



THE DIVINE NINE: BLACK-GREEK LETTERED ORGANIZATIONS



- Alpha Phi Alpha Fraternity** | Founded 1906, Cornell University
- Alpha Kappa Alpha Sorority** | Founded 1908, Howard University
- Kappa Alpha Psi Fraternity** | Founded 1911, Indiana University
- Omega Psi Phi Fraternity** | Founded 1911, Howard University
- Delta Sigma Theta Sorority** | Founded 1913, Howard University
- Phi Beta Sigma Fraternity** | Founded 1914, Howard University
- Zeta Phi Beta Sorority** | Founded 1920, Howard University
- Sigma Gamma Rho Sorority** | Founded 1922, Butler University
- Iota Phi Theta Fraternity** | Founded 1963, Morgan State University

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F.L.I.P - F.L.O.P
Support Groups**

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Black Greek Organizations**

**Ocala Housing Authority
Opening Waitlist for**



African American's Contributions

Celebrate with us the unsung heroes during Black History Month. We will reflect on the contributions African Americans have made throughout Marion County, Florida, and the United States of America. Light refreshments will be served.

Monday, Feb. 6 | 11 AM - 1 PM
Free | Ages 18+

**Mary Sue Rich Community Center
at Reed Place
1821 NW 21st Ave.**

OCALAF.ORG/RECPARK | 352.401.9680



Our mission is to record the rich history of the people, places and events in the community and share information that impacts the lives of residents in Marion County.



TOWN Talk MAGAZINE

Sharing the good news happening in our community.

Founders

Monica Bryant & Cynthia Wilson-Graham

Editor

Monica Bryant

Photography/Editor

Cynthia Wilson-Graham

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Scott Hackmyer

Renstar Medical Research

Let's Talk

We want to hear from you:

Email your submissions, events, comments or questions to

Towntalkmagazine@yahoo.com.

Please include contact information (name and phone number) on the submission. Deadline is the first Monday of each month for the following month's publication.

Policy Statement

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The opinions expressed in this publication do not necessarily reflect the views of Town Talk. All articles, announcements and advertisements submitted are subject to refusal and editing at the editor's discretion.

Contact Us:

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EDITOR'S DESK



February is a very BUSY month. For starters, we observe Black History Month, an annual celebration of achievements by African Americans and a time for recognizing their central role in U.S. history.

There are so many events happening in our community that families can enjoy including *Remembering Marion County African American Achievements*, a talk by educator, author and photographer Cynthia Wilson-Graham, which acknowledges the successes and contributions of underrepresented African Americans, while highlighting their near-forgotten cultural heritage and resilience. The event takes place on Saturday, February 4, from 2 p.m. to 3 p.m. at the Appleton Museum of Art, 4333 E. Silver Springs Blvd., Ocala.

Valentine's Day is also celebrated in this month. Every year on February 14, people celebrate this day by sending messages of love and affection to partners, family and friends. Be mindful that everyone does not celebrate this day. For some, it may remind them of someone they've lost or they don't have a Valentine.

Just a thought! Imagine the difference it would make in our community if we

showed love and affection to people that we don't know or if we made a genuine effort to learn more about another culture and the traditions of others we know very little about such as World Hijab Day.



This annual international event was formed to promote religious tolerance and understanding. The celebration of the hijab, a traditional head covering for many Muslim women, seeks to educate people about Islamic culture and traditions.



The Town Talk Small Business and Community Resource Directory is complete and being distributed in various locations.

To receive an electronic copy, e-mail hhp5032c@icloud.com.



Let's Talk!

Monica

Monica T. Bryant, Editor

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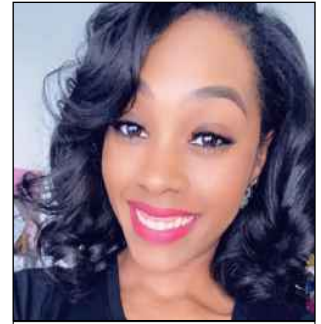
COMMUNITY SPOTLIGHT

AMBITIOUS L.A.D.I.E.S., INC. MENTORING GROUP

Colby Robinson didn't have a mentor growing up, however, she had a strong village of family, church family and positive influences as she matriculated through high school and college.

But Robinson, who's always had the desire to work with children, said she witnessed first-hand how much some minority students lacked when she started working for Marion County Public Schools and her heart would not let her just sit back and watch the at-risk youth continually decline.

So she founded Ambitious L.A.D.I.E.S, Inc., a Mentoring Group for girls ages six to 18. She said God led her to the name which stands for "Live Authentically with a Desire to Empower, Inspire and Serve. The organization's mission is to raise self-esteem and self-image in young girls and young women in minority communities.



Colby Robinson,
Founder, Ambitious L.A.D.I.E.S., Inc.

"I began this organization as a mission to restore hope with a personalized approach to empower young girls in the Greater Ocala/Marion County areas to thrive in and beyond our community," she said. "I knew I wouldn't be able to reach every child, but my goal is to reach and impact as many as I can, one mentee at a time."

Statistically, Robinson said, they have found that youth who are involved in a mentor relationship are less likely to become involved in drug activity, alcoholism, assault others and are less likely to skip school.

"I'm a firm believer that children mirror what they see. Our organization, founded in 2021, is missioned to be a positive in their lives," she said.

The official welcome session for the program, which runs from January to December, was held on January 28, but they still have a few openings left for girls and mentees. In 2021 - 2022, they successfully served 40 girls. Each session is usually capped at 20 participants, but they are expanding enrollment opportunities by increasing their membership to 25 young ladies. The group meets monthly at 10 a.m. unless they have community service or special events. The location is not disclosed to the public to maintain the anonymity of their participants.

Since beginning the program, several students have attended college with full ride scholarships, and they've seen positive behavior changes, attitude and academic improvements from participants. Robinson said they have a host of mentors assigned to each mentee, and mentors are vetted through an application process, a panel review and a level 2 background screening.

The all-volunteer staff is dedicated to the success of our youth. They aspire to be a world-class organization that builds girls of confidence and character using their voices and talents to make the world a better place. Through mentorship, they nurture their goals, aspirations and ambitions and encourage the girls to flourish into their full potential. Robinson said they accept donations and sponsorships from businesses and members of the community.

"We are always looking for community partners to work with the girls in our organization. We love welcoming new speakers to target specific topics that educate our participants or even bring an activity to the girls," Robinson said. "Each meeting we provide materials (handouts, books, crafts, etc.), snacks, or lunch and welcome any donations."

Some of the personal success stories they've received from the girls is their understanding of goal setting and achieving goals, improved self-confidence and overall self-affirmation. She said, venturing out into the community and planning outside trips with the girls is currently their greatest challenge. She said they desire to take the girls to museums, on college tours and other educational outings outside of Ocala, however, transportation and funding hinders them from doing that right now.



For more information about the program, sponsorship opportunities, to refer a girl or be a mentor, call Robinson at (352) 857-3035 or via email at mentor.ambitiousladies@gmail.com.

The **Community Spotlight** highlights a person, place or event in our community. Tell us what's happening around town so we can share your **Good News** with others. Email submissions to Towntalkmagazine@yahoo.com.

THE AFRICAN-AMERICAN ADMINISTRATORS' COUNCIL PRESENTS



Come Jazz with Me!

SPONSORED BY:
The African-American Administrators' Council

Mary Sue Rich Community Center at Reed Place
1812 N.W. 21st Avenue
Ocala, Florida 34475

SATURDAY MARCH 25th 7PM-11PM

Featuring **TRADE MARK LIVE JAZZ BAND**

Refreshments & Hors D'oeuvres Provided - \$50 DONATION
For tickets or more information please call: Ronald Jones at (352) 895-1429

A Salute to Black History Month

Join us the month of February 2023 for some exciting new exhibits! Check out the schedule below and stop by and take a tour and hear first hand about these exciting pieces of history.

The museum is located at
Howard Academy Community Center
306 N.W. 7th Ave.
Ocala, FL 34475

Thursday, February 9th - 6pm
*Rosewood 100th Anniversary - Lizzie Jenkins

*The Groveland 4

Thursday, February 16th - 6pm
*The Divine 9, the contributions of Fraternities & Sororities to our community

Emmitt Till, the Black Archives and much, much more!

For more information, please call
(352) 671-4175




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Mary Sue Rich Community Center
1821 NW 21st Ave.
Ocala, FL 34475

This is a six-week class that will meet on the following dates:
February 7, 14, 21, 28
March 7, 14
9:30-11:30 a.m.

Space is limited
FREE medical screenings offered courtesy of Advent Health Ocala

To register or for more information, contact Melissa Marino:
Melissa.Marino@FLHealth.gov
352-644-2624

Legal Aid For All
COMMUNITY LEGAL SERVICES

First Friday Family Law Forms Review Clinic
Marion County



Have you completed your own forms for Divorce, Child Support, Child Support Modification, Paternity, Name Change, or some other family law matter?

Would you like an attorney to review your forms before filing them?

Not sure what forms you need to file?

Occurs the first Friday of each month, starting:
February 3rd, 2023 | 1:00PM - 3:00PM

Marion County Courthouse
Room 1057
110 N.W. 1st Ave. Ocala, FL 34475

Register: <https://bit.ly/2MLv7Sb>
or call 1-800-405-1417



THE DIVINE NINE: ALL ABOUT SERVICE IN THE COMMUNITY

When Fredna Thornton Wilkerson hears someone mention the Divine Nine, she sees all of the Black- Greek Lettered Organizations and how they work together collectively.

“You have your individual fraternity and sorority projects, but the Divine Nine is that extra layer, you’re doing above and beyond what you’re doing at your local organization,” she said. “It’s about service. We get together just like we do in our individual organizations for service and not just to look good.”

On Thursday, February 16, at 6 p.m. at Howard Academy Community Center, 306 N.W. 7th Ave., the Black History Museum of Marion County is unveiling an exhibit featuring the history and contributions of the Divine Nine in Ocala/Marion County. The event includes memorabilia and representatives from each of the local fraternities and sororities and light refreshments.

The National Pan-Hellenic Council, Inc., (NPHC) also referred to as the Divine Nine, is the umbrella organization housing Black Greek- letter organizations. The goal of the NPHC is to promote unity among its member organizations and address problems of mutual interest to those organizations. The Council was founded because African-Americans were being denied certain rights on college campuses;

Although the NPHC has existed for nearly 92 years, Wilkerson, charter president of the local National Pan-Hellenic Council of Marion County, said the organization is still needed today.

“Absolutely there is a need for this organization,” she said. “We just chartered in 2020 and in order to be chartered, you had to show a need in the area. They just don’t let you charter your organization if you don’t need it.”

Wilkerson, also treasurer for Alpha Kappa Alpha Sorority, said the local Council started with a core group of seven representatives from the AKA’s, Delta’s, Omega’s and the Zeta’s, who met monthly to discuss coming together and what needed to be done to make that happen. They had to present to the national body what they were going to do and how they were going to make a difference in Marion County. Together they participated in Souls to the Polls and the Juneteenth Celebration to distribute voter information and provide voter education. Additionally, the Council expanded scholarships at the local level and plan to provide a scholarship to a student in their second year at the College of Central Florida since each individual organization already gives out first year scholarships.

“When you have a desire as a community to be stronger together, to do things collectively, as a collective group, as a united front. We had to present what we were going to do to the national body and it did pass,” Wilkerson said. “We do things together. We are stronger together. Some other people have picked up on that too especially when it comes to community projects. We don’t have nine active in our area, but when we are doing things we do invite representatives from the Gainesville chapters to do things together.”

It was the service projects and the step shows that drew Harriet Daniels to the Alpha Kappa Alpha Sorority. She said the members she met were always working on a service project on campus in the community all while juggling demanding caseloads and being leaders in other organizations.

Daniels, current president of the AKA’s, said their programs of focus are set every four years by the International President when she takes office. Over the next four years, their focus will include closing the gap of childhood hunger at the elementary level, enhancing the environment through cleanup and recycling efforts in addition to planting trees.

While Daniels loves making a difference by serving in her local community, being a part of a sorority is like having a second family.

“The common bond we share, helping each other and uniting our efforts to impact the community we serve. When you work so closely together as many of us do, you become family; supporting each other, cheering on successes, praying through the hard times and working for the common good, not just for yourself,” she said.

Local National Pan-Hellenic Council
Chartered June 2020

Chartering President:
Fredna Thornton Wilkerson

Alpha Kappa Alpha Sorority, Inc
President: Harriet Daniels

Delta Sigma Theta Sorority, Inc.
President: Theresa Boston Ellis

Zeta Phi Beta Sorority, Inc
President: Diana Simpson

Alpha Phi Alpha Fraternity, Inc.
President: Jacques Raphael

Omega Psi Phi Fraternity, Inc.
President: Rev. Eric Cummings

Sigma Gamma Rho Sorority, Inc.

No Local Chapter:
Kappa Alpha Psi Fraternity Inc.
Phi Beta Sigma Fraternity, Inc.
Iota Phi Theta Fraternity, Inc.





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**REGISTRATION FOR THE 2023 - 2024
VOLUNTARY PREKINDERGARTEN (VPK)
CERTIFICATE OF ELIGIBILITY IS NOW OPEN**



Obtaining the CEO (certificate of eligibility) is the first step if you will be enrolling your 4 year old in school starting in August. If you do not get the CEO, you will not be able to enroll your child in Marion County Public School's VPK program.

VPK is a free educational program that prepares 4-year-olds for success in kindergarten and beyond. Children must live in Florida and be 4 on or before September 1 of the school year they enroll.

To register your child for the VPK Certificate of Eligibility, visit the Family Portal at <https://familyservices.floridaearlylearning.com> to complete the sign-up process.

**TIPS TO STAY PROTECTED FROM
UTILITY PAYMENT SCAMS**

Ocala Electric Utility (OEU) is reminding its customers to stay alert for potential utility payment scams.

Ocala Electric Utility will never call its customers demanding payment using any prepaid cards or debit cards. OEU will never call, email, or appear unannounced at customers' doors selling energy-saving products or information, or request financial information to issue refunds. OEU also does not cut power to businesses after hours or on weekends. If customers believe there is a problem with their account, they are encouraged to call (352) 629-2489.

It's important to increase awareness about payment scams in general, so customers understand the red flags and know what to do.

- Be suspicious of callers who demand immediate payment for any reason.
- Never give out personal or financial information to anyone who calls or emails you.
- Never wire money, provide debit or credit card numbers to someone you don't know, or meet with a stranger in person to make a payment.

For more information, please contact the City of Ocala at (352) 629-2489.





WAITLIST OPENING PUBLIC HOUSING

HUD Certified Housing Counseling Agency

<p>February 8 (9:00 AM), 2023, through March 31, 2023 (or until 2,000 applicants have been reached)</p> <p>1- \$34,850 2- \$39,800 3- \$44,800 4- \$49,750 5- \$53,750 6- \$57,750</p> <ul style="list-style-type: none"> When applying, you need the following for ALL household members: income, SSN, and DOB Any individual who is income-qualified will be eligible for the waiting list For any special accommodations, please call Jacalyn Brown @ 352*620*3350 or any of the contacts listed below <p style="text-align: center;">*Bilingual staff available *Income Limits Subject to Change</p> <p style="text-align: center;">For questions, call: Michelle Jennings: 352-620-3666 (Mjennings@ocalahousing.org) Kimala Beechum: 352-620-3366 Judy Houlios: 352-620-3563</p>	<p>APPLY ONLINE ONLY! https://ocalahousing.housingmanager.com</p> <p>Computers available at:</p> <p>CareerSource Citrus Levy Marion 2703 NE 14th Street Ocala, FL 34470 Ph. 352-732-1700 Hours - M-F 8am to 5pm Bilingual staff</p> <p>Early Learning Coalition of Marion County 2300 SW 17th Rd Ocala, FL 34471 Office Hours: Mon-Thurs: 7:00am-5:00pm</p>
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*Black & Gold
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2023

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STATE REPRESENTATIVE HOSTS RESOURCE SUMMIT

While working for the Department of Juvenile Justice, Jacalyn Brown saw the need to educate, empower and advocate on behalf of the parents of incarcerated children. When she started working for the Ocala Housing Authority, she got the opportunity to create change for those families in 2009 by creating FLIP-FLOP (Families with Loved Ones in Prison - Families with Loved Ones Out of Prison) Support Groups, Inc.



Jacalyn Brown, Founder/CEO
FLIP-FLOP Support Groups, Inc.

Brown, Founder and CEO, said the organization provides free notary services, community service hours, rental and utility assistance, letter writing, referrals, work readiness, bus passes, bus tickets for individuals released from jail that needs to go out of state and their monthly support group meetings.

"I can't begin to put a number on it, she said in reference to the number of families served since its inception. "We serve in so many ways, but their ability to serve is dependent upon funding."

Brown said funding is the biggest challenge they face because their families often cannot meet some of the requirements of other agencies for assistance, and affordable, decent housing is a huge barrier to the success of their families.

FLIP-FLOP is one of several organizations participating in a Resource Summit for Formerly Incarcerated Citizens in Ocala on Thursday, February 2, from 5:30 p.m. to 7:30 p.m. at the Mary Sue Rich Community Center at Reed Place, 1812 N.W. 21st Ave.

The Ocala Summit, hosted by State Representative Yvonne Hayes Hinson (D-Gainesville), is designed to help formerly incarcerated citizens learn how to pay their fines and fees with the court system to restore their voting rights, address housing and navigate employment in Marion County so they can feel empowered to be productive members of society. Hinson will also host a Gainesville Summit on Saturday, February 18, from 11 a.m. to 1:30 p.m. at the Santa Fe College Charles L. Blount Center.

"Citizens returning from incarceration continue to face barriers and conditions as if they are still incarcerated," Hinson said in a press release. "I am hosting this Resource Summit not only to educate returning citizens on the possibilities, but also to provide a gateway to opportunities."

The Summit includes presentations by community partners including the Florida Rights Restoration Coalition, the Marion County Supervisor of Elections, Florida Cares Charity, Ocala Housing Authority, CareerSource Florida, the Marion County Clerk of Court and Comptroller and FLIP FLOP Support Groups.

"This will be the first time that formerly incarcerated persons will have a seat at the table that I'm aware of," said Brown. "I am hopeful that this round table will be the beginning of these types of opportunities for the families that I serve."

Brown said FLIP-FLOP is funded through private donations, in-kind gifts and some dedicated individuals who support the organization and give monthly. She said they recently lost one of their staunch supporters, William H. James, Chaplain Pro Tem.

The organization needs gently used clothing, gift cards, bicycles, old, usable cell phones, single day bus passes or 30-day monthly passes, a grant writer, employers that believe in second chances and landlords that will look past backgrounds and give opportunities to these individuals and families. They also need volunteers at their sister agency, the Faith and Justice Coalition Re-entry Building.

"No gift is too small," Brown said. "Each year we experience the need for additional services, therefore, we make the necessary adjustments."

Prior to Covid, they held FLIP FLOP day on the third Friday in June. Now they just host a Secret Santa or Angel Tree for children of incarcerated parents in mid-October.



Donations are accepted at monthly meetings, which used to be held twice a month, but due to continual rising costs, they cut back to once a month, the fourth Friday of each month at 6 p.m. at the Ocala Housing Authority, 1629 N.W. 4th St., Ocala.

To refer a family, go to www.flipflopstg1.com and complete the contact form or email Brown at flipflopstg1@yahoo.com or call (352) 361-1206 or (352) 426-0900.

Business Spotlight



Business Name: Therapeutic Touch Aesthetics and Bodywork

No. of Employees: 6

Business Owner: Robbin Wilkinson

Business Address: 2119 E. Fort King St.
Ocala, Florida 34471

Business Phone: (352) 732-6463

What Year Did You Start Your Business?
More than 10 years

Hours of Operation: By appointment only!

Products and/or Services: Hydrafacial MD, Spa Facials and Massage Services

Email: Robbin@OcalaMassageandspa.com

Website: www.OcalaMassageandSpa.com

Are you on Social Media? Yes

Facebook:
Therapeutic Touch Aesthetics and Bodywork

What or Who Inspired you to start your business?
I wanted to give to others

What Makes Your Business Unique or What's Your Specialty?
The heart we have for other's

What Advice Would You Give Someone Starting A Business?
Stay the course. Put God first

Additional Comments:
Gift certificates available. We provide the ultimate environment for nurturing, renewing and revitalizing your mind, body and soul.

The **Small Business Profile** is **FREE** and open to small businesses located in Marion County with less than 25 employees or solo entrepreneurs.

To have your business featured in an upcoming edition, please request a form by emailing Towntalkmagazine@yahoo.com. Completed forms can be returned via email or mailed to P.O. Box 6212, Ocala, FL 34478.

BRAIN HEALTH AND WHAT YOU CAN DO!

Article Submitted by Renstar Medical Research

Happy 2023! The New Year is often when we set health resolutions like lowering our cholesterol, eating healthier, and exercising more. But how many of us set a goal to focus on brain health? Aging causes changes throughout our body, including the brain. There are activities that can reduce aging-related brain decline and may prevent the onset of the symptoms of Alzheimer's disease. I recommend that your 2023 brain health plan focus on these:

Physical Activity: Research supports a strong connection between exercise and brain health. Exercise increases blood flow to the brain slowing age-related changes to the brain. Try to complete 150 minutes of moderate to vigorous physical activity spread out through the week. Make sure you exercise for at least 10 minutes at a time.

Healthy Diet: Foods that are good for your heart are also good for your brain. Generally, this is a diet lower in saturated fats. The MIND diet encourages us to eat from all the brain-health food groups to include nuts, olive oil, beans, berries, poultry, seafood, and whole grains. You can learn all about the MIND diet at **The MIND Diet: A Detailed Guide for Beginners (healthline.com)**. Good news- dark chocolate and wine are considered brain healthy when consumed by the MIND diet guidelines!

Sleep: Research has found that during sleep, our brain clears amyloid, a protein linked to Alzheimer's disease. Lack of sleep can impair our ability to multi-task, and it can affect our memory and attention. Make sure you establish a regular, relaxing bedtime routine. Limit daytime napping. Also try to avoid caffeine, nicotine, and alcohol close to your bedtime.

Social Interaction: Many studies have shown that social activity is linked to a lower rate of cognitive decline. Research also shows that people who have more social contacts score higher on memory and executive function testing. Keep up regular interaction with family and friends who you enjoy. Consider joining a club or sports team. Volunteering is also an excellent way to help in your community and increase your social interaction.

Control of Risk Factors: According to the Administration on Aging, Alzheimer's disease is the fourth-leading cause of death among older African Americans, possibly due to the higher incidence of heart disease, diabetes and high blood pressure, all of which are risk factors for memory loss, especially when they are uncontrolled. It is important to get regular check-ups and work with your doctor to maintain good control of chronic health issues such as diabetes, high cholesterol, and blood pressure issues. Incorporating healthy eating and a more active lifestyle are also beneficial for these chronic issues.

Get Involved in Research: African Americans are **twice as likely** as Caucasians to have Alzheimer's disease or a related dementia. In fact, African Americans have a higher risk of dementia than any other US ethnic racial group. However, the number of African Americans involved in clinical trials is very low. In fact, minorities are seriously underrepresented in current Alzheimer's clinical trials with less than 10% participation in the trials. Evidence has shown that people respond very differently to Alzheimer's medicine, depending on race and ethnicity. Thus, more African American participation in clinical trials is needed now to develop effective treatments. Research is beneficial to you as many studies help you learn more about the health of your brain and your risk for developing Alzheimer's. There are current clinical trials that also focus on improving cognitive function in individuals already diagnosed with Alzheimer's disease. Imaging, including brain scans to detect amyloid protein, and blood work on the clinical trials are provided at no charge.



FREE MEMORY EVALUATIONS
with Dr. Theresa Clarke

Get to Know Dr. Clarke and Renstar Medical Research

Dr. Clarke has a longstanding interest in brain health. A graduate of Cornell Medical School, Dr. Clarke is a surgically trained physician assistant. She earned her Ph.D. in Biomedical Science in 2014. Early in her career, she found purpose in combining clinical research with practicing medicine. She has strong experience in treating the health and wellness of patient diagnosed with type 2 diabetes. In fact, her PhD thesis was on the correlation of diabetes in Alzheimer's patients. Dr. Clarke is on staff at Renstar Medical Research as a psychometric rater and patient educator.



Renstar Medical Research opened in 1998 and is still locally owned. Renstar has completed nearly 800 clinical trials with a consistent focus on safety and patient experience. Renstar has three separate research clinics in Ocala. They work with a team of local physicians to perform clinical trials for indications such as Alzheimer's disease, COPD, hidradenitis suppurativa, diabetes, obesity, Parkinson's disease, and many other medical conditions that affect our community.

Join us **Saturday, February 18th**, from **10:00AM-2:00PM** for "A Day of Caring" at the E.D. Croskey Recreation Center. You will get a chance to hear Dr. Theresa Clarke and Dr. Pamela Lewin from the Estella Byrd Whitman Wellness & Community Center speak as well as meet local vendors in the community.



RENSTAR
MEDICAL RESEARCH

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"Seeking tomorrow's answers
to the health questions of today."

MONEY SMART

By Scott Hackmyer

MAKE A PLAN TO PAY OFF YOUR CREDIT CARD BALANCES

For those of you who used credit cards when shopping during the holidays those bills have probably come in with your payments coming due. Many of us end up spending a little (or a lot) more than we intended. Now you may need some strategies to help pay those bills, or at least the minimum payment required to prevent a late fee. If you have been reading my articles every month you have read some of this already but this is the perfect time for a reminder. If you are struggling to make your payments, I am a real believer in Just Ask. Call the customer service number on the back of your credit card and ask if they will lower the percentage rate they are charging you. They will often do this, particularly if you have made most of your payments on time and have been a card holder for more than a year or two. Some cards are charging up to 30% interest now so the companies do have room to give you a lower rate. I haven't tried this but you might also ask if they can lower the minimum payment due without having a late fee or penalty.

When it comes to paying off your credit cards if you have more than one card there are two basic plans you can follow. The one that will save you the most money is to make all of your minimum payments on every card but put extra money on the card with the highest interest rate. A second plan which many people really like is to pay off the card with the smallest balance. There is a certain satisfaction is paying off a card in full and then you can start paying off the card with the next smallest balance. If you are lucky enough you may get an offer from a company to transfer all of your bills to a zero percent card for a limited period of time, usually six months to a year. This can work great if there is no transfer or monthly fee and you think you can pay off your balance due before the zero percent offer expires as at that time they will hit you with a high interest rate. It all takes some homework and planning but can save you a lot of money.

Continuing with my belief in Just Ask, a woman I know had her electric service turned off for lack of payment and Duke Energy wanted a very large amount to restore her service. By calling and just asking, they reduced the amount needed to restore her service by around \$600. She still has to pay what she owes but at least she was able to get her service restored.

I have been a loyal Miami Dolphin football fan since 1966. Yes, it is painful. I do like reading online the Dolphin stories written in the Sun-Sentinel newspaper out of Ft. Lauderdale. I think they have great writers and cover the team really well. My subscription was up so I followed my advice and instead of renewing at a high price I called and just asked and they offered me a six month extension at just one dollar a month. I can do that.

If you are one of the fortunate ones with extra money, or you are getting a nice Earned Income Tax Credit or Income Tax Return, remember my advice about online savings accounts. Just four months ago I told you they were paying 1.75% interest. As of the first week in January, American Express Savings, Discover Savings and Capital One Savings were all paying 3.3% interest with no minimum to open an account and no monthly fee. Just go online, open an account and rest easy knowing you can transfer your money back to your local account in one day if you need it.



SUPER BOWL SUNDAY
at Church of Hope

February 12 • 9AM & 10:30AM

invite a friend, wear your team's jersey, & enjoy hot dogs before 9am & 10:30am services! Make a difference bringing a can of soup as we partner with Interfaith & Project Hope in filling their pantries!



DIASPORA WHISPERS PRESENTS

DIASPORANS HIDDEN KULTURE

An American film about the African-Americans' contributions to the culture of Florida

FEBRUARY 2ND, 2023
MARION THEATER | 50 S MAGNOLIA AVE, OCALA, FL 34471

Doors open at 5PM, screening at 5:30PM, and Q&A with creator and director Nola D at 7PM. Purchase your tickets at the door or scan the QR code now.

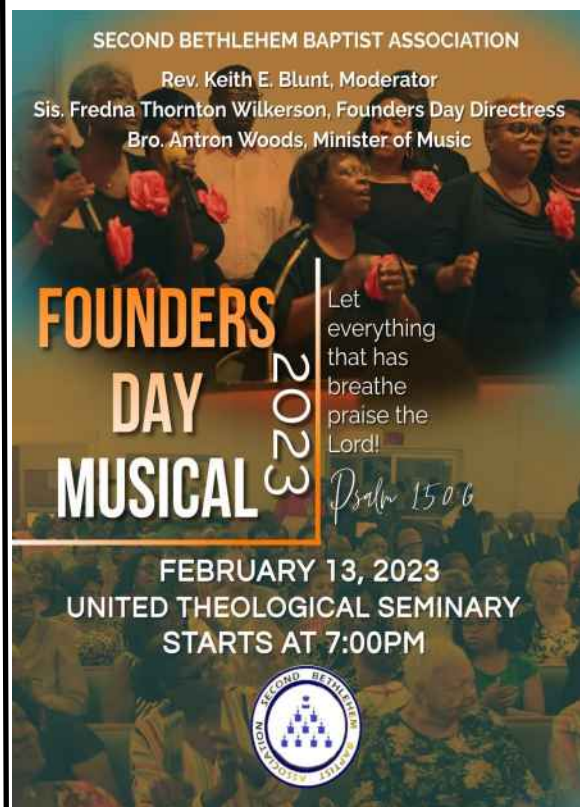
STUDENTS \$10 GENERAL TICKETS \$15

QR code and social media handles: @DHKULTURE @DWHISPERS50

Logos: DIASPORA WHISPERS, NOLA D, mca

Check out the film trailer at:
<https://youtu.be/Set16aMT8bU>.

To purchase tickets, go to:
<https://www.reillyartscenter.com/events/diasporans-hidden-kulture/>



SECOND BETHLEHEM BAPTIST ASSOCIATION

Rev. Keith E. Blunt, Moderator
Sis. Fredna Thornton Wilkerson, Founders Day Directress
Bro. Antron Woods, Minister of Music

FOUNDERS DAY MUSICAL 2023

Let everything that has breathe praise the Lord!
Psalm 150:6

FEBRUARY 13, 2023
UNITED THEOLOGICAL SEMINARY
STARTS AT 7:00PM

Logos: SECOND BETHLEHEM BAPTIST ASSOCIATION, UNITED THEOLOGICAL SEMINARY

LOCAL AUTHOR HOSTS BOOK SIGNING

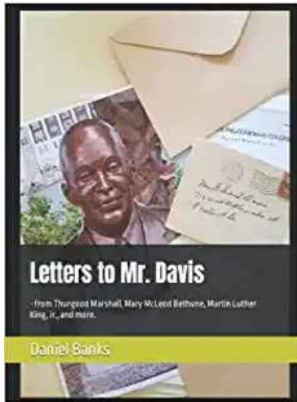
Daniel Banks, local educator, author, and musician, will exhibit and discuss newly uncovered letters his grandfather received from Dr. Thurgood Marshall, Dr. Mary McLeod Bethune, Dr. Martin Luther King, Jr., and more during a period of time from the 1930s to the 1970s at a special event at Ft. King Presbyterian HOPE House, 13 N.E. 36th Ave., on Sunday, February 19, from 1 p.m. to 5 p.m.

Banks' grandfather, Edward Daniel Davis, Sr., was president of the Florida State Conference of the NAACP, and was instrumental in gaining equal pay for Black educators in Marion County.

The event includes refreshments, exhibits and presentations and a book signing by Banks. Other activities include intergenerational arts and crafts (through Art 4 All), music and line dancing by KDC and the Sunshine Sliders. A limited supply of books will be available at the event or order on Amazon for \$21.50 at <https://www.amazon.com/Letters-Mr-Davis-Thurgood-Marshall/dp/B0BCD7SLWB>



Daniel Banks



JOIN US FOR THE NEXT MEET UP OF OCALA BOOK SPOT

Wednesday, February 8, 2023

5:30 p.m. to 7 p.m.

The Marion County Literacy Council, 120 S.W. 5th St, Ocala.

Regular MeetUp Days will be the second Wednesday of each month from 5:30 p.m. to 7 p.m. At the February meeting, the group will discuss "Ocala Reads," a community project for National Poetry Month in April.



FREE ADMISSION
on the first Saturday of each month.



Appleton Museum, Artspace and Store

Tuesday-Saturday, 10 a.m.-5 p.m., Sunday, noon-5 p.m.

4333 E. Silver Springs Blvd. | AppletonMuseum.org



JOIN US FOR AN UNFORGETTABLE EVENING

2023 Black Archives of Marion County Archive Award Nominees



Wantinisha Morant



Monica Bryant
Beacon of Light Award



Theresa Boston-Ellis



Clyde Neasman



Drayton Florence, Jr.
Unsung Hero Award



Jamie Gilmore



Dr. Barbara Brooks



Regas Woods



Cynthia Graham

Join us
Friday, February 24, 2023
7:00p.m. at the
Mary Sue Rich Center at
Reed Place to celebrate
these individuals and their
contributions to our
community! Tickets &
Sponsorships Available now
at Howard Academy
Community Center
306 N.W. 7th Avenue
Ocala, FL 34475
or use the QR code below.
For more information,
call (352) 671-4175.



Carolyn Adams



Bishop James Stockton



Rose Thomas

