. But for us...we set our eyes on Jesus...cry when we need to...talk & share when we can...l dig in the dirt for "dirt & sweat" therapy and then sometimes I just sit and be still...to appreciate the moments that we have to share with one another...and leave the rest to God.

I leave you with this...Psalm 46:10..."Be still and know that I am God." That is our prayer for our community...no matter what you or your loved ones might be facing. So get outside...wave to each other & to us when you can...it means more than you know....you could be making someone's day. Please keep us & each other in your prayers. **①**

The Hancocks Honored for Law Firm Growth

In October, the Law Firm 500 Award team announced the list of 2016 Honorees, ranking Hancock Injury Attorneys NO. 54 on its 1st Annual Law Firm 500 Honorees List. The published list recognizes law firms that have achieved significant growth in revenues. Hancock Injury Attorneys is ranked 54th on the Law Firm 500 list achieving 84.91% growth.

Each nominee was evaluated by an outside accounting firm and subjected to an identical review process. The award honorees are a beacon of light for the legal industry demonstrating innovation, operational excellence, and a commitment to client service.



"We are excited to be recognized as one of the fastest growing law firms in the country. As a small law firm, we strive to keep the quality of our services high, even while expanding."

Released online on Monday, October 10, 2016, the 2016 Law Firm 500 Award Honorees list was showcased the top one-hundred fastest growing law firms in America. Each ranking also included the percentage of growth ranging from 29 to a staggering 1500%, no small feat for any business.

The full list of Law Firm 500 Award Honorees can be found at https://lawfirm500.com/award-honorees/.

ABOUT HANCOCK INJURY ATTORNEYS:

Hancock Injury Attorneys was established in 1996 by Attorney Michael Hancock, an Original Carrollwood native. His wife, Attorney Claire Hancock, joined the firm as his partner in 1998. Mike Hancock is a peer-reviewed, top-rated personal injury and car accident attorney in Tampa. Before defending plaintiff personal injury cases, he spent the first eight years of his 28-year career at a large, prestigious law firm defending insurance companies and their insureds in personal injury and wrongful death lawsuits and trials throughout the Tampa Bay region. Insurance adjusters relied upon Mike daily for guidance and advice. His strategy sessions with the insurance adjusters allowed Mike the opportunity to learn how they evaluated claims and learn how to successfully settle personal injury claims in the shortest time possible.

Our clients' claims usually result from car and motorcycle accidents, trucking accidents, slip-and-fall type incidents and insurance disputes. Mike and Claire have particular experience in representing clients with whiplash type injuries, bulging and herniated discs in the spine, spinal cord injuries, traumatic brain injuries, paralysis, broken bones, amputations and death.

For more information about our firm please visit: www. hancokinjuryattorneys.com

Thanksgiving or Thanks-taking for Granted?

by Maria Larcomb

Juicy turkey and creamy gravy. Freshly baked pies. Fluffy, whipped potatoes. Perfectly seasoned vegetables. Family. Friends. My new car. These are all common answers to the slightly cliché question that gets passed around the Thanksgiving dinner table like cranberry sauce: What are you thankful for?

With just a few rattled off words in reply, we are let off the hook until next year when we must quickly think of another thing we are thankful for. Or, perhaps, we may just recycle our choice from the previous year in hopes that no one will notice. While some may disagree, this typical Thanksgiving hardly ever elicits great reflection from its participants. Instead, it is often merely viewed as an annual tradition to be done solely for the sake of keeping tradition. However, we may want to reconsider how we view and choose to participate in this game.

On average, humans complain approximately 30 times each day, which amounts to complaining over 10,900 times a year. This is no small figure. Granted, complaining is clearly

a habit deeply ingrained within each one of us; I am sure it is not difficult to instantly recall occasions one has spent complaining—even just within the last day. Bad grades, difficult bosses, problems which seem unsolvable, broken dishwashers, you name it, it has been complained about. However, although it may seem like a good catharsis, complaining has actually been proven to wreck harm on one's mental and physical health. Instead, scientists suggest a healthy alternative to complaining that actually increases one's health: Counting blessings.

As children, we are told countless times to "count your blessings!" Sometimes this is said as a gentle reminder to get children to appreciate all of the wonderful things they have. Other times, it is used as a harsher reminder to stop asking for things they do not have or need. However, once one grows up, it is rare that we are ever reminded to count our blessings. But why is this? Blessings appear in all stages of life, not just

(Continued on Page 11)







"Old" Carrollwood Middle Lipsey Road

by Ms. Martha Wright



Larry Holfelder, Patty O'Brien, Jean Crum, Keith O'Brien, Jack O'Brien, and Dolares Ferreri

Friends

July, 1973 - there was one lot empty in "Old" Carrollwood and Sunstate Builders finished this special community.

<u>Planning</u> events with new neighbors was just as important as the final activity!

A few have passed on, but these photos renew pleasnt memories.

Thanks to Jack O'Brien for remembering the names and his neighbor, A.J. Pasmas, whose mother had saved the photos.

A Pig Roast at Lane France's



Al Ferris, Jack O'Brien, Mary Ellen O'Brien, ?, Ruth Silbiger, Dick Mathias, Martin Silbiger

Left to right: Jack O'Brien, Harold Sinclair, Michele Holdfelder, Don White, Dianne Ferris, Ruth Silbiger, Dick Mathias, Dolores Ferreri, Frank Crum

Neighbors enjoyed many activities each year...



Don White, Frank Crum, Jack O'Brien, and Harold Sinclair

A New York oyster feast -Larry Holfelder's 13 couples on the final sail of the "Havia" from Miami

September, 1975 - Softball challenge: The doctors with the engineers' wives, the engineers with doctors' wives. Marty purchased the doctors' and engineers' wives same number shirt and matching socks.





Far left unknown, with Martin Silbiger, and Al Ferris





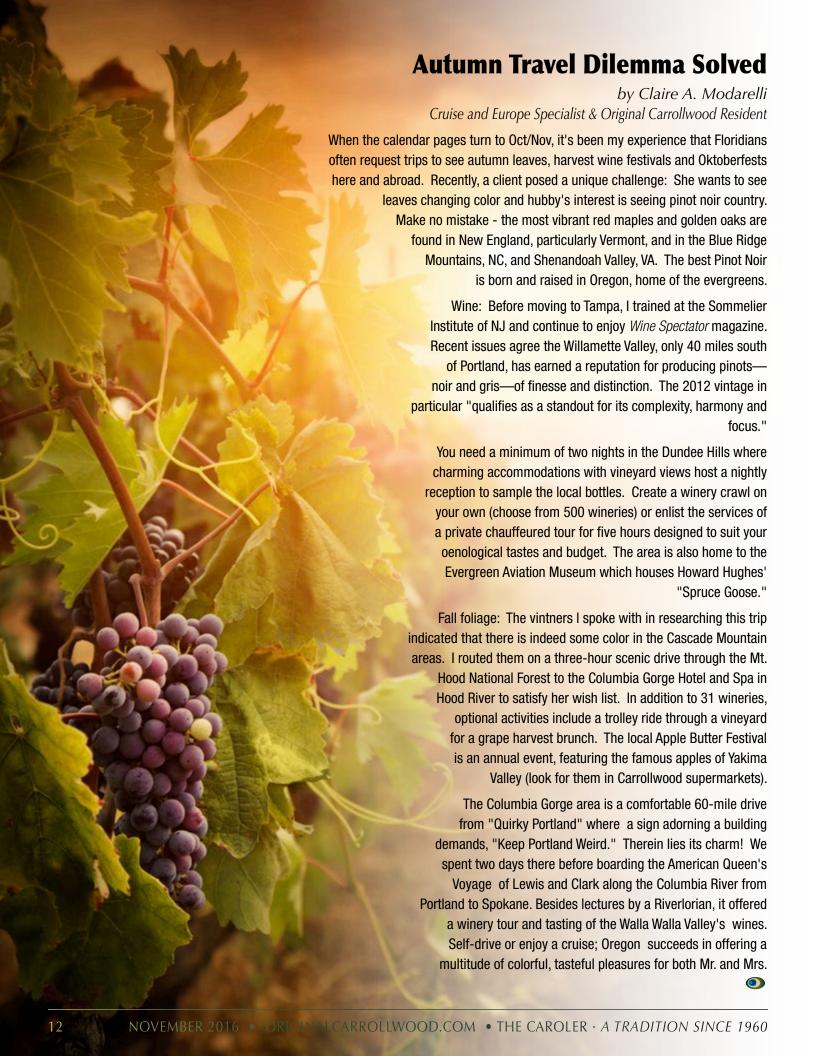
(Continued from Page 8)

Thanks-giving or Thanks-taking

childhood. If counting one's blessings actually increases health, shouldn't we all take the time to do so?

The rush of living hectic lives often prevents us from having time to simply sit and reflect. However, even when presented with the infrequent opportunity, it is often neglected in favor of other things. Thus, as a result, our many blessings go unnoticed and taken for granted. Happy memories and wonderful people

can easily be swept aside in our minds in favor of negative thoughts. However, by simply taking the time to recall one's blessings, that can all change. Although it is suggested daily for maximum effect, counting one's blessings can occur once a week, once a month, or even once a year if that is all one can manage. It is simply essential to be acknowledgeable and thankful. So, instead of viewing the question "What are you thankful for?" as a something to simply tick off the Thanksgiving Day checklist, see it as an opportunity to truly be thankful. We truly do have so much to be thankful for!





BOAT WANTED, OC resident looking to buy a flats/bay boat, w/center console, 4 stroke,19-21 ft. Good cond. Call (813) 508-2793.

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

CARROLLWOOD HELPERS Student-led organization here to help with tasks such as small house chores, yard work and errands, helping people who aren't able (injured or out-of-town). 813-933-7170 carrollwoodhelpers@gmail.com

ADD YOUR CLASSIFIED NEXT MONTH

\$20 for 25 words. Deadline is the 10th of each month. Email: Caroler@roxc.graphics

SAFETY REMINDER:

Many burglaries occur via open garage doors and unlocked vehicles.

Please lock your vehicles, keep valuables out of sight, and close the garage door when you aren't there to supervise.











OC REAL ESTATE SELLING YOUR HOME - 101 Appraisals

by Wayne Wilson, Realtor OC Resident 43 Years

So you have a contract on your house and you're ready to move on.



Oops! Wait a minute! Appraisal? What's the concern? It's BIG! Our homes in Original Carrollwood ARE different. If you lifted your home off of its current lot and moved it to say, Vera Ave. or Graham Lane, it could be worth as much as \$50,000 less in resale value. The amenities of our Community have a significant impact on the value of the home.

So here comes the appraiser. Where do these appraisers come from? Well, since the beginning of 2016 and under the direction from the Dodd-Frank legislation, appraisers have been put into a pool. So when a lending institution orders an appraisal, they will get the next guy in line. He may be from New Port Richey, Sarasota, Brandon, etc. When they come into our neighborhood, they see a house, not a neighborhood. So they look in the MLS for homes that compare, not neighborhoods that compare.

Basically there are three major criteria used in developing comps by the appraisers. 1.) + or - 10% of the square footage. 2.) The comp cannot be more than 6 months old in closing. 3.) Within a one to two-mile radius of the house. Now, there are many other factors that they look at, but just imagine the homes that are within a two-mile radius of your home.

We as Realtors are not allowed to coerce or in anyway influence the appraiser. We can offer the appraiser comps that we used in developing the offering price and a savvy Realtor does just that. But even that has its pitfalls. The houses that we use may have since gone beyond the six months and, therefore, are no longer usable. As we've seen recently in Carrollwood, a vast majority of the home sales have been in the 1500-2100 square foot range, so if your house is 3000 square feet, these are not usable. So how do you convince the appraiser from Sarasota that Carrollwood is special and should get a plus factor for its amenities? That's a real problem.

If that appraisal comes in low, the contract has to be changed or the buyer can "walk." That's the last thing you want to have happen. In essence, you need to price your home properly and your listing agent needs to give you adequate comps that will support the price you place on your house. He/she should know the area well enough to be able to deal properly with the appraiser when they come by. Plan ahead with your Realtor and if this happens, the Realtor should not hesitate to challenge the appraiser and request a revisit of the appraisal.

OC Listings

as of The Caroler deadline:

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

0.050

#007 F00

Α	Areca	2,250	\$367,500
Α	10907 Bent Tree Pl	1,913	\$315,000
Α	11746 Lipsey Rd	3,276	\$425,000
Α	3111 McFarland Rd	2,028	\$280,000
Α	10519 Orange Grove Dr	1,557	\$269,900
C	3017 Peacock Ln	1,853	\$335,000
C	10514 Carrollview Dr	2,039	\$337,000
C	3329 Valencia Rd	2,698	\$399,900
C	11009 Carrollwood Dr	1,843	\$459,900
C	3039 Samara Dr	3,781	\$825,000
P	11621 Carrollwood Dr	3,004	\$398,000
P	10429 Orange Grove Dr	2,695	\$625,000
P	3322 Schefflera Rd	5,425	\$420,115
S	10312 Lake Carroll Way 1,	416	\$165,000
S	3607 Schefflera Rd	3,222	\$445,000
S	11713 Phoenix Cir	2,550	\$420,000

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!

Exercise and Meet New People!

Join the Carrollwood Walking Program led by a certified instructor/ no cost / bring a friend! Call (813) 463-4221 for details.

Learn modern calligraphy and floral arranging. FALL WORKSHOP

JOIN US 1-4 P.M. SUN. NOV 20

white sands collective



Registration and details at WhiteSandsCo.com

Community Interfaith Thanksgiving Service

Several interfaith communities from the Carrollwood, Forest Hills, and Citrus Park areas have come together to offer a Community Thanksgiving Service. Everyone is welcome and invited to attend. Pre-service music begins at 4:30 PM. The service will be held at:

Let's come together as one interfaith community to praise and thank God for the many blessings He has provided. Grace Lutheran Church 3714 West Linebaugh Avenue Sunday, November 20, 2016 5 p.m.

Any questions may be directed to Susie @ 813-265-3448 or Robin @ 813-963-7893.



3714 West Linebaugh Avenue, Tampa, Florida 33618 813-961-8747 I gracetampa.org

SHUMATE TRUCKS & VANS

Celebrating 53 years in Business 4820 N. DALE MABRY ~ TAMPA, FL 33614 Call us at 813-877-6638 or send us an email Shumatetrk@verizon.net

Check out our inventory www.shumatetruckcenter.com

250 Trucks, Vans, Dumps, Cranes, & Busses. Deal Directly With The Owners.





BUY A QUALIFYING SYSTEM AND CHOOSE:

0% APR FINANCING FOR 48 MONTHS*

TRADE-IN ALLOWANCE UP TO \$1,000"

It's the Trane Big Game Promotion. Hook up with your local independent Trane dealer and experience for yourself the reliability and comfort of a Trane. But you better catch an incredible deal like this one while you can, because you can only reel in this offer until Dec. T5th.





LloydsHeatingNCooling.com

LIC. NO. CAC1816437



It's Hard To Stop A Trane."

"The Home Projects and Home Projects" Visa" undit cords are issued by Wells Fargo Financial National Bank, an Equal Housing Lendor. Special terms apply to qualifying prachases charged with approved credit. The special terms APR will continue to apply until all qualifying purchases are poid in Null. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the paramotional (special terms) poind. The APR for Purchases will apply to certain fees such as a late payment fee or if yether and for other transactions. For new accounts, the APR for Purchases is 28.99%. If you are charged intenses in any billing cycle, the minimum interest charge will be \$1.00. If you have a Viso and and you use it for cach advances, the each advance fee is \$.00% of the amount of the cach advance, but not less than \$10.00. This information is accurate as of 07/01/2016 and is subject to charge. For ament information, call us at 1-800-431-5921. Ofter expires 12/15/2016. "See your independent have Dealer for complete program eligibility, dates, details and restrictions. Special financing offers OR toole in allowances from \$1.00 up to \$1,000 wild on qualifying equipment of the vary by equipment. All soles must be to homeowness in the United States. Vaid where prohibited. (appropriat & Time 2016).



Create A Powerful LinkedIn Profile

November 2, 2016 6:30 p.m. – 7:30 p.m. Jimmie B. Keel Library, 2902 W. Bearrs Ave. For more info, call 813-273-3652

Movie Matinee: Harry Potter and Deathly Hallows (Part 1)

November 5, 2016 2 p.m. – 5 p.m. Jimmie B. Keel Library, 2902 W. Bearrs Ave. For more info, call 813-273-3652

Zentangle for Adults

November 8, 2016 1p.m. – 2 p.m. Jimmie B. Keel Library, 2902 W. Bearrs Ave. For more info, call 813-273-3652

Harry Potter Party & Harry Potter and Deathly Hallows (Part 2)

November 12, 2016 12:30 p.m. – 5 p.m. Jimmie B. Keel Library, 2902 W. Bearrs Ave. For more info, call 813-273-3652

Copyright Issues for Authors, Artists, & Musicians

November 16, 2016 $\,$ 6:30 p.m. - 8 p.m. Jimmie B. Keel Library, 2902 W. Bearrs Ave. For more info, call 813-273-3652

List your free-to-the-public local event in *The Caroler*!

The first eight entries received each month get published! Send your event info to Caroler@roxc.graphics

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*.

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

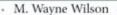
LAKE FUND DONATION

Name:	
Address:	
Phone:	
Amount:	



Two heads are better than one!







Tammy Waugh

813.997.5719

813.760.2002

wwilson@bhhsfloridaproperties.com twaugh@bhhsfloridaproperties.com



Buyers and Sellers – call us before you make your next move.

THE POINT IS SELLING REAL ESTATE.



100% SATISFACTION GUARANTEED



- Replacements
- New Construction
- Energy Efficient Windows French Doors
- Hurricane Resistant Windows Sliding Doors
- Entry Doors
- Patio Doors





Call Today! 813-626-7676 6025 North US Hwy 301 - Tampa, FL 33610 www.carrollwoodwindow-door.com





Word Search & Find the Hidden Message

G	R	S	Y	С	Т	N	A	Т	Н	U	R	S	D	A	Y	V	N	N	R
L	I	Т	R	Т	0	Ε	A	A	N	0	Ε	I	P	С	N	Ε	0	A	Н
0	G	D	A	Н	A	R	Y	I	N	Ε	M	I	М	Т	М	Т	I	Т	F
R	Н	Н	Т	A	M	A	N	0	С	G	М	A	R	A	U	Ε	Т	I	Ε
Y	Т	Т	I	N	Ε	0	Н	U	F	I	J	N	D	U	Т	R	I	0	A
L	S	Н	L	K	Ε	A	Т	R	С	0	Т	Ε	R	Т	U	A	D	N	S
S	G	N	I	S	S	E	L	В	R	0	С	I	F	E	A	N	A	V	Т
Н	A	I	M	G	Y	Z	Т	I	M	L	Р	Т	L	L	V	S	R	D	N
G	A	P	N	I	F	A	Т	F	A	Q	N	I	Ε	0	A	0	Т	I	K
Т	D	I	A	V	P	Y	D	R	В	E	V	A	A	F	Р	G	G	Χ	Y
R	M	L	D	I	Z	R	A	S	D	С	A	M	Р	A	I	G	N	Р	W
S	N	Y	V	N	E	Т	I	I	E	С	E	M	M	Т	0	Т	D	Χ	Y
Ε	Т	0	V	G	I	L	S	D	0	U	0	V	S	I	0	Н	0	P	Ε
M	I	S	D	0	Μ	Ε	Ε	R	Ε	D	Т	Ε	F	L	M	0	S	N	K

AMERICA	AUTUMN	BALLOT
BLESSINGS	BRAVE	CAMPAIGN
CORN	CORNUCOPIA	DECLARATION
DUTY	ELECTION	FAMILY
FEAST	FLAG	FREEDOM
GLORY	GOVERNMENT	HARVEST
HISTORY	HOLIDAY	HONOR
HOPE	LOVE	MAJORITY
MILITARY	NATION	PIE
POLITICIAN	PRESIDENT	PRIDE
PUMPKIN	RIGHTS	SWING
THANKSGIVING	THURSDAY	TOM
TRADITION	TUESDAY	TURKEY
VETERANS	VOTE	WISDOM

Email the hidden message from the first six lines to the Editor at Caroler@roxc. graphics before November 10. The message will reveal itself after all the words have been found. All that reply will have their name, along with the solution, posted in the December issue of *The Caroler*!

SOLUTION TO LAST MONTH'S CREEPY COFFINS PUZZLE

Suppose you're in a crypt lined with 100 closed coffins. Ew. You begin by opening every coffin. Then you close every second coffin. Then you go to every third coffin and open it (if it's closed) or close it (if it's open). Let's call this action toggling a coffin. Continue toggling every nth coffin on pass number n. After 100 passes, where you toggle only coffin #100, how many coffins are open?

Answer: 10 coffins are left open.

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

Tom Shea ● Janet and Gary Pailthorp Curtis Moreau ● Patty Ann Weiss Coffins #1, 4, 9, 16, 25, 36, 49, 64, 81, and 100 will be open.

Each of these numbers are perfect squares. This problem is based on the factors of the coffin number.

Each coffin is toggled by each factor; for example, coffin #40 is toggled on pass number 1, 2, 4, 5, 8, 10, 20, and 40. That's eight toggles: open-closed-open-closed-open-closed-open-closed.

The only way a coffin could be left open is if it is toggled an odd number of times. The only numbers with an odd number of factors are the perfect squares. Thus, the perfect squares are left open.

For example, coffin #25 is toggled on pass number 1, 5, and 25 (three toggles): open-closed-open.

Source: derived from http://www.braingle.com • edited for seasonal fun :)

Direct Response Marketing



Strategic Planning
Creative Services
Data Intelligence
Direct Mail Production
Campaign Tracking

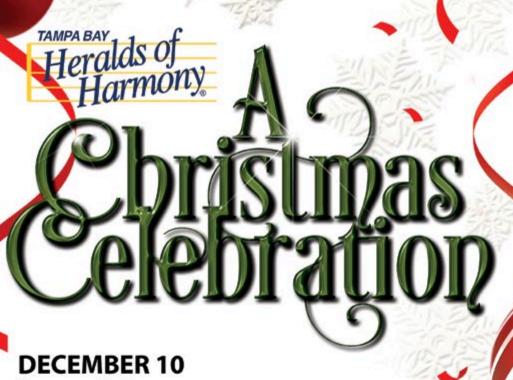


GENESISDIRECT

David Comar, *President* (813) 855-4274 | www.genesisdirect.com



Printing of the Caroler courtesy of your OC neighbor and Genesis Direct



3 p.m. & 7 p.m.

USF School of Music Concert Hall Tampa Campus 3755 West Holly Drive, Tampa, FL 33620

Preferred Seating: \$40 General Seating: \$25

20% Discount: 20+ General Seating

tickets in single order ALL TICKET SALES FINAL

www.heraldsofharmony.org

or call 813-994-8787

DECEMBER 14 8 p.m.

EPALLADIUM heafer

253 Fifth Ave. N., St. Petersburg, FL 33701

Call 727-822-3590 for tickets or order online (no service charge) www.mypalladium.org

Reserved Tickets:

Tier A - \$55 • Tier B - \$40 • Tier C - \$25 20% Discount: 20+ Tiers B&C in a single order

Heralds of Harmony
Under the direction of Tony De Rosa

with Special Guests











Tampa Bay Times

Men's

a cappella music at its finest!