

Volume 1, Issue 9 ~ January 2022

# **58 Years Later ; Keeping the Dream Alive**









In this issue:

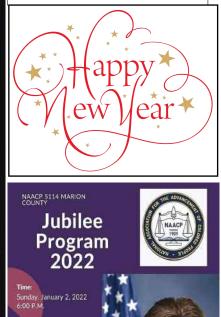
A Day On, Not A Day Off: We Still Have Work To Do!

Learn More About Phoenix Rising's YouthBuild Program

Some Children Just Need To Be Loved On!

Mr. T's Cane Grinding: Some of the Best Sugar Cane in Town

Schedule of Events for Martin Luther King, Jr. Activities



Space is limited

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.



Sharing the good news happening in our community.

Founders Monica Bryant & Cynthia Wilson-Graham Editor

Monica Bryant

Photography/Editor Cynthia Wilson-Graham

> **Contributors** Scott Hackmyer

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**

All submissions become the sole property of Town Talk Magazine. 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:**

Town Talk Magazine P.O. Box 6212 Ocala, FL 34478 (352) 897-1817

Towntalkmagazine@yahoo.com or Towntalkmagazine.org.

# **EDITOR'S DESK**

### **Monica Bryant**



The last day of 2021. What a year .....

Last year this time, many of us couldn't wait for 2020 to end. We all hoped that this year would be **A LOT** better! Sadly, for some, it wasn't.

The past year has been filled with so many good and bad memories. Although it's easier to focus on what didn't go right, especially after losing so many family and friends to Covid, and other unforeseen challenges we were forced to deal with, I choose to be thankful because no matter how bad things got, I knew that they could always be worse!

It's been 58 years since Dr. Martin Luther King, Jr. gave his "I Have a Dream" speech at the 1963 March on Washington. Although a lot of the things he hoped for has not happened yet, we continue to honor his memory and work to keep his dream alive.

When he spoke these words: "I say to you today, my friends, so even though we face the difficulties of today and tomorrow, I still have a dream. It is a dream deeply rooted in the American dream," I believe, even back then, Dr. King knew that it wouldn't be easy, but he believed that one day those things he dreamed about would come true.

Do you have a dream? If so, what are you doing to make your dream a reality? Will your dream make life better for others or just you?

Most of us make a list of things we want to do or change in the New Year. Are any of these typical Resolutions on your list this year? Exercise more, Lose weight, Travel and read more, Get organized, Learn a new skill or hobby, Save for a rainy day, Spend more time getting to know God and studying His word, Spend quality time with your family and friends and Live life to the fullest.

The last three should be a priority on all our lists! One thing I've learned, more so in the last two years then ever before, is that tomorrow is **NOT** promised to any of us.

My best friend Cynthia Wilson-Graham and I were blessed to see one of our dreams (the birth of Town Talk Magazine) come true. It took more than 20 years, but like Dr. King, we never stopped dreaming and you shouldn't either.

From the editors of Town Talk Magazine, thank you for your support. We wish each of you a safe and Happy New Year!

Let's Talk! *Monica* Monica T. Bryant, Editor

Subscribe with Us: To receive a free copy via e-mail, subscribe at Towntalkmagazine.org Annual subscription (printed copy) via mail: \$50 Advertise with Us: Business card: \$35 ~ Quarter-page: \$65 ~ Half-page: \$100

Ads are black and white and must be submitted in Jpeg or Pdf format and sent to **Towntalkmagazine@yahoo.com** on or before the deadline.

Payments can be made via Cash App (**\$Towntalkmarion**) or make check payable to Town Talk Magazine and mail to P.O. Box 6212, Ocala, FL 34478

# A DAY ON, NOT A DAY OFF: WE STILL HAVE WORK TO DO!



Shirley Wright was in her mid 20's when sne stanted participating in douvage and a feeling of hopefulness and Martin Luther King Jr. As she marched back then, Wright said she had a feeling of hopefulness and Shirley Wright was in her mid 20's when she started participating in activities that honored the late Dr.

"We marched as a sign or symbol of what was done in the past, but wanted to also remember why Dr. King had gathered so many people to March," she said. "The march 30 years ago and the march today are still synonymous - we need to keep the dream of Dr. King alive. Even if I am not physically marching, it is indebted in my heart that I must continue to represent and show up and be a voice in the community."

Wright, who has participated in MLK activities for the past 30 years, also serves on the Dr. MLK Commemorative Commission and chairs the Ecumenical Worship Service. Although she has not always physically marched, she supports and offers suggestions for the other activities i.e. Youth Day, Memorial Prayer Breakfast, Wreath Ceremony and attends the Day in the Park.

On January 17, 2022, Wright will be among hundreds of people expected to participate in the local march that begins at 9 a.m. on the Downtown Square in Ocala. A complete schedule of events, including contact information for each event, is listed on the back page.

Loretta Jenkins said former Governor Bob Graham signed Executive Order No. 85-24 urging Florida to have a year long celebration to commemorate this great American for his contribution to our nation and to the world. The Marion County Commission complied with the governor's request and a committee was formed to plan and execute activities during the year that reflected the principles Dr. King fostered. Jenkins has served on the committee since its inception in 1986 along with the late James C. Cunningham, the late Zannie Collins, committee co-chair, the late Benjamin L. Mathis, Pauline D. Vereen, Captoria Rawls, Lance E. Lancaster and several others including Sylvia Jones.

"I deemed the involvement in such a committee was a worthy cause and felt it an honor to be involved," said Jenkins, who suggested adding the Prayer Breakfast to the activities. The committee agreed and the first one was held in 2003. "When a person leaves a Dr. Martin Luther King Jr., activity, he or she should leave with a desire to do something as an individual to live out and perpetuate the positive attributes of such a great man."

The first march, the Mass Brotherhood March was held in Ocala on January 25, 1986. It began with a brief ceremony on the steps of the courthouse and ended at St. Paul A.M.E. Church. The commemorative program was also held at St. Paul, and the speaker was Rev. Dr. William Simmons, a professor at the University of Florida, Gainesville, FL. The next march, the Brotherhood March, was held six years later in January 1992. That march included the dedication of the monument at the MLK Park. A march has been held every year since except for last year when it was canceled due to the pandemic.

Ire Bethea, who has been involved with the Dr. King Commission since 1996 and been chair for 11 years, said about 65 groups, individuals and families has participated in the march in the past. He said they start contacting churches and organizations the first week of November, but there is no set cut-off date to participate.

"I have always been a community activist," Bethea said. "Getting involved also gives you a better perspective on why, where, when and how things are and what can be done to make it better." Under his leadership, Bethea said the Commission became a 501c(3) non-profit organization, improved communication with the community regarding the activities and have provided more scholarships to vouth pursuing a college education by improving their fundraisers.

Although we've come a long way, Wright, Jenkins and Bethea believe that Dr. King would not be happy with the progress we've made so far.

"He would not be pleased, but I think he would see some positive changes," Wright said. "Some think that since President Barack Obama we have had our taste of the "best life," but with all he did to try to bring equality and love for mankind, we are still in a struggle to be treated fairly from jobs, medical care and not looked upon as less than."

Jenkins added, "I don't think that Dr. King would be pleased at all with the racial atmosphere that exists in Marion County. The ideas that he espoused during his lifetime are not being lived out as a nation and especially not here in Ocala," she said.

Bethea agrees and believes that's why we still need to march!

"It keeps the reasons we march at the forefront of citizens' minds. If there is not a constant reminder, people forget," he said. "There are many people that think everything is alright in our society, but they have not walked a mile in the shoes of the people that have been overlooked for jobs that they are highly gualified for; been accused and incarcerated of crimes that they didn't commit; and been brutally beaten or killed.

"Marion County's Dr. King Commission will continue the work of Dr. King by being a voice for the people and will stand on the solid rock of faith, peace and love," Bethea said.

# **COMMUNITY SPOTLIGHT**

# PHOENIX RISING YOUTHBUILD PROGRAM ACCEPTING APPLICATIONS

JoWarn Mitchell was just looking for a job when he stopped by CareerSource to see what they had to offer. While there, Mitchell said Heaven Colon mentioned the Phoenix Rising YouthBuild program to him, and although he didn't know anything about it, he decided to give it a try.

It turned out to be a great opportunity for Mitchell, who was one of 12 students who graduated from the 9th YouthBuild class in 2019. He said the credentials he earned and the experience he gained made his resume look great.

Now, the program is looking for more young adults like Mitchell to be part of its next class, which is open to young adults between the ages of 18 - 24 years old, who do not have a high school diploma and is interested in pursuing career and educational goals. Applications are being accepted through the end of January. The next class begins January 19, 2022.

While in the program, students receive hands-on occupational skill development and classroom training designed to lead to employment in construction and other in-demand industries. They can earn their high school diploma as well as industry-recognized certifications while receiving weekly participation payments, and they also take part in community service and civic engagement projects. A key component of the program includes building a home in partnership with Habitat for Humanity of Marion County for deserving families.

"As we all work with at-risk, sometimes challenging young adults, this program is a life-changing opportunity to create a foundation of education and work experience to help these young adults succeed," Lauren Marcucci wrote in an e-mail.

Marcucci is a Workforce Development Specialist for CareerSource Citrus Levy Marion.

Mitchell, who's currently employed by Cone Distributing (Team Cone), said his favorite part of the program was actually building the house and seeing the finished product.

During the 22 week program, participants earn:

- Penn Foster High School Diploma (diploma accredited by the military, colleges, etc.)

 - 12+ construction credentials (OSHA, Forklift, Homebuilders Institute, Warehousing operations, American Hotel and Lodging Credentials).

- Bi-Weekly Stipend Pay (dependent upon participation/ punctuality) plus transportation assistance and incentives if participating and committed.

- Build a Habitat for Humanity house form the ground up (all supervised on the job training).

- \$0 out of pocket costs.

To apply online, go to https://eckerd.org/workforcedevelopment/online-application/



# **BUILD A BRIGHTER FUTURE**

FREE TRAINING, CERTIFICATIONS & WEEKLY PAY

DO YOU QUALIFY?	LET'S TALK TODAY!
You are eligible for the Phoenix Rising YouthBuild program if you are a US citizen age 18 - 24, in need of a high school diploma or GED and willing to work.	Build a Habitat for Humanity home, sharpen employability skills, earn certifications and diploma/GED, plus receive a participation allowance. Contact us now: 352-291-9550, ext. 2293 hcolon@careersourceclm.com
Free Care Ford Relations	CALA SHERE

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**.

# SOME CHILDREN JUST NEED TO BE LOVED ON

Teaching has always been a childhood dream of Loukeitha "Penny" Daymon. At a young age, Daymon, who taught at Madsion Street Academy for 7 years and currently teaches at a Title 1 school, played school in the backyard with her relatives.



"To this day, they will tell you they knew I would be a teacher because I was so passionate and dedicated about teaching them," she said. "I even gave them homework."

Lyric Wilson and Caiden Delancy being tutored by Penny Damon

Although she didn't have a tutor growing up, Daymon said she hired one for a semester for her son. She said being a teacher and having high expectations for him, it sometimes created tension between them. Her son's tutor was a teacher too and after that semester, he excelled through the rest of his school years.

"It was the best thing I could have done for him. I knew my son needed to be loved on more, so I found a tutor for him," Daymon said. "He's now a senior and that's why I believe in and I'm an advocate for tutoring."

Now Daymon, a certified K-6 teacher, who mainly tutors K-5, but specializes in third and fourth grade, is achieving her goal of starting her own business tutoring children one-on-one and helping them succeed.

"It's something about working with a small group of kids that want to learn or improve for only a few hours," said Daymon, who has tutored kids for about 10 years, and more than 50 kids in her lifetime.

Last year, she stepped out of her comfort zone and tutored her first middle school student. Daymon said with her help, help from the school and the student's parents, the child went from making C's and D's to A's and B's.

"It was such a different experience, but it was one of the best," she said. "Her family gave me the best compliments and spoke very highly of me."

Daymon said it started out with relatives and friends, but when kids showed results, she realized she could incorporate what she knew from the school's curriculum, plan her own lessons and make it fun.

"The best part was when my school listed me under the Step-Up grant program and parents could use the scholarship to pay for services," she said.

Daymon had support and wants to thank Torre Crockett of 123 Tutoring for always recommending and encouraging her to start her own tutoring business, and Dr. Barbara Brooks for inviting her to tutor in the Spring of 2021 at the Boys and Girls Club as part of Brooks educational and social service organization R.A.M.A.L (Reach, Aim, Motivate and Lead).

In addition to being the CEO of her own tutoring business for the community, Daymon said she wants to make it (tutoring) affordable by getting funding from grants. She said eventually she wants to expand into a brick and mortar and bring on other passionate and dedicated teachers to be able to serve more kids in the community.

"There isn't really any secret sauce or manual for working with kids. It's something that you must have within you," Daymon said. "If I had to give some advice, it would be to make a connection with them. Tell them, but most Importantly, show them that you care."



# **Business Spotlight**



Business Name: Ferdinand's Custom Smokers

No. of Employees: 2

Business Owner: Ferdinand Graham

Business Address: By Appointment Only

Business Phone: (352) 286-6299

What Year Did You Start Your Business? 2012

Hours of Operation: By Appointment Only

**Products and/or Services:** Custom smokers made to order.

Email: candoctile@aol.com

Website: N/A

Are you on Social Media? No

What or Who Inspired you to start your business? My son Howard purchased me a welding machine and since I enjoyed welding, I turned it into a business.

What Makes Your Business Unique or What's Your Specialty? I design and make One-of-a-Kind Smokers customized for each client.

What Advice would you give someone starting a business:

Look at your finances before you start to make sure you have the resources to support and grow your business.

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, request a form from **Towntalkmagazine@yahoo.com**. Completed forms can be returned via email or mailed to P.O. Box 6212, Ocala, FL 34478.

# Mr. T. CANE GRINDING: TRY SOME OF THE BEST



at his house.

Robert Taylor wanted to learn how to make cane syrup every since he was six years old. Taylor, who everybody calls Mr. T., said his grandfather used to make him sit in his garden and watch him.

"We had a good time out there, but he would never let me play with the other boys," he said. "He made me sit right there with him."

While serving in the military, Taylor came home on leave and bought him a few stalks of sugar cane and planted them in his yard. When he retired and came back home in 1988, he met a man named Ed Hooker, who had all the equipment to make sugar cane set up

"He made me work with him for five years before he would let me touch any of that equipment," Taylor said. "That's how I started making cane syrup from the beginning to the end."



Taylor and his family gets together several times a year for a cook out, but every year on the first Saturday in December, he makes sugar cane and invites family and friends to join him. They start at 6 a.m. About 30 people, some sitting in lawn chairs under tents and others standing around watching the syrup being made, showed up early that morning.

Taylor said the mule (machine) he uses is about 200 years old, and would sell today for about \$20,000. He said he grows the cane from November to November and then cuts

it. After it's cut, he lays it on the rack and feed the stalks into the mule.

Taylor said Jabari Anderson Counts, who was feeding stalks into the mule, wants to get into the sugar cane business. Counts, who's 10-years old, said his favorite part is grinding and getting the cane syrup.



"That's a real mule. It's called a mule because it chews up anything you put in there." he said. "Once we squeeze it, we strain it through a burlap cloth prior to it going inside the kettle."

Taylor said the catch basin holds 80 gallons of juice and the kettle holds 100 gallons. Once they put the fire to it, it takes about an hour before it begins to boil. When it starts to boil, it brings all the impurities that's in the syrup up to the top and they skim it off with the skimmers. As it cooks, he said, they continue to clean up until it starts thickening. He said the syrup gets so thick it won't go through the strainers, which are

real fine. That's how they clean the syrup, he said. It takes about three and a half hours to do 100 gallons to be down to 30. Taylor said it takes 10 gallons of juice to make one gallon of syrup, and the syrup has three stages.



"Syrup at 30, that can run off a biscuit. We can take it down to 32 and it will stop on a biscuit," he said. "Take it down below 32, between 34 and 36, and it will make you tear up a biscuit."

Alonzo James remembers one of the elders, who was like his great auntie, but everyone called her Big Momma. She had an old-fashioned mill in her back yard like the set up Taylor has, but they had a mule tied up to it named Sam. He said Sam used to walk around, and the more he walked around, the more the machine worked. Back then with that method, he said you could only put one stalk of cane in at a time, but with Taylor's set up, you can put in four or five stalks at a time.

"But the thing is, you had to feed the mule. If you didn't feed the mule, the mule wouldn't work no more," James said. "There was a guy in the back of him with a stick kind of whipping him a little bit keeping him motivated."

James said he had no idea where his brothers were taking him that early in the morning because it was meant to be a surprise. It was his first time going and he's glad he got to see it.

# SUGAR CANE SYRUP YOU CAN FIND!

"We need more things like this to teach us about the past and what our great ancestors went through and how they had to labor and get things done," he said. "From them doing that, it was commerce. They got the syrup and molasses from it and they got the sugar. They had to sell and barter to earn a living."

Pamela Wilhelm and Tom Crosby arrived around 10 a.m. Crosby brought Wilhelm and his dad, Oscar Crosby, to the event.

"It's very sugary, very sweet, but not thick like a syrup, It's not like that," Wilhelm said after tasting the juice.

Tom Crosby said his dad Oscar and Robert have been friends for more than 25 years and has attended the event for the past three years.

Taylor said Oscar Crosby tried some syrup from a mill in Fort McCoy that made cane syrup, but couldn't eat it because it wasn't clean. He said somebody told Oscar about him making syrup, so Oscar got in touch with him and they've been good friends every since.

"If you don't clean the syrup, you see it in the end," Robert Taylor said.

Taylor's grandson, 28-year-old Antonio Taylor, said if it got to the point when his grandfather couldn't make cane syrup anymore, he would definitely come out there and take it over.

"I've been doing it since I was 10 or 11 years old. That's when I got introduced to it," he said. "I probably could cook it by myself."

Tarvis Taylor, who's been helping his dad since he was about 15 years old, said he didn't have a choice. He said before his dad got all of the equipment he now uses, they used to get up and do it for Ed Hooker.

Tarvis, now 49, said his favorite part is just being out there. He wasn't helping with the sugar cane this time, his job was cooking the fried chicken, fish and barbeque chicken for the guests.

Robert Taylor grows three types of sugar cane; Ribbon, Red and POJ on the 2.5 acres. He said he chews a piece every now and then, and although he doesn't have a favorite, he can tell the difference in the juice. The Ribbon has the smoothest juice. The Red, is the sweetest because it has more pigmentation, and the POJ is the old-fashioned, soft white chewy cane.

Although Robert Taylor sells some of the syrup, he said it's not a business. A quart costs \$15, a pint is \$7.50 and half-pints go for \$2.

"This is a past time for cold days," said Taylor, who gives the sugar cane juice away. "I pass it on to anybody that wants some."

Last year Taylor did 1,000 gallons of juice.

"My favorite part is to take all that ugly junk we took in there and process it into cane syrup. Pure, brown, gold honey," he said.

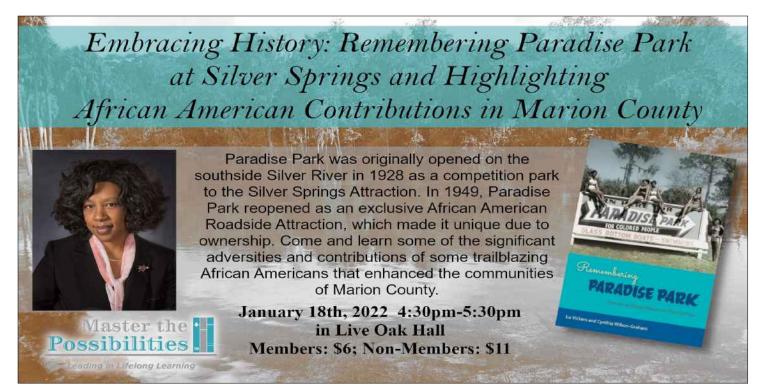
Taylor said anyone who wants some free cane juice or would like to buy some cane syrup, can contact him at (**352**) **509.1690**. He will deliver depending on how much someone buys.











## Register at: https://www.masterthepossibilities.org/node/76632

### BUILD A BETTER BUSINESS (BBB) SERIES IS BACK!

FIRST

**KEY CONSIDERATIONS FOR STARTING** 

**6 GROWING YOUR BUSINESS** 

ELGIN CARELOCK

THEN

The Greater Ocala Community Development Corporation (GOCDC) is currently registering entrepreneurs for its upcoming Build A Better Business (BBB) Series.

The BBB series is for entrepreneurs who have an idea and would like to learn the critical factors of making their concept successful and small business owners already in existence but want to move to the next level.

Classes are free to attend and GOCDC provides all learning materials. The class will be of-

fered in person, as well as via Zoom.

To register, go to the website at www.gocdc.org.

The first ten entrepreneurs to register will also receive a free digital copy of Elgin Carelock's book "Who First ... Then What."

#### APPLICATIONS ACCEPTED FOR YOUTH PASTOR OR DIRECTOR

Greater Hopewell Baptist Church is accepting applications for a Youth Pastor or Youth Director.

Letters of interest may be mailed to the church at 515 NW 6th Terrace, Ocala, FL 34475, emailed to **eeb57@aol.com** or drop by the church office.

#### CF RENAMES FILM SERIES FOR ITS FOUNDER

The College of Central Florida renamed its annual International Film Series, now in its 60th season, in honor of the series founder, Ira Holmes.

The CF Ira Holmes International Film Series will kick off in January with a collection of films that debuted in 1962, the year



Professor Holmes began this long-running program.

This year's first film will be Agnès Varda's "Cléo from 5 to 7," with screenings on Tuesday, Jan. 25, at 2 p.m., at the Appleton Museum, and at the CF Ocala Campus at 7 p.m.

The public is invited to the 60th Anniversary Kickoff Reception at 6:30 p.m. and Professor Holmes will introduce the film as a special guest at the 7 p.m. screening.

Dr. Rebecca J. DeRoo, author of "Agnès Varda between Film, Photography, and Art," will host an online film talk and question and answer session on Wednesday, January 26, at 12:30 p.m. via Zoom.

#### **Upcoming Screenings:**

Tuesday, Feb. 8: Ishirō Honda, "King Kong vs. Godzilla" Wednesday, Feb. 9: Film talk by Professor Jay Thompson Tuesday, Feb. 22: Andrei Tarkovsky, "Ivan's Childhood" Wednesday, Feb. 23: Film talk by Professor Delmar G. Jacobs Jr.

For more details and full film list, visit cf.edu/filmseries



# HAPPENINGS IN THE COMMUNITY



#### DEVELOPING RECREATIONAL PROFESSIONALS

GAIN HANDS ON EXPERIENCE AS A RECREATIONAL PROFESSIONAL

Teens ages 14 tp 19 are encouraged to apply for this free, unique program. Participants will learn the inner workings of the Ocala Recreation and Parks department including program development, cultural and historic resource stewardship, marketing and fiscal administration. Participants will be better prepared for seasonal employment with the City of Ocala.

Applications for the program will close Friday, January 14, 2022.

Top candidates will be selected and interviewed as part of the process. Selected participants will have the option to enroll in the Recreation Academy or Aquatics Lifeguard Certification camp or both courses. The training courses will take place on Tuesday and Thursday evenings, 5:30 to 7:30 p.m.

The primary goal of this program is to engage talented and driven young people within the community and enable them to develop the technical and soft skills which are vital to the success of a recreation and parks professional.

Apply online at https://form.jotform.com/213335390205043

### Join MCPS for the Next Parent Partnership Event

Parent Partnership is a collaboration of district schools, departments, and community organizations to provide families opportunities to assist their child(ren) with strategies to be used at home and link families with community resources.

The next Parent Partnership event will be held on **Saturday, January 29, 2022** at North Marion High School from 9 a.m. to noon. The topic of the January session will be "Mathematics for Life."

Reach out to the Community Engagement office at **(352) 671-7759** if you would like any additional information.

The Governor's West Ocala Neighborhood Revitalization Council invites you to attend its monthly meeting on January 11, at 9 a.m.

The Council meets the 2nd Tuesday of every month. Meetings are currently being held via Zoom.

For a link to join the meeting, send e-mail to **gwonrc@outlook.com**.

The Dr. MLK Commemorative Commission invites you to attend its monthly meeting.

The Commission meets the 4th Tuesday of every month at 6 p.m. at the First Responder Campus, (Community Rm.) 340 N.E. 8th Ave. Meetings are open to the public

County Commission Meetings January 4 and 13, at 9 a.m. McPherson Governmental Campus Auditorium, 601 S.E. 25th Ave., Ocala.

> Ocala City Council Meetings January 4 and 13 at 5 p.m. 110 S.E. Watula Ave., Ocala

Marion County School Board January 11 and 25, at 5:30 p.m. School Board Meeting Room 512 S.E. 3rd St., Ocala

Marion County Historical Commission Advisory Meeting Monday, January 10, 2022 at 6 p.m. Growth Services 2710 E. Silver Springs Blvd., Ocala

The Florida Rights Restoration Coalition Marion County Chapter invites you to attend its monthly meeting on the first Thursday of each month at 6:30 p.m. at the Second Bethlehem Baptist Theological Seminary, 1205 NW 4th St., Ocala

#### CREDIT CARD DEBT CAN BE HARD TO PAY OFF

By Scott Hackmyer



Many decisions you make about money are indeed the proverbial two sided sword. The right choice can really help you while the wrong decision can

hurt badly. Credit cards fit this description perfectly. If you can be tempted to binge on spending or know you have a lack of self-control when it comes to shopping than the smartest thing is to not have one and pay with cash for everything you buy. If you do truly know you can control your spending and work hard at maximizing every dollar you have then you can make money by using your credit cards wisely.

When shopping for a credit card (and yes, you do need to shop around to find the best card for you) rule number one is NEVER pay an annual fee. A ton of companies are willing to let you get their card with no fee so why pay for one? What you are looking for in addition to no fee is what kind of bonus or dividend dollars they offer. You have seen the Quicksilver and Capital One commercials on television. Chase, Citi Bank, Discover and many others are also options. Wells Fargo has a card that pays you 2% back on all purchases. Many of these cards also have quarterly bonus offers that pay you 5% back on purchases made in a three month period.

I take advantage of all these offers and wait until my Christmas shopping to redeem my rewards. This year I received over \$500 in bonus money for using the credit cards that didn't cost me anything! You do have to know that you are disciplined enough to only charge what you can pay off in full every month so you don't end up paying interest on your charges.

Most cards wants your credit score to be at least a 690 before they will approve you.

If you have given in to temptation and spent more on your credit cards than you can afford to pay and are now running up large interest charges there are a couple of suggested strategies for paying off this debt. I tend to like totally paying off a small bill that you can knock out in one or two months and then start paying off your bills with the highest interest rates. Pay the minimum due on all your bills so you don't get a late charge, but put your largest payments to the credit card or loan with the highest interest rate.

Once this is paid off then start paying off the debt with the next highest rate.

There is light at the end of the tunnel, but self-control and smart decision making truly pays off when it comes to money.



### A SAFE WAY TO GET RID OF YOUR HOLIDAY WASTE

#### Marion County: Disposal tips for Baseline Landfill and Recycling Centers

Now that the Christmas holiday is over, we usually have a lot of things to dispose of and recycle, and knowing how to dispose of things such as batteries, Christmas trees, and lights can help prevent hazards and reduce wait times at recycling centers.

**Batteries:** Rechargeable batteries can be placed in the hazardous waste shed at any recycling center. Non-rechargeable household batteries (AA, AAA, C and D) should be placed in your household garbage.

**Cardboard:** Can be placed in the single-stream recycling containers at any recycling center.

**Christmas cards:** Can be placed in the single-stream recycling containers at any recycling center.

**Christmas lights:** Can be placed in the metal bin at any recycling center or into the electronics box at the following locations: Baseline, Dunnellon, Forest Corners, Fort McCoy, Martel, Newton and Weirsdale.

**Christmas trees** (with decorations removed): Can be placed in the yard waste area at any recycling center.

Christmas ribbons and bows: Should be placed in your household garbage.

**Christmas wrapping paper:** Can be placed in the single-stream recycling containers at any recycling center.

**Electronics:** Can be placed in the electronics box at the following locations: Baseline, Dunnellon, Forest Corners, Fort McCoy, Martel, Newton and Weirsdale.

**Plastic shopping bags:** May be recycled at participating department and grocery stores.

Styrofoam and packing peanuts: Should be placed in your household garbage.

Marion County recycling centers are open to residents of unincorporated Marion County. Electronics recycling events are open to residents of unincorporated Marion County and the City of Ocala. Residents who live outside of the county or within other municipalities can take advantage of these opportunities through the purchase of an annual recycling center permit.

For more information about Marion County recycling centers, or to view a list of locations, please visit https://environmental.marionfl.org/solid-waste/customer-service/recycling-centers-locations.



Town Talk Magazine P.O. Box 6212 Ocala, FL 34478 PRSRT STD U.S. POSTAGE PAID OCALA, FLORIDA PERMIT NO. 748

ECRWSS

Dr. Martin I. King, Jr. Commemorative Commission "Honoring the Courage, the Compassion and the Dream of Dr. Martin Luther King"

# Schedule of Events 2022

Prayer Breakfast Saturday, January 15, 2022 9:00am

Ed Croskey Center 1510 NW 4th Street Ocala, FL 34475 Tickets: \$12.00 Contact: Loretta Jenkins (352) 351-0824

Wreath Ceremony Saturday, January 15, 2022 11:30am

Martin L. King Jr Park 500 SW M.L.K. Jr. Ave. Ocala, FL 34471 Contact: Cassandra Boston (352) 209-2973

MLK Youth Day Saturday, January 15, 2022 1:00pm to 3:00pm Howard Academy 306 NW 7th Ave. Ocala, FL 34475 Contact: Dwanette Dilworth (352) 207-6036 Ecumenical Service Sunday, January 16, 2022 4:00pm

BRING YOUR OWN CHAIRS MLK Recreation Complex (Webb Field) Contact: Shirley Wright (352) 732-0097

The March Monday, January 17, 2022 9:00am

(begins downtown at the square) Transportation from Ed Croskey Center to Downtown begins at 7:00 am

Contact: Kelvin Richardson kelvinbrich@gmail.com - (352) 207-3558

Ire Bethea ibethea2008@cox.net - (352) 208-0819

A Day in the Park (immediately following the march) Food and Merchandise vendors, entertainment, speakers, etc.

> Contact: Derek Ponder derek.ponder@gmail.com

Please Wear A Mask to All Events"