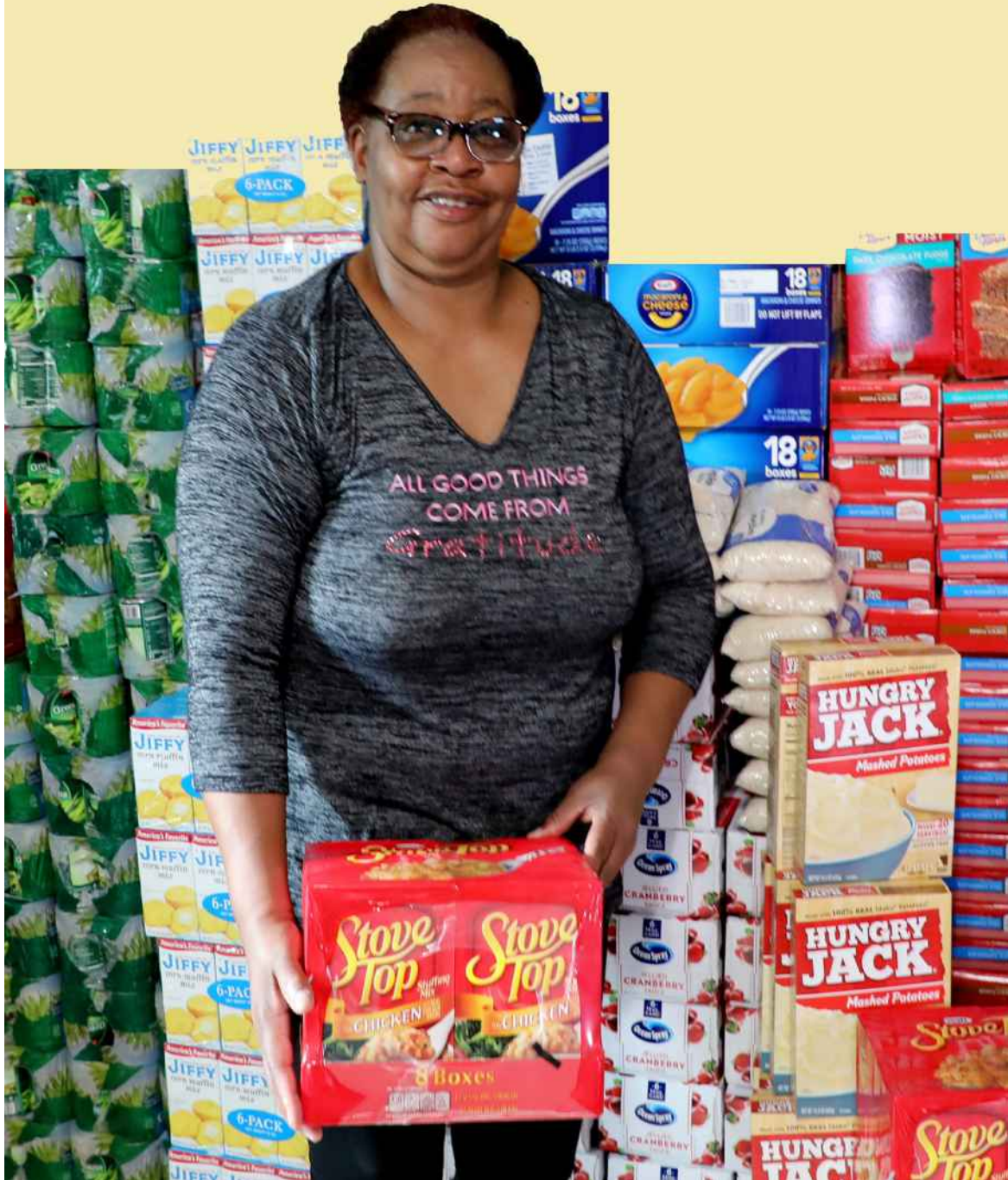


WE WISH YOU ALL A HAPPY THANKSGIVING

The Joy of Giving This Holiday Season

Rosemary Roberts fills a need every Thanksgiving ~ Story on Page 7



In this issue:

Honoring Our Veterans on Veterans Day

Holiday Safety Tip

Marion Senior Service's Annual Christmas Tree Angel Project

The Joy of Giving This Holiday Season

Community Memorial Service for Loved Ones Lost Due to Covid

"Don't forget to Vote"

Ocala City Council Run-Off Election

Tuesday, November 16, 2021

Candidates for District 3



Jay A. Musleh, 65
Banker for 42 years

Ty Schlichter, 34

Vice President of Central Florida Electric



Candidates for District 4



Kristen M. Dreyer, 43
Real Estate Broker Associate at RE/MAX Premier Realty

Lori Martin Gregory, 58

CEO and Producer for a film company exposing fraud in the pharmaceutical



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



TOWN Talk MAGAZINE

Sharing the good news happening
in our community.

Founders

Monica Bryant & Cynthia Wilson-Graham

Editor

Monica Bryant

Photography/Editor

Cynthia Wilson-Graham

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.

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

Contact Us:

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

Towntalkmagazine@yahoo.com
or **Towntalkmagazine.org.**

EDITOR'S DESK

Monica Bryant



Finally, Covid-19 is NOT the topic of conversation or the focus of our attention. While the numbers continue to drop, and I hope that trend continues, I'm happy some people, myself included, are starting to look forward to the holidays. Things may never get back to the way they were, and that may not be a bad thing, but they are getting better.

So many good things are happening this month and information is included in this month's publication. Families can enjoy the Friends of McIntosh 1890s Festival on November 6; Ocala Country Days on November 13 and 14; and Kut Different's 2nd Annual Community Day on November 27.

If you've lost someone due to Covid, Ocala First Assembly of God, will be holding a Community Memorial Service to honor and celebrate loved ones who have passed away during this season on November 5. All veterans and their families are invited to attend a Veterans Memorial Brunch honoring those who died during the Covid 19 pandemic on November 6. Make sure you register if you plan to attend.

On November 11, Veterans Day, we get to honor all our military veterans for their service and sacrifices. If you see a veteran, please thank them for their service. Thanksgiving is an opportunity to not only spend quality time with our family and friends but to thank God for our blessings, the people in our lives, our health and especially this year, our frontline workers!

It's also great that so many annual events that have been staples in our community like the Chili Cook-Off, Light Up Ocala and the Ocala Christmas Parade are back this year.

Don't forget to sign up with Brother's Keeper (information on page 11) if you need food for Thanksgiving (Deadline is November 12) or gifts for children 12 years of age and younger for Christmas (Deadline is December 3).

And finally, if you can gift wrap, consider volunteering with the Family Violence Prevention Workgroup to raise money for victims and survivors of domestic violence. Volunteers needed December 10 - December 24, at the Paddock Mall. For more information or a volunteer form, e-mail **Monica@breakthesilenceonviolence.org.**

Let's Talk!

Monica

Monica T. Bryant, Editor

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REMEMBERING AND HONORING OUR VETERANS



Whitfield Jenkins

Whitfield Jenkins loves reading the history of the U.S. military as it pertains to the history of blacks in the armed forces. He said as an institution, the military probably has led the way in improving race relations in the U.S. more than any other institution.

Jenkins, who served in the U.S. Army as a military police officer for two years, said he joined the military because there was a mandatory draft requirement when one reached their 18th birthday, and he complied with the law of the national draft requirement.

“If the draft was still in place today, I would honor the call to serve my country,” he said. I would do so knowing that each person owes something for the many benefits we get from the sacrifices of others.”

Veterans Day, observed annually on November 11, honors military veterans like Jenkins for their patriotism, love of country and willingness to serve and sacrifice for the common good.

President Woodrow Wilson proclaimed the observance of Armistice Day on November 11, 1919, as the anniversary of Germany's surrender in World War I. Armistice Day, which started as a day to reflect upon the heroism of those who died in our country's service, changed to Veterans Day in 1954 to include honors for veterans of all wars, not just World War I.

“Veterans Day reminds me of what it requires for freedom and the benefits we enjoy,” said Jenkins, who now has a grandson, Captain Edgar ReVay Woods, currently serving in the U.S. Army. “Veterans Day solidifies my values that all men are equal as I remember the service and sacrifices of my black brothers and sisters for this country.”

Jenkins, who boxed while serving in the military, said he gained some special friends during his sports competition in boxing, baseball, football and basketball. He said his moments with those guys still stand out.



Rosemary Roberts

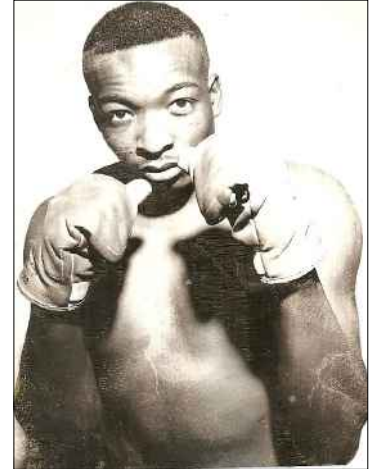
For Rosemary A. Roberts, Veterans Day is a time to reflect on what veterans have done for this country and the sacrifices they made to ensure our freedom. Roberts, who served in the U.S. Army for 18 years, said she joined the military because she didn't want to go to college even though she had a full scholarship. She said she wanted to try something different and explore different things.

Roberts said her most memorable moments while serving in the military are the friendships she developed and the bond and connections she made with people all over the world. She said she's learned to appreciate and love people for who they are and not what they look like.

Terri Williams just wanted to get away from her hometown, see the world and experience military life. Williams said she enjoyed learning about weapons and protecting her country's assets as a security police officer, but two weeks before she was to leave for Korea to continue serving her country, she was diagnosed with Hodgkin's Lymphoma and was medically discharged. But, Williams said she's still grateful for the experience.

“The military provided me with a strong sense of awareness and self-reliance, said Williams, who served in the United States Air Force for two years. “I learned to persevere through my many challenges, appreciate the experiences that made me who I am today and the importance of being culturally diverse.”

Vanessa Arnold wanted to follow in the footsteps of her father, Westley Bryant, Sr., and serve her country, so she joined the military too. Arnold, who served 33 years in the Army Reserves, said it was a different way of life in Saudi Arabia. *Continued on Page 4*



Whitfield Jenkins



Terri Williams

THANK YOU FOR YOUR SERVICE



Vanessa Arnold

"We went to another country. We had to fight. They had different rules and regulations," she said. "To have been uprooted from my hometown to go and serve my country, it just makes you know what you have back home in the United States on American soil.

Although it's been more than 30 years since Arnold returned from Desert Storm, now commonly called the Gulf War, she still remembers the feeling she had walking across the field with the 351st Military Police Company when they returned home after being deployed to Saudi Arabi for six months.

"It was just a good feeling to have served your country and be grateful that you were an American," said Arnold, who was a squad leader while there. "We came home safely, and we (the 351st) didn't lose any soldiers while we were there although some units did."

Cavanaugh Roberts joined the U.S. Army because he needed to move in a different direction and he wanted to see the world, plus he would be serving his country. His unit was one of the first patriot units to deploy to South Korea in 1991 for the conflict with North Korea.



Cavanaugh Roberts

"Veterans Day is a day to reflect on the sacrifices made by military personnel to keep this country free," he said. "The personal sacrifice the men and women made cannot be put into words."

"You have to walk in their shoes to understand what it means to serve in the armed services," said Cavanaugh Roberts, who served 17 years in the military."

Thank you to ALL our Veterans for Your Sacrifice and Your Service!

WE'RE OPEN AGAIN! STOP BY IF YOU NEED ASSISTANCE

Kids Central's **Ocala Family Resource Center**, 215 N. Martin Luther King Jr. Ave., is now open. If you need help, stop by on the days and times listed below. The office will close 1 p.m. to 2. p.m. for lunch.

Please Note: Masks Are Required

**NOVEMBER HOURS
8 TO 5PM**

Week Of Nov. 1st - Tuesday & Thursday
Week of Nov. 8th - Monday, Tuesday & Thursday
Week Of Nov. 15th - Monday thru Thursday
Week of Nov. 22nd - Monday thru Wednesday
Week of Nov. 29th - Monday thru Friday



IT'S TIME TO RING THE BELL AGAIN



The holidays are approaching fast! Marion County's Salvation Army Red Kettle Campaign and Angel Tree are great ways to share your time and treasure.

Does this "ring a bell?" We need You! Please call to schedule a time to ring the bell again this Christmas season.



The Red Kettle Campaign dates for this year are: November 14 through December 24, 2021.

Help a child this Christmas by providing for a local family through our Angel Tree.

Call Elizabeth at **(352) 629-2004** for more information. Volunteers also needed to help process toys November 10 - December 14, Monday - Friday, 9 a.m. to 3 p.m. at 2901 N.E. 14th St., Ocala, FL.

Holiday Safety Tip



Since some of you put up Christmas trees and decorations right after Thanksgiving, we wanted to include this Fire Safety article in this month's edition. I like to call it the Brian Stoothoff (Retired Deputy Fire Chief) safety tips of the season:

- Unplug or turn off all holiday lights before going to bed or when leaving the house. Never run extension cords through doorways, under rugs or pinched behind furniture. Firefighters suggest you not use extension cords at all.
- Although candles smell good they are easily knocked over and should never be left in a room unattended. It is also easy for curtains to blow into the candle flame and catch fire. Be very careful if you use candles in your home.
- Never place a Christmas tree so that it blocks an exit or is near an open flame, such as a fireplace.
- When decorating, never connect more than three strings of lights together.
- If you buy a real Christmas tree, make sure that it is fresh. Shedding needles is a sign of a dry tree. Cut one or two inches off the trunk to help it absorb water. Place the tree in a stand that holds water and check the water level daily.
- If you use an artificial tree, make sure it is fire retardant and has a UL label of approval.
- Every home should have a working smoke detector. If you live in the City, Ocala Fire Rescue will provide one free of charge. They prefer you request your smoke alarm online at www.ocalafire.org/smokealarm, but if you do not have internet access you may call them at **(352) 629-8306**.

Business Spotlight



Business Name: Biznet, LLC

No. of Employees: 11

Business Owner: Woody Oralus

Business Address: 3024 S.W. 27th Ave.
Ocala, FL 34471

Business Phone: (352) 410-4003

What Year Did You Start Your Business? 2017

Hours of Operation:

Monday - Friday, 8 a.m. to 5 p.m.

Products and/or Services:

Full service internet marketing agency: Social Media Marketing, Content and Creativity, Search Engine Optimization, One-On-One Coaching, Video Production, Group Coaching, Website Development, Business Plan Development and Virtual Sales.

Email: wo@biznct.com

Website: www.biznct.com

Are you on Social Media? Yes

If yes, what platforms?

Facebook: Biznct

Twitter: @Biznct

Instagram: Biznct

YouTube: Biznct TV

What or Who Inspired you to start your business?

My passion for helping others. I mixed my love of psychology with business and became a marketing professional.

What Makes Your Business Unique or What's Your Specialty? Our ability to drive consistent results and our focus around exceptional customer service.

What Advice would you give someone starting a business:

Identify a problem in the market, evaluate if you have the skills to solve the problem, assess how much it will cost to execute and be prepared to put in the work.

The **37th Annual Light Up Ocala** will be held on Saturday, November 20, throughout downtown Ocala, from 4 p.m. to 9 p.m.

The event includes performances, a Junior Sunshine holiday parade, more than 100 vendors, many food options, a special appearance by Santa and much more.

Visit ocalafl.org for details and updates, including parking options. Admission is FREE.

The Ocala Christmas parade will be held on Saturday, December 11, 2021, at 5:30 p.m.

The theme for the 2021 Parade is "**A Heroes' Christmas**"

The parade is hosted by the Friends of the Christmas Parade.

*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.

COMMUNITY SPOTLIGHT

Glenda Thomas waits all year to work on the Christmas Angel Tree Project which spreads peace and joy to those who are disabled, disadvantage and alone during the holiday season.

Marion Senior Services annual Christmas Angel Tree Project, now in its 19th year, was started by local business partners who recognized that seniors were left out of traditional holiday campaigns. The project provides Christmas gifts to seniors 60 years old or older who live within the Ocala/Marion County area and are selected from the agency's list of clients. Through the generosity of individuals, the agency provides gifts to hundreds of clients who are currently receiving services and assistance through Meals-on-Wheels, congregate dining, commodity foods, transportation and in-home support programs. Based on the agency's interaction with the clients throughout the year, they are able to identify those seniors who have significant needs. ***Currently, the project only serves clients within the agency.**



"Holidays are filled with excitement, joy, hope and love and I want to make sure our senior clients experience that as well," said Thomas, the Outreach Manager and Project Coordinator for the organization. "Seeing the joy on the faces of our donors and on the faces of our clients, makes all the coordination of this project worthwhile."

Donations for the project will be collected **November 30 through December 9**. For health and safety precautions, gifts should be pre-bagged and/or pre-wrapped and can be delivered via drive-thru at Marion Senior Service's main campus located at 1101 S.W. 20th Ct., on Tuesday's, Wednesday's and Thursday's **only** between 9 a.m. to 2 p.m.

Angel Tree donors are provided with a "Wish List" from the senior or a suggested "Comfort List" of items is provided when there is no specific request made. Donor's may request a list of names directly from the Angel Tree Wish List and/or provide general gift donations from the suggested gift list below or make monetary donations, which are used to help fund client services such as light housekeeping.

"Clients are very modest and often make requests of basic, every day items, such as hygiene supplies, blankets and socks," Thomas said. "Our donors, however, always go above and beyond in showering our clients with so much more."

The project has grown tremendously in recent years and each season they serve more clients than the year before. Thomas estimates the agency provided 115 gifts to seniors in 2016, when she took over coordinating the project. Last year, she said, 844 gifts were given to clients in all service areas of the agency.

Marion Senior Services serves the elderly, disabled and disadvantaged. Many of their clients live alone. Some are homebound and isolated from social interactions, and many live far away from their own families. The Christmas Tree Project is just one of the ways the agency shows their seniors their care.

Sponsorships are also available. **Sponsor levels include:**

- Santa Sponsors - 20** or more Angels
- North Pole Sponsors - 10** Angels
- Santa's Helpers - 5** or less Angels



If you would like to be a beary special angel this year, please contact Thomas at GThomas@marionseniorservices.org or call (352) 620-3501.



Suggested Gift List

Personal Care	Organizational	For Fun	Other Favorites
Shampoo	Calendars	Word Search Books	Small Picture Frames
Lotion	Note Cards	Crossword Puzzles	Batteries (Small)
Aftershave Lotion/Cologne	Magnetic Pads	Playing Cards	Flashlight w/batteries
Deodorant	Forever Stamps	Jigsaw Puzzles	Christmas Ornaments
Soap	Pens/Pencils	Stuffed Animals	Magnifying Glass
Hair Comb	Fridge Magnets	Coloring Books (Adults) w/coloring pencils	Pet Toys
Hairbrush	Storage Containers (Small)		Hats
Hand Sanitizer			Gloves
Kleenex			Blankets
Sanitized Wipes			Face Masks
Toothpaste			
Toothbrush			
Socks			
Thank you for your Generosity!			

Suggested Packaging: Gift Bags; Gift Wrapping; Gift Containers (clear or color)

The following schedule for Christmas Angel Tree gift drop-off and photo opportunities is shown below. Please pull to the Meals Department overhang area for convenient and friendly drop-off service (immediate to the right after entering parking lot).

Gifts are received between the hours of **9:00a & 2:00p.**

Tuesday	Wednesday	Thursday
11/30	12/1	12/2
12/7	12/8	12/9

Marion Senior Services is a non-profit, charitable social agency providing supportive care services to elderly, disabled and disadvantaged residents of Marion County.
For more information visit www.marionseniorservices.org

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.



FULFILLING A NEED FOR THANKSGIVING

Rosemary Roberts has always been passionate about two things in her life: helping the homeless and feeding and clothing families in need.

Roberts, who recently retired from the United States Postal Service after more than 25 years of service, saw a need and started putting together Thanksgiving baskets to give to families when she moved to Ocala in 2001.

“While working on my route, I would talk to families that did not have enough food for a Thanksgiving dinner,” she said. “So I decided to help out by making up boxes with enough food for the families to have a nice dinner.”

On Saturday, November 13, from 10 a.m. to 1 p.m. at Kingdom Revival Church, 3318 E. Silver Springs Blvd., Roberts, along with dozens of volunteers, will provide a free Drive Thru Community Thanksgiving Lunch and distribute baskets to families that signed up in advance to receive one.

Roberts said her family usually gets together for a big family dinner to just enjoy and reflect on how blessed they are. She wanted to make sure other families could do the same and enjoy

“I chose Thanksgiving because it’s a holiday that families usually get together and I wanted to make sure they had a meal to serve and be able to enjoy each others company.”

The English pilgrims held the first Thanksgiving in 1621 to celebrate their first successful harvest and to thank God for the great harvest in the preceding year. President Abraham Lincoln originally designed the day to give thanks to God in prayer. Lincoln, the 16th president of the U.S. declared the day a national holiday in America in 1863 during the American civil war.

Roberts said referrals come from her former co-workers at the post office who see families on their routes that are in need and they refer them to her. Others come from church members, the community and family and friends.

In the beginning, Roberts did the outreach by herself and paid for everything, but as the number of families needing help increased, she asked her family and friends for help and developed some community and business partnerships.

The first year, she distributed five baskets. Last year she distributed more than 100 baskets and served nearly 200 hot meals to seniors, veterans and others that came through the drive-thru line. This year she’s preparing 200 baskets to give to families that may need help for Thanksgiving.

“Right now my greatest need is just to make sure we have enough volunteers to hand out the baskets to families who signed up in advance and serve the hot lunch through the drive-thru,” she said.

“My favorite part is the joy I feel from helping people in need and doing what the Lord placed on my heart,” Roberts said.



Rosemary and Cavanaugh Roberts



BRING
the Harvest
HOME

FRIDAY, DEC. 4
7:30 A.M. - 1:30 P.M.
OCALA'S DOWNTOWN SQUARE

Start collecting non-perishable items you can drop off the day of the event.

You can also drop off your items at any one of our designated collection locations.

Visit BringtheHarvestHome.com for more information.

BENEFITTING



To volunteer, make a monetary donation to support the event or for more information, call Rose Roberts at **(352) 361-5044**.

November 16, 2021-January 9, 2022

A Dickens Christmas

The Urban Family Holiday Exhibition



Family Day

Saturday, December 11, 10 a.m.-5 p.m.

Enjoy free admission all day at this annual holiday event.

Appleton Museum, Artspace and Store
Tuesday-Saturday, 10 a.m.-5 p.m. and Sunday, noon-5 p.m.
4333 E. Silver Springs Blvd. | AppletonMuseum.org
Closed on Thanksgiving, Christmas Day and New Year's Day



Historic West Ocala

Empowerment Day and

COMMUNITY CLEAN UP!

Litter Pickup

Assisting elders with yard cleanup

Lawn mowing

Brush removal

Lunch Provided for Volunteers and Residents

NOVEMBER 13, 2021 • 8AM - 2PM

Meeting location:

Howard Academy Community Center
306 NW 7th Ave. Ocala, FL 34475

Trash collection trucks will collect any items left at curb.

Information will be available on home ownership,
youth programs, and financial literacy.



Do You Want Santa to Call Your Child?

One of the really special treats for your children during the holidays is for them to get a personal telephone call from Santa.

Ocala Recreation and Parks has made special arrangements with the North Pole to call children in our neighborhood. You may ask to receive a call during the evening on December 7, 8 or 9 at your preference between 6 p.m. and 7:30 p.m. or 7:30 p.m. to 9 p.m.

Santa's helpers will make the call so your child can speak directly to Mr. or Mrs. Claus. The deadline to apply for your child to receive a call is **Tuesday, November 30.**

You may apply online at <https://www.ocalafl.org/?navid=3744> and scroll down to Santa's Calling.

Applications may also be picked up and returned to the Recreation and Parks office at 828 N.E. 8th St. If you have difficulty, please call **(352) 368-5517.**

Be sure to view the City of Ocala's 2021 Holiday Activity Guide at <https://onlineflippingbook.com/link/86274>.

Things You Need to Know:

KIRBY FAMILY FARM
Presents **SIX GUN TERRITORY** (Official Facebook logo)

Wild West Weekend and Reunion
November 6-7, 2021

19650 NE 30TH Street, Williston, FL* (352)812-7435 * kirbyfarm.com
Experience The South's Largest Wild West Shindig!

Remember Six Gun Territory & meet the Original Gunfighters!

Ride a real train from the good ol' days! You'll Experience Wild West Showdowns, Train Robberies, Original Six Gun Shootouts and CanCan dances, Tractor ride to a hidden town in the woods full of Outlaws and Lawdogs, Indian Village, Live Demonstrations, Petting Zoo, Medicine Man Magic Show, Live Music & Shows, Rides, Food, lots of talented Vendors and more exciting stuff!

Free Parking and Your Ticket includes EVERYTHING!

Advance Tickets Save Money! Visit kirbyfarm.com for Details and Tickets.

Enjoy some Family FUN for a GREAT Cause!

Take a Picture of This Poster for your own Digital Flyer!

Kirby Family Farm, is a 501(c)(3) Non Profit Educational Institution. All proceeds help the development of the farm and educational programs for children. (352)812-7435

COMMUNITY MEETINGS: GET INVOLVED

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

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

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

County Commission Meetings
November 2 and 16, at 9 a.m.
McPherson Governmental Campus
Auditorium, 601 S.E. 25th Ave., Ocala.

Ocala City Council Meetings
November 2 and 16, at 5 p.m.
110 S.E. Watula Ave., Ocala

Marion County School Board
November 9 and 23, at 5:30 p.m.
School Board Meeting Room
512 S.E. 3rd St., Ocala

Marion County Historical Commission
Advisory Meeting
Monday, November 8, 2021 at 6 p.m.
Growth Services
2710 E. Silver Springs Blvd., Ocala

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

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

HAPPENINGS IN THE COMMUNITY



JOHNNY DEBT PRESTAGE

**NOV 13TH & 14TH
9AM-4PM**

OCALI COUNTRY DAYS

OLD FLORIDA
LIVE MUSIC
GREAT FOOD
CRAFTS
HISTORIC DISPLAYS

Looking for COVID-19 information?

Go to [FloridaHealthCOVID19.gov](https://www.floridahealth.gov/covid-19)

Your source for:

- Information
- Testing sites
- Vaccine sites
- Antibody treatment sites

Florida HEALTH




The Friends of McIntosh

1890s Festival

November 6, 2021

Willie Mae Stokes Community Center

FOOD GIVEAWAY

Bread | Pastries | Fresh Produce | Meat

Starting at 11:30 AM on TUESDAYS



Seniors and Disabled Served First

355 NW 6th Avenue
Micanopy, Florida 32667
(352) 466-1136

FIRST COME, FIRST SERVE BASIS.



Kut Different
ONE HEART, ONE MIND, ONE COMMUNITY

Kut Different

PRESENTS

FAMILY FUN COMMUNITY DAY!

2nd ANNUAL

November 27th, 2021 12pm-4pm Central Christian Church 3010 NE 14th St. Ocala, FL

MAIN EVENT KICKBALL

FREE FOOD

3-POINT CONTEST

FACE PAINTING

FOOD TRUCKS

RAFFLES

VENDORS

BOUNCE HOUSES

TONS OF OTHER FUN ACTIVITIES!

AVOID THINGS THAT CAN SINK YOUR BUDGET

By Scott Hackmyer

During the last 10 years, I've helped a lot of people with their budgets. Most often it has been when they were unable to pay their rent, electric, a car repair or some other expense. Last month, I wrote about how time can be your friend or enemy when it comes to money issues. Here are things, in my opinion, you should always try to avoid because so often they create problems that can sink your budget.



People want your business and use every tactic they can to get your money including making things appear easy to buy. Let's start with cars. Always avoid seven or eight year car loans. Almost immediately your loan is more than your car is worth if you were to try to sell it, so now you are stuck with a car with payments for years after you would like to get rid of it. After four or five years you might have large repair bills, but you can't trade the car smartly because of the loan balance. If getting a new car loan try to keep it at 48 months or in rare circumstances 60 months at the longest. My second advice on buying a car, if used, is if it is too cheap it probably isn't a good deal. I have watched many people put \$500 or \$1,000 down on a car only to have to come up with the money to replace the transmission or engine in just a few months. Too good to be true is almost always too good to be true.

Some other items that can kill your budget include late fees. I just received a note from my credit card company raising their late fees to \$29 for the first incident and \$40 for any additional late payment. Make sure you keep a calendar with bill due dates, pay your bills as soon as they arrive or set up automatic payments through your bank so you are never just giving money away because you were a day or two late making a payment.



This will now sound like a lecture but here it goes: **Fast food should be a treat, not a habit.** I was going to go to Hardee's for a sandwich to take to eat on a recent trip, but instead bought a pack of sandwich meat at Wal-Mart. I had enough meat for about three sandwiches it took me a minute to make and cost less than one sandwich at Hardee's. Fast food can drain your money fast. If I could promise you a way to win a \$500 Lotto ticket prize would you be interested? Here's how, don't buy the ticket! Instead, put the money you would spend in a jar. If you are now spending \$2 per week in five years you will have "won" \$520. The odds of actually winning that in the Lottery are very slim. If you are spending \$5 a week on tickets you will have \$260 in the jar after just the first year and \$1,300 after five years.

Remember time can be your friend with money.

NEED HELP DURING THE HOLIDAY SEASON?



"Do the good that presents itself to be done."
- St. Vincent DePaul

2021 Holiday Help Drives

Information for Applicants

Each year, Blessed Trinity and Brother's Keeper helps hundreds of families during the holiday season. **Eligible families receive food for Thanksgiving and food & gifts for children 12 and under at Christmas.** This year we are partnering with Toys for Tots. It is only through the generosity of many others in our parish and community that we're able to provide this assistance each year.

Holiday Sign-Ups: **Monday, October 11 through Friday, December 3***
Mon. & Fri. 9am -11:30am and Tues., Wed., Thurs. 9am-2:30pm
*Cut-Off for Thanksgiving food applications is Fri. November 12

Who's Eligible: THANKSGIVING & CHRISTMAS **FOOD:** Families with at least one child under the age of 18 residing in Marion County.



CHRISTMAS TOYS: Families with at least one child 12 and under living in one of the following zip codes **34470, 34475, 34477, 34478, 34479, 34481, and 34482**

Applicants Need: **Photo ID** with Marion County address, **Social Security cards** for adults and children, **Birth Certificates** for all children, **Lease and Utility Bill** to prove residency and zip code **Proof of food stamps qualification** (if eligible)



Pick-Up Dates/Times: Thanksgiving: **Tuesday, November 23** from 9:00am-4:00pm
Christmas: **Tues., Dec. 21 or Wed., Dec. 22** from 9am-4pm
*Clients will be assigned a pick-up time/day

Pick-Up Location: **Knights of Columbus Hall** | 1510 SE 3rd Ave, Ocala, FL 34471
Located at the north end of the Blessed Trinity parking lot
*Bring Photo ID of the applicant when picking up

Updated (01 OCT 21)

EMERGENCY ASSISTANCE
320 NW 10th St., Ocala
(352) 622-3846

THRIFT STORE
320 NW 10th St., Ocala
(352) 732-7988

SOUP KITCHEN
435 NW 2nd St., Ocala
(352) 789-8139

MAIL TO
5 SE 17th St.,
Ocala, FL 34471



Saturday, November 6, from 10 a.m. to 5 p.m. at the Southeastern Livestock Pavilion, 2232 N.E. Jacksonville Rd., Ocala, FL 34470.

The event will include a car show, inflatables, games for children, a bake sale and Big Lee's Serious About BBQ, the 2019 Grand Champion, will be back to defend its first place title.

The Appleton Museum of Art, College of Central Florida, will offer free admission to all visitors on Veterans Day, Nov. 11, 2021.

In honor of United States military veterans, visit from 10 a.m. - 5 p.m. on Thursday, Nov. 11, 2021, with no admission fee.

Special exhibitions on view will include "Alphonse Mucha: Master of Art Nouveau," "Heart of the Horse: Photographs by Juliet van Otteren," and "A Dickens Christmas: The Urban Family Holiday Exhibition." Visitors can also enjoy self-guided artmaking and activity stations in the Artspace.

Additionally, military veterans enjoy free admission year-round at the Appleton by showing an ID or discharge papers.

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

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ECRWSS

Ocala First Assembly of God would like to honor and celebrate those who have passed away. If you have a loved one who has passed during this season or last year, contact them to have them included in the service. Email staff@ocalafirst.org for more information.

Community Memorial Service

FRIDAY, NOVEMBER 5TH AT 7:00 PM
OCALA FIRST ASSEMBLY
1827 NE 14TH STREET, OCALA

Covid has taken from all of us.
We would like to honor and celebrate
those who we have lost. If you have a
loved one who has passed during this
season, please contact us to have them
included in this service.

To honor your loved one email
staff@ocalafirst.org for more
information



VETERANS MEMORIAL BRUNCH HONORING THOSE WHO DIED DURING THE COVID-19 PANDEMIC

Brady-Owens VFW Post 7193 in conjunction with VetNet, City of Ocala and Councilman Ire Bethea will host a luncheon in honor of veterans they have lost during the Covid-19 pandemic on Saturday, November 6, 11 a.m. to 1 p.m. at the Ed Croskey Recreation Center, 1510 N.W. 4th St., Ocala.



All veterans and their families are invited to attend the free event, which is open to the public.

Please RSVP if you plan to attend.

To register, go to [eventbrite.com](https://www.eventbrite.com) and put Veterans Memorial Brunch in the search box. Deadline to register is **November 5**.