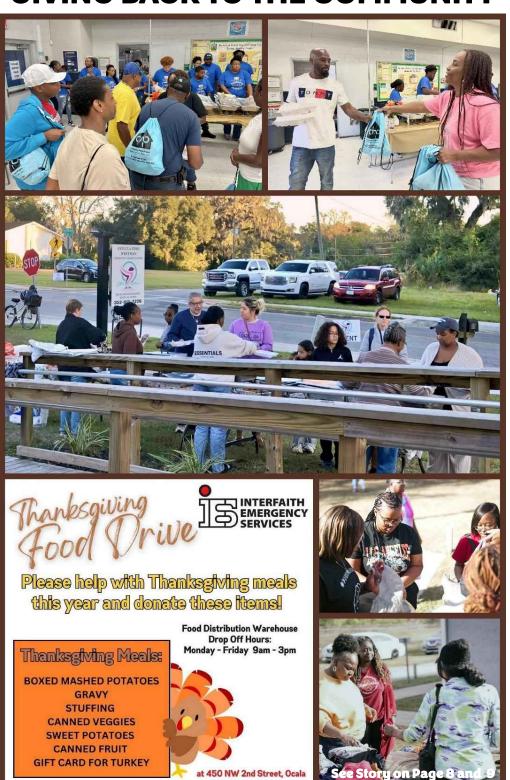


Volume 5, Issue 11 ~ November 2025

MAGAZINE

GIVING BACK TO THE COMMUNITY



In this issue:

The Purpose Group Home

Marion Regional Detention Center Needs Books!

Giving Back to Those in the Community Who Need a Little Help

Earn While You Learn: Six-Figure Income or Debt

Doing Things Yourself Can Save You Money

Get Ready for the Holiday Season: Mark Your Calendars for Upcoming Community Events



GET INVOLVED

County Commission Meetings
November 4 and November 18

9 a.m.

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

Ocala City Council Meetings

November 4 and November 18

4 p.m.

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

Marion County School Board November 11 and November 25 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

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



At the end of one of my colleagues e-mails, I noticed the phrase *Kindness is still free. Share it freely!* I never noticed it before, but a quick search revealed that it's always been there!

Sometimes, we overlook little things in our lives that if we paid attention to or practiced, our lives might be better.

November 13, World Kindness Day, promotes expressing kindness in our communities and around the world. It got its start in 1997 when Japan invited nonprofits dedicated to kindness to get together at a conference in Tokyo. The organizations' formed the World Kindness Movement (WKM), a coalition which was officially recognized under Swiss law as an NGO in 2019. Its mission is "to inspire individuals and connect nations to create a kinder world." The day was observed for the first time in 1998.

Did you know that being kind can:

- -- Improve mental and physical health for both the giver and the receiver
- -- Strengthen social bonds
- -- Create a more positive and harmonious society.
- -- Decrease stress and anxiety
- -- Increase feelings of happiness, contentment and self-worth
- -- Improve the community. Acts of kindness, big or small, can improve the day of someone who is struggling and help de-escalate difficult situations.

As we enter the holiday season, let's make a commitment to be kind not just on November 13, but make it a goal to be kind everyday!

It's easy. You can start by doing these four simple acts of kindness:

- -- **Simple acts:** Saying "thank you," holding a door or using someone's name to show you see them as an individual.
- -- **Acts of support:** Offering to listen to someone who needs to vent, helping with a project or checking in on a friend.
- -- **Generosity:** Making cookies for a neighbor, giving up your seat on the bus for someone who needs it more or offering someone a ride who doesn't have a car.

Self-kindness: Be gentle and forgiving with yourself, and make time for self-care.

According to Kristen Caminiti, (2019), Kindness is a high moral standard. It is living a life that strives to always do what is right. It is understanding the impact our words and actions have on others, regardless of our intent.

Caminiti said, Kindness isn't always easy. Sometimes it can be messy. Sometimes it can be scary. **But it is always the right thing to do! Join me and let's do it!**

Let's Talk!

Monica Bryant

Monica T. Bryant, Editor









indness

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COMMUNITY SPOTLIGHT THE PURPOSE GROUP HOME: WHERE LOVE AND CARE RESIDES

Theresa McCray didn't just start a business, she answered her calling.



Frank and Theresa McCray

In June of 2025, McCray and her husband Frank opened The Purpose Group Home.

"The name was established through my desire and compassion to serve," she said. "I feel that it takes special people to serve persons with disabilities, therefore after praying about it, God showed me my purpose."

McCray knew she wanted to open a group home in Ocala or the Orlando-Apopka area and ultimately chose Ocala because of housing costs, and she knew she had passionate, caring people she could trust to help operate the group home.

The co-ed group home currently has four residents and four staff members. McCray and her husband will oversee the day to day

operations with support from a group home manager who will help run the facility.

"Our uniqueness is that we are a four-bed home, which means more personal space

and individualized attention and care," she said. "This distinction is an advantage over the more common six-bed homes."

The Purpose Group Home accepts Medicaid Waiver Contracts, which is funding paid by the state to house persons with disabilities for long-term care. It covers their cost of care, but room and board is an additional cost.

Private Pay residents pay

monthly out of pocket, and although the cost varies depending on the level of care they need, amenities are included in the fee.



McCray said they plan to expand to other areas in the future.

For questions or more information, call (407) 982-6440 or send email to thepurposegrouphome2023@gmail.com.

The Purpose Group Home 980 N.W. 52nd Court Ocala, FL 34482

Our Mission:

We're dedicated to providing high quality care where residents' health, safety and well-being comes first while still honoring each residents' individuality. We provide a compassionate and loving home environment where respect is prioritized and a holistic approach to care is considered physically, mentally and emotionally.

Professional On-Site Staff:

Our on-site staff are trained caregivers who provide 24 hour care, supervision and support to our residents with our guided core values:

- -- Compassion
- -- Respect
- -- Integrity
- -- Trust

Services:

- -- Personal Support
- -- Respite Support (21 & up)
- -- Life Skills Development (Companionship)
- -- Residential Habilitation
- -- Transportation

Amenities:

Room & Board; 3 meals a day with snacks; Assistance with personal care & activities of daily living, companionship & socialization; On-site washer & dryer; Toiletry & Incontinence items; Transportation to appointments & social activities; Monthly outings; Medication management; Wheelchair/walker accessibility; Assistance with eating (if needed) and baths and grooming; Celebrations; TV in common areas & internet access.

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**.

OCALA POLICE DEPARTMENT Meet & Greet









Nov. 5 | 10:30 - 11:30 a.m.

Ocala Police Headquarters 402 S Pine Ave., Ocala

A fun and informative opportunity to connect with OPD officers and employees to learn about the department and see the vehicles and equipment we use.

POLICE





PERMISSION GRANTED

Striking a balance between acknowledging the difficulty we have through Life transition or adjustment, while offering practical support and understanding.

Join us for our upcoming FREE workshop



NOVEMBER 8, 2025 10:00 AM - 12:00 PM



615 NW MLK Jr. Avenue Ocala, FL 34475



(321) 421-9922



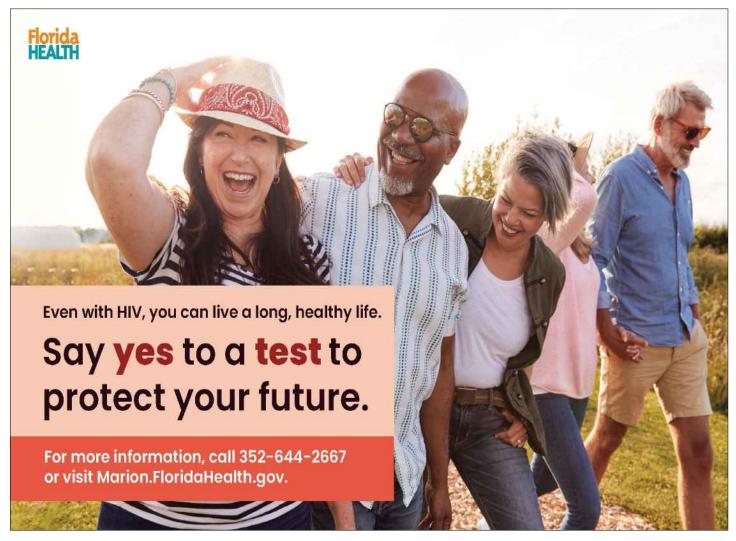
Register Today



Consuella Shaw, LMHC



Scholarships available. See link below for opportunities. Go to https://www.marionflagfootball.com/Default.aspx?tabid=2244277



CWAH KICKS OFF ITS 39TH YEAR OF HELPING RESDENTS!

ABOUT THE PROGRAM



Now in its 39th season, CWAH has collected more than \$1.8 million, of which **\$30,04.61** was raised during the 2024 - 2025 campaign to help those in need in Marion County.

HOW TO HELP:

To donate, mail checks to Community With a Heart, P.O. Box 1777, Ocala, FL 34473. To donate online, go to https://www.ocalafoundation.org/community-foundation-funds/community-with-a-heart/ or you can scan the QR code. Donations are tax-deductible. There are no overhead costs and every cent donated goes to help residents of Marion County.



How to apply for assistance from CWAH:

Individuals seeking help must contact one of the agencies below for a referral, agree to a home visit, provide recent documentation of the need and demonstrate self-sustainability. Individuals can only apply and receive assistance once in three year period. Agencies include: the Marion County Children's Alliance, Interfaith Emergency Services, Marion County School Social Services, Brother's Keeper, Community Legal Services, Ocala Housing Authority, Isaiah Foundation, Central Florida Community Action Agency, Marion County Community Services, Habitat for Humanity, Cleve Butler and James Jackson, Community-at-Large Members.

The CWAH program **does not** have a direct phone number. For questions or information, call one of the agencies listed above or go to **fb.com/profile.php?id=100075921828652** to send a message. Please allow 24-48 hours for a response.







This 17-piece ensemble will perform a Veterans Day concert at Countryside Presbyterian Church, 7768 S.W. Highway 200, Ocala, on November 9, at 3 p.m. with long-time favorites, including Glen Miller, plus a salute to veterans with the anthem of each service. The Marion County Memorial Honor Guard will present colors. Free with love offering. For more info, call (352) 237-4633.



Sponsored by VETERANS HELPING VETERANS USA

Hosted by CADRE VETS: Veteran Coalition for Awareness, Development, Resilience & Education

CALL TO ACTION:

VETERAN PTSD SUMMIT



Tuesday, November 18, 2025 6:30 pm
Elliott Center, 3231 SW 34th Avenue
Ocala, Florida 34474



NO COST DINNER WILL BE SERVED; RSVP BY THURSDAY, NOVEMBER 13 FOR CHOW COUNT

Event Link: https://www.cadrevets.org/ptsd-summit

RSVP Link: https://www.vhvusa.org/ptsd-summit

MARION REGIONAL YOUTH DETENTION CENTER NEEDS BOOKS

By Diane M. Johnson, Retired Library Supervisor, Sankofa Public Library



It began with a phone call requesting children's books from the Ocala Friends of the Library's book sale. The caller was the newly hired chaplain for the Marion Regional Youth Detention Center. He is working to re-establish the library located on site at the Center. Of course the Friends group was happy to assist with providing books leftover from the book sale. But I have found Chaplin Luis DeJesus to be a man of love, passion and vision for the youth in his charge, and the next question soon followed on lips, "You wouldn't happen to know of someone who would like to volunteer to run the library?"

Luis DeJesus

That's when I became involved. In my tenure as both the Children's Services Division Manager at the Ocala Headquarters Library and Sankofa Public Library Branch Supervisor, over the years, I had the opportunity to partner with multiple

groups, organizations and clubs who provide services to the children in our community, so I know the love and passionate concern is strong. Specifically, I found West Ocala to be filled with people who are kind, caring and generous towards preparing the next generation to be successful citizens.

The library at the detention center needs help.

Please reach out today to Chaplain DeJesus at the Marion County Regional Detention Center to tell him how the young people at your church, civic organization or community youth group want to help. I believe youth-helping-youth is the way to go with this effort.

Youth who acknowledge, empathize, pray for and reach out to other kids often have life-changing experiences themselves. Helping other kids may also keep them out of trouble. Your youth group could organize a book drive or hold a fundraiser to purchase new books and fill up the room! They could also ask librarians they know about volunteering their time, talent and training.



Right now, during this holiday season, a fresh collection of age-appropriate books and a librarian to run the library would be a great way to fold our arms around these youth and let them know they are not forgotten and that we see and care about them.

For more information, volunteer opportunities, to donate books or additional ways you can help, contact Chaplain DeJesus at (352) 732-1450 or email Luis.DeJesus@fldjj.gov.





GIVING BACK TO THOSE IN OUR COMMUNITY WHO

Karla Greenway is trying to prepare for the increased demand from families who depend on the Supplemental Nutrition Assistance Program (SNAP), but will not receive benefits beginning November 1, which may impact nonprofits and local food pantries like hers.



SNAP, formerly known as the Food Stamp Program, is the nation's most important anti-hunger program. The program provides important nutritional support for working families with low-paying jobs, low-income older adults (60 years and older), people with disabilities living on fixed incomes and other individuals and households with low incomes.

Greenway, CEO of Interfaith Emergency Services (IES), said she anticipates having more clients come in for assistance than they normally do. They already limit clients to one visit per month if they are on a fixed income and six times per year if they have earned income in order to serve as many households as possible.

"Even with these measures in place, it's a challenge to have enough food for all that come to us for help," she said. "We also have to limit the number of households per day to 90 because that is all that our volunteers and staff can reasonably process in a day. For this reason, we know we will not be able to serve the number of households that we anticipate coming to Interfaith in the days ahead."

To help families, Interfaith is collecting donations for its Thanksgiving Food Drive to provide meals to families for Thanksgiving.



Donations of boxed mashed potatoes, gravy, stuffing, canned veggies, sweet potatoes, canned fruit and a gift card for turkeys can be dropped off Monday - Friday, from 9 a.m. to 3 p.m. at Interfaith Food Distribution Warehouse located at 450 N.W. 2nd St., until the day before Thanksgiving. Donations that are dropped off earlier in the month will be used to serve clients that come in early.

Greenway said generally they begin passing out meals the week prior to the holiday so they have eight days to serve about 1,000 households, which includes meals served at their three satellite pantries. Anyone with a Marion County ID will be served or social security cards can be provided to prove the number of members in the household and food will be given based on the number they can verify per household.

Interfaith also needs donations of canned vegetables, boxed meals like mac and cheese, pasta, rice, mashed potatoes and cereal, which are items they typically run low on. She said the community, organizations and churches can help out by doing food drives for them or other pantries or monetary donations can also be made online at www.iesmarion.org or checks can be made payable to Interfaith and mailed to P.O. Box 992, Ocala, FL 34478.

Greenway said to help support families and fill the gap until SNAP benefits are restored, churches and other organizations could serve cooked meals such as spaghetti dinners, soup and sandwich meals for their local community or neighborhood to ensure that they get at least one meal that day to make groceries last longer. Now is a

great time to clean out your closets. Interfaith is collecting coats, jackets and blankets for those in need. Donations can be dropped off at their warehouse too.

Several organizations and community groups have already stepped up to the plate to provide free Thanksgiving meals for anyone who needs it.

Howard Academy Community Center and the Dare 2B Great Mentoring Program will hold its annual Thanks - Giving Outreach on Saturday, November 15, from 11 a.m. to 2 p.m. at Howard Academy, 306 N.W. 7th Ave. The event includes a free lunch, care packages, gift cards and much more while supplies last.

Davida Randolph said when she became program manager of Howard Academy, she noticed a lot of people coming to the center for all kinds of help, and the majority of them were people experiencing homelessness. After a discussion with Theresa Brooks, secretary at Howard Academy, they came up with the idea of hosting a "Thanks - Giving Outreach" to provide individuals in the community a hot meal, care package with snacks and hygiene products and resources from other organizations such as Interfaith, Salvation Army, Ocala Housing Authority, Estella Byrd Whitman Community Health Center, Community Home Project, Ramal Educational Services, Brothers Keeper and United Way Strong Families that could help them during the holiday season.

"Everyone at some point in time has needed help in some area of their life," Randolph said. "At Howard Academy, Theresa and I come in contact with people from all walks of life and their needs range from homeless to needing daycare assistance. We can help them by getting them to the organization that can possibly help them get back on their feet. What is important to us is to exhaust all avenues to help them" she said.

Continued on page 9

Howard Academy Needs Your Help

We need donations of:

- -- cakes for dessert
- -- canned drinks
- -- paper products (three section to-go plates and fork/knife utensil packets)
- -- individual snacks
- -- hygiene products
- -- coats (all adult sizes)
- -- blankets (medium)

Items can be dropped off at Howard Academy, Monday - Friday, 8:30 a.m. to 4:30 p.m. beginning November 10.

Monetary donations can be made payable to Howard Academy Community Center or go to https://marionschools. revtrak.net/HACC/haccdonation/ to pay by credit or debit card.

NEED A LITTLE HELP THIS HOLIDAY SEASON!

Randolph said the event turned into a community service project for the girls, who were asked to pick something they wanted to do to give back to the community when the Dare 2B Great Mentoring Program was started, and they choose helping people who were homeless. Last year they served more than 150 people, but they anticipate the need to be greater this year so they are planning to serve at least 200.

"If it wasn't for community events like this and the organizations that participate, I'm not sure where I would be now," she said. "It's events like this that gave me, friends and family the help we needed when we needed it the most."

Randolph stated that the primary need is getting information to the residents on services that are available to them not just at Howard Academy but from other organizations too. Call **(352) 671-4175** for questions or more information.

"The senior citizen living around the corner may not know that they can come to Howard Academy and get help renewing their food stamp application or the single mother with a struggling third grader may not have a clue that we have tutoring services available through two different organizations," Randolph said.

Levonda Goodson, CEO of Estella Byrd Whitman Community Health Center (EBWCHC), said access is the greatest need she sees, especially in West Ocala.

"Whether it's access to healthcare, food transportation or simply someone who listens - too many residents face barriers that shouldn't exist," she said. "Our work is about removing those barriers and restoring dignity."

Goodson said she's always believed that service is both a calling and a responsibility. She said giving back is how we honor our shared humanity and uplift those who may be facing difficult seasons.

"It's deeply personal for me. I've experienced the impact of compassion firsthand," she said.

On Friday, November 21, from 4 p.m. to 6:30 p.m. the EBWCHC, located at 819 N.W. 7th St., will host its second annual Day of Giving. The event includes turkey, ham and all the fixings. Tours are available to learn more about their services and brochures highlighting their locations and programs will be available. The community is invited to come enjoy a Thanksgiving meal.



"We launched the event to create a space where neighbors could gather, share a meal and feel seen," Goodson said. "It's a simple but powerful way to say, "You matter, and you're not alone."

Last year, Goodson said they served 115 meals and are preparing to serve at least 150 this year or until the food runs out. You must be present to receive a meal, which will be served in to-go containers. Guests are welcome to stay and eat or take their meal with them, but delivery service is not available. Donations of to-go containers and plastic cups can be dropped off at the EBWCHC, and monetary donations can be made online at https://ebwchc.org/donate.

"I believe most of us have experienced moments when we needed someone to care," Good said. "I can recall a time or two - including moments with my own family - when someone extended a hand of compassion to me and my son," she said. "This event is our way of saying, in the plainest terms, "You are not forgotten." It's about giving unconditionally."

For questions or more information, visit **www.ebwchc.org** or contact Heather James, Director of Community Relations at **heather.james@ebwchc.com** or call **(352)** 875-2226.

The 6th Annual Carver Park Thanksgiving feast organized by lifelong residents who wanted to give back to the community that raised them is set for Thanksgiving Day on Thursday, November 27. See the flyer for more information or call Phyllis Ambrose at **(352) 207-9563** for volunteer opportunities.

See page 14 for additional opportunities to give or help families in need this holiday season.







GREATER NEW BETHEL MISSIONARY BAPTIST CHURCH 612 NW 4TH PLACE | OCALA, FLORIDA 34475 OFFICE HOURS: MONDAY – THURSDAY; 8:30 AM – 1:30 PM

MUST PROVIDE THE FOLLOWING INFORMATION WITH YOUR APPLICATION
STATE ISSUED ID
PROOF OF RESIDENCY

BIRTH CERTIFICATES (CHILDREN 17 AND UNDER) FOR MORE INFORMATION, CONTACT US AT (352) 622-3815

APPLICATIONS ACCEPTED OCTOBER 21 - NOVEMBER 17, 2025









BISHOP TANYA HANKS | GNB MINISTRIES BISHOP JOHN HEFLIN JR. | TRUE PENTECOSTAL BISHOP WALTER GRIMES | CHRIST LIKE - MINISTRIES





EARN WHILE YOU LEARN: SIX-FIGURE INCOME OR DEBT!



Lanny Mathis, Business Manager / Financial Secretary

Aspiring electricians in Florida can attend trade schools or pursue college degrees with the state's expanding construction and tourism sectors providing solid job opportunities.

Lanny Mathis, Business Manager and Financial Secretary of the International Brotherhood of Electrical Workers Local Union 1205; Shawn Graves, Training Director and Trevor Chapman, Assistant Training Director chose to pursue an electrical career offered through the Electrical Training Alliance of Gainesville. They expressed satisfaction with their decision and emphasized the importance of hands-on learning opportunities and the chance to acquire practical work experience alongside their academic development.

Considering one's career options can be beneficial at any age, whether in high school, post-graduation or when seeking a career change. While in the 12th Grade, Mathis faced a decision between pursuing a professional athletic career or remaining at home to provide for his family. He chose to support his family. The first job he could find was transporting sheetrock by hand due to the absence of modern mechanical equipment. Mathis said a senior colleague recommended he pursue a skilled trade, advice which he chose to follow. He said, "I enrolled in the electrical apprenticeship school, with no educational knowledge or background in the field and four years later I completed the program becoming a journeyman, which is a certified, skilled electrician."

The Electrical Training Alliance of Gainesville offers a 5-year, state registered apprenticeship program. You work full-time and get paid while attending school at night two days a week. Mathis said, it takes a lot of your time, but you earn while you learn. This trade school offers a direct route to immediate employment, family insurance and an education in the electrical field. The organization contacts high school students throughout the state, including those in Marion County.



Shawn Graves, Training Director

Graves said, there are currently 15 students from Marion County enrolled in the program.

The annual starting salary for those without prior experience or an academic background in this field is \$19,025. Chapman expressed appreciation for the current system noting that employees receive pay increases as they advance. The training program is structured to foster professional growth among staff members, both men and women. After completing the program, individuals have the option to maintain Union membership and benefit from continued support throughout their careers.

The staff frequently talked about the advantages of a college education versus apprenticeship programs. They said the apprenticeship program provides graduates with the opportunity to attain six-figure incomes, whereas college graduates may face significant student loan obligations.



Trevor Chapman, Assistant Training Director

"The apprenticeship program is a great opportunity for a career without having to pay student loans back," Mathis said.

However, the choice is up to each person. They can attend college or register for the apprenticeship program at the Electrical Training Alliance of Gainesville.

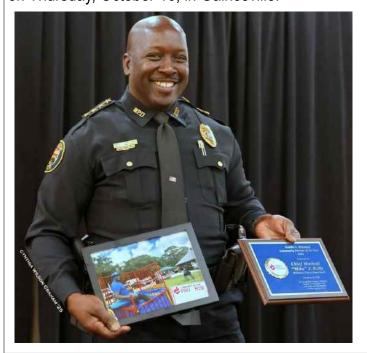
To qualify you must have:

- A High School Diploma or General Education Diploma (GED) with one credit of Algebra.
- 18 years of age or older Birth Certificate required.
- Physically able to perform the work.
- Possess a valid driver's license.

For more information about the Gainesville Electrical J.A. T.C. Contact (352) 376-8375 or email gainesvillejatc@bellsouth.net.

CHIEF ROLLS RECEIVES PRESTIGIOUS AWARD

Chief Mike J. Rolls of the Williston Police Department received the Freddie L. Warmack Community Partner of the Year Award, presented at the 44th annual meeting and Partner of the Year Awards breakfast hosted by Central Florida Community Action Agency on Thursday, October 16, in Gainesville.



CITY SCHEDULES COMMUNITY ROAD SAFETY PLANNING MEETING

The City of Ocala Engineering Department will host its second Community Road Safety Planning meeting Wednesday, Nov. 5, from 5 p.m. to 7 p.m. at the Institute for Human and Machine Cognition (IHMC), 15 S.E. Osceola Ave.

The City of Ocala has received a Fiscal Year 2023 Safe Streets and Roads for All (SS4A) Grant and is utilizing it to make local roads safer for everyone. The meeting will provide an opportunity for residents to learn more about two major planning efforts designed to reduce and eliminate serious injuries and fatalities on Ocala's roadways:

- -- Local Road Safety Plan: Identifying and prioritizing safety improvements across the city's local roads.
- **-- Speed Management and Traffic Calming Plan:** Target safer driving speeds in neighborhoods and near schools.

Community members are encouraged to attend to meet the project team, view project displays and share ideas and feedback to help shape Ocala's road safety.

The City of Ocala is leading this effort in partnership with the State of Florida, the Ocala Marion Transportation Planning Organization and Marion County. Together, these partners are working toward the long-term goal of elimination roadway fatalities and serious injuries.

For more information, contact the City of Ocala Engineering Department at (352) 351-6775 or visit www.ocalafl.gov/engineering.

KUT DIFFERENT ACADEMY

OPEN INFORMATIONAL SESSION



COME LEARN MORE ABOUT

KUT DIFFERENT ACADEMY

OPEN TO THE PUBLIC

THURSDAY, NOVEMBER 6 • 6PM
CENTRAL CHRISTIAN CHURCH
3010 NE 14TH ST, OCALA, FL 34470 • BLDG 300

Florida Breast and Cervical Cancer Program

Mobile Mammogram Screenings

Free or Low Cost Breast and Cervical Exams

Annual screening is your first line of defense against breast cancer.











To book an appointment, visit 3dMobileMammography.com



Schedule your appointment

- Women ages 40-64
- · All Insurance plans accepted
- Department of Health will provide free mammograms for those who qualify with a household income less than or equal to 200% of the federal poverty level
- · No co-pay or deductible
- No Prescription needed (woman 40+)
- 10-minute appointments



MONEY SMART TIPS

By Scott Hackmyer

DOING THINGS YOURSELF CAN SAVE YOU MONEY!

First the disclaimer. I am not a financial advisor. I do kick myself for some decisions I make with money. The suggestions I share in this column are just things I have observed and learned from during my lifetime. I hope you have implemented some of them and that they have been helpful. Now I would like to offer you an opportunity to ask me questions directly. Based on space limitations and whether I have a helpful answer I will include some questions in future columns but will not print your name. If you have a question you would like to ask, you may email it to moneyocala@gmail.com. I won't be able to answer questions by returning emails but will include as many as possible in future columns. Ask away!

One day recently I was enjoying a beautiful morning and decided to wash my car. It was a gorgeous day and while washing the car I was thinking about how many people go to the automated car washes that seem to be on every street now. This task took me less than 30 minutes, it was good exercise and I got to enjoy the fresh air. There is

also a certain satisfaction in seeing a shiny, clean car and knowing you did it. The extra bonus was I saved enough money by doing it myself to take myself out to a nice dinner. A great trade for half an hour of work. That same morning, I mowed the small front yard that I have. I am glad the yard service people are making money but would the exercise and money saved be good for you? Do you perhaps have an old push mower in your garage or storage shed? I get that same feeling of satisfaction looking at my freshly mowed yard knowing I did it and figuring out how much money I just saved.

With winter temperatures just around the corner, now is the time to lower your future heating/electric bills by spending just a little time and money making some improvements around the house. Do your doors close tight? Are there leaks around your windows? If you are in an older house with single pane windows perhaps tape some plastic over the windows to help keep out the cold air. Keeping your thermostat at a lower setting and dressing warmer while inside is a great way to save on your electric/gas bills. An electric blanket or a couple of regular blankets can keep you warm at night while you keep the house a little cooler. Be very careful with space heaters and make sure they are not near curtains or furniture. Have clean filters in your heating system and be certain your return air vents are clean and not blocked by furniture. If you use a fireplace, look up the chimney to make sure it is clean before starting that first fire. Avoiding costly accidents is another way to avoid doctor or repair bills.



As we watch for seasonal sales November is an especially good month for bargain prices. Electronics like televisions and laptops often go on sale along with many small appliances like vacuum cleaners, coffee makers and any small appliance used in the kitchen to prepare holiday meals. Vacuum cleaners and mattresses are often on sale, especially around Veteran's Day. Although there will be sales all month, Black Friday has brought a new level of competition with lots of

stores now competing with Amazon for your money. Walmart, Target and Best Buy have had very competitive sale prices in the past few years. Always check the return policy before buving.

If you haven't already done it, November is a great time to prepare a holiday gift budget and shopping wish list. Be realistic about your budget, charge as little as possible and by knowing what gifts you are looking for you can watch the specials for the next six weeks and buy when the items are on sale. Don't forget to ask for a gift receipt. Remember also that some of the best gifts are homemade. Can you cook, bake or sew? Giving I.O.U.'s for favors can be a terrific gift. A coupon for a free leaf raking, a ride to the store or doctor, a week or month of doing dishes, etc., can be a great gift without spending money that you might not have.

Have a wonderful Thanksgiving everyone.

Business Spotlight



Business Name: LRE Bell Building

No. of Employees: 4

Business Owner: Richard Bell

Business Address: Mobile (Serves Marion and

surrounding Counties).

Business Phone: (352) 497-0171

What Year Did You Start Your Business? 2024

Hours of Operation: Sunday through Friday,

8 a.m. to 5 p.m. Closed on Saturday.

Products and/or Services:

Residential; Multi-Family; Decks & Patios; Roofing; Kitchen and bathroom remodeling, Wood, Luxury Vinyl

Plank (LVP) and tile flooring.

E-mail Address: LREBellBuilding@gmail.com

Website Address: LREbellBuilding.com

(Currently under construction). Are You on Social Media? No

If yes, on what platforms?

Other: Call or text (352) 497-0171

What or Who Inspired You to Start Your Business?

For more than 20 years, I have worked as a superintendent managing residential high-end homes and commercial products for large companies. I realized I could build something better for my family by

working for myself.

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

LRE Bell Building takes pride in professionalism and delivering quality work the first time. From frame to finish we deliver quality you can see.

What Advice Would You Give Someone Starting a **Business?**

When you're starting a business, remember ethics and to be very patient.

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.

-> Happy Thanksgiving! «

Thanksgiving is upon us. The loss of food assistance will be devastating for many. The elderly that live on fixed incomes and depend on food assistance. may not be able to afford the expense of a holiday meal. Please consider donating to help us provide a meal for them.

FULL HEARTS FED SOULS!

Use the link below to donate.

https://givebutter.com/LQbT5Z









FOR THE CITY COMMUNITY EVENT



Location: Revo Church 3140 SW 26th St, Ocala, FL 34474

Date: Saturday 11/15/2025

Time: Open to the Public at 11 am



What to Expect

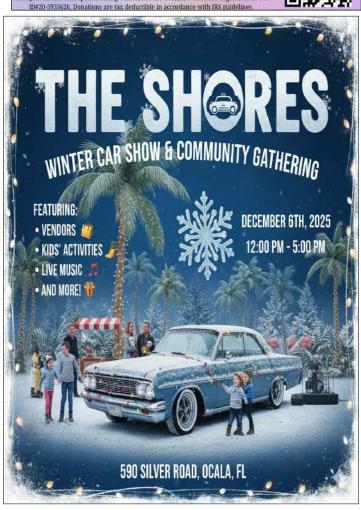
- Lunch
- Community Resources
- Kids Zone
- Free Children's Shoes (children must be present) Health Screening and Groceries

- IN COLLABORATION WITH -CONVOY OF HOPE

SAVE-THE-DATES~ADD TO YOUR CALENDAR NOW!









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

