# TEWN Jalk

Volume 5, Issue 8 ~ August 2025

## **MAGAZINE**











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Check the Coolant in Your Car.

Back 2 School Orientation Schedule & 2025 - 2026 Instructional Calendar





County Commission Meetings
August 5 and August 19
9 a.m.

McPherson Governmental Campus Auditorium 601 S.E. 25th Ave. Ocala, FL 34471

Ocala City Council Meetings

August 5 and August 19
4 p.m.

110 S.E. Watula Ave.,
Ocala, FL 34471

Marion County School Board August 12 and August 26 5:30 p.m. School Board Meeting Room 1614 E. Fort King Street Ocala, FL 34471

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 Monica M. Jacobs

## 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 start of the new school year for Marion County Public Schools is almost here for the rest of our children since students attending Wyomina Park Elementary, now in its second year of a year-round school pilot program, headed back on Tuesday, July 25. The rest of our students return to the classroom on Monday, August 11, 2025.

To help your student be successful, parents and guardians are encouraged to make sure they complete their child's enrollment by submitting all required documentation before the first day of school. This process includes online registration, proof of residency, age verification and confirmation that all their immunizations and physical examinations are current. Every year students' are sent back home on the first day of school because they did not get all their shots.

Please review your child's school website for supply lists, orientation schedules, after-school programs and updates to school policies. We've included a copy of this year's orientation schedule and the 2025 - 2026 Instructional Calendar so you can plan ahead and schedule appointments and vacations to limit the number of days your child is absent from school.

For students utilizing bus transportation, please verify their assigned bus number along with pick-up and drop-off locations. Parents are responsible for supervising their children at bus stops. For pre-kindergarten students, a parent or authorized adult must be present at drop-off; otherwise, the child will be returned to the school. Children should be reminded to remain safely away from busy streets while waiting for the bus.

Something you may not know is that in addition to Marion Technical Institute (MTI) being the public, alternative school, it also provides programs to assist students who have completed graduation requirements but require support with employment and transition to independent adult living. Additional information can be found on the MTI website at <a href="https://mti.marionschools.net">https://mti.marionschools.net</a>.

Visit www.marionschools.net for details on all Marion County Public Schools.

Families whose children attend private schools should check their school's website

for important details.

If your child still need a backpack or school supplies, check out the other Back 2 School events included in this edition!

Let's Talk!

\*\*Monica Bryant\*

Monica T. Bryant, Editor



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Payments can be made via Cash App (\$Towntalkmarion)

## COMMUNITY SPOTLIGHT HOPE OUTREACH HELP CENTER

Rose Vidal has always had a heart to help others. In 1993, she moved to Marion County, bought a couple acres of land and raised her four children. At the time, she was a Guardian ad Litem and saw a lot of poverty in the area. She worked for Danny Gaekwad for 11 years. She guit in 2004 to get married and start Hope Outreach Help Center, a 501 © (3) non-profit

organization designed to help those in North Marion County who are in need of basic life services. She said God placed the name for the center in her heart because she saw so much need in the area.

Vidal rented a house near the railroad tracks and used the living room and the outside area to open a thrift store.

In the beginning, Hope Outreach provided free housing for women and children and an emergency food pantry for the community. When her husband died in 2009, she had to close because she didn't have anyone else to help her run the facility.

In 2012, she stopped housing families but kept the food pantry and started providing other services at the Citra Community Center before moving to the Lake & Meadows Community Center. In 2017, she moved to their current location and started providing services to the community again, but lately, things have been rough.



Now Vidal is asking for a little help!

She said the thrift store is what's keeping the Center afloat, but without help, she doesn't know how much longer she will be able to continue serving families in the northern part of the county.

"The ones with cars and rides can go elsewhere, but the only other pantry in Citra is the Adventist Church," she said. "I hear complaints about what's offered, but I tell people we are not supermarkets. We give out what we get and can afford to buy."

Vidal said on the days they are open, they serve more than 95 people and another 10 to 20 emergency walk-ins. The Center does not have any paid staff and only has a few volunteers, two of which are in their 70's.

"They only come on the days I give out stuff, otherwise all the work is on me," she said.

Vidal said her greatest challenge is funding and storage space. She's been able to purchase three sheds, but needs another one to store donations. She is also trying to recruit more volunteers especially someone that can organize and manage the clothing and other donations they receive.

To financially support the organization, **visit www.donate4hope.com.** She's also looking for donors willing to donate \$12 a month to cover the cost of the extra food.

For questions, to donate items or more information contact Vidal at **(352) 502-1495**, visit **Hopeoutreachhelpcenter.com** or follow them on Facebook at **https://www.facebook.com/hopedirectory.** 



18350 N. US Hwy. Citra, FL 32113

#### Services Provided:

Food, Clothing, Diapers, Hygiene items. \*The Center does not provide cash or pay any bills, but refers clients to other agencies for assistance.

#### **Immediate Needs:**

Funding and Storage Shed

#### **Thrift Store Hours**

Thursday, Friday and Sunday 10 a.m. to 5 p.m.

Saturday

2 p.m. to 5 p.m.

Closed Monday and Tuesday

#### **Donations needed:**

The thrift store accepts all donations except furniture. They need gently used men's clothing sizes 29 - 38 and all sizes in women's clothes.

#### **Food Pantry Hours**

Open the last two Mondays of each month 1 p.m. to 3 p.m.

#### **Donations needed:**

Water, Sugar free drinks for seniors, drinks, meats, non-perishable food items, etc.

For emergency food, people can call **(352) 502-1495.** She can arrange for pickups in emergency cases.

## Parents and Caregivers It's time to GET CONNECTED!

Wondering if your child is on track developmentally?

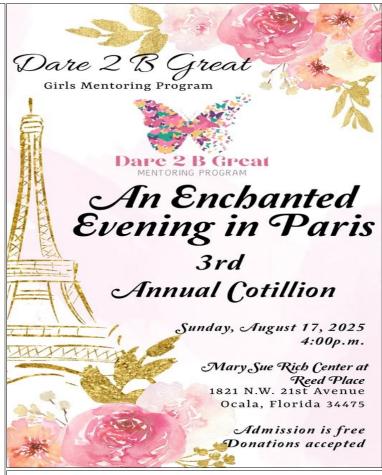
Help Me Grow Florida is here for YOU and your little one!

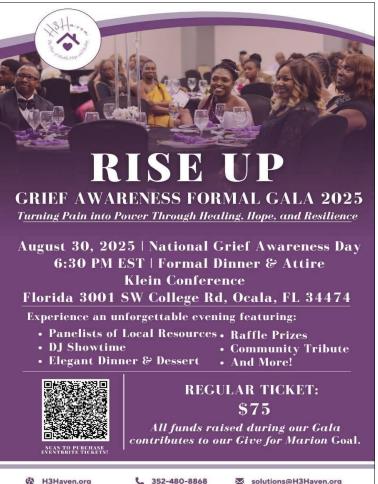
#### FREE services include:

- Developmental Screenings
- Milestone Checklists
- Expert Guidance
- ▼ Fun Activities to help your child grow
- Get connected now through https://helpmegrowfl.org/
- Ready for a FREE screening? Visit: https://www.elc-marion.org/help-me-grow/

Help Me Grow connects families with the tools, resources, and support they need to help every child thrive.







#### CITY OF OCALA TO HOLD SPECIAL ELECTION

The City of Ocala will hold a Special Election on Tuesday, September 16, to fill the offices of Mayor, City Council District I, City Council District III and City Council District V.

### **Seven candidates Qualified for the Special Election:**

Mayor:

Ben Marciano (Incumbent) Zachary "Arbor" Feliciano **City Council District 1:** 

Barry Mansfield (Incumbent)

**City Council District 3:** 

Jay Musleh (Incumbent)

Mark Clark

TamBoura Jenkins

**City Council District 5:** 

James "Jim" Hilty, Sr. (Incumbent)

## **City of Ocala Special General Election**

- Election Day: September 16, 2025 (Polls open 7 a.m. to 7 p.m.
- Voter Registration/Party Change Deadline: August 18, 2025
- Early Voting: September 11 13, 2025 (10 a.m. to 6 p.m.)
- Mail Ballot Request Deadline: September 4, 2025 by 5 p.m.

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



Join us for an informative session with Police Chief Mike Balken to learn about the Ocala Police Department's mission and goals!

Come gain insight into crime trends, the latest safety initiatives and participate in a Q&A session to share your thoughts.

## **NAACP 5114 MARION COUNTY EDUCATION DAY**



SATURDAY AUGUST 2, 2025 **HOWARD ACADEMY COMMUNITY CENTER** 



306 NW 7<sup>TH</sup> AVE **OCALA, FL 34475** 1:00 - 4:00 PM

SOMETHING FOR ALL AGES

**NAACP OF MARION COUNTY SUPPORTS OUR STUDENTS AND** COMMUNITY.

TO PARTICIPATE CONTACT MARIONCOUNTYFLNAACP@GMAIL.COM

INFORMATION, GIVE AWAYS, BACKPACKS, FIRE TRUCK, FACE PAINTING AND LIGHT **FOOD SERVED** 

JOIN THE NAACP. SCAN QR CODE

**DONATE TO NAACP:** 

PO BOX BOX 2274 OCALA, FLORIDA 34478

ZELLE: MARIONCOUNTYFLNAACP@GMAIL.COM

CASH APP: \$NAACPMARIONCOUNTYFL





Join us for an evening filled with excitement! This FREE event will have food, games, dancing, arts and crafts, emergency vehicle displays and more! For more info, call 352-369-7182













## **Driven for a Healthier You!**



The Department of Health in Marion County's Mobile Health Unit serves county residents in their communities throughout Marion County. It provides services such as immunizations and other preventative healthcare needs. For more information or opportunities to partner with us, please contact Tammie Durden at 352-644-2627 or Tammie.Durden@FLHealth.gov

Visit Marion.FloridaHealth.gov for more information on the department and its services.

#### Come see us at ······

Interfaith Soup Kitchen

435 NW 2<sup>nd</sup> Street, Ocala, FL 34475

Wednesday, August 27 • 9:00-12:00 P.M.

#### Services offered are:

Preventative Healthcare Services Health Screenings Education STD/HIV Testing





## From Little Fish to Big Pond: Surviving the Middle School Move

#### By Monica M. Jacobs, Teacher and Author of "My New Church," a children's book

I am certified to teach grades K-12 and was once a 6th - 7th grade teacher. I know firsthand that schools have changed since I was in school in the 90's. This stage brings both risks and opportunities for growth. This article is meant to serve as a guide for transitioning academically as well as socially from elementary to middle school.

With excited hearts and sweaty palms students advance to middle school. They feel nervous because they are joining in with older kids that are teenagers. They have heard about how they will be treated differently by teachers, about how they will not be babied and about how they will have to work harder and study harder. I'm sure they have heard about the cliques and social groups not always being all inclusive.



**Monica Jacobs** 

Let's take a look at some of the perks of being a middle school student. Students don't have to walk on the line when moving from class to class because they really don't have a leader to follow like in elementary school. In the cafeteria, seats are not assigned. Students also get to choose some of their classes and take more ownership of their academic journey.

Teachers and kids say the biggest challenge about progressing to the middle grades is fitting in. Some kids will go to a school where they do not know most of the students. Some students will go to a school with their friends but be placed in different classrooms. Either way, they will have six periods of classes with students they don't know and are expected to collaborate with.

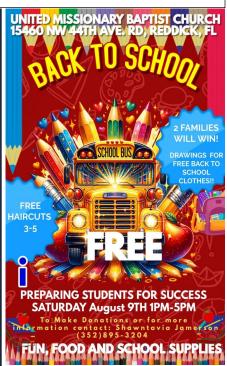
Students have phones, tablets and other smart technology that is supposed to be used for safety purposes but are sometimes misused. So, what can parents do? One mother of a successful middle school student said that the main thing parents can do is talk to their children. She said it should be about everything, like television, washing clothes, cooking meals and cleaning the house. If you see a little problem, you can guide them. "Go to church to receive a firm foundation. That should be first," she said. She also said that from foundation comes consequences. A consequence is a response to an action. It is cause and effect. Therefore, consequences can be positive or negative. Create an atmosphere where your child feels safe talking to you about anything. You can do that through conversation and respecting each other's opinions. While talking to them, you may see how important something is to them. Maybe you can meet them half-way and let them know you value their feelings. Conversate with and get to know their friends too.

In conclusion, beginning their middle school journey may be frightening yet exciting to children. The work will get harder and more will be expected from them. However, they will have more freedom. It is important for parents to guide their children at the sensitive point of their life.

To reach Jacobs, contact her via e-mail at Jacobsmonica628@gmail.com.







## **GREAT TOOL TO USE TO PLAN AHEAD**



### Marion County Public Schools 2025-2026 Instructional Calendar

July 2025					
Мо	Tu	We	Th	Fr	
	1	2	3	4	
7	8	9	10	11	
14	15	16	17	18	
21	22	23	24	25	
28	29	30	31		

August 2025					
Мо	Tu	We	Th	Fr	
				1	
/4	5	6	7	8	
11	12	13	14	15	
18	19	20	21	22	
25	26	27	28	29	

September 2025					
Мо	Tu	We	Th	Fr	
1	2	3	4	5	
8	9	10	11	12	
15	16	17	18	19	
22	23	24	25	26	
29	30				

October 2025					
Мо	Tu	We	Th	Fr	
		1	2	3	
6	7	8	9	10	
13	14	15	16	17	
20	21	22	23	24	
27	28	29	30	31	

November 2025					
Мо	Tu	We	Th	Fr	
3	4	5	6	7	
10	11	12	13	14	
17	18	19	20	21	
24	25	26	27	28	

December 2025					
Мо	Tu	We	Th	Fr	
1	2	3	4	5	
8	9	10	11	12	
15	16	17	18	19	
22	23	24	25	26	
29	30	31			

January 2026				
Мо	Tu	We	Th	Fr
			1	2
5	6	7	8	9
12	13	14	15	16
19	20	21	22	23
26	27	28	29	30

February 2026				
Мо	Tu	We	Th	Fr
2	3	4	5	6
9	10	11	12	13
16	17	18	19	20
23	24	25	26	27

March 2026					
Мо	Tu	We	Th	Fr	
2	3	4	5	6	
9	10	11	12	13	
16	17	18	19	20	
23	24	25	26	27	
30	31				

April 2026					
Мо	Tu	We	Th	Fr	
		1	2	3	
6	7	8	9	10	
13	14	15	16	17	
20	21	22	23	24	
27	28	29	30		

May 2026				
Мо	Tu	We	Th	Fr
				1
4	5	6	7	8
11	12	13	14	15
18	19	20	21	22
25	26	27	28	29

June 2026					
Мо	Tu	We	Th	Fr	
1	2	3	4	5	
8	9	10	11	12	
15	16	17	18	19	
22	23	24	25	26	
29	30				

Total: 88 Days	Total: 92 Days
2nd 9 Weeks - 40 Days	4th 9 Weeks - 47 Days
1st 9 Weeks - 48 Days	3rd 9 Weeks - 45 Days

\*\*Weather Make-Up Options\*\*

Early Dismissal Days May Be Used for Weather Days November 24, 2025 November 25, 2025 January 6, 2026 April 3, 2026

= Teacher In-Service Day - No School for Students

= Professional Learning - No School for Students

= Teacher Workday - No School for Students

= Two Hour Early Dismissal for Professional Learning and Collaboration

= School Holiday - No School for Students and Teachers

#### First Day of School

August 11, 2025

**Last Day of School** 

May 28, 2026

#### **End of Grading Period**

October 16, 2025 - Quarter 1 December 19, 2025 - Quarter 2 March 12, 2026 - Quarter 3 May 28, 2026 - Quarter 4

Student Return from Winter Break

January 7, 2026

#### Teacher Work Day-No School for Students

October 17, 2025 January 5, 2026 March 13, 2026 In-Service Day: January 6, 2026

#### Post-Planning May 29, 2026

#### School Holiday - No School for Students and Teachers

September 1, 2025 - Labor Day

November 24-28, 2025 - Thanksgiving Break

December 22, 2025 – January 2, 2026 - Winter Break

January 19, 2026 - Martin Luther King, Jr. Day

February 16, 2026 - Presidents' Day

March 16-20, 2026 – Spring Break

April 3, 2026 – Mid-Term Break

May 25, 2026 - Memorial Day

## **ORIENTATION DATES SET!**

	I .
Orientation	Times / Grade Levels
Date	(All times AM unless indicated)
Aug. 7	8:00 - 8:40 (PreK, K and ASD); 8:40 - 9:30 (1-5)
Aug. 8	1:00-2:30
Aug. 6	3:30PM (9 <sup>th</sup> grade students only);
	5:00PM-6:30PM (9-12)
Aug. 8	8:00-9:30
	(6th grade and new students only)
Aug. 8	9:00-10:30
Aug. 8	8:30 -9:15 and 9:15-10:30
Aug. 8	12:00PM-12:45PM (VPK-2);
	1:00PM-1:45PM (3-5)
Aug. 7	10:00-12:00
July 31	9:00-12:00 (9 <sup>th</sup> grade only)
Aug. 7	4:00PM-6:00PM (10-12)
Aug. 7	2:00PM-4:00PM
Aug. 7	1:00PM-2:15PM
Aug. 8	10:00-11:00
Aug. 8	12:30PM-1:30 PM (PreK-K only);
	1:30 PM-3:00PM (1-5)
Aug. 8	9:00-10:00
	Aug. 8  Aug. 8  Aug. 8  Aug. 8  Aug. 8  Aug. 8  Aug. 7  July 31  Aug. 7  Aug. 7  Aug. 7  Aug. 7  Aug. 8

Maplewood Elementary	Aug. 7	9:00-10:30
Marion Oaks Elementary	8/8	9:00–9:30 (VPK and ESE);
		9:45-10:15 (K-2);
		10:15-10:45 (3-5)
Marion Technical Institute	Aug. 7	1:00PM-2:30PM (elementary)
	Aug. 8	1:00PM-2:30PM (secondary)
North Marion High	July 31	9:00-12:00 (9 <sup>th</sup> grade only);
	Aug. 7	5:30PM-7:30PM
		(9 <sup>th</sup> grade and new students only)
North Marion Middle	Aug. 8	1:00PM-2:30PM
		(6 <sup>th</sup> grade and new students only)
Oakcrest Elementary	Aug. 7	1:00PM-2:00PM
Ocala Springs Elementary	Aug. 8	8:30-10:00
Osceola Middle	Aug. 8	9:00-10:00 (6 <sup>th</sup> grade and new students only; last names
		L);
		10:30-11:30 (last names M-Z)
Reddick-Collier Elementary	Aug. 8	10:00-11:30
Romeo Elementary	Aug. 7	1:00PM-2:30PM
Ross Prairie Elementary	Aug. 7	1:00PM-2:00PM (VPK, K,ESE only)
	Aug. 8	8:30-10:00 (last names A-L);
		10:30-12:00 (last names M-Z)
Saddlewood Elementary	Aug. 8	12:30PM-2:00PM
Shady Hill Elementary	Aug. 7	10:00-11:30
South Ocala Elementary	Aug. 8	10:00-12:00

Fordham Early Learning Academy	8/8	10:30-11:30
Forest High	Aug. 6 -7	7:00-1:00
		(2-day Freshman Orientation)
Fort King Middle	Aug.7	2:00PM (ESE only);
		5:00PM-7:30PM (new students only)
Fort McCoy School	Aug. 7	9-10:30 (K-2 and 4-8);
		10:30 (3 <sup>rd</sup> grade only)
Greenway Elementary	Aug. 8	1:00PM-2:00PM
Hammett Bowen. Jr. Elementary	Aug. 8	1:00PM-3:00PM
Harbour View Elementary	Aug. 8	12:30PM-1:30PM
Hillcrest	Aug. 8	10:00 (new families); 11:00 (returning families)
Horizon Academy at Marion Oaks	Aug. 2	8:00-9:00 (new students only)
Howard Middle	Aug. 7	2:30PM-4:15PM
		(6 <sup>th</sup> grade and new students only)
Lake Weir High	July 31	9:00-12:00 (9 <sup>th</sup> grade)
	Aug. 7	5:30PM-7:00PM (new students only)
Lake Weir Middle	Aug. 7	10:00-11:30 (6 <sup>th</sup> grade and new students only)
Legacy Elementary	Aug. 8	10:00-11:30
Liberty Middle	Aug. 7	1:30PM-3:00PM
Madison Street Academy	Aug. 7	9:00-10:30 (grades 1-5)
	Aug. 8	9:00-10:30 (VPK);
		9:00-11:00 (K)

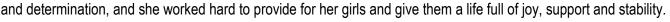
Ada		0 12.00
Sparr Elementary	Aug. 8	10:00-11:30
Stanton-Weirsdale	Aug. 8	8:30- 10:00
Elementary		
Sunrise Elementary	Aug. 7	1:00PM-2:30PM
Vanguard High	July 31	8:30-11:00 (9 <sup>th</sup> grade only)
	Aug. 7	5:30PM-7:00PM (new students only)
Ward-Highlands Elementary	Aug. 7	8:45-9:15 (VPK-K only);
		9:30-10:15 (grades 1-2);
		10:30-11:15 (grades 3-5)
West Port High	July 31	Freshman Preview 8:30-12:00
	Aug. 6	(9 <sup>th</sup> grade students only);
		6:00PM-7:30PM
		(9 <sup>th</sup> grade and new students only)
Winding Oaks Elementary	Aug. 8	8:00-9:00 (VPK and ESE);
		9:15-10:15 (K-2);
		10:30-11:30 (3-5)
Wyomina Park Elementary	July 21	1:00PM-3:00PM
		·

## SINGLE MOM'S SCHOLARSHIP OPPORTUNITY

As Sister's Keeper celebrates it's fifth year, an educational scholarship made possible by the Whitney Taylor Foundation will be offered at this year's Sister's Keeper Empowerment Brunch on Saturday, September 13, to empower single moms to pursue their dreams.

The Brunch will be held from 11 a.m. to 2:30 p.m. at Circle Square Commons, 8395 S.W. 80th St., Ocala, FL 34481. Tickets Cost \$70 per person. Sponsorships also available. The event includes powerful speakers, engaging panel guests and meaningful conversations.

Whitney Monique Taylor was a vibrant, loving and determined young woman. She became a mother shortly after graduating high school. Life wasn't easy for the devoted mother of two daughters, ZaRiyah and Journee, and it came with many challenges since she received no support from their father. But she met those challenges with fierce love







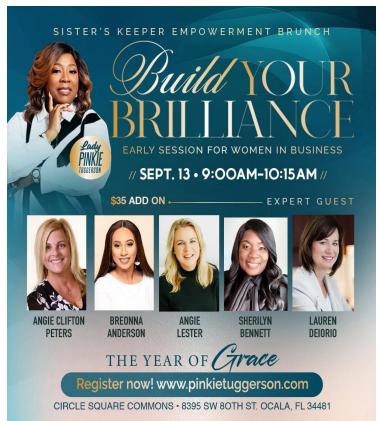
Taylor was the daughter of Pinkie Tuggerson the visionary founder of "I AM MY SISTER'S KEEPER," a women's empowerment collective that creates a safe and supportive network of sisterhood.

At 32, she passed away due to illness. In her final writings, she expressed one heartfelt wish to see her daughters grow up and complete their education. She didn't get to see that dream fulfilled, but her legacy lives on through the Whitney Taylor Foundation Scholarship created to carry forth her unwavering hope for her daughters and all single mothers who are striving to create better lives for their children.

To be eligible, winners must attend the annual Sister Keepers Brunch. Two scholarships will be awarded and the amounts will be revealed at the event. To apply, go to https://www.pinkietuggerson.com/whitney-taylor-foundation.

The deadline to apply for the scholarship is Wednesday, August 13, 2025.





For more information, to purchase tickets or sponsor the event, go to https://www.pinkietuggerson.com.



















**D\***gwalker

BACKPACK GIVEAWAY & DONATION DRIVE



DOGWALKER RANCH
12150 N US HWY 441, OCALA, FL 34475
AUGUST 10TH • 12PM – 2PM
WE CURRENTLY HAVE 50 BACKPACKS
AVAILABLE

#### **HOW YOU CAN HELP**

- New backpacks
- Notebooks, pencils, crayons, folders
- Monetary donations

CALL KENNY (352) 875-6344



## Early "BYRD" Ticket Prices:

July 28th - August 18th

\$40 \$25 Children under 10



CLICK HERE OR VISIT OUR WEBSITE: www.ebwchc.org



for an evening of fun, music, libations, and savory samplings of many of our community's different restaurants, food trucks including beer & wine vendors.

You won't want to miss this event that will offer something for every palate, Come Eat For a Cause!

352.875.2226 | www.ebwchc.org









## MONEY SMART TIPS

By Scott Hackmyer

#### IT'S HOT OUTSIDE! CHECK THE COOLANT IN YOUR CAR

Two different people talked to me last week about having to take their cars to the repair shop because it was overheating. Both of them were fortunate in that the problem was only due to being low in coolant. With the summer hot weather upon us if your car or truck develops this problem the first thing to do would be to check your radiator fluid level before running up a bill at a mechanic. If you are lucky this inexpensive



repair is one you can do yourself and save a lot of money. Be safe, check your level when your vehicle is cool.

When we worry about possible expensive repairs our home appliances come to mind. Skilled labor repair rates are very high as are the cost of parts. Rachel Wharton of the New York Times offers some advice when buying a new appliance with future repair bills in mind. One of the reasons repairs are so high is due to all the technology built into appliances today. One of her suggestions is to buy appliances that only have the features you will use, skipping some of the luxury features now available. Not only will you pay less but you will have less things to break. She also warns about buying newly released models. These do not have the test of time on their side and it may be smarter to buy a model that has been out a year or two and you can see hundreds or thousands of ratings from people who have used it. If you do need a repair, she encourages you to find a technician with at least three years experience. When you get a new appliance, don't forget to read the manual. Often, they are full of tips for minor maintenance that will help your appliance live a long and trouble-free life.



I was recently asked for advice on whether my friend should pay off his mortgage. There is great satisfaction in doing this and no longer having to make that monthly payment, keeping in mind you still need to put money away each month for when your homeowner's insurance and tax bills come. My first guestion to my friend was

whether he in paying interest on a credit card or other loan. You wouldn't want to use your available cash to pay off a mortgage at say 4% interest if you are paying 24.9% interest on a charge card. The investment firm Edward Jones will tell you to make sure you have your emergency savings in place, a minimum of three months but preferably even more, before doing this. They also suggest that if your employer gives you a retirement fund match that it might make more sense to increase your contribution there in order to get that free money which will then continue to grow.

I write about this every year but it is time to mention it again. It may be summer but I encourage you to start your Christmas/Holiday shopping now. Even if you aren't ready to buy things, at least start putting away some money every month so you don't end up with a large bill in December or January that puts you in a position where you don't have the money to pay your regular bills or end up paying interest as you pay over time. If you buy items now make sure you focus on things that you are sure the person won't want to return. My suggestion is to look at the total you spent on gifts last year, divide that amount by the number of months between now and when your holiday bills will come and put that money

in a High Yield Savings Account. Search online for no fee, no minimum balance accounts that pay at least 3.5% interest. Please also stay away from Buy Now, Pay Later offers. These tend to encourage you to spend more than you should and hit you with high costs if you end up not being able to make your payments on time.



## **Business Spotlight**



Business Name: Mr. Mobile Solution

No. of Employees: 2

**Business Owner:** Reggie and Megan Wright **Business Address:** 1919 S.W. 27th Ave..

Ocala, FL 34471

Business Phone: (352) 619-1967

What Year Did You Start Your Business? 2020

Hours of Operation: Monday - Saturday, 10 a.m. to

7 p.m. and closed on Sunday

#### Products and/or Services:

We offer Phone, tablet, game console repair and device

sales and accessories.

E-mail Address: store@mrmobileus.com

Website Address: www.mrmobileus.com

Are You on Social Media? Yes.

If yes, on what platforms?

Facebook: https://www.facebook.com/MRMobileUS

Instagram: @Mrmobileus

What or Who Inspired You to Start Your Business? We wanted to provide a service to our community. It's important that people know that they can get their phone fixed by people they can trust.

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

We are a family-owned business and it shows. Our customers are like family. We don't just take care of the phone, we take care of the person. We care!

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.

## THINGS THAT ARE GOOD TO KNOW!



## **Interested in swim** lessons this fall?

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Parents! Did you know that Florida's new House Bill 1105 went into effect on July 1, 2025? The bill bans cell phones completely during the school day for most Kindergarten through eighth grade students no usage from bell to bell. High school students can only use phones outside of class or if a teacher gives permission in approved zones.

#### **Families Should Talk Before School Starts:**

Cell phone use during school hours is a huge distraction because students get bombarded with hundreds of notifications every day.

#### What parents can do:

- -- Sit down and chat with your kid about HB 1105.
- -- Rehearse scenarios. What should they do if they feel anxious, bored or need to call you during the day?
- -- Empower them with digital tools. Teach them how to build healthy habits around phone use like turning on "Do Not Disturb" or checking apps only after school.
- -- Partner with the school. Even as the district rolls out a "learning period" with warnings first, it helps when parents stay in the loop about school enforcement expectations.
- -- It's not about taking phones away forever, it's about helping kids focus during the school day and teaching them how to build healthier screen habits.

Supporting them with clear expectations and empathy is key.



















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