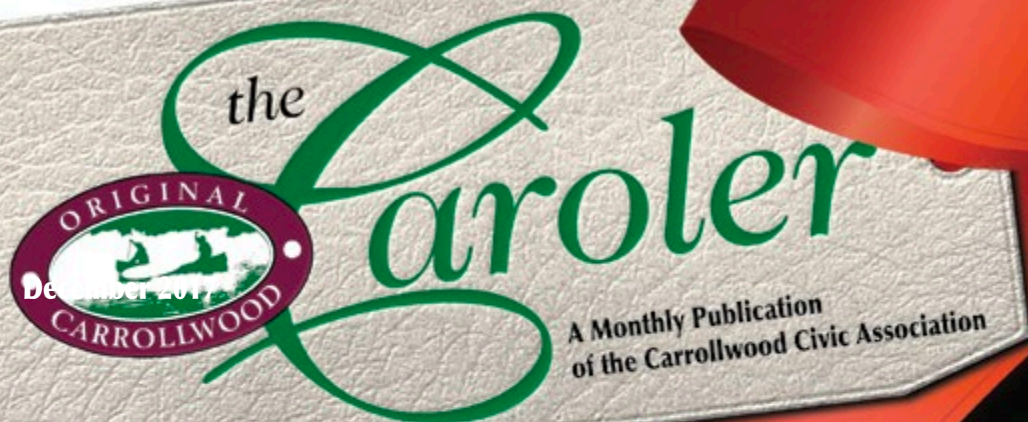


December 2017



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.*

Notice of Board Meetings

Monday, December 11, 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.

PRSR 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

the Caroler



by Jim Powell, CCA President

We had a great meeting in November. We discussed home renovations and a dock application and prepared for upcoming events.

Our next event is the lighted boat parade, which will be on Saturday, December 23rd at 6 p.m. Please come down to White Sands beach for pizza and watch the boats take off! After that will be the luminarias on Christmas Eve and our fireworks celebration for New Year's Eve at 9:00 p.m. I hope you can join us for these great events coming up for our Community!

Have a wonderful Christmas and New Years! 

**If your copy of
The Caroler arrived in
your mailbox with someone
else's name printed on it, please
email the correct information to
Carolers@roxc.graphics so
The Caroler mail list
can be corrected.**

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

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*

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, 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

The business office inside the Recreation Center hours of operation are 3:30 p.m. - 6:30 p.m. Monday through Friday. Extended hours will be offered in December to ensure all residents have an opportunity to stop by and purchase luminaria kits.

Treasurer, Ryan Maas, reported at the November meeting that the annual CRD audit is under way and should be wrapping up soon. Vice President and CPA, Mickey Jaap, presented a year-end financial

Extended Rec Center Business Office Hours for Luminaria Sales

December 18 - 22:

9 a.m. - Noon and 3:30 - 6:30 p.m.

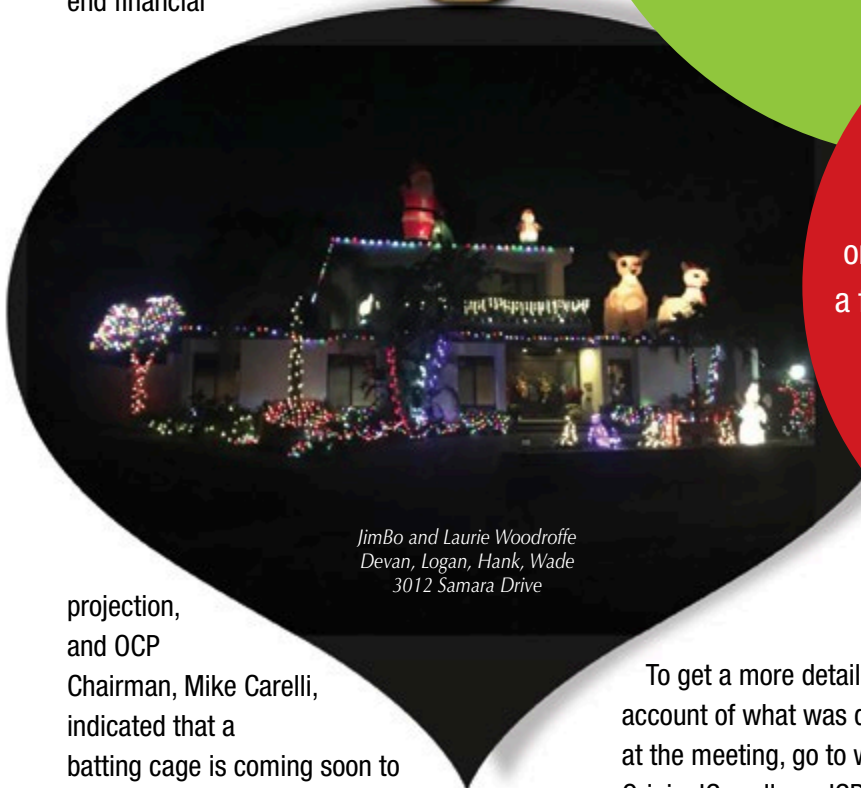
(Note: closed Noon to 3:30 p.m.)

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.

SHARE YOUR STORY

Send photos from the neighborhood with a caption or brief description. Want to share more or know someone that deserves to be highlighted in a future issue? Let us know! Send information to *The Caroler* to share with the neighborhood.

Email to the editor, Roxanne@roxc.graphics or mail to: 26504 Whirlaway Terr., Wesley Chapel, FL 33544




*JimBo and Laurie Woodroffe
Devan, Logan, Hank, Wade
3012 Samara Drive*

projection, and OCP Chairman, Mike Carelli, indicated that a batting cage is coming soon to Original Carrollwood Park.

To get a more detailed account of what was discussed at the meeting, go to www.OriginalCarrollwoodCRD.com and click on the tab "CRD Meetings." You can then download the

meeting agenda, which includes the minutes of the meeting.

Warmest wishes from the CRD Board for a Happy Holiday Season. We hope to see you at one of the upcoming CCA Community events. 



11507 Lake Ridge Road Rick and Faye Lopez

We are honored to have been nominated for "Yard of the Month." We both grew up in North Tampa; both graduated from Chamberlain High, class of 68 & 67. We frequented the Carrollwood neighborhood throughout high school. Many of our friends lived here at the time and some, like us, have migrated back into this neighborhood. We both have lots of fond memories of the Carrollwood neighborhood and White Sands Beach. Our house is a short walk to White Sands.

A couple of years ago, we decided to re-landscape our yard. We have a corner lot which gives us a lot of space to be creative. Faye did most of the designing and placement of plants; Rick maintains their health year round.

We both enjoy tropical plants and flowers. We planted large clusters of mature Robellini palms at the corners of the house and encircled them with Crotons for color. We installed landscaping lights which highlight the Robellinis for a nice effect at night.

Additional color is achieved with Bougainvilleas and bleeding heart vines.

This same tropical theme encases our pool area with Palms, large Bird of Paradises, begonias, orchids and many, many potted plants. We plant Caladium bulbs for summer color and Poinsettias in the cooler months.

We are both retired, which allows more time to care and maintain these plants, which we both enjoy. Our lawn care is provided by Lance McCullers, (Dr. Greenthumb) who provides outstanding service. 🌿



Faye and Rick Lopez

NOMINATE A YARD!

Email your nomination to:

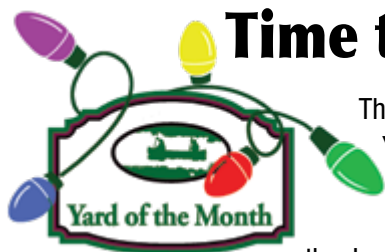
YardoftheMonth@OriginalCarrollwood.com

Send:

- 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, in person at Board Meetings or by visiting www.OriginalCarrollwood.com



Time to Decorate!

The winner of the December Yard of the Month needs to be submitted to *The Caroler* by December 10 to appear in the January issue. Get those lights up!

YardoftheMonth@originalcarrollwood.com

If you've been waiting for the right time,
the right time is now

With historically low rates and home values on the rise, there's no better time to take advantage of the housing market. Embrace Home Loans has a home loan product that's right for you:

- Lock in a low rate on your next home – don't wait for the rates to go up!
- Put your current home's equity to work for you – refinance for cash so you can make home improvements or turn high-interest debt into manageable monthly payments.

Ready to make your move? Call Tom – your original Carrollwood neighbor. He'll work with you every step of the way.



Tom White
Senior Loan Officer, NMLS ID # 359308
ph: 813.574.3899 x3335 c: 813.240.7209
16578 North Dale Mabry Hwy, Tampa, FL 33618
twhite@embracehomeloans.com
www.embracehomeloans.com/tom-white

embrace™ home loans

Embrace Home Loans, Inc. NMLS ID # 2184 is licensed in 46 states and DC.
(www.nmlsconsumeraccess.org)

TR | Team Roberts Tampa
Linda & Jennifer Roberts

Call For a **FREE** Sales Analysis of Your Home!



813.299.4135
Linda@FloridaExecutiveRealty.com
TeamRobertsTampa.com

SELLING THE GREATER TAMPA BAY AREA SINCE 1979
Member **Original Carrollwood Resident**

Licensed, Bonded & Insured CAC1613676 | CFC1429475

IERNA'S
HEATING, COOLING & PLUMBING

bryant

100% SATISFACTION GUARANTEED

bryant Factory Authorized Dealer
Heating & Cooling Systems

Backed By
30-DAY
StayRun
GUARANTEE!

21-Point Clean & Tune
Dirty Coils? Low Refrigerant? Loose Connections? Clogged Drain Lines?
\$29.95
\$80 Value

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.
IERNA's Heating & Cooling | 813-948-6355

Coupon Code: CARLR0717

SAVE ON YOUR NEXT REPAIR

\$25 OFF

MUST PRESENT COUPON AT TIME OF SERVICE
IERNA's Heating & Cooling | 813-948-6355

Coupon Code: CARLR0717

NEW WATER HEATER

SAVE \$250
up to

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.
CARLR0717

IERNA'S | 813-948-6355

SAVE ON PLUMBING REPAIR

\$40 OFF
up to

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.
CARLR0717

IERNA'S | 813-948-6355

SALES, SERVICE &
Repair
with
Care



FREE ULTRA-VIOLET LIGHT

Receive a Free Ultra-Violet Light w/ the purchase of a new A/C.*
SAVE \$600

MUST PRESENT COUPON AT TIME OF ESTIMATE
Cannot be combined with any other offer. Offer only valid when purchasing a complete 15+ SEER Bryant® System. Cannot be applied to past purchases or estimates. See dealer for details.
IERNA's Heating & Cooling | 813-948-6355

Coupon Code: CARLR0717

SAME-DAY FREE ESTIMATES | SAME-DAY EMERGENCY SERVICE

A/C EMERGENCY **HOTLINE** 813-948-6355

Visit Us Online for other Special Offers & Active Rebate Info
IERNA Air.com

Carrollwood Civic Association BOARD OF DIRECTORS

President	Jim Powell	892.1859
	JPowell@originalcarrollwood.com	
Vice President & Long-Range Planning	Mark Tempest	935.0540
	MarkTempest@originalcarrollwood.com	
Treasurer	Jamie Sheer	932.7825
	JamieSheer@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

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

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): _____

Phone number: _____

Address: _____

Email: _____

Email: _____

Names of children (optional): _____

You can email your information!

Send to
jimblanco@originalcarrollwood.com

Thanks for your help.



the
Caroler

Direct mailed to 925 homes
and other VIPs each month.

MONTHLY ADVERTISING RATES:

Back cover - \$275

Inside front cover - \$250

Full page - \$225

1/2 page - \$140

1/4 page - \$75

1/8 page - \$45

Classified \$20 - 25 words

Contact: Roxanne Clapp

Carol@roxc.graphics

813-991-1860

**Deadline:
10th monthly**

Published for
Carrollwood Civic
Association by:



If your copy of *The Caroler* arrived in your mailbox with the incorrect name printed on it, please email Caroler@roxc.graphics so *The Caroler* mail list can be corrected.

TFO FOR THE HOLIDAYS



Raymond James Pops

Holiday Pops

Dec 15 - 17 *Two Matinees!*

Special Concert

Handel's Messiah

Dec 21 - 23

Tampa Bay Times Masterworks

Jahja Ling

Conducts Beethoven

Jan 6 & 7 *Sunday Matinee!*



FloridaOrchestra.org

727.892.3337 or 1.800.662.7286

SAFETY REMINDERS:

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

**If you aren't home going to
be home, consider having
any delivered packages
sent to a friend or family
member who will be
available for the delivery!**

TERSHOWSKI WEISS

Local Expertise • Global Connections



JUST LISTED

1313 WEST NASSAU ST. | TAMPA | FL | 33607

2 BD / 1 BA | PRIME LOCATION IN NOHO | MINUTES FROM DOWNTOWN



K.T. Tershowski, REALTOR®

DIRECT | 813-503-1117

Kaia@EZHomeandLoan.com



No Free Lunch

By: K.T. Tershowski/REALTOR®, OC Family Tradition of REALTORS

There is a lot to consider when selling your house - your largest investment. Not only is it one of the largest investments in our life, but shelter is one of the most important.

The true cost of selling your house will depend on the method or services you choose. Your options may include, the fast cash wholesale of the "we buy houses," "sell, close quick, move free" concepts, selling it yourself, or the professional services of a REALTOR. Keep in mind; there is "no free lunch." There is always a cost for services provided. However, it is important to consider which service will be in your best interest and net you the highest return on your investment.

A house listed with a REALTOR® that is supported by a Comparative Market Analysis (CMA), as well as the knowledge and expertise in the sale of real estate has many advantages. One of the biggest advantages is a REALTOR's Multiple Listing Service (MLS), which is the largest and most sought-after database. This service brings the world to your doorstep. Based on my experience, exposure of a house within this service and pricing based on the facts of the market, typically results in an offer situation within a matter of days the listing is posted. This includes a "highest and best offer" scenario; and who wouldn't want that? Combine this with negotiation skills, financing solutions, and all other aspects of selling your home - it is clearly the best service for your money.



OC REAL ESTATE

REAL ESTATE – 101

A REAL ESTATE SCAM

by Wayne Wilson, Realtor and
OC Resident
43 Years



Just when you think you've heard it all another surprise hits you right in the face. I was working with a client the other day in Orlando. We had worked together on the sale of her home in Tampa and then she moved to Orlando where I had another associate of mine help her find that home. Well, now she has decided to come back to Tampa.

Another Realtor contacted her in Orlando after having heard that she was thinking about moving. He assured her that he had a client in Canada

who wanted her condo and would she consider selling to his client. After encouraging her to contact the Realtor she had worked with before since that sale had gone very well, we discovered a scam that was beginning to shake out in the Orlando area.

It seems that there are a lot of investors and flippers seeking properties in her particular area to rent to tourists. All of this makes a lot of sense. But, these buyers are making offers acceptable to the sellers, and then the game begins. It seems that what they are doing is getting their preferred inspectors to come in and finding fault with big-ticket items (roofs, termites, electrical, plumbing, etc.). For example, the 4-point items that I have discussed in previous articles. In the meantime, they wait until the last minute to advise the seller of these problems. By this time the seller has already placed another property under contract for their new residence so now they are under a little pressure to fix the problem. The buyer then comes back and says, "Don't worry, I'll fix it after I close, but you'll have to reduce your selling price by \$5,000.00" or whatever he deems the cost to be.

The problem is, there were no termites, or the roof wasn't ready to fall apart, or they didn't have a major electrical problem. The buyer is simply scamming the seller to reduce the price of the house. The best way to protect yourself if you feel the inspector isn't correct is to have someone come in and re-inspect to confirm or deny the claim. That'll cost you a couple of hundred dollars, but it might save you several thousand.

I am not suggesting that all inspectors are doing these things; however, it is happening, and you need to be aware of it. I have read many inspection reports, and unfortunately many are using programs that simplify their task but scare the buyers and sellers needlessly.

The words "could" and "might" and "may" are non-committal and give the inspector a way out. Enough of this! I will reserve other thoughts concerning inspections for another report.

However, be cognizant of scams!

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.

Last Call Running Club

Tuesdays at 6:30 at Brass Tap, 10047 N. Dale Mabry (in the Publix shopping center).

Thursdays at 6:30 at Maloney's, 12904 N. Dale Mabry (next to Chilis).

We are a group of runners and walkers, from all walks of life, that enjoy a few miles then a few craft beers together. Think of it as a time to relax, have a drink and have a great time with some friends after a run. The course is approximately 3.1 miles. We run in both O.C. (Tues.) and the Village (Thurs.) neighborhoods. For more information, contact K.T. Tershowski at (813) 503-1117.

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.



© Ron Leberman - www.OldCartoonists.com

OC Listings

as of The Caroler deadline:

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

Status	Address	Htd Sq Ft	Price
P	11407 Carrollwood Dr	3,792	\$885,000
A	11730 Lipsey Rd	3,196	\$489,000
P	3402 McFarland	1,990	\$329,500
A	10603 Orange Grove Dr	2,138	\$339,900
A	3019 Samara Dr	3,059	\$715,000
S	11511 Areca Rd	2,250	\$308,000
P	10707 Carrollwood Dr	2,316	\$575,000
P	3607 Floyd Rd	1,923	\$337,900
P	3303 Lacewood Rd	2,454	\$409,000
P	3516 Nakora Dr	1,740	\$264,900
S	3323 Schefflera Rd	1,919	\$340,000
A	3410 Valencia Rd	2,447	\$379,000

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.

ORANGE GROVE DR. — GREAT HOUSE FOR SALE. Down Sizing. 4/2.5 with library, office, lg screen porch, garage, nice yard. 2700+ sqft, No Realtors or Brokers Plse. 10301 Orange Grove Dr./Kordecki's at 813-340-9430.

ADD YOUR CLASSIFIED NEXT MONTH

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

SHUMATE TRUCKS & VANS

4820 N. DALE MABRY • TAMPA, FL 33614
813-877-6638 • Shumatetrk@verizon.net




www.shumatetruckcenter.com


Family owned and operated since 1960

PLEASE **ALLOW ME**
to introduce myself to your neighborhood.

As the new Neighborhood Specialist in your area. Your real estate questions and needs are my top priority. Call me anytime to find out what your home is worth!

"I have ACTIVE Buyers for ON Lake Carroll..."





Christie DeNovellis
Realtor
(813) 966-4400
cdeno1@gmail.com
www.christiesellstampahomes.com



**MENTION THE CAROLER
FOR 10% OFF LABOR**

Neighborhood Electrician Last 20 Years
We offer an hourly rate.

David Kelly
Dean Van Lengen
Licensed Master Electricians

**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

813.961.8406

We do remodels and additions.
Licensed • Bonded • Insured

- Setup for computers, cell phones, and tablets
- Computer repair and backup
- Mac and PC
- Antivirus installation
- Personalized software instruction
- Hardware and software upgrades
- Custom built PCs
- Much more

COMPUTER SERVICES

Chris Santamaria
813-545-5164
chris.santamaria99@gmail.com

How to Move Past Money Silence

by Justin Pullaro, Certified Financial Planner™ and OC Resident

Part Two 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.

Before you can begin the process of moving past money silence, a few basics:

1. We all have a unique history and experiences that have shaped our ideas and emotions about money (a money script).
2. It's very likely that your partner does not share the same money script you do, and thus conflict occurs.

3. Conflict resolution skills can be learned and practiced over time.

With that back drop, here are two keys to dealing with financial conflict.

Be an Active Listener

The goal of active listening is to put yourself in the other person's shoes. In financial conversations, this means doing your best to really understand your partner's money script. Ask open-ended questions, ask clarifying questions,

(continued on Page 19)



2018 CCA Election Ballot

Carrollwood Civic Association

Election to the CCA Board of Directors

Nominations by the CCA Nominations Committee

Instructions: Check six (6) candidates from the list to the right.

Ballots will be cast at the meeting by members of the Carrollwood Civic Association at the Original Carrollwood Rec Center, 3515 McFarland Road, on Monday, December 11, 2017.

Voting hour is 7 p.m. - 8 p.m.

Election Day: Monday, December 11, 2017
7 p.m. - 8 p.m.

CANDIDATES:

- ☐ Mark Georgiades
- ☐ John Perez
- ☐ Josh Shaffer
- ☐ Neil Norden
- ☐ Jim Blanco
- ☐ Bryan Yarborough



KLEAN VISION

PRESSURE WASHING Inc.

NEED EXTERIOR / INTERIOR CLEANING?

- Soft Wash
- Houses
- Windows
- Building Exteriors
- Roofs
- Gutters
- Pool Enclosures
- Fencing
- Sidewalks
- Driveways
- Patios

Now servicing Original Carrollwood!
 Veteran Owned & Operated • Insured • Licensed • 15 Years Experience
 References Available

Contact us for your FREE Estimate!
813.833.4188
henry@kvpressurewashing.com



FLORIDA
 Floating Dock & Lift System

Keeping Your Watercraft Toys High & Dry
 ... Has Never Been So Easy!!!



The EZ Port is a simple drive-on — drive-off method of docking.
 No Maintenance - No Splinters - Foam Filled - Excellent Stability on the Water

(813) 466-8814 **ezdockfl.com**

New Showroom: 10321 N. Dale Mabry - Tampa
 Warehouse: 1600 E. Busch Blvd. - Tampa

100% SATISFACTION GUARANTEED



CARROLLWOOD WINDOW & DOOR

Installing Trust One Window at a Time

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



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




Annual Halloween Parade Winners!

A boooooo-tiful day for a parade! Check out these photos of our costume parade winners. Way to get in to the *spirit*! This competition is fierce...start planning for next year's parade!



Family Circus
DESROSIERS, HANNAWAY AND NOURI FAMILIES
Latania



Mary Poppins & Bert
the Chimney Sweep



Joker
CONNOR ROGERS
Picwood





Gotham City
GORSKI FAMILY
Carrollview Drive



Peacock
KASSIDY SIDDALL
Sabal



**Shimmer and Shine
the Jeannie's**
JOSEPHINE AND WILLA BEHARRY
Lake Carroll Way



Headless Horseman
ELI AUCOIN
Carrollwood Dr

Boat Parade & Pizza Party December 23!

Come on down to White Sands Beach, bring your beach chairs,
and enjoy the evening! Pizza and water at 5:30 p.m. Boat
Parade starts at 6 p.m.



Goodbye to Our OC Friends

Joe and I would like to say goodbye to all our wonderful friends and neighbors in Original Carrollwood, especially on Areca and Lipsey roads. After 37 years in Tampa, 22 in O.C., we decided to move to Grand Ledge, Michigan. Our move went smoothly, despite Hurricane Irma, and we are all settled in our new home. I am sure the couple who bought our house on Areca Rd., Ricardo and Gardenia Gonzalez, will love living in O.C. Many of you have probably seen us on

our walks around the neighborhood. We walked many miles and wore out a lot of shoes over the years, and will continue to do so here in Michigan.

~Karen & Joe Riley 





Corbett Preparatory School of IDS

PreK3-8th grade



Admissions Open Houses

8:30 a.m. February 1 and March 6

- 🌳 Highly trained teachers provide academics with joy and challenge
- 🌳 Brain-based teaching strategies reach and engage all learners
- 🌳 Focus on team sports that provides options for every player
- 🌳 Visual & performing arts that build confidence & creativity
- 🌳 Social & emotional learning integrated into curriculum

(813) 961-3087 🌳 www.corbettprep.com
12015 Orange Grove Drive 🌳 Tampa, Florida 33618



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](http://www.originalcarrollwood.com)

LAKE FUND DONATION

Name: _____

Address: _____

Phone: _____

Amount: _____



Have a Merry Christmas!

*Thank
You*

for your generous
Lake Donations!

- Carmen Valenti
- Michelle and Jack Cochise



Paul Siddall getting an emergency management briefing with Governor Scott.



The beautiful Christmas tree
at the OC Rec Center

Two heads are better than one!



• M. Wayne Wilson •



• Tammy Waugh •

813.997.5719

wwilson@bhhsfloridaproperties.com

813.760.2002

twaugh@bhhsfloridaproperties.com



BERKSHIRE HATHAWAY
HomeServices



Florida Properties Group

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

THE POINT IS SELLING REAL ESTATE.

Tammy Waugh
THE **SPER** GROUP

Lloyd's
Heating & Cooling, Inc.
(813) 631-1418 ♦ (813) 417-2997

**Merry Christmas &
Happy Holidays!**



**SERVICE
MAINTENANCE
REPLACEMENT**



TRANE

It's Hard To Stop A Trane.

www.LloydsHeatingNCooling.com

SPECTACULAR SOUNDS OF MEN'S A CAPPELLA!

TAMPA BAY
**Heralds of
Harmony**

A Christmas Celebration

SATURDAY, DECEMBER 9
3 p.m. & 7 p.m.

USF School of Music
Concert Hall Tampa Campus
3755 USF 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

Order Online!

www.heraldsopharmony.org
or call 813-530-5224

Under the direction of Tony De Rosa

with special guests *Humdingers*
and *Tiffany Coburn*



HeraldsOfHarmony.org



CHANNELSIDE PLUMBING

Dedicated to providing
affordable, quality and on time
service to our customers.

1-844-TO-FLUSH

10% OFF
any service for new
customers.
Never Expires
Coupon code CPSVC10

**FREE
ESTIMATES**

**DRAIN STOPPAGES • WATER HEATERS • PIPE REPAIR & REPLACEMENT
FIXTURE REPLACEMENT • BATHROOM & KITCHEN REMODELING**

CALL US TOLL FREE TODAY!! 1-844-863-5874 • WWW.CHANNELSIDEPLUMBING.COM

State master license number CFC1429399



(Continued from Page 10)

Money Silence



ask why they feel the way they do. Don't try to read their mind, even if you've been together for a long time. Your goal is to understand first.

Learn How to End

After each of you have listened to one another, wisdom is needed to know how to end the conversation. It could be a compromise, it could be a cooling off period before you continue, it could be that you will simply agree to disagree. No matter where the conversation takes you,

remember there are no winners and losers when you communicate. Plan what next-steps are needed and also plan a time to follow up and start communicating all over.

My grandfather once said, "You can be right, or you can be together." The goal of money conversations is relational progress over time, not perfection in the moment. Make your communication a priority in the new year and end the money silence.

Cheers to your financial life! 

Typing Our Way to Forgetfulness

by Maria Larcomb, OC resident and Caroler Journalist

We all take notes. Whether you are a student taking notes in class, an employee taking notes in a meeting, or you're simply making a note of what you need from the store, we do it constantly. However, sometimes we easily forget the information from the notes, even if they were written earlier that same day. Why does this happen?

Sometimes, school, work, or responsibilities can become tiring. So instead of using up more time and energy to handwrite notes, typing them on your computer or phone often seems like the easier option. However, while typing notes may seem more efficient, handwriting your notes will actually save you more time and effort in the long run by improving both information processing and memory; thus, reducing the amount of information forgotten.

According to Fortune Magazine, new studies from Princeton University have showed that as the prevalence of taking notes on laptops has increased, the rate at which students and employees retain information has significantly decreased. Because typing is faster than handwriting notes, the person taking notes will spend less time engaged with the material, which often leads to decreased memory of information.

However, this problem is easily fixable by simply handwriting notes instead of typing them. As Scientific American puts it, we often believe "'more is better.' From the number of gigs in a

cellular data plan to the horsepower in a pickup truck" to the notes that we take. However, this is not the case, as the quality of our notes is far more important than the quantity. Due

to the slower pace that one has to work when handwriting notes, students and

employees are forced to be more selective about what information they pen down. Instead of quickly copying down every bit of information verbatim from your professor or employer, which often happens while typing—

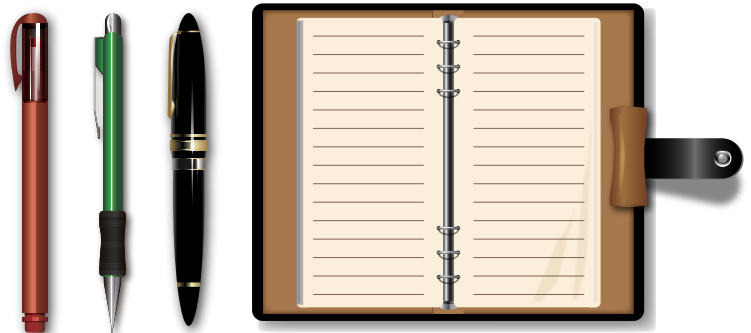
handwriting notes allows you to slow down and engage with the content on a deeper level. Handwriting notes gives you more time to contemplate, draw connections between, and synthesize the information presented—which will later aid in remembering the information.

There certainly are benefits to typing. It is an extremely faster way to record information from a class or meeting. Thus, experts suggest that if you truly are a slow writer and the only way you can get the notes down in time is to type them, then you should—but you should then write them down by hand afterward when you are able to work at a slower pace. This way you can still reap the rewards that come from handwriting your notes.

There are many benefits to writing notes by hand. Those who forgo typing their notes are likely to better remember and understand the information learned. Because your brain works hard to selectively copy down specific material, which increases information retention, handwriting notes has been linked to long-term memory benefits.

Additionally, according to a 2014 UCLA study, those who take notes by hand are typically much more proficient at answering conceptual questions and making inferences than those who take notes on a computer or phone. The act of summarizing and paraphrasing information presented by a professor or employer, drastically boosts understanding of the material.

While typing your notes may seem more efficient, it actually proves to be less so in the long run. Handwriting notes will end up saving you time by improving information processing and long-term memory. Therefore, instead of pulling out your laptop the next time you are tasked with writing notes, pull out a piece of paper and handwrite your notes. The little bit of extra time and effort you will use handwriting your notes will have many lasting benefits. You already learned the information once, don't make yourself take the extra time to relearn all of it simply because you typed it and then forgot it. 🧐



Christmas Time at Grace Lutheran Church

3714 W. Linebaugh Avenue, Tampa, FL 33618
813-961-8747 www.gracetampa.org



A Night In Bethlehem

Saturday, December 2, 2017, 5-8 PM

Be transported back in time to Bethlehem on the night when Jesus was born. Experience village life as you wander through the shops in the Marketplace-bakery, leather working, scribe, pottery shop and more. Participate in the Nativity story with live animals. No admission fee. ALL ARE WELCOME!

Advent Services

December 3rd, 10th, & 17th & 24th

Please join us in worship on Sunday mornings during this Advent Season as we prepare for the celebration of Jesus' Birth. Our Traditional service begins at 8:30 AM and our Celebration service begins at 11 AM. There will be one Advent service at 10 AM on December 24th led by *Spirits on Fire*. We will light the Advent candle and offer communion each week at both services.

Festival of Nine Lessons & Carols

Sunday, December 10, 2017 at 4:00 PM

This choir and chamber orchestra concert features Scripture foretelling Christ's birth, and music by G.F. Handel, John Rutter, Bob Chilcott, and others. A reception in Connections (our gathering space) will follow the concert. There is no admission fee, and a free-will offering will be taken for our Homeless in Our Community Ministry.

Happy Birthday, Jesus

Sunday, December 17th, 2017 at 9:45 AM

Come celebrate Jesus' birth with us! Children will be treated to a birthday party with cake, punch, stories, crafts and games. Adults are invited to enjoy coffee, cake and fellowship.

Christmas Eve Services

Sunday, December 24, 2017

All are welcome to celebrate Christmas Eve at Grace!

Family Service at 5:00 PM in our Sanctuary

Quiet Christmas Service at 6:30 PM in Grace Memorial Chapel (Communion offered)

Carols & Candlelight Services at 8:00 & 10:30 PM in our Sanctuary (Communion offered)

Peace, Joy, Love and Hope



2. Find the words from Step 1



3. Enter unused letters from puzzle, in order:
 _ _ _ _ _
 _ _ _ _ _
 _ _ _ _ _

1. It's always better to ___ gifts than receive them
 If only Christmas shopping didn't lead to January ___
 Send Christmas ___ to your family and friends to say "Hi"
 Some people like to ___ around town to see the lights
 You can't go shopping this time of year without hearing Christmas ___
 The annual Christmas ___ is a good way to get to know your co-workers
 Wait 45 minutes in a line full of kids to see ___ for one minute
 You'll need cold, wet weather if you're hoping for a ___ Christmas
 Christmas ___ is second in size only to Thanksgiving's
 Regular or with rum, it's a traditional drink of the holidays
 Some people go home for Christmas to see their ___
 Getting where you're going may require a ___ or a car trip
 You'll need a ladder to put them along the rooftop
 If there aren't any good ones in the theater, you can always rent classics
 If you can't get gifts for everyone try a ___ Santa arrangement
 Some companies give Christmas ___ if it's been a good year
 Some kids leave ___ and milk for Santa, and a carrot for Rudolph
 Some couples choose the holiday season to get ___
 Attend a special Christmas church ___ or midnight mass
 If you can sing, you may go ___ in your neighborhood
 Some churches put up ___ scenes; some are live and some have figures
 Head to the mall or online to do your Christmas ___
 There are usually several Christmas ___ on TV for the kids
 Some schools put on a special play or ___ pageant
 Kiss your true love under the hanging ___
 The ___ Army bell ringers only come out once a year, so please give
 "The ___ were hung by the chimney with care..."
 Some prefer a live tree, while some prefer an ___ one



4. Copy boxed letters to form your hidden message:
 []

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

SOLUTION TO LAST MONTH'S CORNUCOPIA OF CONUNDRUMS

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

Judy Gray
 Tom Shea
 Roger Clapp
 Charlie Ross
 Nilla Leto

1. November is the only month used to represent a letter in the Alpha-Bravo-Charlie phonetic alphabet.
2. Since 1845, 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 split pea soup week in the USA.
4. November's birthstone is topaz.
5. November's flower is chrysanthemum.

Besides Split Pea Soup week, the second week in November is also National Nurse Practitioner week, Young Reader Awareness week, Allied Health Professionals week, Transgender Awareness week, and contains National Election Day!

It turns out there are two known birthstones for November: topaz and citrine!

Thanks to the residents that submitted all these answers this month!

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

New Year's Eve Fireworks

9 p.m. • Dec 31, 2017

White Sands Beach



**Bring your blankets,
chairs, and picnic supplies
and enjoy the wonderful fireworks display!**

Due to limited beach area, the parking lot will be closed. No cars are allowed to park, with the exception of handicap vehicles. Please walk if you can, due to the very limited parking available.

NOTE:

The boat ramp will close
at 5 p.m. December 31.

**NO GLASS, SPARKLERS, OR
FIREWORKS MAY BE BROUGHT
TO, OR USED, AT THIS EVENT DUE
TO INSURANCE RESTRICTIONS
AND SAFETY.**