



# the *Carroler*



November 2022

A Monthly Publication of the Carrollwood Civic Association



## HAPPY 100TH BIRTHDAY LULA DOVI



ORIGINAL



### Notice of Board Meetings

Monday, November 14, 2022

CRD Meeting: 6:30 p.m. | CCA Meeting: 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



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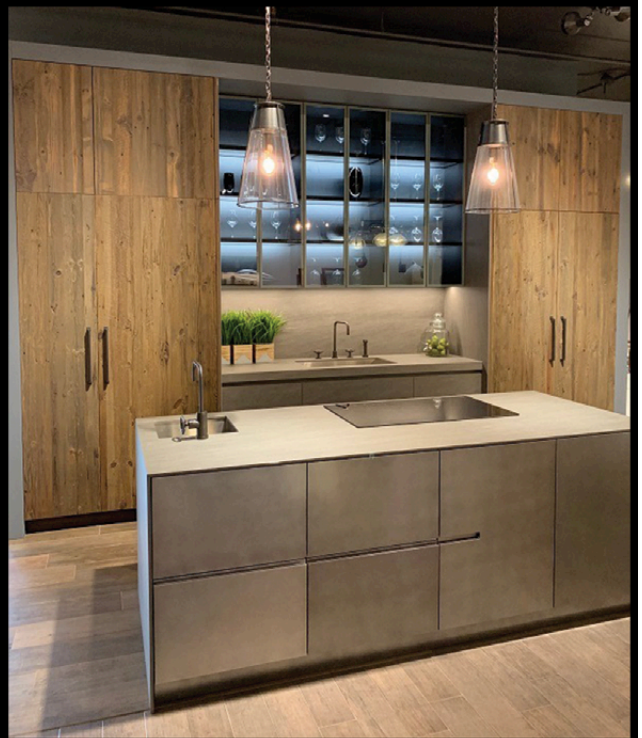
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Jim Powell



Mark Tempest



Josh Shaffer



Corey McKeown



Jimbo Woodroffe



Jim Blanco



John Schinka



Eric Pellenbarg



Ashley Gray



Jerrod Mills

By Jim Powell, CCA President

This month our president, Jim Powell, was getting a well-deserved meeting off. For the meeting, we finished the planning for several events and forecasting for 2023 projects. We had a discussion concerning short-term rental properties and event scheduling with residents in attendance. Josh Shaffer gave a report on low crime rates in the neighborhood. We want to remind everyone if you have an incident to report, call Hillsborough County Sheriff's Office to report it. Then send an email to Josh at the crime



Neil Norden



Bryan Huls



John Perez

watch email. Neil Norden has been hard at work securing our luminaria supplies for Christmas Eve. For social planning, check out the info on Page 12 for the upcoming events calendar. Be on the lookout for a few adult events in 2023. Lastly, we want to say thank you to the CRD Board. They have had a very busy year maintaining OC and their hard work shows in our neighborhood.

### The Warm Glow Of The Holidays Begins With You

Each year, neighbors throughout Original Carrollwood line the streets and common areas with luminaria on Christmas Eve, inspiring goodwill 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 \$13 each 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 luminaria, no problem. For a small donation, and with the help of Boy Scout Troop 217, the scouts will set up your luminarias on Christmas Eve morning.

You can pick up your luminaria kits and hire the Boy Scouts to deliver and set up your luminarias at the Rec Center, Monday through Friday. The Boy Scouts will also be selling kits and taking orders on the following Saturdays:

- Saturday 11/26 at the Rec Center 9 a.m. - noon
- Saturday 12/3 at the Rec Center 9 a.m. - noon
- Saturday 12/10 at the Rec Center 9 a.m. - noon
- Saturday 12/17 at the Rec Center 9 a.m. - noon

#### LUMINARIA KIT PRICE LIST

- \$13 — 1 Kit (20 candles, 20 bags, 20 votive cups)
- \$33 — (\$13.00 + \$20.00 for delivery) — 1 Kit with Christmas Eve set up
- \$65 — 2-Kits with Christmas Eve set up

**THE LAST DAY TO PLACE AN ORDER FOR THE BOY SCOUTS TO DELIVER AND SET UP YOUR LUMINARIAS WILL BE SATURDAY DECEMBER 17. AFTER THAT, ABSOLUTELY NO MORE SET UP AND DELIVERIES CAN BE TAKEN.**

Make all checks payable to: Original Carrollwood Civic Association

Please note: The pricing for luminary kits has been \$10 for a number of years. The new price of \$13, initiated in 2021, simply reflects the increase in the cost of materials for the kits, including the candles, bags, and votive cups.



Mark Snellgrove



Suzy Giunta



Mark Georgiades



Joe Costa



Chrissie Price



Mike Carelli



Dr. Anna Brown



Jack Griffie



Kevin Shidler

# CRD News



By Mark Snellgrove, CRD President

CRD treasurer - Mark Georgiades - reported at the October meeting that the Board closed out the fiscal year ending September 30th with \$610,437.24 of expenses, coming in \$17,579.76 UNDER budget.

Also, there were five residents in attendance and one asked if there was any damage to community properties due to Hurricane Ian. There was some tree damage, resulting in \$2,635.00 worth of emergency tree trimming, but overall, nothing else. Thanks to Board

member Suzy Giunta for very quickly getting the trees trimmed and hauled away.

Lastly, the Board discussed prioritizing future projects to address deferred maintenance. It was a light meeting agenda for a change of pace.

We look forward to seeing you at the next community event. 

## CRIME WATCH

SEE SOMETHING  
SAY SOMETHING

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

Keep car doors locked and  
report any suspicious activity.

VETERANS DAY, NOVEMBER 11  
HONORING ALL THOSE WHO HAVE SERVED.

*Thank you!*



# COMMUNITY CONTACT INFORMATION

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



## BOARD OF DIRECTORS

President	Jim Powell . . . . . 813.892.1859
	<a href="mailto:JPowell@originalcarrollwood.com">JPowell@originalcarrollwood.com</a>
Vice President	Mark Tempest . . . . . 813.935.0540
& Long-Range Planning	<a href="mailto:MarkTempest@originalcarrollwood.com">MarkTempest@originalcarrollwood.com</a>
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Treasurer	John Schinka . . . . . 813.503-1258
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Legal	Eric Pellenbarg . . . . . 703.448.4121
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## COMMITTEES

Crime Watch	Josh Shaffer . . . . . 813.493.1244
	<a href="mailto:Crimewatch@originalcarrollwood.com">Crimewatch@originalcarrollwood.com</a>
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Construction & Dock Permitting	Jimbo Woodroffe . . . . . 813.549.9425
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Members-at-Large	Neil Norden . . . . . 904.742.8649
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**Carrollwood Recreation District**  
[www.originalcarrollwoodCRD.com](http://www.originalcarrollwoodCRD.com)

## BOARD OF TRUSTEES

President	Mark Snellgrove . . . . . 813.846.0424
	<a href="mailto:MarkSnellgrove@originalcarrollwoodCRD.com">MarkSnellgrove@originalcarrollwoodCRD.com</a>
Vice President	Suzy Giunta . . . . . 813.351.0651
	<a href="mailto:Suzy@originalcarrollwoodCRD.com">Suzy@originalcarrollwoodCRD.com</a>
Treasurer	Mark Georgiades . . . . . 813.240.5554
	<a href="mailto:georgiades@originalcarrollwoodCRD.com">georgiades@originalcarrollwoodCRD.com</a>
Secretary	Joe Costa . . . . . 813.932.4269
	<a href="mailto:JoeCosta@originalcarrollwoodCRD.com">JoeCosta@originalcarrollwoodCRD.com</a>

## COMMITTEES

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

## Carrollwood Recreation Center

3515 McFarland Road; Tampa, FL 33618  
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- 1/4 page . . . . . \$75
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- Classified \$20-25 words

Direct mailed each month to all OC residences and more.

For name and address corrections, please email [Caroler@roxc.graphics](mailto:Caroler@roxc.graphics) so *The Caroler* mail list can be updated. Thanks!

Contact: Roxanne Clapp  
[Caroler@roxc.graphics](mailto:Caroler@roxc.graphics)  
 813-991-1860

Published for  
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 Association by:



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

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

# Neighbor TO Neighbor



## CLASSIFIED ADS

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# Yard OF THE Month

## THE GRAY FAMILY 3016 SAMARA DRIVE

We are honored to be chosen for "Yard of the Month" and proud to live in a community that works hard to keep it looking its best. Our yard has been a labor of love over the years and is still a work in progress; constantly moving plants, adding new ones, trying to master the temperamental azaleas and keep our oak trees healthy. We have lived in OC for over 18 years and can't think of a better place to call home. Ashley is a native Floridian, born and raised in Ocala, FL, a CCA board member and a Realtor®; selling many

homes in our neighborhood. Scott calls Atlanta his hometown but has lived all over the world as his father was a diplomat with the Australian government. (you name it, he has probably lived there!) He is VP of Technology at Raymond James and enjoys his afternoon walks in the neighborhood. We moved from Atlanta in 2004 to be closer to family and have raised our two girls here. Seems like yesterday they were walking to Carrollwood Elementary and now one is attending Auburn University and the youngest will be graduating from Hillsborough IB in May. We will have more time on our hands as we approach the empty nest phase...maybe more yard work is in our future. 

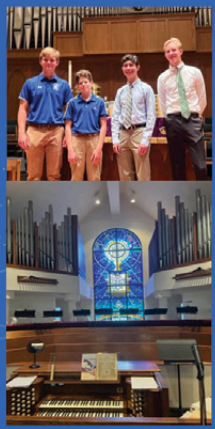


Email your nomination to:  
[YardoftheMonth@OriginalCarrollwood.com](mailto:YardoftheMonth@OriginalCarrollwood.com)

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



Four winners of the 2022 Margaret McAlister Organ Scholarships awarded by the Tampa Chapter of the American Guild of Organists will perform on the lovely Zimmer pipe organ at Grace Lutheran Church Sunday, Nov. 13, 2022 - 4 p.m.



Margaret McAlister was an organist at First Presbyterian Church in downtown Tampa for 65 years and believed in encouraging young people to learn to play the organ. Other young organists and chapter members will also perform. Event sponsored by the Tampa Chapter of the American Guild of Organists.

## FREE RECITAL

Free-will offering will go to the Margaret McAlister Scholarship Fund

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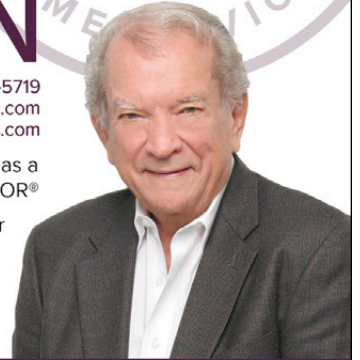
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# HURRICANE IAN

Before the clean up

## MIRACLES *Article and photos by Michelle Cochise*

**Miracle #1:** As everyone knows... here In Tampa Bay Area...we were incredibly blessed not to be in the direct path of Hurricane Ian. Yet.. even so... it left it's mark here in our Original Carrollwood neighborhood.

When I walked outside Thursday morning after Ian had "mostly"

passed by...I was overwhelmed with gratefulness.

The fact that so many of the beautiful trees in our neighborhood were still standing was nothing short of incredible. Our yards were a mess... but the imminent danger had passed.

I could hear the hum of a generator in the background of one of our neighbors that must have lost power. I said a prayer for them & all others in Ian's path.

As I prayed...I praised God for sparing us here from catastrophe damage. Also for providing the state of Florida with the cooler weather as many went without power...and were also dealing with much more than yard clean up.

As I was looking around..I realized that all those beautiful trees had been drastically stripped of their MANY limbs..leaves..and Spanish moss....ALL over the street & yard. I ALSO realized that because of recent health issues...I would NEVER be able to clean it up.

I prayed for assistance...and as my friends & neighbors were texting me to see how I fared Ian...I shared that my yard was a mess...but knew theirs were too.

**Miracle #2:** By 12 noon...These Original Carrollwood angel's & some

friends from my church came (14 all together) and joyfully pitched in & in 2 & 1/2 hours...had cleared the street & my yard of Ian's fury.

The wildest part is that none of them contacted each other to solicit help ..each group of folks from various parts of our neighborhood.. JUST SHOWED UP. ALL at the same time... rakes...brooms...gloves & love in their hearts!!

I don't have to tell you how touched I was.I was overwhelmed with emotion & cried when I opened my door to discover their arrival. What a beautiful surprise!

The experience was similar to an old fashioned "barn raising" in the "old days"... Neighbors coming alongside neighbors in need.

Like they say ... "MANY hands make light work".

I don't know about "light"...there was a LOT of downed limbs...but you get the point..lol.

Thank you Original Carrollwood for yet again proving that you are the BEST neighborhood in all of Tampa. I've been here for 50+ years... wouldn't live anywhere else.

I love you guys.



## A Special Place to Live *by Jody Hackman*

I went to White Sands Beach last Thursday afternoon to get a jump start on the clean up so as not to be overwhelmed in the morning (my usual raking time). When taking my first load of palm fronds to the street, a truck pulls in and a gentleman and two boys pile out. The next thing I know, they're collecting a pile of fronds from the volleyball court. Another young man comes in on his bicycle and jumps in to help. Then another boy comes walking up and joins the group. Within 10 minutes there was a crew raking, bagging, and hauling debris to the street. Many hands make for light work. Thanks go to Gabe and Julian (and their parents Nick and Cassie Gomez) and Kaden and Luke (and their parents Jamie and Diedre Heggedal) for all of their hard work.

This isn't the only story of neighbors coming together to help each other that day. That sense of community is what makes Original Carrollwood a special place to live.



AFTER the clean up

# RECLINATA LANE

Photos by Lawrence Davis



**Two of our newest residents serving the community!**

Tim and Rhonda Garrett moved to Prunus Place in June 2022. On September 29, the day after Hurricane Ian swept through, they were giving out free coffee with sugar and cream to residents without power. Three cheers to our new Original Carrollwood neighbors!!!

Photo credit: ©2022 Lawrence Davis All Rights Reserved

## Getting In the Spirit After Ian Clean Up!

Photos by Lawrence Davis



Photo credit: ©2022 Lawrence Davis All Rights Reserved





# CINEMA SATURDAYS IN THE PARK!

**NOVEMBER 12**

**Event begins at 4 p.m.  
Movie starts at 6 p.m.**

There is a private event at the Rec Center that will require parking. We encourage other parking options, walking, biking, etc.

Enjoy a beautiful evening at the park with your neighbors. Bring your lawn chairs/blanket and enjoy a movie on the lawn at Original Carrollwood Park.

**Volunteers:**

We are looking for a few volunteers for this event. All volunteers will earn community service hours. Please contact us ahead of time. Adult volunteers welcome as well! Contact [events@originalcarrollwood.com](mailto:events@originalcarrollwood.com) for more information.

## upcoming Social events



**DECEMBER** – Movie in the Park! (Date TBA)

**DECEMBER 17** – Lighted Boat Parade

**DECEMBER 24** – Luminaria Lighting

**DECEMBER 31** – New Year's Eve Fireworks at White Sands Beach

## Welcome Newcomer



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

[jimblanco@originalcarrollwood.com](mailto:jimblanco@originalcarrollwood.com) 813.930.2420

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

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

Email your information to:  
[jimblanco@originalcarrollwood.com](mailto:jimblanco@originalcarrollwood.com)

*Thanks for your help.*

## Help Maintain Lake Carroll Make a Donation

Residents! Help keep Lake Carroll clean and safe. Financial contributions are needed from everyone. Funds are used to offset expenses for vigorous water sampling and testing, and other lake maintenance and monitoring needs. Contributors are greatly appreciated and will be acknowledged in *The Caroler*.

### LAKE FUND DONATION

Name: \_\_\_\_\_

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

Make funds payable to: Carrollwood Civic Association; 3515 McFarland Rd.; Tampa, FL 33618. Please include this form OR donate through PayPal on the OC website: [www.originalcarrollwood.com](http://www.originalcarrollwood.com)

Stay up to date with the Crime Watch/Events Email and our Facebook Group.

Original Carrollwood Civic Association | [www.facebook.com/groups/CarrollwoodCivic](http://www.facebook.com/groups/CarrollwoodCivic)

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IERNA's | 813-291-2022

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CAROLERO621



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## OC REAL ESTATE

### HOW HURRICANE IAN HAS AFFECTED REAL ESTATE TRANSACTIONS



By KT Tershowski/REALTOR®

As we all experienced last month with hurricane Ian, we were expecting a direct hit based on meteorologists' predictions. Some of us did have minimal damage and debris cleanup. We have been fortunate Tampa Bay has not truly undergone a severe catastrophic storm (for quite some time). It is unfortunate to have witnessed the devastation in Ft. Myers. Consequently, buyers and sellers who were scheduled to close on their real estate transactions shortly after post-storm have experienced an inconvenience with closing date delays.


Tampa natives state the mounds that were built by the Tocobaga Tribe (hundreds of years ago) have protected us from hurricanes and disastrous storms in the Tampa Bay area. This Tribe resided in small villages between the Gandy and Safety Harbor areas. According to Tampa natives, the Tribe has blessed their mounds from major natural disasters. However, no one has been able to validate this legend. To counter this validation, the only hurricane recorded to have had a direct hit on the Tampa Bay area making landfall in Clearwater, Florida, occurred 174 years ago named as the, "Great Gale of 1848."

Although we dodged the bullet yet again, the entire state of Florida was declared as a "disaster zone" according to FEMA, and was lifted Sunday, 10/09/2022. In the AS-IS FAR/BAR purchase agreement contract, there is a clause that discusses force majeure. In laymen's terms, force majeure relates to hurricanes, floods, extreme weather, wars, terrorism, pandemics (i.e. – COVID-19), etc. and/or any other acts of God. In result, this would prevent the buyer(s) and seller(s) to not have an obligation to perform or become liable for damages if there is a disruption or delay with availability to services. These would include any lender requirements pertaining to insurance or any essential approvals required to close on the transaction.

Per the AS-IS FAR/BAR contract there is a clause that states, "All time periods affected by the force majeure event, including closing date, will be extended a reasonable time up to seven days after the force majeure event no longer prevents performance under this contract; provided, however, if such force majeure event no longer continues to prevent performance under this contract more than 30 days beyond closing date, then either party may terminate this contract by delivering written notice to the other and the deposit shall be refunded to buyer, thereby releasing buyer and seller from all further obligations under this contract."

This seven-day period is somewhat ambiguous, as this

effective length of time begins once performance is allowed to be exercised by all parties involved in the transaction without any restrictions or disruptions to obtain essential approvals in order to close (i.e. – in this particular instance, once FEMA lifts their restrictions). From my seller's upcoming transaction in Original Carrollwood was expected to close on Monday, 10/03. We executed the first closing date extension to Monday, 10/10, and now the second extension (hopefully the last extension) to Friday, 10/14 (as of *The Caroler* deadline). We received the clear to close (CTC) earlier than we projected on Monday, 09/19, meaning all lender's required conditions have been fulfilled and the transaction is ready to close. The CTC was retracted and placed back into an 'approved with conditions' status until a satisfactory re-inspection has been performed by an appraiser per lender requirements and FEMA regulations in order to fund the loan. However, this can only be performed once FEMA lifts their restrictions. This process is required to ensure there has not been any damage caused to the property according to their "Natural Disaster Procedure." Fortunately, all parties are eager to close on this particular transaction and all parties are diligently working together well to arrive at the closing table.

It's important to keep in mind for those who plan to buy or sell real estate in the future, there are many moving parts and multiple parties working together to complete all contractual steps/contingencies and met all deadlines throughout a real estate transaction. We are fully aware buying and/or selling real estate can be a stressful and emotional process, but our day-to-day role as a realtor is to do our best to alleviate any unnecessary stress, and sometimes we must act as therapist when emotions come into play. Even the most qualified seasoned realtors cannot prevent all obstacles that can arise, but there are some things that come up that are out of our control. As for the professional and experienced realtors, please always remember, we do try our best to work amicably together with all parties to ensure a smooth and seamless transaction. The ultimate goal is to achieve a win-win scenario for all parties to end up fully content at the finish line. We aspire for all parties to walk away from that closing table with pearly white smiles on their faces. 

### OC Listings as of *The Caroler* deadline

Compliments of Wayne Wilson, Realtor®

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

Status	Address	Htd Sq Ft	Price
A	11212 Carrollwood Dr	3,559	\$799,000
A	3009 Sabal Road	2,148	\$717,000
P	10415 Lake Carroll Way	1,302	\$449,900
P	3112 Lake Ellen Dr	1,824	\$500,000
P	11705 Lipsey Rd	2,037	\$559,000
S	11508 Carrollwood Dr	1,700	\$350,000
S	10425 Orange Grove Dr	3,162	\$1,100,000

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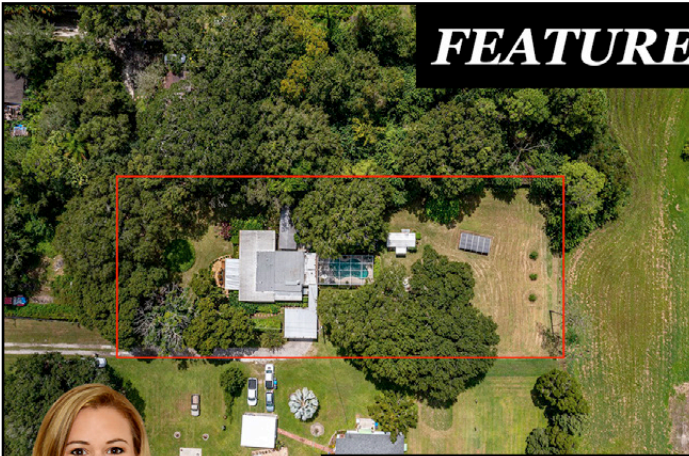
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1.17 Acres | 3 Sheds  
Detached In-Law Cottage**



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**OCTOBER SOLDS**

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**ORIGINAL CARROLLWOOD**

**Sold For: \$552,000**

1702 W. COUNTRY CLUB DR. | TAMPA, FL 33612

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**Listed For: \$499,000 | Sold For: \$500,000**

**UNDER CONTRACT**

912 LAKE BROOKER CT. | LUTZ, FL 33548

**\*Buyers Represented**

*\*As of the Caroler Deadline*

## What's So Special About Yoga?

by Stacy Fender, OC Resident and founder of Moon Drop Yoga Studio in Carrollwood.

Yoga is everywhere in so many forms - some prefer it as a workout and others practice to assist in meditation. Let's dive into what yoga is and why it is a fantastic tool for your overall health.

Yoga was created thousands of years ago and the root of the word "Yoga" means "to unite." In yoga, we seek to create harmony between the mind and body. Once this harmony is reached, you are said to reach Bliss or Zen - a state of inner strength and lightness at once - a euphoria of sorts.

While it can take many years of practice to reach a lasting sense of Bliss, you can capture bits of it on a Tuesday in a yoga class and then take that feeling out into the rest of your day. Imagine how you can show up in the world, with a keener focus, resilient body, and kinder heart!

The Yoga that we see is just one part of the 8 "limbs" of the philosophical system of Yoga. It is the asana or physical practice of moving into different poses which can strengthen & stretch, enhance flexibility and balance on the outside and help balance your thoughts and emotions on the inside.

While practicing asana, you release your mind's usual "chatter" about work, kids, and other thoughts and begin to drop the thoughts into the body. Whether your chosen class incorporates sequential movements (called a Flow or Vinyasa) or if the poses are more static (found in Hatha, Iyengar, Restorative, Yin), the end result is the same - a more healthy and well-cared for body and mental state.

In addition, the constant refocusing of your thoughts through movement and breath work can help you to uncover truths about yourself. A clarity comes through practice and often inspires people to discover their talents and purpose.

In a world filled with distractions and so much mental stimulation, it can bring great peace to incorporate a Yoga practice into your daily or weekly habits. By building outer and inner strength, enhancing mental clarity and emotional stability, we can truly pursue our dreams and positively effect the world around us.

## Tai Chi Makes a Positive Impact

by Melodie Rivenbark with Suzanne Chen

With all that's been happening in our world over the last 2.5 years, I felt compelled to write about some classes that are making a huge positive impact on many folks' lives. As a senior rehab nurse, I realize the importance of slow-moving exercises to improve balance, flexibility, coordination, strength, and overall health to reduce potential fall risk. I joined the Tai Chi and Qigong classes for health offered by Certified Instructor Suzanne Chen at Grace Lutheran Church (in a large air-conditioned room) Mondays and Thursdays from 10-11 a.m. right here in our neighborhood near the intersection of Dale Mabry Highway and Linebaugh Avenue (3714 W. Linebaugh Ave, Tampa, FL 33618). We practice guided-breathing, Qigong warm-up movements, balance exercises, Tai Chi moves and the formal Yang Style Tai Chi Long-Form (Part 1) with the beautiful intention of easy, fluid movements for greater balance and health. This teacher is very careful with your form, and practices for maximum safety. These exercises serve to build bone density, and are excellent for reducing tension and stress. The breathing exercises help us to breathe deeper for greater oxygen exchange. This is mindful movement that is excellent for developing focus and improving memory as we learn our routines. We have beautifully named movements like wuji, single whip, horse stance, grasping the sparrow's tail, brush knee series, cloud hands, parting the horse's mane, bear swimming, white crane spreads its wings, and repulse monkey/retreat step back! Since joining the class, my overall balance and walking have improved dramatically. My breathing is deeper and more controlled. This class is open to any age adult who can stand for one hour (unassisted), although she does offer customized classes for those who have different health needs. I am in a class with people in their 50s to 80s! Her classes are \$8/class, and she can be reached at [schen4000@gmail.com](mailto:schen4000@gmail.com) for more information. I made this an investment in my continuing health and attend whenever my work schedule allows. This is a wonderful and encouraging group of people, several of whom are Original Carrollwood Residents. Come join in on the fun. You will be glad you did! As Instructor Suzanne Chen says, "Always walk in peace and harmony for greater balance and health".





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Our *Homeless in Our Community Outreach Ministry* at Grace Lutheran Church works with organizations providing support for those that are homeless and/or in need and brings awareness to homelessness issues.



Contact our office for information.

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[gracetampa.org](http://gracetampa.org)



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# Carrollwood Elementary News

In October, students celebrated “Stemtober” in which classes focused on science, math, and technology concepts. Students celebrated the start of the school year at Skate Night, an annual tradition at United Skates. The generous families of Carrollwood Elementary raised over 2,000 items for the Owl Pantry food drive. The Carrollwood Owls had a full month even with a week off for the hurricane!

Carrollwood Gold Cards go on sale October 22nd on the school store website. All proceeds benefit 5th grade!

Congratulations to our amazing teachers and support staff of the year! Melissa Irvin, Media Specialist, KC Apple, ESE Teacher, Elsa Brito-Administrative Assistant

Thank you to our sponsors: Platinum: Channelside Plumbing, West Florida Concrete, Green Iguana Bar and Grill, Gulfshore Plumbing, Sweets by Kat, Party Yardy, Noralis Lopez Zayas, Realtor (Align Right Realty Carrollwood), Langee Realty, Ilene Taylor, Realtor (Mihara and Associates), DeDominico Orthodontics, Bounce Genie, The Flores Lam Team (Coldwell Banker Realty) Gold: TLC Pediatrics, Hoopwerx, Code Ninjas, Jet's PIZZA, Moon Drop Yoga



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

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

The policy form number for the New York Life Secure Term MVA Fixed Annuity is ICC10-P111 in most jurisdictions, in some states, it may be 210-P111, and state variations may apply.

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# Puzzle OF THE Month



What is a 12-letter compound word, and people celebrate in the fall?

Find the hidden peacock!

It may be bigger or smaller, or a different shape or color altogether!

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



## Answer to Last Month's Peacock Peek-a-boo: Page 7!

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

- Mary Long
- Katherine Clapp
- Tom Shea
- Terry L. Kors
- Gary and Janet Pailthorp
- Ellaria and Maggie Scaffè
- Doug Norton
- Nilla Leto
- Angie Ducker
- Michelle Cochise
- Michael Rigau
- Luca Barolo
- Bronson Williams
- Summer Dyal



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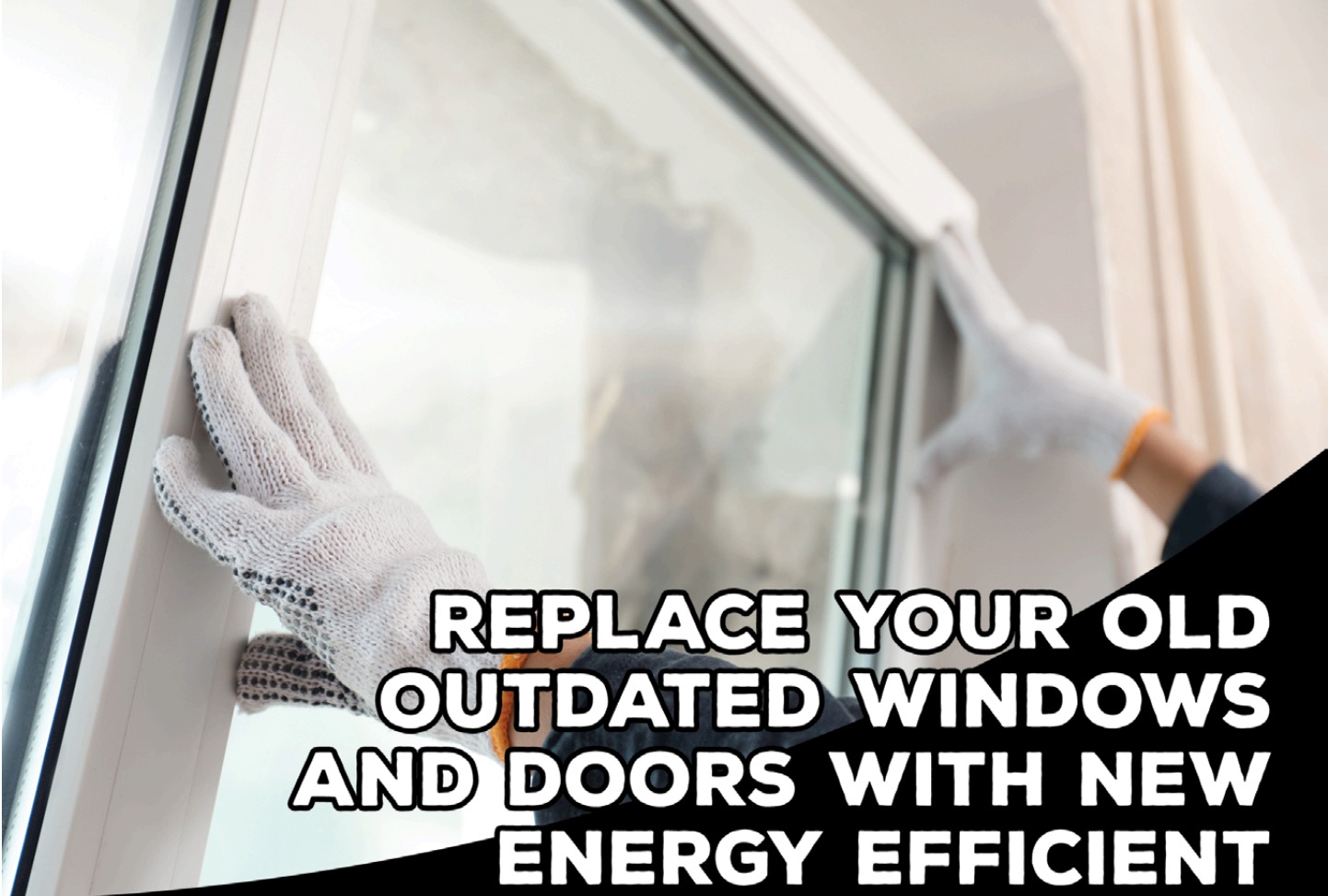
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