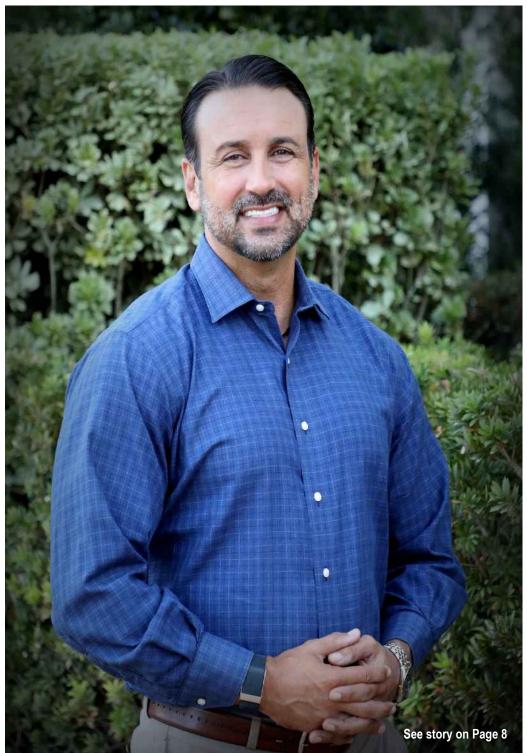


Volume 3, Issue 11 ~ November 2023

MAYOR-ELECT BEN MARCIANO: MY PASSION IS SERVING PEOPLE



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Protect Our Children Project

Need Help for the Holidays? Sign Up for Assistance Now!

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One Man's Junk Can Be **Another Man's Treasure! Turn Yours Into Cash**

Join the NAACP as They **Celebrate a Historic Milestone**



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 Elgin Carelock

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



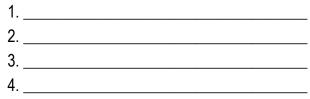
The holiday season is right around the corner and many people are excited, but for families who are struggling to get by, facing a serious illness or grieving the loss of a loved one, getting in the holiday spirit is the last thing on their minds.

The Marion County Children's Alliance gets many calls from individuals everyday looking for assistance to help with their rent, mortgage, electric bill or pay a few more days in a motel to keep them and their children off the streets. The calls never stop! The sad part is many of them wait until the last minute to ask for help and then act surprise when we tell them we can't assist them. Many are looking for us to pay the first, last and security deposit they need to move into a new place and they don't have anything to contribute or they're unemployed and have no income. If I had a nickel for every time I hear, "I just need help getting in; I'll figure something out for next month."

To be fair, it's not always their fault. The state of our economy has made it difficult for many families to find affordable housing or meet the landlord's requirements to move in. Unfortunately, it's only going to get worse. While this is definitely a community crisis that we can't fix right now, here's something you can do to help your family. If you "think" you might need help for Thanksgiving and Christmas this year, whether it's food, toys for your children or both, the time to sign up is NOW! Please don't wait until the last minute because you thought you had it taken care of and miss out on getting help, that will just make things more difficult for your family. See page 4 and 5 for agencies offering help this holiday season and how to apply.

Don't let the demands of the holidays overwhelm you or add additional stress to your life. Try these simple tips to help calm your stress: 1. Acknowledge Your Stress; 2. Listen to Music, Laugh, Smile or Hug Someone; 3. Mute Your Phone Notifications and Avoid Distractions; 4. Invest in a Diffuser; 5. Take a Break.

Despite what you and your family may be going through right now, remember, it could always be worse even if you don't think so. This Thanksgiving, I challenge each of you to find at least four things you are thankful and/or grateful for.



Let's Talk! *Monica Bryant* Monica T. Bryant, Editor Give Thanks not just on Thanksgiving Day, but every day of your life. Appreciate and never take for granted all that you have. Happy Thanksgiving from Town Talk Magazine

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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

COMMUNITY SPOTLIGHT PROTECT OUR CHILDREN PROJECT



Bishop John Jackson has been making every effort to create more awareness about the Protect Our Children Project (POCP) in Marion County.

Jackson, who started as the Marion County Chapter Director two years ago, became the CEO in June of 2023.

"I became involved because I connected with the purpose of this organization, which is to protect the innocence, privacy and quality of education for all children," he said.

According to the organization's website, the vision of the POCP is to provide every child with the protections necessary to develop a healthy person in spirit, mind and body. Their purpose is to protect our children through educating and empowering the local community to have a positive, life-changing effect on the entities that influence our children and impact their futures.

Pastor Ernie Rivera and Terry Kemple, who live in Tampa, founded the organization four years ago because they felt the need to stop the actions that many felt were harmful to children and went against the moral and ethical principles our country was founded on. The first chapter was started in Tampa, and now they have chapters in Marion, Lake, Polk, Broward, Duval, Pasco, Broward, Dade, Lee Collier, Hillsborough, Pinellas, Orange, Monroe, Sarasota, St. John's, Osceola, Hernando, Manatee and Palm Beach, and in10 more counties that are not in Florida.

The POCP provides families with Child Advocacy Training, which trains individuals on how to hold a town hall meeting or approach the county commission, school board, etc. They also offer parent awareness workshops, which trains attendees on how to safeguard their families against trafficking at all levels.

Jackson said their greatest success story is their Cell Porn campaign in Polk County with Sheriff Grady Judd. Through PSA's and other community involvement, they were able to increase public education and awareness that more missing and abused children's cases are being solved and traffickers are being exposed and brought to justice. They also collaborated with the producers of the "Sound of Freedom" movie and helped promote it throughout the state.

The organization is funded by individual donations, monthly memberships, corporate sponsorships, galas, auctions and grants, but their biggest challenge right now is getting the churches involved.

"Pastors tend to shy away from controversial issues," he said. "All we ask of the churches is to give us 15 minutes to speak to their congregation about the dangers confronting children on a daily basis and set up a table in their church to recruit volunteers."

Jackson said membership to their organization is free, but they have three additional levels based on their monthly giving, which includes benefits. He said they need volunteers to fill six categories: Research, Prayer, Event Planning, Membership, Outreach and Marketing. Currently they have 15, but their goal is to recruit 120 volunteers per county in order to maximize their impact.

The organization, which is located at 3400 N.E. Jacksonville Rd., Ocala, FL 34479, has a YouTube channel and a Facebook and Instagram Page under Protect Our Children Project. For more information, to volunteer or become a member, visit https://www.pocp.org, send e-mail to info@pocp.org or call (813) 469-8930.



Bishop John Jackson, D.D., CEO

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**.

NEED HELP THIS HOLIDAY SEASON?

Deadline to submit an application for Thanksgiving is **November 6.**The Deadline for Christmas assistance is **December 1**, 2023. Applications available at Greater New Bethel during office hours Monday - Thursday, from 8:30 a.m. to 1:30 p.m. Call the Church at **(352) 622-3815** for questions or more information .

Spectrum and	612 NW PHONE: (3 Bishop D	EL MISSIONARY BAPTIST 4TH PLACE**OCALA, FL 52) 622-3815**FAX: (352) r. Tanya M. Hanks M. Div., hanksgiving Signup	622-3101
Name		Phone Nu	mber
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Ascension Project of Ocala, Florida	Giving	<i>e Season</i> of and Serving ecember 16, 20	Bishop Tanya Hanks, GNB Ministries Bishop Walter Grimes, Christlike Ministries Rev. Warren Hardaway, New Shady Grove
ALL Application Must Provide the following copies v application: State Issued Proof of Resi	toy distributions for ons will be accepted o completed a Admini Greater New 612 NW 4 th Office Hours: Mo	ida will be accepting ap or families in Marion Co n a first come- first serv t and turned in to the strative office of w Bethel M. B. Church Place * Ocala, Florida on- Thurs: 8:30am -1:30	unty. ved basis and must be For More Information Contact us at: 352-622-3815 MON-THURS (9AM-2PM) pm
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SIGN UP NOW OR PLAN TO ATTEND



COMING ATTRACTIONS MC MUSEUM OF HISTORY AND ARCHAEOLOGY 307 SE 26th Ter, Ocala, FL 34471 (352) 236-5245

All programs held on the 3rd Sunday of odd months at 2 p.m. in Green Clover Hall, 319 SE 26th Terr., Ocala.

Reception following the program in the museum itself. Admission free to members, \$5 to nonmembers. Individual and family memberships available for sale at events.

Sunday, November 19, 2023: Annabelle Leitner "Did you know? Speaking on early Marion County history and little known facts.

Sunday, January 21, 2024: The Groveland Four, Bill Gladson, State Attorney TBD.



HIRING ALL HEROES

The 2023 Paychecks for Patriots Job Fair connects veterans and their spouses to veteran-friendly businesses interested in hiring *now*. This event is open to all job seekers but priority will be given to US veterans, active service members, and their families.

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Thursday, Nov. 9 | 11 a.m. - 1 p.m.

Marion County Public Library Headquarters 2720 E Silver Springs Blvd., Ocala, FL

REGISTER TODAY:



NEED HELP? CALL: 800-434-5627, EXT. 2225







Second Bethlehem Association, Layman Department will hold a Veterans Appreciation Program on Saturday, November 11, from 10 a.m. to 12:30 p.m. at the Theological Seminary, 1205 N.W. 4th St., Ocala.

The event will celebrate the men and women who answered the call to serve our country, some in war and others in peace, but they all stepped up.

For information, contact Deacon Henry Tyler (U.S. Army) at **(352) 816-2283** or Brother Fred Cyprian (U.S. Air Force) at **(352) 351-8652.**



DO BAD EMPLOYEES REALLY EXIST?

By Elgin Carelock, Chairman of the Greater Ocala Community Development Corporation

I was on my way to meet a client the other day and decided to grab some coffee and a hashbrown from a local fast-food establishment. When I pulled around to the window, the person asked for payment and handed me my receipt. They did not say "Good Morning" nor "Thank you" when I rendered payment. The person at the pickup window was the same, they just handed me my coffee and closed the window.

I have a colleague whose business has 3.7 stars out of 5 on Google reviews and when I asked him why that was, he replied, "I have crappy employees, so the service is terrible, what am I supposed to do?" That statement could have led to a deep conversation about how wrong he was, but instead I shared with him the same principles I'm sharing with you today.

There's no such thing as a bad employee!

My statement would be incorrect if a store manager opens the doors each morning and



whomever walks in is allowed to put on a uniform and serve customers. However, if the server went through an onboarding process, training, and was there because the manager put them there, then their behavior is only a symptom of a deeper problem.

The first principle has to do with setting clear management expectations, outcomes and accountabilities. Whether the establishment is a franchise or family-owned business, there must be a clear understanding between the owners and the management team. Holding your management team to revenue and budget goals isn't enough. They must recognize how those goals are achieved.

For example, if an analysis was run on the days when the store achieved the desired revenue level, it would invariably show things like how many transactions occurred, units sold during that time, which products and staffing levels.

The store manager could take that information and build a metric around achieving the same outcome on a consistent basis. First by training all the other managers and key holders on the design of the metric, as well as the functionality of what makes it work. The better they understand the key roles in reaching the desired outcomes, the better they will be at sourcing employees that can execute their strategies. This includes analyzing what changes as they implement the metric across other shifts.

The second principle is to hire with precision. With a detailed understanding of what makes the strategy work, the management teams need to hire for the individual functions rather than general "warm body" accumulation.

If the research showed customers responded better on days when the drive-thru functioned at a certain pace, then hire people who come from backgrounds that had high volume interactions. However, the manager needs to look at that high volume background in context to what they need.

For example, they may interview a short order cook who worked in a restaurant that served 500 people a day. While the natural tendency would be to put him/her on the grill, I would consider putting them at the drive-thru window, because they would be strong at coordinating with those who provide the food for the customers, both from helping the existing cooks getting it done more efficiently, to making sure the customer has everything they ordered.

Using this type of purposeful hiring will expand the range of people to be considered and the managers can simply choose the right person for each function. This will also help the store manager develop employee modeling based on the consistencies observed from their top performers, which allows for peer-to-peer training and accountability.



What is most interesting is once I began implementing this strategy during my 20+ years of retail management, I found two things to be true. First, the top performers always brought their friends in for interviews and second manager turnover was virtually non-existent.

Therefore, if your company is suffering from "bad employees", it's because of poor planning and leadership. I don't say that as a criticism, but as a wake-up call to examine your house if you are not meeting revenue expectations or suffer from poor customer reviews.

MEET MAYOR-ELECT BEN MARCIANO



Mayor-Elect Ben Marciano never had a desire to run for a political office, nor did he ever think that one day he would be Mayor of the community he loves, the City of Ocala.

Born in Queens, New York, after his parents divorced, the 3-year-old and his mother followed his grandparents to Citrus Springs, FL. Marciano graduated from Lecanto High School and Central Florida Community College (now the College of Central Florida) with a degree in criminal justice. He had planned to follow in his grandfather's footsteps and become a police officer because he was passionate about protecting and serving people.

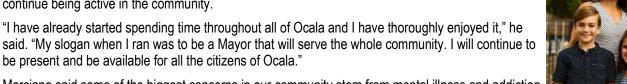
But things didn't go as planned. While attending Florida State University, he advanced from drinking to using drugs. One night after leaving a party, he was arrested for drug possession and charged with a felony, which ended his dreams of becoming a police officer. In 2005, he hit a low point in his life and struggled with alcohol and substance abuse addiction. He moved back to Ocala in February of that year Mayor-Elect Ben Marciano and checked himself into the Centers (now SMA). He completed drug court and had his record expunded.

"That program saved my life," he said.

On Tuesday, December 5, Marciano will be sworn in as the Mayor of the City of Ocala, along with Councilmembers Ire Bethea, who represents District 2, and Kristen Dreyer, who represents District 4, at the Ocala City Council Meeting at 4 p.m. at Ocala City Hall, 110 S.E. Watula Ave. Ocala.

"I truly feel it is a calling," said Marciano, who owns Zone Health and Fitness. "I believe everything I have been through in my life uniquely gualifies me to help some of our communities' biggest struggles."

As mayor, Marciano will serve a two-year term and earn \$550 monthly. Council members Bethea and Dreyer will serve four-year terms and earn \$200 a month. Although Marciano will be responsible for overseeing the Ocala Police Department, his other duties are mostly ceremonial, but he plans to continue being active in the community.



be present and be available for all the citizens of Ocala." Marciano said some of the biggest concerns in our community stem from mental illness and addiction and with his experience and leadership he believes we can put together a plan that engages the whole community to positively address this issue. He said the homeless issue will be a big challenge while at the same time it will be a major opportunity to really help people rebuild their lives since we have a lot of resources and programs in our community.

Mayor-Elect Ben Marciano, wife Danielle and their 3 kids

Marciano is married to Danielle and they have three children.

"My passion is serving people. It (being the Mayor) is the perfect position to live out my purpose," he said. "Ultimately, I would love for our community to come together to work on all issues. I am hoping to be the bridge to make that happen."



Councilman Ire Bethea, Sr., who was elected to represent District 2 on the Ocala City Council in 2020, is grateful for the opportunity to continue serving the residents in West Ocala.

"I want to express my heartfelt gratitude for re-electing me as your city councilman for another four years," he said. "It is truly an honor to serve this amazing community."

Bethea said being involved with your community doesn't start when you run for, are elected to or hold a position. He said he has always been active in the community prior to being elected and during the last four years.

Some of his accomplishments include:

Councilman Ire Bether, Sr. -- Ocala Recharge Park (September 2020): Purchased three acres north of the Mary Sue Rich Community Center at Reed Place for future development in 2021.

- -- Ocala International Airport Terminal opened in February 2020.
- -- Poinciana Heights neighborhood sidewalk and light poles (near Dr. N.H. Jones Elementary School) were added in 2021.
- -- MLK First Responder Campus opened in the Summer of 2021.
- -- Elevation 89, the restaurant located at the Ocala International Airport opened in October 2021.
- -- The Mural painted on the E.D. Croskey Recreation Center was completed in 2022

Continued on page 9

BETHEA AND DREYER RETAIN THEIR SEATS

- -- Established new traffic patterns (Downtown Ocala), which created more sidewalk space, bike lanes & additional parking in 2022.
- -- Closed on property owned by Mt. Moriah Missionary Baptist Church in 2022. The property is intended for the construction of a new City parking garage.
- -- Resurfaced 61 centerline lane miles of roadway from 2020 to 2022.
- -- Obtained \$8 million in state funding for the Southwest/Northwest 44th Avenue Extension in 2022.
- -- Mary Sue Rich Community Center opened in January 2023.

Bethea said he wants to emphasize that this journey is not just about him, but about all of us, and together, we can accomplish great things and make Ocala an even better place to live, work and prosper.

"Your support and involvement are crucial, and I am committed to listening to your voices and working collaboratively to address our shared goals and challenges," he said.

Bethea is married to Gloria and they have seven children.

Bethea said over the next four years, with your help, he plans to focus on Public Safety, Affordable Housing and City Infrastructure, which includes bike lanes, trails, roadways, sidewalks, stormwater and lighting. He said we all can be a great asset by getting involved and attending City Council, School Board, County Commission and Chamber of Economic Partnership meetings and familiarizing ourselves with the processes that these organizations utilize in providing the strategic planning that is necessary to accomplish the City's goals and priorities.

"Thank you once again for your trust and confidence in me," Bethea said. "I'm humbled and excited to continue serving as your city councilman and working hand in hand with each and every single one of you."



Councilwoman Kristen Dreyer

Councilwoman Kristen Dreyer, who initially won the District 4 seat in a runoff election in November 2021, is also deeply honored and humbled and wants to express her heartfelt gratitude to everyone for re-electing her for a second term on the Ocala City Council.

"Your trust and support mean the world to me, and I am committed to continuing to work tirelessly on your behalf," she said. "Over the past two years, I have witnessed the strength and resilience of our community, and I am excited to outline my plans for the next term as your councilwoman."

First and foremost, Dreyer said, she wants to emphasize the importance of open and transparent communication. She said she will continue to seek your input on key issues, and actively listen to your concerns. An informed and engaged citizenry is the bedrock of a thriving city.

Dreyer is a devoted mother of three children. Her priorities for the next four years include:

1. Economic Prosperity: Ocala has had significant economic growth. In the next four years, I will continue to support initiatives that attract new businesses, support existing ones and create job opportunities for our citizens. My goal is to ensure that Ocala remains a city of opportunities for all.

2. Public Safety: The safety and security of our citizens are paramount. I will continue to support our police and fire departments, ensuring they have the resources they need to keep Ocala safe. Community policing and engagement will continue to be our focus to build trust and collaboration.

3. Education and Youth Development: Our children are our future which is why I am the City Liaison to the Marion County School Board through the Technical Working Group. I will advocate for quality education, afterschool programs and mentorship initiatives. By investing in our youth, we invest in the long-term prosperity of Ocala.

4. Affordable Housing: I understand the challenges many of our residents face when it comes to affordable housing. Over the next four years, as a member of the Affordable Housing Advisory Committee, I will work on policies and initiatives to make housing more accessible and affordable for all, so that Ocala remains a place where everyone can thrive.

5. Infrastructure and Transportation: Our city's infrastructure is the backbone of our daily lives. As the Co-Chair of the Ocala-Marion TPO, I will continue to work on improving our roads, public transit and other vital services to make life in Ocala even more convenient and efficient.

6. Civic Engagement: Ocala is a community that thrives on its citizens' involvement. I will promote civic engagement at all levels, from neighborhood associations to city-wide initiatives. Together, we can build a stronger, more inclusive Ocala.

"I am eager to collaborate with my fellow council members, city officials, and, most importantly, you, the citizens of Ocala, to turn this vision into reality," Dreyer said. "The challenges we face may be great, but so is our determination to overcome them. Together, we can make Ocala an even better place to live, work, and raise our families."



Save the Date for our Celebration of a Historic Milestone!!

1923 Represents 100 Years of operating as an NAACP Branch and 80 Years as a Chartered Branch

WHERE: New Covenant MBC, 606 SW Broadway Street, Ocala, FL 34475 SPEAKER: Rev. Stanley M. Jacobs, Sr., Pastor WHEN: Sunday, December 10, 2023 TIME: 5:00PM

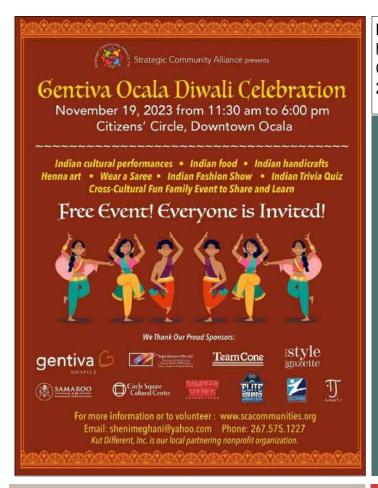
The Historical Celebration Committee is collecting as much Marion County NAACP history as possible. If you know of an event or situation about our NAACP, please write a SHORT description and email to **sarah_greene2008@yahoo.com**. Also, please add the name of the NAACP President at the time.

If you have a picture or newspaper article you want to share, please mail to NAACP Marion County Branch, P. O. Box 2274, Ocala, FL 34478.

We must have all responses as soon as possible, but no later than Nov. 24, 2023. This date is critical for adding to the history journal and souvenir book.

The Committee is planning an exciting program with special recognitions. Please plan to attend!

BISHOP JAMES D. STOCKTON, III BRANCH PRESIDENT





Come join us for some thrifty fun for a good cause! Your purchases will help United Way improve the lives of those in need.

If you would like to sell items at the yard sale, there is a \$10 donation per table.

To participate, contact Community Liaison Tara Woods at 352-369-7182 twoods@ocalapd.gov



Download a Copy of the Scholarship Directory at: https://www.marionschools.net/cms/lib/FL01903465/ Centricity/Domain/23513/2023%20-%202024%20% 20Scholarship%20Directory.pdf

2023 - 2024 Marion County Area Scholarship Directory



SCHOLARSHIPS

Student Copy

OW of Greater Marion County

Wishes you Happy Holidays and a Wonderful New Year



Join us to bring peace and love att members of this community. Chapter Meetings: First Thursday of the month 5:30PM

NOMA Gallery, 393 N. Magnolia Ave.

DEADLINE FOR ADS NOVEMBER 17



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\$350	(2) Full-Page Color Ad NOT AVAILABLE (NA)
\$100	Full-Page b/w Ad
\$75	Half-Page b/w Ad
\$50	Fourth-Page b/w Ad
\$35	Business Card b/w Ad
Free	Business Listing

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FULL PAGE - W 7.5 X D 9.75
HALF PAGE - W 7.5 X D 4.75
FOURTH PAGE - W 3.5 X D 4.75
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(.JPG, .PDF, OR .TIFF)
All artwork final once received.

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SILVER SPONSOR \$500	Sponsorship includes company name and logo featured on social media platforms, social media recognition leading up to the launch of the Directory, logo recognition on the front cover of the Directory, and a Half-Page Color Ad.

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CONTACT PERSON (Please Print)	COMPANY NAME
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Check Card Payment -- Please send invoice to:

Zelle or Cash App Payment - I have sent my payment to \$HHPHOTOANDDESIGN OR ZELLA 352-286-1772

Customer Signature: _

Date:

Business Spotlight



S. D. O. Hands Over Compressions Basic Life Support (BLS) Training

Business Name: S.D.O. Hands Over Compressions

No. of Employees: 1

Business Owner: Shameeka Osbourne, LPN

Business Address: Mobile

Business Phone: (352) 659-7389

What Year Did You Start Your Business? 2023

Hours of Operation: By Appointment Only

Products and/or Services: CPR for Healthcare Providers and Students

Email: Dosbourne83@gmail.com

Website: N/A

Are you on Social Media? No

What or Who Inspired you to start your business? I have been a nurse for more than 15 years and I've learned that time can mean life or death. CPR can help save a life during a cardiac arrest or when the heart isn't beating effectively. If I can teach someone to save one life, my mission will be complete.

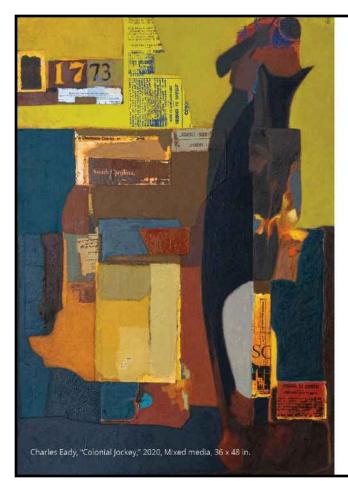
What Makes Your Business Unique or What's Your Specialty? I'm mobile so I can teach at doctor offices, schools, churches or individual homes.

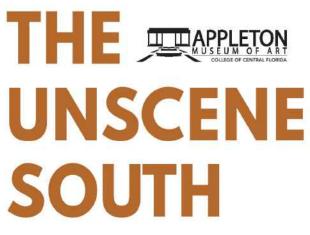
What Advice Would You Give Someone Starting A Business ?

Do something you love, make a meaningful impact and give back to your community.

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.





Charles Eady Revisits History

More than 20 mixed-media works, on view through January 28, 2024.



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

FORMAL CEREMONY FOR UNVEILING OF THE STREET SIGN DESIGNATED FOR FRANK WASHINGTON JR.



MONEY SMART TIPS

By Scott Hackmyer

ONE MAN'S JUNK CAN BE ANOTHER MAN'S TREASURE ~ TURN YOURS INTO CASH!

Someone I know recently said "If it has to live in a box you don't need it." I thought this was a brilliant statement and also a great way to help you gain some additional money. Particularly if you have lived in the same home for a long time take a good look around, including inside your closets. What treasures can you find that at one time you used or enjoyed but for the last number of years has just "lived inside a box?" Recently I started cleaning out my house and have taken items to Carriage Trade, Renaissance Room and one out of town consignment store. What had become items that were just taking up space and causing clutter in my home has now turned into hundreds of dollars. Have you been stashing your change in a big jar in the closet? Perhaps it is time to cash in these coins and if you are lucky, you might have some with extra value. A number of places in Ocala will purchase valuable coins or old gold or silver such as broken necklaces or bracelets that you haven't worn in years. A small bit of 14K gold will bring you a surprising amount of money. For electronics, tools and other items don't forget that pawn shops also buy items from you. I don't have the computer smarts to sell things online but many people make lots of money just selling their belongings that they just don't want. It surprises me how many people I visit who need assistance and there is a car or truck in the back yard that hasn't run in years and is never going to run again. There are companies that will buy these "junked" vehicles for the scrap metal money they can get. Take a good look at what you have, perhaps the money to pay this month's electric bill is sitting in your closet or backyard right now.

If you read this column on a regular basis, you know I preach about using coupons, getting discounts, buying Buy One Get One Free items and using no fee credit cards that pay you a percentage back. You get in the habit of shopping this way and it just becomes effortless. The day I am writing this was a rewarding day for me. I shopped at Target where because I have their app on my phone, I received 15% off my entire purchase as they were having "Target Days." I then checked out and used by Target charge card which always gives you a 5% discount. I had a \$5 off coupon to boot. I then went to Publix where I bought a number of BOGO items including ketchup and hotdogs. Hard to beat half price but I also have a charge card that until the end of the year gives you 5% cashback on grocery store purchases. My shopping trip ended with a rare visit to Subway to get a sandwich for lunch. I always swipe my Subway Club card just to earn rewards and today my footlong sandwich was half off. I only eat half a sub at a time so lunch and dinner combined totaled \$4.50. It was a good day shopping and this just becomes normal with minimal effort required. Start cutting those paper or digital coupons, look for Buy One Get One deals, have a no fee credit card that pays you cash back and make your money go further than ever.



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Sometimes doing the right thing is hard. We're here to help.

Marion County's Anonymous Tip Line for Teens



FIRST FRIDAY ART WALK RETURNS FRIDAY, NOV. 3

First Friday Art Walk will be held in downtown Ocala on Friday, Nov. 3, from 6 p.m. to 9 p.m. First Friday Art Walk occurs on the first Friday of each month, September through May.

The following activities will be included in November'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.
- -- Live intermission performance by *The Falcon Band* of Fort King Middle School.
- -- Buskers stationed throughout the downtown area, including *Diorella Dailey, My Uncle's Friend, Prestine Allen,* and *Sean T Music.*
- -- Live musical performance on the Downtown Square, featuring *The Mudds*.

In the event of inclement weather, the First Friday Art Walk will be canceled.

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



Town Talk Magazine P.O. Box 6212 Ocala, FL 34478

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