

September 8th: National Grandparents Day



September 2014

A Monthly Publication of the Carrollwood Civic Association

CRD COMPLETES DEBT REFINANCE DEAL Page 10

Notice of Board Meetings

CCA: Monday, September 8, 2014, at 7 p.m.

CRD Executive Meeting: Monday, September 8, 2014, at 6 p.m.

CRD Monthly Meeting: Monday, September 8, 2014, at 6:30 p.m.

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

CRD Committee Meetings - See Page 5

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









Greetings and Salutations neighbors of Original Carrollwood. We had a relatively quick meeting this month with many board members traveling.

We reviewed the July 4th events and discussed ways to make next year's event even better! Special thanks go out to the Tampa Water Ski Show Team and a wonderful performance from them. We thank our vendor sponsors again and Neil Norden for his tireless efforts in support of our great community.

Our next event, as I write this, is the German Band at White Sands Beach on August 29th, coordinated by Dru Albano. It will have passed when you read this, we know that will be a super time for all.

Bryan Huls, our Lake Committee Chairman continues to work with Carp suppliers and will be giving us an update at our September meeting. We discussed a dock application for a home on Samara Drive.

Jamie Sheer reported on our financial condition, which is very positive.

Just a quick note to say thank you to the CRD Board members that attend our meetings. We really appreciate the great partnership we have between the two Boards. Thank you to the members of the CCA and CRD Boards for all the great work you do for our beautiful community!







by Mike "Mickey" Jaap, CRD President



August was a month to celebrate for the CRD Board and for all of our residents who like saving money. I was in attendance at the County Commission meeting on Wednesday, August 6, when the commissioners voted unanimously to approve the refinance of the CRD debt. Although the loan has not yet closed as of the time I am writing this article, the closing is scheduled for Tuesday, August 26. Hopefully by the time you read this, we will already be on our new lower interest rate. The savings is projected to be more than \$3,500 per month. After talking about this for the last 18 months, it should now be a reality.

Because the Board has been socking away cash in past years for future debt payments at the old rate of interest (4.99%), and we will now be paying a significantly lower rate (2.73%), over \$100,000 of the reserves are immediately freed up for capital improvements to our parks. We conservatively budgeted \$94,000 for capital improvements for the fiscal year beginning October 1 of this year, so we will be working furiously to get this excess cash invested in upgrades as quickly as possible.

Any residents that have input in what improvements we need to do should attend the CRD meetings and bring your ideas. We will prioritize projects based on facility usage and resident participation in the decision making process.

This refinance effort was started almost 18 months ago by Treasurer, Cary Brown. The attempt to refinance was repeatedly rejected and I thought for sure this project was doomed on more than one occasion. But Cary stuck with the effort and found a way to get it done. I encourage every resident to send Cary a congratulatory email at carybrown@originalcarrollwood.com. When you see him around the neighborhood, please thank him.

Laura Allegri of Lipsey Road is filling in as Office Manager for the District until we find a permanent replacement. Along with the personnel change, the Board also decided to change the office hours. For now, the office will be opened Monday through Friday from 3:30 p.m. until 6:30 p.m. We hope these hours will fit the schedules of more of our residents. If so, we will make the new hours permanent.





11712 Plumosa Road Buddy Baumbch and Peggi Foster

I'm a second generation Carrollwood resident. In 1966, my parents owned the house at 3117 Cocos Road built in the early 1970s. While doing yard work, I watched the house at 11712 Plumosa



under construction, never thinking that I would one day own it. My wife, who passed away in 2004, and I bought the house in 1990 where we raised out three children.

NOMINATION FORM	1
Address of nominated yard:	
Reason for nomination:	
Your name:	
Your phone number:	
Your email address:	
Please include a photo of the yard with your nomination.	I
Thank you!	
Turn in your nomination at the Community Center. Nominations can also be made in person at Board Meetings or by visiting www.OriginalCarrollwood.com or emailing YardoftheMonth@OriginalCarrollwood.com	h

I enjoy working in the yard and do all my own landscaping and lawn care. The ground cover between the two Pococarpus trees is Joseph's Coat and turns multicolored in the winter. Walkers often stop to ask about it.

Peggi and my backyard is our favorite retreat with a large two level deck, a 24 Koi fish pond with waterfall. We planted numerous varieties of bromeliads and other plants, as the large oak trees prevent any grass growth. We continue to add to the plants as we can't resist a good plant sale.

One garden area has blue and orange flowering plants plus Gator decorations....Yes we are Gator fans.



Monthly Schedule of CRD Committee Meetings:

ORIGINAL CARROLLWOOD PARK COMMITTEE

No meeting in September

TENNIS/RECREATION CENTER COMMITTEE

No meeting in September

GROUNDS COMMITTEE

Monday, September 15th 7 p.m. at the Rec Center Third Monday of each month

SCOTTY COOPER PARK COMMITTEE

No meeting in September

WHITE SANDS BEACH COMMITTEE

No meeting in September

NOTE:

If no residents are in attendance by 15 minutes after the scheduled meeting start time, the meeting will be subject to immediate cancellation.



Have a great photo from the neighborhood?

Send it to The Caroler, along with captions. We would like to feature some of your



neighborhood photos in future issues! Email to the editor at Rox@rox-c.com









Carrollwood Civic Association BOARD OF DIRECTORS

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DruAlbano@originalcarrollwood.com 240.0006 Member at Large Bryan Yarborough BryanYarborough@originalcarrollwood.com

Carrollwood Recreation District BOARD OF TRUSTEES

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MarkSnellgrove@originalcarrollwood.com David O'Donnell 936.9737

DavidODonnell@originalcarrollwood.com

White Sands Beach Kevin Shidler 931, 1662 KevinShidler@originalcarrollwood.com

Carrollwood Recreation Center

3515 McFarland Road; Tampa, FL 33618

932.1257 Fax: 935.9057 Office Hrs: 3:30 p.m 6:30 p.m. (M-F) office@originalcarrollwood.com

The Caroler

Roxanne Clapp • 26504 Whirlaway Terr; Wesley Chapel, FL 33544 Ph: 991.1860 Fax: 991.1863 Email: Rox@rox-c.com

Hillsborough County Sheriff's Office

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



Send us your changes!

Add a new phone or email address, list or revise your family info. If your listing is currently correct there is no need to contact us. We will reprint your listing exactly as shown in the 2013-2014 edition.

Interested in advertising? Full and half page full color ads help to underwrite printing and mailing costs of this biannual neighbor-to-neighbor publication. OC residents have first priority on advertising space. Business ads or personal ads of congratulations are welcome, too. Example: scouts, sports teams, schools, new baby, wedding, other commemorations, etc.

The next directory is anticipated to arrive in OC mailboxes by the end of 2014, and then new residents will receive them during 2015 and 2016. The book includes all residents alphabetically by last name and a separate look-up listing by street name and house number. This treasured reference has been produced every 2 years since 1960. If you're new to OC since late 2012, PLEASE send us your full contact information.

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correctly!		

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Name of Business
Phone/Email

Reply to: 2015-2016 Directory, 3515 McFarland Road, Tampa FL 33618 or Directory@OriginalCarrollwood.com. You can also drop your completed form at the Rec Center.

Scotty Cooper Park



CLASSIFIEDS

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

ADD YOUR CLASSIFIED NEXT MONTH - \$20 for 25 words. Deadline is the 14th of each month. Email Rox@rox-c.com

Cub Scout Pack 217 Kickoff Party

All 1st through 4th grade boys interested in joining Cub Scouts are invited!

When: Sept 20th at 2:30 p.m.

Where: Pin Chasers

4847 N. Armenia Avenue

Tampa, FL 33603

RSVP to mikusrt2@gmail.com

More Info: http://www.cubpack217.org/









Hillsborough County Democratic Women's Club

Monday, Sept 1 • 6 p.m. Mimi's Cafe • 11702 N. Dale Mabry Hwy. Lula Dovi, 932-6944. See Page 14

Gallery @ 2902 Art Display: Art by students of the Life Enrichment Center

Sept 1 - Sept 30 Jimmie B Keel Library • 2902 W Bearss Ave http://www.hcplc.org • 813.273.3652

Family Center on Deafness Telephone Distribution

September 2 and 23 at 10 a.m. -1:30 p.m. Jimmie B Keel Library • 2902 W Bearss Ave http://www.hcplc.org • 813.273.3652

Master Gardener: Moonlight Gardens

Tuesday, September 9 • 7-8 p.m.

Jimmie B Keel Library • 2902 W Bearss Ave http://www.hcplc.org • 813.273.3652

Understanding Medicare

Wednesday, Sept 10 • 11 a.m. - 12:30p.m. Jimmie B Keel Library • 2902 W Bearss Ave http://www.hcplc.org • 813.273.3652

For Teens: Locker Magnet Craft

Thursday, September 11 at 6 p.m.

Jimmie B Keel Library • 2902 W Bearss Ave http://www.hcplc.org • 813.273.3652

Introduction to Home Remedies

Thursday, September 25 at 6 p.m. Jimmie B Keel Library • 2902 W Bearss Ave http://www.hcplc.org • 813.273.3652

Computer Classes for the iPad

Tuesdays at 7 p.m.

Jimmie B Keel Library • 2902 W Bearss Ave http://www.hcplc.org • 813.273.3652

event free to the public you would like posted in The Caroler?

The first eight entries received each month get published!

Send your event info to Rox@rox-c.com

Make a Donation to Maintain Lake Carroll and Name Your Own Carp!

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	Amount:
Name:	
Address:	
Phone: Your carp's na	me:

Thinking Water Safety: Before You Take the Plunge

Bodies of water provide both recreation and work environments for many people around the world. Whether your motive is to have fun or do your job, water safety always should be first and foremost. From 2005-2009, there were more than 3,000 unintentional non-boating related drownings in the United States and approximately 350 boating-related drownings each year.

Even non-fatal water incidents can be serious—with about 50 percent of victims requiring hospitalization. Among children ages 3-7 and 9-15, drowning was the second-leading cause of unintentional injury-related death in the United States. According to the World Health Organization, drowning is the third-leading cause of death worldwide. In Australia, it is the leading cause of accidental death of children ages 1-3, and in the European Union, it is the second-leading cause of accidental death for children.

Most water-related accidents can be avoided by following a few simple guidelines.

Buddy Up – Whether you're swimming in a pool or performing maintenance on a barge, always have another person with you in case one of you encounters a safety issue.

Be Prepared – Learning how to swim is essential if you plan being on or near water. A personal floatation device (PFD) should always be worn on the water, but this does not negate the importance of knowing how to swim. In addition, learning life-saving skills, such as CPR and rescue techniques, can help save a life.

Be Aware – Always check the weather before heading out on the water. Have equipment available that can provide timely updates on potential inclement weather patterns.

Keep In Touch - Before going out on the water, let someone on land know your plans. That way, if you do get into trouble, someone will know where to look for you.

Some protective measures you can use to reduce the risk of drowning include the following:

Use barriers and fencing for swimming pools and water

sources to restrict access by children. Of children ages 1-4, most drownings occur in family swimming pools. Research has shown that four-sided, rather than three-sided enclosures, significantly reduce drowning risk for children.

Always use a life jacket or PFD that is approved for recreational and work-related boating activities. The U.S. Coast Guard reported that of the 672 boating-related fatalities in 2010, 72 percent were drownings and of that number, 88 percent were not wearing life jackets. Remember air-filled toys and foam floating devices are not life jackets.

It is important to know that even with a PFD, fatalities can still occur from water-related accidents. Of primary concern is hypothermia, which occurs when the body loses heat during exposure to cold water. This loss of body heat can quickly cause loss of dexterity, loss of consciousness, and even death. In water that is between 50 degrees and 60 degrees F (10-15 degrees C), loss of dexterity can occur in 10 to 15 minutes, making it difficult to swim to a safe location; unconsciousness can occur in 1 to 2 hours. The effort exerted in trying to swim to shore actually increases heat loss and exhaustion, which can accelerate hypothermia.

And then there is the silent killer—carbon monoxide (CO)—a colorless and odorless gas generated by gasoline-powered boats and on-board generators. It is important to make sure that living or working spaces on boats are well ventilated to prevent accumulation of exhaust gas from engines. CO detectors can provide an early warning of potential life-threatening conditions.

By following these guidelines, you greatly decrease your chance of being a victim of a water-related accident.

CRD Completes Debt Refinance Deal With Hillsborough County

by Cary Brown

The CRD has for many months been in the process of refinancing our long term debt. Our goal was to take advantage of today's interest rates which are much more favorable than what existed in 2006 when the original loans were completed. As we approach closing, we estimate that we will be able to improve our interest rate from just under 5% to just under 3%. What this means is that Original Carrollwood will save approximately \$90,000 in interest over the remaining term of the loans. Just as important to Original Carrollwood is that we will reduce our monthly debt service payments by roughly \$3,000. This savings is needed for some much needed repair and maintenance projects for our parks and other amenities.

The process took much longer than we expected and required a few more steps than we expected. In 2006, when the original loans were completed, it was common practice for lending institutions to make tax advantaged loans to Special Taxing Districts like the Carrollwood

Recreation District. Over the years, the Internal Revenue Service has issued some decisions which effectively limited our capabilities to attain a direct loan. After exhausting all other options, we asked

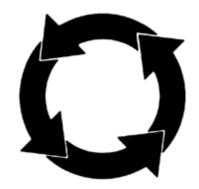


Cary Brown, CRD Treasurer

Hillsborough County to sponsor us for what is known as a "conduit bond," which allows us to get a tax advantaged loan. As expected, this required a high level of legal and financial scrutiny to get their support. After completing our audit, were approved by their financial advisors.

On August 6, Hillsborough County BOCC voted 7-0 to issue the CRD a conduit bond. We have now begun the process of closing the loan. I wish to extend thanks to the CRD Board members, Hillsborough County Board of County Commissioners, specifically Victor Crist and Ken Hagan, and County staff who helped put all of this together.

Boating is Counter-Clockwise on the Lake!



GOD'S WORK, OUR HANDS SUNDAY

September 7, 2014

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This & That

OC REAL ESTATE SELLING YOUR HOME 101

Realtor Commission

by Wayne Wilson, Realtor & Original Carrollwood Resident 41 years

This is the toughest article I've had to write yet because I am part of this group. I promise to be objective.



The standard and customary rate for a

Realtor in the Tampa Bay area is 6%. Three percent of this money will go to the listing agent and 3% will go to the selling agent. Sometimes sellers challenge these rates. What many people fail to realize is that the Realtor will incur many costs prior to completing the transaction if they are handling the listing in the best interest of their customer. My experience has been that you get what you pay for.

Let's talk about the Listing Agent first. It is his responsibility to guide you in establishing proper pricing for your home. This requires pulling together a Comparative Market Analysis, which reflects similar properties in your area. This is a guide; but, if done properly, it is an excellent tool.

Does the agent know and understand the special qualities of our neighborhood such as what parks we have, where they are located, accesses to the lake, what role the CCA and the CRD play in the community? These must all be passed on to potential selling agents in order to justify the increased value of our properties over other surrounding communities.

They must put together numerous documents such as the Multiple Listing Service (MLS) Report, Lead Based Paint, Affiliated Company Business Disclosures, Estimated Closing Costs, Customer Privacy Statement, HOA/Tax District declarations, Seller's Estimated Net Sheet, Seller's Mold Addendum, Seller's Property Disclosure Statement, just to reflect a few.

The Realtor may need to purchase some things such as a survey, a square footage appraisal, and multiple types of advertising such as post cards, flyers, etc. He/she should be in contact with other agents who have sold in your particular area with the intent to make them aware of your home availability. All of these items will typically come from the Realtor's pocket long before the sale is made or in some cases not made.

The Selling Realtor must also step up to some significant costs, most of which are tied up in advertising and transportation. Frequently, we'll take potential clients out to numerous showings only to have them call on another Realtor and use them instead. The result is substantial unrecovered costs.

If the Realtor finds a property that his client wants to buy, then he must go through a similar set of documents like the listing agent above.

Then there are the surprises. An appraisal might not meet the price or a survey shows an encroachment to the property meets and bounds or the inspection realizes a major issue or etc. etc. Now, you need the professional Realtor to step in with his knowledge and skill to fix the issues.

Space does not allow for a more comprehensive article, but hopefully you'll get the point. Choosing a Realtor is your responsibility. It shouldn't be just a friend! This is a business deal for the largest investment many of us make in our life. Treat it with the same importance and your outcome will be more favorable.

Current OC Listings as of deadline:

11327 Carrollwood Dr	4,815 sq ft	\$1	,295,000
3401 McFarland Rd	3,218 sq ft	\$	399,900
10111 Orange Grove Dr	1,964 sq ft	\$	750,000
10520 Orange Grove Dr	2,034 sq ft	\$	269,900
10911 Orange Grove Dr	1,587 sq ft	\$	215,000
10901 Orange Grove Dr	1,913 sq ft	\$	245,000
3412 Picwood Rd	1,808 sq ft	\$	264,900
3601 Prunus Place	1,966 sq ft	\$	369,000
2802 Samara Dr	2,419 sq ft	\$	355,000
2812 Samara Dr	4,286 sq ft	\$	650,000
2816 Samara Dr	2,757 sq ft	\$	365,000
3120 Samara Dr	1,729 sq ft	\$	184,900

Carrollwood Wrecks

Carrollwood's own women's tennis team, "The Wrecks," begins its 2015 season on August 27th. Home games are on Wednesdays at 9:00 at the Rec



Center. (Catch the joke?) "The Wrecks" belong to the ALOT League and play clubs throughout Hillsborough County. It's great fun and great exercise. Women residents are eagerly welcomed..sorry, guys. Subs are needed. Call Mary Hicks at 935-3920 or Keen O'Sullivan at 932-1843 for more information. (continued on Page 14)

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Tammy Waugh

This & That

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!



Hillsborough County Democratic Women's Club

Hillsborough County Democratic Women's Club will meet Monday evening at 6 p.m., September 1st, at Mimi's Café. The address is 11702 N. Dale Mabry Highway, next to Barnes and Noble book store. Election issues will be discussed and political candidates will appear. The public is invited. For further information, call Lula Dovi at 932-6944.



Puzzle of the Month | Brain Teaser



A cleric must number the pages of a manuscript from 1 to 100. How many times will he inscribe the figure 9?

Email the Editor at Rox@rox-c.com before September 14th with your solution. All that reply with the correct answer will have their name, along with the answer, posted in the October issue of *The Caroler*!

Solution to the August Scramble:

The theme: "Back to School"

epicln: pencil rindsef: friends atecrhe: teacher stunted: student foifec: office

ekhwomor: homework

ygm: gym osclromas: classroom

sttes: tests

Congratulations to: Charlie Ross Curtis Moreau, Trent & Ana Stalllings, Shirley Roberts, Remi J. Brantley, Iliana Giordano, Bill Koehler, and Greg Murin for submitting all the right stuff!

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SVP, Branch Manager NMLS ID 517462

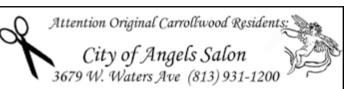
Chris Garlinghouse Assistant Branch Manager NMLS ID 477973

Carrollwood Office 3702 W. Bearss Ave. Tampa, FL 33618 P: 813.397.4960 F: 813.397.4961









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