

*Honoring our Veterans
every day, and most especially
this Veteran's Day,
November 11.*

November 2017

A Monthly Publication of the Carrollwood Civic Association

**Extended
Rec Center Business Office
Hours for Luminaria Sales**

**December 18 - 22:
9 a.m. - Noon and 3:30 - 6:30 p.m.**

(Note: closed Noon to 3:30 p.m.)

*Luminaria also available during regular business office hours and
from the Scouts in front of the Rec Center on Saturdays starting
November 25 from 9 a.m.- Noon.*

Happy Thanksgiving

Notice of Board Meetings

Monday, November 13, 2017

CRD Executive Meeting: 6 p.m. • CRD Regular Meeting: 6:30 p.m. • CCA: 7 p.m.

Carrollwood Rec Center - 3515 McFarland Road

Residents welcome to attend.

Carrollwood Civic Association
Carrollwood Recreation District
3515 McFarland Road
Tampa, Florida 33618
www.originalcarrollwood.com
www.originalcarrollwoodCRD.com

the Caroler

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Our next event will be the October 31st Halloween Parade. Please see the article on the back page for more details. If you want to have your costume judged, please come to the Sparkling Ice tent in the staging area at Peacock Lane and Carrollwood Drive between 5 and 5:30 p.m. The parade will then begin at 5:30 p.m. and end at Scotty Cooper Park.

Please save the date for our lighted boat parade in December

for Saturday, December 23. It's always a beautiful event on the lake.

During our December 11th meeting, we will have elections for CCA Board members. Up for election are Mark Georgiades, John Perez, Josh Shaffer, Neil Norden, Jim Blanco and Bryan Yarborough. Have a wonderful Thanksgiving! 🇺🇸

The Warm Glow Of The Season Begins With You

by Joe Costa

Every year Original Carrollwood basks in the warm glow of the holidays with luminaries 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 luminary kit at the Original Carrollwood Rec Center. Luminary kits are \$10 and include 20 candles, 20 votive cups and 20 paper bags. (If you have a corner or double lot we suggest buying two kits.)

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

You can pick up your luminary kits and hire the Boy Scouts to deliver and clean up your luminaries 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, November 25th 9 a.m. - 12 Noon

Saturday, December 2nd 9 a.m. - 12 Noon

Saturday, December 9th 9 a.m. - 12 Noon

Saturday, December 16th 9 a.m. - 12 Noon

The Boy Scouts of Troop 217 are very happy to help support our luminary tradition. Last year the Scouts donated more than 460 hours of time to ensure that the luminary kits were assembled,



Luminary Kit 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:
Carrollwood Civic Association*

delivered and cleaned up as necessary. After Christmas, the Scouts even took the used luminaries, sifted the sand clean and returned it to White Sands Beach. As thanks for their hard work, the Carrollwood Civic Association made a generous donation to Troop 217 to help pay for summer camp and countless good deeds. 🇺🇸



by Mark Snellgrove, CRD President

I am pleased to announce that the CRD closed out the 2016-2017 fiscal year ending September 30, 2017, as follows: Total revenue was \$561,931.83 with total expenses of \$558,833.86. The budgeted amount was \$590,950, of which \$45,055 was to come from accumulated funds; however, it was not necessary to draw from accumulated funds.

To begin the new fiscal year, the Board awarded five contracts at the October meeting. Look for wall repair work at White Sands Beach, painting at Scotty Cooper Park, two new air conditioning units to be installed at the Recreation Center, and holiday lights. Also, a contract was awarded to replace the pump and motor for the irrigation well at Scotty Cooper Park. This well supplies water to irrigate the median along Lake Carroll Way, from Scotty Cooper Park to Bank of America.

Additionally, there were seven residents in attendance to ask various questions, mainly related to Original Carrollwood Park. OCP Chairman Mike Carelli will do some research about the possibility of adding batting cages. If you are interested, please attend the November CRD Meeting to hear his recommendation. It is difficult to convey everything that is discussed at a meeting in this short article, but



Extended Rec Center Business Office Hours for Luminaria Sales

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(Note: closed Noon to 3:30 p.m.)

Luminaria also available during regular business office hours and from the Scouts in front of the Rec Center on Saturdays starting November 25 from 9 a.m.- noon.

if you are interested, go to the CRD website (www.OriginalCarrollwoodCRD.com) and download the meeting agenda and read the meeting minutes. The October meeting agenda was 79 pages. The November meeting agenda will contain the October meeting minutes.

Also, a resident asked if the Board could keep everyone informed via social media, specifically Facebook. Board member Paul Siddall recently created an "Original Carrollwood"



Community Facebook page and the Board designated Trustee Jess Rasemont to keep it up-to-date. There are a couple of different Original Carrollwood Facebook pages, so be SURE that you pick the COMMUNITY page.

Until next month...



This is the official OC Facebook page
@OriginalCarrollwood



3427 Lacewood Road George and Peggy Shannon



We are so pleased our home was selected as Original Carrollwood's "Yard of the Month." There are so many beautiful yards in Carrollwood. We enjoy our neighborhood immensely. Most important, it is the people that make it. They are all so friendly and caring. We have lived on Lacewood for many years. We are so blessed to live in such a lovely, pleasant community. We have always been attracted to the adjacent nature preserve located behind our home, which makes our backyard truly a natural paradise. As for the yard, we can't take all of the credit for it. Our son and his family that live nearby have done so much by trimming, planting flowers, and laying sod. Rick Smith of R and J Lawn Service keeps it groomed well each week. Thanks again for this wonderful honor.



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



Peggy and
George
Shannon

Ready to decorate?

The Christmas competition is on and the winner needs to be submitted to *The Caroler* by December 10 to appear in the January issue.

Get your home decorated so you can be nominated in early December! 



YardoftheMonth@originalcarrollwood.com

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Vice President & Long-Range Planning	Mark Tempest	935.0540
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Treasurer	Jamie Sheer	932.7825
	JamieSheer@originalcarrollwood.com	
Secretary	Amy Cariello	863-651-4412
	AmyCariello@originalcarrollwood.com	
Legal	Eric Pellenbarg	703.448.4121
	EricPellenbarg@originalcarrollwood.com	

COMMITTEES

Crime Watch	Mark Georgiades	240-5554
	georgiades@originalcarrollwood.com	
	Crimewatch@originalcarrollwood.com	
Newcomers	Jim Blanco	930.2420
	JimBlanco@originalcarrollwood.com	
Lake Carroll	Bryan Huls	930.0044
	BryanHuls@originalcarrollwood.com	
Social & Events	John Perez	957-5814
	perez@originalcarrollwood.com	
	Neil Norden	904.742.8649
	NeilNorden@originalcarrollwood.com	
Standards Enforcement	Josh Shaffer	493.1244
	JoshShaffer@originalcarrollwood.com	
Construction & Dock Permitting	Jimbo Woodroffe	549.9425
	JimboWoodroffe@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	230.5038
	RyanMaas@originalcarrollwoodCRD.com	
Secretary	Joe Costa	932.4269
	JoeCosta@originalcarrollwoodCRD.com	

COMMITTEES

Community Development	Jess Rasemont	817.4691
	JessRasemont@originalcarrollwoodCRD.com	
OC Park	Michael Carelli	784.4860
	MichaelCarelli@originalcarrollwoodCRD.com	
Grounds	Paul Siddall	932.9584
	PaulSiddall@originalcarrollwoodCRD.com	
Scotty Cooper Park	David O'Donnell	936.9737
	DavidODonnell@originalcarrollwoodCRD.com	
White Sands Beach	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

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Hillsborough County Sheriff's Office

Master Deputy Melvin Jones, Community Resource Deputy
247.0330 to report a non-emergency



**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): _____
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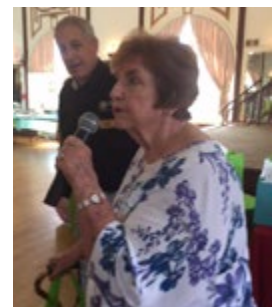
You can email your information!

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



Forty Years with M.O.W.

The Forty Year Award for delivering Meals on Wheels (MOW) was awarded to Katherine Clapp last month. MOW of Tampa has been around since March 1975, and Katherine started driving that September. She has continued volunteering with assistance from her husband, Roger, since about 1995. "We do not know how much longer we can continue, but it has been fun!" Katherine said. The award was a very nice wood cutting board with a citation printed on the back. The luncheon was held at Centro Asturiano de Tampa.



Katherine Clapp accepts award at MOW luncheon. October 2017.



See the Back Page for more resident news!

Do you have something you would like to share with your neighbors about your family?
Please email Caroler@roxc.graphics

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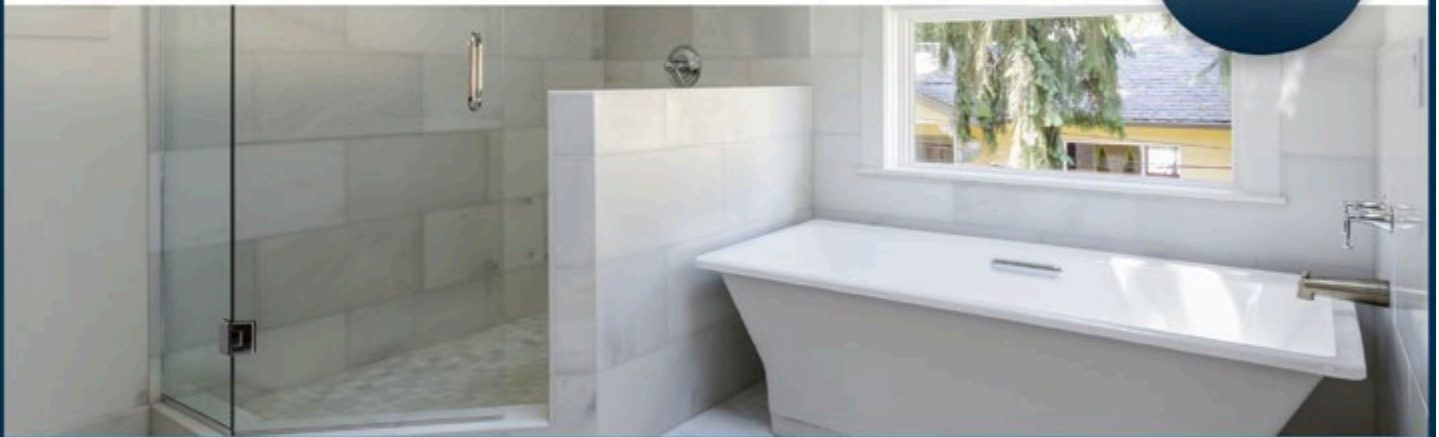
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OC REAL ESTATE REAL ESTATE – 101

Mortgage Process

by Wayne Wilson, Realtor and
OC Resident
43 Years



In times like these when mortgage rates are so low, many will re-fi there homes to get lower monthly payments. This can be a time consuming and confusing process, but there are ways to minimize the frustration. Here are some of the items typically required for loan approval:

- Copy of your homeowner's insurance or your home insurance agent's contact information.
- Pay stubs for the most recent 30 days for all borrowers on the application.
- Signed personal federal income tax

OC Listings

as of *The Caroler* deadline:

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

Status	Address	Htd Sq Ft	Price
A	11407 Carrollwood Dr	3,792	\$885,000
A	11730 Lipsey Rd	3,196	\$510,000
A	3402 McFarland	1,990	\$329,500
A	10603 Orange Grove Dr	2,138	\$339,900
A	3019 Samara Dr	3,059	\$715,000
P	11511 Areca Rd	2,250	\$310,000
P	3516 Nakora Dr	1,740	\$264,900
P	3323 Schefflera Rd	1,919	350,000
P	3410 Valencia Rd	2,447	\$379,000
S	11504 Areca Rd	1,975	\$335,000
S	11513 Lake Ridge Rd	2,465	\$445,000
S	3303 McFarland Rd	2,843	\$500,000

returns, including all Schedules (A, B, C, D, E), for the past two years.

- W-2s/1099s for all employers for the past two years.
- Two months of current statements for all bank and asset accounts (mutual funds, retirement, stock) showing balances and account numbers – to include all pages of the bank statements and explain/document any large (could be as low as \$250) bank deposits in a separate letter.
- Landlord history for the previous 2 years including name, address and phone number, as well as the monthly rent amount.
- Any additional financial records that may be relevant to the qualification, including any bankruptcy, separation papers, divorce decree, or judgments/ collection payments. Documentation of receipt of alimony/child support payments needs to be provided only when you use it as income for loan qualification purposes.
- Insurance, tax and mortgage statements for any other properties you own (if applicable).

In conjunction with the above, there are some addition actions you need to take during the rest of your loan process in order to make it go smoothly:

- Refrain from taking out any new loans.
- Make all existing bill payments on time.
- Refrain from making any major job changes (i.e., become self employed, change pay structure, etc.).
- Refrain from making any major changes in your assets (selling/ buying).
- Avoid credit inquiries.

By the way, none of this is free. The government has its hand out and the lender will also intend to make money up front, as well as, during the life of

the mortgage. Get disclosure up front BEFORE you move out so that you are certain this is the correct thing for you to do. You might be lowering your monthly bill, but you also may be adding on significantly to the life of the contract. Hopefully, your objective is to OWN your home someday free and clear of all indebtedness. Don't just look at today. Look down the road 30 years.

Some of the information in this column was furnished by Tony Umholtz, V.P., Sales Manager, for Sun Trust Mortgage, Inc

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.

You're Invited! OC Bridge Club

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



Hillsborough County Democratic Women's Club

Hillsborough County Democratic Women's Club will meet Monday night, November 6, at Jimmie B. Keel Regional Public Library on Ehrlich Road. Sign-in begins at 6 p.m. Meeting begins at 6:30 p.m. The public is welcome. For further information call Lula Dovi at 932-6944.






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Thursdays, 6:30 - Maloney's, 12904 N Dale Mabry
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Green Screen Holiday Cards

November 18 1 - 5 p.m.
Jimmie B. Keel Library, 2902 W. Bearss Ave.
For more info, call 813-273-3652

Finding "The One": Steps to Buying a Home

November 8, 6:30 - 7:30 p.m.
Jimmie B. Keel Library, 2902 W. Bearss Ave.
For more info, call 813-273-3652

The Music of Star Wars

November 12 3 - 4 p.m.
Jimmie B. Keel Library, 2902 W. Bearss Ave.
For more info, call 813-273-3652

Lunch & Learn: Medicare

November 16 12 Noon - 1 p.m.
Jimmie B. Keel Library, 2902 W. Bearss Ave.
For more info, call 813-273-3652

Green Screen Holiday Cards

November 18 1 - 5 p.m.
Jimmie B. Keel Library, 2902 W. Bearss Ave.
For more info, call 813-273-3652

Kindness Rocks: Thanksgiving Edition

November 20 3 - 5 p.m.
Jimmie B. Keel Library, 2902 W. Bearss Ave.
For more info, call 813-273-3652

List your free event! First eight received
each month appear here!
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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: _____

Do you Suffer from Money Silence?

by Justin Pullaro, Certified Financial Planner™ and OC Resident

Part One of a Two-Part Series

The holiday shopping season and year's end is a breeding ground for couples to disagree about financial decisions. In many ways, the stress often leads to money silence, the avoidance or breakdown of financial communication. Author and wealth psychologist, Kathleen Burns Kingsbury, has written a book, *Breaking Money Silence*, where she addresses the scope of the problem and offers solutions for couples to move past uncomfortable financial interactions.

Is this really a thing?

Before you can begin to work on any problem, you have to admit that one exists. The numbers and stories seem to say there is a serious problem at work.

Did you know that couples are more willing to talk about death, politics, and religion before they talk about money? You read that right. People would rather speak about death than their finances. Financial disagreements are the most-cited reason for ending relationships. A recent survey done by Fidelity Investments found that four in ten people could not identify their partner's salary.

(continued on Page 14)

Two heads are better than one!



M. Wayne Wilson



Tammy Waugh

813.997.5719

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0% APR for 60 months* or \$1,000 trade-in allowance** on qualifying systems.

Additional financing and trade-in offers available.

*The Wells Fargo Home Projects credit card is issued by Wells Fargo Financial National Bank, an Equal Housing Lender. Special terms apply to qualifying purchases charged with approved credit. The special terms APR will continue to apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of 7/1/17 and is subject to change. For current information, call us at 1-800-431-5921. Offer expires 12/15/2017. **See your independent Trane Dealer for complete program eligibility, dates, details and restrictions. Special financing offers OR trade-in allowances from \$100 up to \$1,000 valid on qualifying equipment only. Offers vary by equipment. All sales must be to homeowners in the United States. Void where prohibited.

Lloyd's Heating & Cooling, Inc.

813.631.1418

LloydsHeatingNCooling.com

LIC. NO. CAC1816437

LIC. NO. CAC1816570





Happy Thanksgiving

A Cornucopia of conundrums!

Fill in the blank!

1. _____ is the only month used to represent a letter in the Alpha-Bravo-Charlie phonetic alphabet.
2. Since _____, all US Presidents elections have been held by statute on the first Tuesday after the first Monday in years divisible by four.
3. The second week in November is national _____ week in the USA.
4. November's birthstone is _____.
5. November's flower is _____.

Email your answers to the Editor at Caroler@roxc.graphics before November 10. All that reply will have their name, along with the solution, posted in the December issue of *The Caroler*!

Continued from Page 12

Money Silence


Money silence also affects larger family dynamics as well. Parents are willing to speak to their kids about all kinds of previously taboo subjects. However, conversations with kids around good money habits are still difficult. Failure to discuss financial situations can also affect adult children and siblings as they deal with aging parents.

So what's next?

Understand that being on the same page financially is not just about the dollars and cents.

The forces at play range from emotional issues (like security, validation, comfort) and personality types (like natural savers or spenders) to past experiences and family financial values that were observed. Money silence may help you avoid uncomfortable conversations today, but this catches up to you eventually.

In the next article in this series, I'll offer up some simple steps you can take. But for now, be encouraged. Financial communication, like any other aspect of your relationships, can get better with practice. Take stock in the intangible assets, anticipate change coming to you and take the time to prepare in advance.

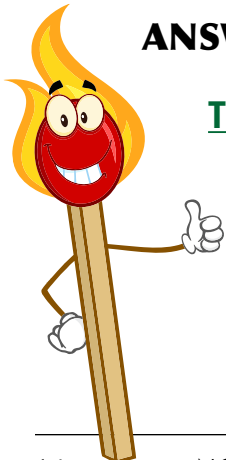
Cheers to your financial life! 

SOLUTION TO LAST MONTH'S LOGIC PUZZLE

Lost in the woods, you find an old cabin. You are freezing and need to light the fireplace. There is only one match. You find a candle, some old newspaper and some kindling. What should you light first?

ANSWER: THE MATCH!

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



Roger Clapp
Tom Shea
Charlie Ross
Dee Dee Larcomb
Bob Hicks

Bob Tomczak
Kyle Mixon
Curtis Moreau
Ashok Modh
Nilla Leto



Fall back!

Turn those clocks
back one hour on
November 5

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Lily the Skiing Squirrel



Lily Williams, age 3, whose family moved to the OC in June, loves living on Lake Carroll. Her favorite activity is joining her family in watersports. Lily is pictured riding a blue Zip Sled the same board that has been used by three generations of children in her family. Ever fashion conscious, Lily decided this day to cover her watersports attire with a cowgirl outfit. Lily has earned the nickname "the Skiing Squirrel," and sings the entire time she is behind the boat. She likes to make new friends at White Sands Beach.



BOOOOOOOO! Annual Halloween Parade & Costume Contest October 31st

by The CCA Board

Join us for this Original Carrollwood annual event on Tuesday, October 31, for the seasonal example of why we love our great neighborhood! We encourage everyone and their four-legged friends to dress in their funniest, scariest, and most creative costumes for our annual contest and parade. Spectators are always welcome along the parade route to support, and *ooohhh!* and *aaahhh!* the parade goes. The parade route starts at Lipsey Road and continues to Scotty Cooper Park via Carrollwood Drive.

The judges table will be set up at the SW end of Peacock Lane at Carrollwood Dr. The judging begins at 5 p.m. SHARP so the judges can properly see all of your hard work. Come by the judges table to be judged and then relax and get in place for the parade which will start promptly at 5:30 p.m.

Refreshments and snacks will be served at the park immediately following the parade where we will deliver the well-deserved accolades and awards to the winners of the following categories:

1st place and runner up for:

- Best family
- Best overall costume - adult male/female
- Best boy costume
- Best girl costume
- Best boy costume (ages 12 and under)
- Best girl costume (ages 12 and under)
- Best dog/animal costume

The CCA cannot wait to see how spooky and creative all of our Carrollwood families can be! And always remember – watch out for our trick-or-treaters later that evening.

