

Volume 2, Issue 6 ~ October 2022



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

#### **Policy Statement**

following month's publication.

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**

Thankful, Grateful and Blessed are just a few words that come to mind when I think about how Marion County was spared from the wrath of Hurricane Ian. Other parts of Florida were not so fortunate.

According to an AP News story, Hurricane Ian is one of the strongest storms to ever hit the U.S. The category 4 hurricane flooded homes on both of Florida's coasts, cut off the only road access to a barrier island, destroyed a historic waterfront pier, knocked out electricity to 2.67 million Florida homes and businesses and claimed several lives across the state.

Locally, Marion County only experienced minor impacts; some high winds and rain, downed trees and power outages. Kudos to the Ocala Police Department and the Marion County Sheriff's Department who deployed law enforcement officers to Hardee County to participate in a multi-agency hurricane relief effort to help conduct search and rescue missions and perform law enforcement and security efforts. The rest of us can and should do our part by praying for everyone affected, especially our first responders and those leaving their families behind to help others!

October is a very busy month. For those who celebrate Halloween, which is considered a holiday for dress-up and fun, especially for children, beware of ghosts and goblins walking the streets to Trick-a-Treat towards the end of the month.

October is also national Domestic Violence and Breast Cancer Awareness Month. Did you know that domestic violence is the leading cause of injury to women - more than car accidents, muggings and rapes combined? And, Breast cancer is the most commonly diagnosed cancer among American women. As of January 2022, there were more than 3.8 million women with a history of breast cancer in the U.S., which includes women currently being treated and those who have finished treatment. In this issue, we see the impact of both on one woman's life by sharing her story of survival.

\*The Annual Night of Hope: Honoring Victims and Survivors of Domestic Violence and the Wear Your Wings Domestic Violence Walk were both postponed due to Hurricane lan. Stay tuned for the new date.

We're so excited to announce that Town Talk Magazine is partnering with Helping Hands Photography and Design Publishing Company to launch the inaugural Town Talk Small Business and Community Resource Directory. The directory will be available online and in print January 2023. If you are interested in having your business included, purchasing an ad or being a sponsor, go to **towntalkmagazine.org** for complete details and a form.

To keep up with what's happening, don't forget to like us on Facebook!

Let's Talk!

Monica

Monica T. Bryant, Editor



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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.

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# COMMUNITY SPOTLIGHT BAGS FOR BRAVERY: #HELPMEHELPHER



Deneen Myers considers it a blessing that she's never been involved in an abusive relationship, but she has walked several women that she's close to through the process.

"I have connected with some who have made it and I've mourned over those who haven't." she said.

After listening to those who made it through to safety and from organizations that assist survivors, Myers said she's learned a lot more about what women need after leaving the relationship and the lack of funding organizations have available to help.

For the past three years, Myers has been collecting and donating items to give back to others. In 2020, she collected items through a campaign she helped organized called "Panties with a Purpose," which provided 106 bags filled with bras, panties, perfumes and journals to victims. This year she's working with a group of women to provide toiletries for their Domestic Violence Campaign "Bags for Bravery." In a recent Facebook live post, she talked about the team of phenomenal women working together to collect supplies they need for the ladies. Myers said they personally chose to

partner with their business Olbali because they know the ladies will get quality products.

"Not one time have I ever heard a victim ask, "can you take me home to get my personal items, I forgot them," she said. "They can't call in a order. They can't phone a friend, and let's be honest, funding is low!

During October, which is recognized nationally as Domestic Violence Awareness Month, Myers is asking for donations of \$35 (or any amount will help) to provide a nice size bag of toiletries, that will include pads, liners, panties, bidet wipes and PH feminine wash, for women who need them. She's received some donations already, but hopes others will donate too. The goal this year is to provide 150 bags.

"The rate of domestic violence in Ocala is increasing every year and the funding is not matching this increase," Myers said. "I'm asking the public to #HelpMeHelpHer, that's my hashtag."

Last year, Ocala/Marion County had more than 3,200 reported cases of domestic violence and five domestic violence homicides. So far this year, there have been three domestic violence homicides, which includes Baby Girl J, who was two years old.



Donations collected so far for the campaign

Myers said there are several ways to make a donation and a tax donation letter can be provided to anyone that needs one.

#### Donations can be made through:

**Zelle:** Jacqueline Myers; **PayPal:** sweetbabyred19205@gmail.com or through **Cashapp:** \$manifest4lyfe. Checks can be made payable to Jacqueline Myers and mailed to Greater New Hope Church, 484 Emerald Rd., Ocala, FL 34472. Please write Bags for Bravery in the memo area or on the outside of the envelope if mailing.

The deadline to donate is **October 16** to allot time for supplies to be ordered and bagged. Myers plans to donate the bags to Marion County Children's Alliance Family Violence Prevention (FVP) Workgroup, which provides emergency resources and services to victims and survivors of domestic violence, the week of October 24.

The FVP Workgroup, which consists of representatives from various social services, non-profit and for-profit agencies, businesses and community members, works to end family violence in Marion County by coordinating community resources and services to assist families in crisis. Its mission is to organize activities that increase public awareness through education, training and collaboration with individuals, community leaders and public and private organizations.

If you're interested in helping support victims and survivors of domestic violence or volunteering with the FVP Workgroup use this link https://us06web.zoom.us/j/83222862547 to join the meeting. The Meeting ID is 832 2286 2547. The Workgroup meets the 2nd Monday of each month at 11 a.m. via Zoom. Meetings are open to the public and the next meeting will be held on Monday, October 10, 2022.



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**.

## CAN YOU PARTICIPATE IN THIS ELECTION? MAKE SURE!



## 2022 General Election

## **Voter Registration Deadline:**

October 11, 2022

## **Early Voting**

October 27 - November 5, 2022, 8 a.m. to 6 p.m.

## **Mail Ballot Request Deadline:**

October 29, 2022 by 5 p.m.

Mail ballots must be received by the Supervisor of Elections office by 7 p.m. on Election Day to be counted.

## **Election Day:**

November 8, 2022 - Polls open 7 a.m. to 7 p.m.







NAACP 5114 Marion County Branch
SOULS TO THE POLLS 2022
PROTECT
YOUR,
RIGHT
TO
VOTE
\*This is a free event
Bring your Vote By Mail Ballot
Join us for Food and "The Caravan of Cars"

Clark Funeral Home Lot
434 NW Martin Luther King Jr. Ave
Ocala, Florida

Volunteers are needed
contact the branch
Marion County Branch Info.
(352) 351-4560

# **NOVEMBER 8, 2022**

ELECT

# BARNES

FOR MARION COUNTY JUDGE GROUP 1

#### LeAnnBarnesForJudge.com



- Criminal and Civil Experience
- 20 Years Practice of Law
- Licensed in State and Federal Court
- The ONLY candidate with Jury Trial Experience

#### Over 200 years of family history in Marion County!

#### **EDUCATION**

Graduate of North Marion High School (Marion County)
University of Florida Bachelor of Arts Degree in Criminal Law & Sociology
University of Florida Levin College of Law - Jurisprudence Doctorate (Law Degree)

## A RECORD OF EXPERIENCE AND SERVICE PROFESSIONAL EXPERIENCE

Former Special Education Teachers

#### **LEGAL**

#### Criminal Cases

Felony | Misdemeanor | Juvenile

#### Contempt Hearings

Truancy | Domestic Relations Injunctions | Dependency Civil Cases

Small Claims | Baker Act | Marchman Act | Intellectual Disability

#### SUPERVISOR EXPERIENCE

- Chief Attorney over the 2nd largest law firm in Marion County
- 18 years of experience as a County Court Supervisor
- Trained law enforcement officers and hospital staff
- · Trained and supervised hundreds of attorneys in the practice of law

#### **HELPED TO ESTABLISH**

Veterans Treatment Court | Mental Health Court Juvenile Expungement Programs

#### SERVICE TO MARION COUNTY

KIWANIS Club of Ocala

Former Teen Court Volunteer Judge

PACE Center for Girls Board Member (FORMER VICE-CHAIRMAN)
Juvenile Expungement Volunteer Attorney

Florida High School Athletic Association Appeals Committee (Chairman)
Visiting Professor University of Florida (Motions to Suppress)

Law Day, Career Day, and Commencement Speaker
DELTA SIGMA THETA Sorority, Inc.
Marion County Bar Association
MCYFL Cheer Coach









#### **ACKNOWLEDGEMENTS**

Featured in the "I AM MARION" Campaign
Recipient of the Richard Custureri Pro Bono Attorney Award
Recipient of the Diamond Hearts Community Service Award
Recognized by the Florida Supreme Court for community service

**Endorsed by the North Central Florida Central Labor Council** 

I believe my roles as a mother, wife former special education teacher, community service volunteer, attorney, County Court Supervisor and now Chief Attorney over an entire office has given me the vital experience needed to perform successfully as a County Judge.

~ LeAnn

## Vote for LeAnn Mackey Barnes on NOVEMBER 8, 2022!

The Right Experience | The Right Choice | The Right Time

www.leannbarnesforjudge.com

www.leannbarnesforjudge.com

## KIM DORMAN ~ STILL STANDING

Domestic Violence Awareness Month takes place each year during October. The purpose is to mourn those who have died as a result of abuse, celebrate survivors and connect advocates working to end violence within the home.



#### Growing Up!

Kim Dorman grew up in a very dysfunctional family. When she was five years old, she said her mother divorced her father and they buried her stepdad, who died unexpectedly when she was 10 years old. Dorman said after her stepdad died, her mom, who now had to raise four daughters on her own, became an alcoholic and would physically, emotionally, verbally and mentally abuse them, breaking them down to feel worthless, useless and hopeless.

"During her drunken stupors, she would bring various men home and they would take advantage of her. They physically abused her, financially took from her and emotionally abused her," she said. "She would get into physical altercations with these men and destroy items in our home. I remember the time when my mother was so upset at one of her boyfriends, she sliced our couch with a razor knife and took the refrigerator and slammed it to the floor."

Dorman said all this happened in front of her and her three sisters, and as the oldest, her mother expected her to take care of the chores, take care of her siblings and maintain her grades. She remembers other times when her mother used a belt, kicked them, punched them and often left bruises if they didn't do their chores when she got home from a night of drinking.

"My mother would wake us up in the middle of the night and tell us to get something done. If we talked back, we were in for it," she said. "I hated

"My mother would wake us up in the middle of the night and tell us to get something done. If we talked back, we were in for it," she said. "I hated living with my mother and for a long time I blamed her for all the pain in my life and the hurt that I experienced while growing up."

Dorman said she never knew what a good relationship consisted of because all she got to see was what she experienced in her home growing up and how men treated her mother. That's what she was exposed to and witnessed as a child. She said she used to think it was normal for your partner to be in charge and in control and if you did not do what they wanted, you would be beaten because they were in charge.

"I assumed that this was a normal relationship and that what took place in private was acceptable," she said.

#### **Abusive Relationships**

Dorman's first abusive relationship occurred with her first love, who was eight years older than she was. When she left home with him at the age of 14, she found out she was pregnant. When the baby was born, verbal abuse began and then it switched to mental abuse. She said her boyfriend would leave their son alone at the top of the stairs and sit in front of the door to prevent her from reaching him before the baby, who was only a few months old, tumbled down the stairs.

"My ex would attempt to commit "suicide" by wrapping a bandana around his neck until he turned red in the face and started having trouble breathing," she said. "When he got to that point, I would eventually give in to whatever his demands were because all I wanted to do at the time was protect my son."

Dorman found out her boyfriend was bisexual after she gave birth to their second child when she was 15 years old. She was heartbroken and blamed herself for his infidelities. Now she had two children to take care of and she had no idea that her boyfriend would become toxic and render her helpless, miserable and lost.

#### **Cycle of Abuse Continues**

The abuse began before she married her first husband, who had an affair with her sister while pregnant with their first child. Her sister got pregnant too but did not have that baby, but immediately got pregnant again by Dorman's husband. After the birth of the couple's son, Dorman said her sister, who was still pregnant, moved in with her husband and the two stayed together and raised their daughter for the next five years.

Those five years were rough on Dorman. She said her husband would jump from her bed to her sister's bed, and whenever she tried to leave, he would sabotage her car or not provide the financial help she needed to take care of their son, keeping her dependent on him. Dorman had two more children with her husband before the marriage finally ended in divorce.

"He would force me to have sex with him and be available at his beck and call. He kept me isolated from my family and friends and would hit me and smack me around when I did not do what he wanted or questioned him about what he was doing," she said.

#### Time To Leave

Dorman said the number of times she tried to leave were too many to count. Each time she tried, he would do something to her car, make her lose her job or make a false report to the Department of Children and Families (DCF) claiming she was abusing her children. This was how he got her to stay. She said she felt ashamed because she felt trapped in a situation that she could not get out of, and she refused to tell anyone because she didn't want anyone talking about her behind her back and she didn't want to be a statistic.

"During both relationships, I never had a voice. I did not know who I was or what my purpose in life was."

She remembers the Thanksgiving, which was also her oldest daughter's birthday, that her ex-husband was complaining about how she was cutting the turkey. He made her so mad that she took the knife she was holding and walked up to him and said: "If you do not shut up, I will kill you." She was standing in front of him with the knife at his throat. She saw the look on her children's face. She left, returned after a week and told him that if things did not change, she was gone for good. Their marriage was good for a couple of years, but it didn't last.



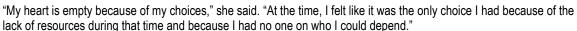
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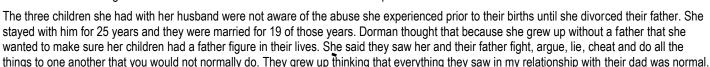
## **OUR CHOICES: THEY DO HAVE CONSEQUENCES**

(Continued from page 6)

#### How The Abuse Affected Her Children

The first two children Dorman had with her boyfriend were put in foster care and legally adopted after her oldest son turned three due to the abuse and she didn't have a positive support system. Her family refused to help her and her mother consistently told her "You made your bed now you have to lie in it." Although she has not seen her children in 34 years, she said there's not a day that goes by that she doesn't think about them, especially during the holidays, which is around the time they were placed in foster care.



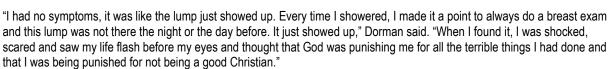


"It was far from normal, it was heartbreaking and dysfunctional. The one thing that I did not want to do to my children because I grew up that way," Dorman said. "I thought the cycle would stop with me, but it did not."

Her children now resent her because of the choice she made to stay for all the wrong reasons, and they blame her for their dysfunctions because she chose to stay for them.

#### **Breast Cancer Diagnoses Changed Her Life**

Dorman and her finally had settled in Georgia in a home the family purchased in March 2001, and she was excited about their new opportunities. One day while taking a shower and getting ready for work, she felt a lump in her breast. She kept feeling and squeezing it for about five minutes. She noticed it was big in size. She screamed loudly and her husband along with her children came running into the bathroom asking her what was wrong. She told him to feel. She was crying hysterically and said she knew at that moment she had cancer.



All she thought about was her children and how she would never have the chance to see them finish school, get married and have children of their own. She said she knew she had to fight for her life so that she could be there for her children.

After going through her cancer scare, Dorman said she realized that life was too short, and she had a chance to live her life and needed to make a choice on what she wanted to do with it. She said having cancer was her wake up call. It was God's way of telling her, wake up, you are not doing the right things here. That's when she said she made the choice to leave her marriage of 19 years because she was not happy and didn't love him anymore and knew that he didn't love her. She moved out, went back to school and got her first degree. She's the only one of her siblings to graduate from college. Now she cherishes each day as if it were her last.

Soon after, she met her current husband, who encourages her to be the best she can be. She credits him with helping her find her faith again.

Dorman said her faith is what helped her the most. For a long time, she said, she always thought she was alone, worthless, hopeless and not deserving of unconditional love, but she's learned that she's never alone because her Lord and Savior died for her sins and He is always with her and will never forsake her.

#### A New Beginning



Dorman said it took her nearly 40 years to figure out what she wanted to be when she grew up. Today, she is a Hospice Medical Social Worker, a certified Death Doula and has a job she loves and looks forward to getting up each morning and going to with anticipation of what she will experience that day. She's happily married to a wonderful, loving, caring, passionate and gentle man who loves her unconditionally.

"This man is my rock. He lifts me up when I'm afraid, when I'm hurting, he comforts me, and when I do not think I can do something, he pushes me hard to encourage me to push through my fears or my doubts," she said.

Dorman said very few resources were available to her during her battle with abuse and domestic violence. She believes if she would have had some of those resources during the time she was going through her ordeal, things would have been different for her, but she is grateful for having gone through what she's been through because it made her the strong, confident survivor she is today.

Dorman believes life is about choices. She said we all have a choice and each choice we make has a consequence. When contemplating making a choice, she said, make sure you look long and hard at the consequences. If you can live with those consequences/choices, then make that choice. If not, don't.

"We need to speak up and ask for help. The worse thing we can do is be too proud, too proud to ask for help," she said. "If you are not safe in your relationship, then it is time to get out. Stop making excuses and get out."



## OUR CHILDREN ARE OUR FUTURE: HELP NURTURE THEM





Right now, we have hundreds of kids on our waiting list who need a mentor, and most are boys So what are you waiting for?

## 4 WAYS TO GET INVOLVED

#### Community-Based Program

- Off-site (away from the child's home)
- Evenings or weekends
- 8 hours a month
- 15 month commitment

#### Site-Based Program

- 1 hour a week during the school year
- On-site at a school or community center
- 12 month commitment

#### Big Couple

- Share the experience with your loved
- Off-site (away from the child's home)
- · Evenings or weekends
- 8 hours a month
- 15 month commitment

#### Sports Buddies

- 2 sporting activities a month
- Off-site (away from the child's home)
- Evenings or weekends
- 15 month commitment

For more info contact Stephanie Gavin StephanieG@BBBSTampaBay.org

352-566-3094





Big Brothers Big Sisters.

#### OCALA ELECTRIC UTILITY HOSTS CUSTOMER APPRECIATION DAY

Ocala Electric Utility (OEU) will host a Customer Appreciation Day Friday, Oct. 7 at Citizens' Circle, 151 SE Osceola Ave., 6 to 8 p.m. This event will be held in conjunction with Public Power Week on Sunday, Oct. 2 through Saturday, Oct. 8.

To show appreciation for its customers, OEU will be providing food from the Mojo Grill and Catering Company, which will be available on a first-come, first-served basis. Meals will be individually portioned for grab-and-go convenience.

This free event will also include entertainment, family-friendly activities, educational items, and giveaways. Appreciation prizes include bill credits to be used on customer accounts. Guests must have a City of Ocala municipal service account to qualify. Customers will spin the prize wheel to win utility vouchers with randomly assigned monetary values.

There will be a limit of one voucher per household and vouchers must be redeemed within 30 days. Customers are responsible for redeeming their vouchers with the customer service office.

For more information, call OEU at (352) 629-2489.



#### RIBBON CUTTING CEREMONY HELD FOR NEW EARLY LEARNING ACADEMY

The official ribbon-cutting for Marion County's newest public school, The Fordham Early Learning Academy (FELA), was held on Monday, Sept. 26. The Academy, located at 4000 W. Anthony Rd., is the second school in Marion County to be named in honor of an African American. The first was Dr. N. H. Jones Elementary School, a Science, Technology, Engineering, Arts and Mathematics (STEAM) magnet school, formerly called N.H. Jones Upper Elementary School and named in honor of Dr. Nathaniel Hawthorne Jones, a prominent physician and civil rights leader in the community. The Academy will educate the youngest learners in Marion County Public Schools.



(Pictured L to R) Dr. Diane V. Gullett, Superintendent, Marion County Public Schools, Krista Fordham, daughter of Edmond L. Fordham and Early Learning Director and FELA Principal Jennifer Beck cut the ceremonial ribbon.

## CELEBRATING HISPANIC HERITAGE MONTH

#### HISPANIC SENIOR WELLNESS FAIR SCHEDULED FOR OCT. 8

The City of Ocala Recreation and Parks Department will host a Hispanic Senior Wellness Fair at Citizens' Circle, 151 SE Osceola Ave., Saturday, Oct. 8, from 10 a.m. to 3 p.m. in recognition of Hispanic Heritage Month. This nationally recognized month is an opportunity to raise awareness about the healthcare gaps that exist in Hispanic communities.



The FREE event features more than 20 vendors holding informational sessions to share how they support the Hispanic Community, two food trucks and live entertainment from local dance groups.

For more information, please call the City of Ocala Recreation and Parks Department at (352) 368-5517.

## 4th Annual Cops and Cars

#### Saturday, October 8, 2022

10 a.m. to 6 p.m.

Ocala Police Department (OPD)

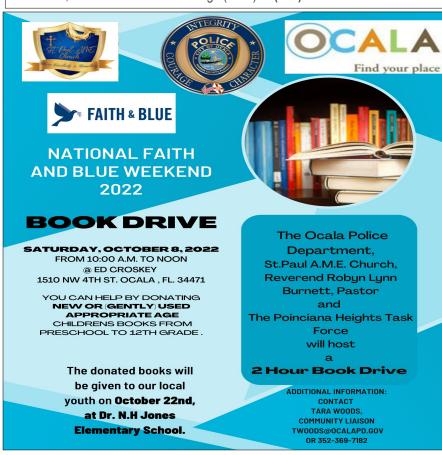
402 S. Pine Ave.

Ocala, Florida 34471

The event, which benefits the United Way of Marion County, will feature dozens of classic cars, as well as classic police and emergency vehicles.



For details, contact Amanda Cummings (OPD) at (352) 369.7127.



## **Business Spotlight**



Business Name: TeSha J Consulting

No. of Employees: 1

Business Owner: TeSha Jackson

Business Address: 1331 E. Fort King St. #2

Ocala, FL 34471

Business Phone: (352) 426-0861

What Year Did You Start Your Business? 2001

Hours of Operation: Open 24 hours

Products and/or Services: Consulting

Email: entconsultantbyteshaj@gmail.com

Website: linktr.ee/TeShaJConsulting

Are you on Social Media? Yes

Facebook: facebook.com/TeShaJEnt/ Twitter: @TeShaJ Consult

Instagram: @teshajconsulting

#### What or Who Inspired you to start your business?

The inspirational and motivational stories from family members that have their own business.

## What Makes Your Business Unique or What's Your Specialty?

Embracing an opportunity to develop a personal life long relationship with my clients and enjoying every moment of empowerment within my own community.

## What Advice Would You Give Someone Starting A Business?

You have to have the initiative, determination, persistence, resilience and a willingness to take personal responsibility for your own successes and failures. Also, make sure you understand what market you are aiming for and take advantage of the extensive advice available from your own community business development and supportive organizations.



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.

## MONEY SMART TIPS

By Scott Hackmyer

#### LIVE BELOW YOUR MEANS AND PAY YOUR BILLS ON TIME!

A different type of article this month. Usually I try to share suggestions for those who are struggling to pay their bills. The goal is to make life a little easier if I can show you how to make your money go just a little further. This month I want to write for those who are fortunate enough to have enough money to pay their bills. You probably aren't rich, but have enough income from a job or retirement benefits that you feel comfortable. Below are tips that I have found helpful, but Ocala is fortunate to have a large number of excellent Financial Advisors and Planners. It is always smart to get the advice of experts.

My first suggestion is to live below your means. Even if you can afford to buy a Range Rover you might consider a Honda CR-V. Toyota Rav-4 or similar car instead. It will get you where you want to go very nicely for \$20,000 - \$30,000 less. Be smart with your money, shop sales, comparison shop everything from dog medicine to car and home insurance and use coupons whenever you can. Do some simple chores yourself. I mow my own yard, iron my own shirts and clean my own house (my wife gets credit for that one too.) Going out to eat should be considered a treat and not a regular occurrence. I know a couple who for years went out to dinner every Friday and Saturday night. I imagine they've spent thousands of dollars doing that. Make your money work for you. When you're younger, you have to work to make money. When you get to retirement age, you want to make your money bring you more money. Online money market or savings accounts with Discover, Capital One or American Express average a 1.75% interest rate, far higher than any local bank and the money can be back in your hands in a day with no penalty if you need it. Some banks even offer cash bonuses for opening a new account. As of this writing, Edward Jones has three month CD's paying 2.3%. That's not a long time to commit money that you know you won't need. You have to be careful with credit cards but multiple cards can give you the option for additional savings. Right now Citi Master Card and Chase Freedom Visa offers 5% off at gas stations. American Express Everyday Blue always gives you 3% off at grocery stores and currently Discover gives you a 5% discount at restaurants and when you use PayPal. Make sure the card you get doesn't have an annual fee. The Target Red Card lets you save 5% on everything you buy at Target.

I suggest you pay all your bills online with your checking account. Again, make sure your bank doesn't charge a fee and pay them the day they come in the mail. You never want to pay a late fee plus interest for missing or being late on a payment. Know your financial condition. Every three months when quarterly statements come out do an accounting of the balances in all of your accounts. They should be going up, not down. If you are still working, make sure you have good insurance. This is particularly important if you have children. Term life insurance is cheap but protects your spouse and or children. Consider taking out a short and long term disability insurance policy. If you never use it be grateful. Shop around, compare prices and find a policy that won't kill your budget. If you are in your fifties, think about buying a long term care insurance policy. If you are young enough when you purchase it the premiums can be affordable. One month in an assisted living facility probably averages over \$4,000 with today's prices. You might also consider a prepaid funeral policy. It's so much cheaper to pre-pay funeral expenses and it removes a lot of stress for those you leave behind.

All this starts with savings. For those of you still working, the old advice which still holds true, is pay yourself first. Even if you can only afford a little, put \$25, \$50 or \$100 a month into a no fee IRA, 401K or TSA account so the earnings are tax free until retirement and you start making withdrawals. By using tax deferred savings with some of your money all of that money earns interest and grows much faster. Only use money you know is for long term savings that you won't need to buy a house or car or for any other reason. Retirement should and can be a time of pleasure, not a time when you need to worry about your money.

#### SCHOLARSHIP OPPORTUNITY AVAILABLE

### The Coca-Cola Scholars Program Scholarship

The Coca-Cola Scholars Program scholarship is an achievement-based scholarship awarded to students in their final year of high school. Students are recognized for their capacity to lead and serve, as well as their commitment to making a significant impact on their schools and communities. With the 34th class in 2022, the Foundation has provided over 6,600 Coca-Cola Scholars with more than \$78 million in educational support. Each year, 150 Coca-Cola Scholars are selected to receive this \$20,000 scholarship.

The 2023 Coca-Cola Scholars Program application deadline is 5 p.m. Eastern on Monday, October 31, 2022. (The deadline to complete the required eligibility quiz is 4 p.m. Eastern on Monday, October 31, 2022.)

To apply, go to:

https://www.coca-colascholarsfoundation.org/apply/

#### To be eligible for consideration, applicants must be:

- Current high school **OR** home-schooled students attending school in one of the 50 U.S. states, the District of Columbia, Puerto Rico, or select DoD schools who will graduate high school during the 2022-2023 academic school year (students graduating from an American or expat school abroad are not eligible for this award; individuals who have already graduated from high school are not eligible)
- U.S. Citizens (not Temporary Residents), U.S. Nationals, U.S. Permanent Residents, Refugees, Asylees, Cuban-Haitian Entrants, OR Humanitarian Parolees based on the guidelines utilized by U.S. Department of Education for Federal Financial Aid eligibility
- Planning to pursue a degree at an accredited U.S. college or university

#### Applicants may not be:

- Children or grandchildren of current employees, officers, or owners of Coca-Cola bottling companies, The Coca-Cola Company, Company divisions or subsidiaries
- Children or grandchildren of former employees, officers, or owners of Coca-Cola bottling companies, The Coca-Cola Company, Company divisions or subsidiaries who are currently receiving retirement benefits from those entities
- Students attending school outside of the 50 U.S. states or Puerto Rico (with the exception of students attending select DoD schools; students graduating from an American or expat school abroad are not eligible for this award, even if they meet the citizenship criteria above)
- High school graduates (if you received a high school diploma prior to the 2022-2023 school year, you are not eligible)
- Temporary Residents (if your permanent legal residence is outside the U.S., you are not eligible)

Applicants who submit this Phase 1 application by the deadline can expect notification by the end of November. *No notifications will be sent before mid-November.* 



## **GREAT THINGS HAPPENING IN THE COMMUNITY**

## **Ocala Pride Festival**



### SATURDAY, OCTOBER 8, 2022 10 AM

Ocala Downtown Historic Square

Entertainers, Vendors, Food and Music!

Come Celebrate Pride during LGBTQIA+ history Month

Sher Springs State Park presents

The State Park presents

The State Park presents

State E Sher Springs Blad Control of State Park presents

The State Park presents

State Park

The next **First Friday Art Walk** will be held in Downtown Ocala on October 7, from 6 p.m. to 9 p.m. in the Downtown Square.

The following activities will be included in October's event:

- Hands-on art activities and demonstrations for all ages provided by local non-profit arts and cultural organizations
- Local artists selling their works throughout Downtown.
- Participating businesses with extended hours.
- Buskers stationed throughout the downtown area, including My Uncle's Friend and Sean T Music
- Live musical performance returns featuring Fareeza

If inclement weather, the First Friday Art Walk will be canceled.

For more information, please contact the City of Ocala Cultural Arts and Sciences Division t at (352) 629-8447 or artinfo@ocalafl.org; or visit www.ocalafl.org/artwalk.

#### 200+ SELLERS UNDER ONE ROOF



## HUGE INDOOR

**OCTOBER 22-23, 2022** 

**WORLD EQUESTRIAN CENTER** 

OCALA'S LARGEST INDOOR GARAGE SAL

Household Items, Electronics, Clothing, Jewelry, Sporting Goods, Furniture Collectables, Antiques, Pet Supplies, Holiday Items, & So Much More!

#### **EVERYTHINGBUTTHEGARAGE.COM**

The Ocala Recreation and Parks Department will host the Halloween Family Fun Run 5k at Citizens' Circle, 151 SE Osceola Ave., Saturday, October 29, 8 a.m. to 10 a.m.

Participants are encouraged to wear fun, family-friendly costumes while joining in this walk, run or jogging 5k fundraiser. Registration is \$5 per person. Those interested in participating are encouraged to **pre-register online** however, day of registration will be available.



Proceeds from this fundraiser will benefit student programming within the Recreation and Parks department.

For more information, please visit **www.ocalafl.org/recpark**,call the City of Ocala Recreation and Parks Department at **(352) 368-5517** or follow **@OcalaRecPark** on Facebook.

#### CITY OF OCALA TO HOST A TIRE AMNESTY DAY

The City of Ocala is providing residents with free tire disposal Saturday, Oct. 8, from 8 a.m. to 1 p.m. Disposal locations at the corner of N.E. 14th Street and N.E. Eighth Avenue and the Hampton Aquatic Fun Center, 255 N.W. Martin Luther King Jr. Blvd.

Tires generated by businesses will not be accepted and there is a limit of 10 tires per resident. This service is for residents living within the city limits. A driver's license listing a city address may be requested. For more information, please contact the City of Ocala Residential Sanitation Division at (352) 351-6697.

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For Information email hhp5032c@icloud.com or call 352-286-1772.

PUBLICATION DATE

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**BUSINESS IS BUSINESS** 

This directory is being created in partnership with Helping Hands Photography & Design Publishing, Inc., Town Talk Magazine, and the Diverse Small Business Enterprise (DBSE) to provide more support to local and small business owners.

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2023