

Volume 5, Issue 12 ~ December 2025

MAGAZINE

THE LIFE AND LEGACY OF BOBBY MCCOSKEY







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To Your Christmas List

Secure Your Spot in the Small Business and Community Resource Directory

Bobby's Bikes: Remembering the Life and Legacy of Robert "Bobby" McCoskey



Don't get Wrapped up in the Holiday Stress

JOIN THE FAMILY VIOLENCE PREVENTION WORKGROUP
FOR ITS ANNUAL HOLIDAY GIFT WRAPPING CAMPAIGN

Friday, December 12 - Wednesday, December 25, 2025 available during the holiday season at the Paddock Mall-Booth will be located between Victoria's Secret and Hollister.

Bring any unwrapped gifts to the Mall and our volunteers will wrap them for you. We provide everything needed i.e wrapping paper, bows and gift tags. Boxes are extra! *Gifts do not have to be purchased in the Mall too be wrapped!

~ Volunteers Needed ~

Must be at least 18 years or older and have gift wrapping experience.

Pick the days and hours you want to volunteer. Groups welcome!

For information or a volunteer form, call Valerie at (352) 438-5990 or email Fypinfo@mcchildrensalliance.org

All proceeds benefit victims and survivors of domestic violen



Sharing the good news happening in our community.

Founders

Monica Bryant & Cynthia Wilson-Graham

Editor

Monica Bryant

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Cynthia Wilson-Graham

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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:

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EDITOR'S DESK



In case you missed it, at its November 18, meeting, the Marion County Board of County Commission (BOCC) designated **December 1, 2025**, as Rosa Parks Day to honor the courage and legacy of Parks, who refused to give up her seat for a white man on a racially segregated bus after a long day at work. She was arrested, but her defiance and treatment

prompted a bus boycott as a significant civil rights demonstration in Montgomery, Alabama that lasted 381 days from 1955 to 1956.

In a post on Marion County's official Facebook page, Rosa Parks Day is a time for our community to reflect on her life and legacy, and to celebrate the power of individual courage in shaping a more just and equitable society.

In the Proclamation issued by the BOCC, it stated that Parks received numerous honors including the Presidential Medal of



Rosa Parks

Freedom, the Congressional Gold Medal and the Peace Abbey Courage of Conscience Award. When she died in 2005, President George W. Bush ordered that she lie in honor in the U.S. Capitol Rotunda, an extraordinary tribute reflecting the deep respect and gratitude of a nation she helped to transform.

Matthew Cretul, Legislative Manager for the BOCC, said he would love a tribute to honor the "Mother of the Civil Rights Movement."

Francine Julius Edwards, NAACP Marion Branch 2nd VP/PAC Chair, said the idea came from Jeani Derrough, a new member of the NAACP, who collectively was frustrated by the sudden unapologetic insistence to not only honor Charlie Kirk with a plaque, but a road too. And with the rhetoric that he spouted? She said by the way, no one wished or glorified a human's death.

Edwards said Derrough created the draft and the PAC (Political Action Committee) helped proof and tweak it. She said it is a continuation of restoring Black History (which is American History) to the community after the Florida Legislation (and the Governor) decided that Black History was of little consequence to students.

"That will not do. NAACP's mission is to ensure the political, educational, social and

economic equality of ALL PEOPLE and to eliminate race-based discrimination," she said. "Our Children must learn that black people of history were everywhere living their lives."

Let's Talk!

Monica Bryant

Monica T. Bryant, Editor



Source: Marion County's Facebook Page

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Payments can be made via Cash App (**\$Towntalkmarion**) or make check payable to Town Talk Magazine and mail to P.O. Box 6212, Ocala, FL 34478 Please visit our website at **Towntalkmagazine.org** to keep up with the latest happenings in the community.

COMMUNITY SPOTLIGHT IT'S TIME TO BRING THE HARVEST HOME AGAIN!

Last month when SNAP benefits were suspended during the government shutdown and local food pantries faced increased demand for food assistance, many local businesses, organizations and individuals stepped up to the plate and helped nonprofits like Interfaith Emergency Services provide assistance to families who needed help.

Karla Greenway, CEO of Interfaith Emergency Services, said during the first two days they were able to increase the number of households they were serving by 15 to 20 each day and they had what they needed to meet the increase in demand because of the support from the community.

"The food drives that have already come in will sustain us for 3 to 4 weeks at that rate and the monetary donations made it possible for us to purchase \$2,500 worth of turkeys so far," she said. We were also able to give out some gift cards for people to purchase their own turkey, ham or turkey breast. Thank you to the community for the outpouring of support for our food pantry during this difficult time for many of our clients."

While the shutdown is over, there's still hundreds of families that will need help this holiday season, so that means it's time to *Bring the Harvest Home!*

Let's come together and show the true spirit of Marion County giving and stock all our food pantries!

OUR COMMUNITY NEEDS US



Donate non-perishable food, baby supplies, and personal hygiene items at one of our drop off locations before **Dec. 5**!

Or come by on:

Friday, Dec. 5 7:30 a.m. - 1:00 p.m. at the Ocala Downtown Square!

Visit: <u>BringTheHarvestHome.com</u> for a full list of needed items!

All donations benefit:









The Bring the Harvest Home Food Drive helps our local food banks fill up for the holiday season!



Items needed:

- Dry foods and complementary goods: (rice, pasta, pasta sauce, cereal, crackers, peanut butter, jelly). Plastic containers preferred.
- Canned meat (corned beef, ham chicken, tuna)
- Canned vegetables and fruits
- Baby items (food, diapers, lotion, wipes)
- Toiletries (soap, shampoo, deodorant, toothbrushes, toothpaste, toilet paper)

Donations will be collected through early December and delivered on December 5, at the Ocala Downtown Square to help families in need this holiday season.

Your donations stay local!

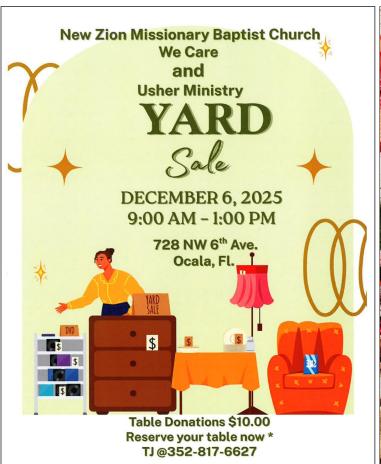
Drop off Locations:

- -- Ocala Fire Rescue
- -- Belleview and Dunnellon City Hall

Marion County:

- -- Administration
- -- Public Libraries
- -- Fire Stations
- -- Recycling Centers
- -- Tax Collector Offices
- -- Sheriff District Offices
- -- Supervisor of Elections

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*.







BE A POSITIVE ROLE MODEL FOR YOUR KIDS

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



Monica Jacobs

We are living in an age of cooperative learning. Students play together at recess. Teachers incorporate turn-and-talks into their lessons and use Kagan strategies, which are strategies that teach students how to collaborate. However, sometimes it is difficult for children to acquire skills adequate for cooperative learning at school.

During their elementary school years, children work together in groups called centers. During center time, children must complete activities together such as playing educational board games, educational card games and games on the computer as a group, etc. During lessons, teachers often stop for children to turn and talk to their neighbors about the information that is being shared. While at recess students must play together or risk being an outsider. All these situations have two things in common: the students must know how to get along, and they must take turns.

What do teachers need from parents and guardians? It would be helpful if they played card and board games at home with their children. This can be an opportunity to model for them the correct behaviors like turn taking, sharing, patience, following rules, inclusion and kindness. This

is also a time to teach the child when they should take the lead (after being voted or appointed to be a leader) and when they should follow (the rest of the time).

It would be valuable for parents and guardians to start playing games with their children at home, modeling cooperative behavior and correcting inappropriate behavior. Afterwards, they can have the children play together as they observe and

correct their behavior. Even if they only have one child, they can model for that child and talk to him or her about acceptable behavior. When relatives, friends and neighbors come over, that child can play games with them as the adults observe and correct inappropriate behaviors.

Several inappropriate behaviors that teachers observe are snatching, skipping others' turns and ostracizing. Tolerance is a valuable skill to teach children. As a K-12 teacher, I have witnessed children being ostracized because of their ethnicity, sexual orientation, the language of origin and their character. To me, tolerance means accepting that someone is different from me and having the grace to treat the person with kindness and respect. This really is a great skill to learn because it will help the students be successful for the rest of their lives, and help them become great leaders of corporations, good employees and public servants.

Teaching children to take turns will not only teach them to be great students, but also to be even greater citizens. How often is

The Importance of Positive Role
Models in Family Life

Source: Care Counseling

it that you get cut off while getting in line at the store or driving on the road. How does that make us feel? What's the rush, right?

Our communities do not have to be that way. The more manners we teach our children, the more enjoyable it could be to live in our neighborhoods because our children are the next generation of adults. Also, they will have something to teach others. By modeling positive behavior and encouraging respectful play, parents and guardians can help children build the social skills needed for success in every area of their lives.

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

ADD BECOMING A HOMEOWNER TO YOUR CHRISTMAS LIST

Submitted by Sofia Timm, Marketing Manager, Habitat for Humanity

Building Strength, Stability, and Self-Reliance through Affordable Homeownership

Habitat for Humanity of Marion County is a locally run affiliate of Habitat for Humanity International, a global housing nonprofit organization that seeks to build homes, communities and hope. Habitat for Humanity believes that everyone deserves a safe and decent place to live and work tirelessly with families, volunteers and donors to make this vision a reality. By constructing affordable homes, they provide stability, self-reliance and a brighter future for those in need.

About the Homeownership Program

Habitat for Humanity of Marion County partners with local families who are ready to take the next step towards owning a home. Habitat for Humanity does this, not by giving away homes, but by working together with the families to make homeownership possible. In this way, Habitat for Humanity offers a hand up, not a handout. Their homeowners are hardworking individuals who are employed, many at more than one job and typically spend more than half of their income on housing.

Family partners work alongside volunteers, staff and sponsors to help build their own homes so that they are a part of the process from start to finish. In this unique way, it is a true partnership between the families and Habitat for Humanity of Marion County. Habitat for Humanity's goal is to make sure every family can live in a safe, decent and affordable home with a mortgage payment that fits their budget and needs.

How the Homeownership Program Works

Family partners will receive a mortgage with low interest, keeping their monthly payments affordable. Their mortgage, which includes taxes and insurance, will be set at about 30% or less of their monthly income. That way, it is within reach. Habitat for Humanity of Marion County does not require a traditional down payment, removing one of the largest barriers in owning a home. Every monthly payment goes back into the program to help build more homes for other families. Therefore, their success helps others succeed too.

Expectations of Family Partners

Family Partners will invest time alongside volunteers on their home and others' homes. This could mean helping on the build site directly, working in the ReStores or attending Homeowner Education workshops. These are all contributions to their new home and community with 350 hours of "sweat equity" invested into each homeownership. The workshops prepare family partners for success through budgeting, home maintenance and financial planning so that family partners can feel confident and ready once they receive the keys to their new home. To qualify, families must show a need for better housing, the ability to afford the new mortgage and a willingness to partner with Habitat for Humanity.

How Homeownership Changes Lives

Having a safe, affordable home gives families a solid foundation for their future. Homeownership allows families to build equity and invest in their futures through means such as tuition, food and other expenses instead of paying rent. Studies show that children in stable homes often do better in school, and families experience less stress and more security. Homeowners who have gone through the Homeownership Program at Habitat for Humanity of Marion County often become active, engaged neighbors. They give back and build strong communities.

How to Apply to the Homeownership Program

Visit www.habitatocala.org/homeownership using the link or QR code below and view the Homeownership Orientation

- -- Fill out and submit the Homeownership Interest Form
- -- Submit the Credit Report fee
- -- Habitat for Humanity of Marion County will be in touch

For more information on the Homeownership Program, please contact Tori Arens at **tarens@habitatocala.org**.







Enjoy the Holiday Season!

Helping Hands Photography and Design Publishing Inc. (HHP), in partnership with Town Talk Magazine, is proud to announce the release of the fourth edition of the Small Business and Community Resource Directory. This publication is designed to support small businesses and showcase essential community resources. It also functions as an annual fundraiser for research, honoring and celebrating the rich history of our communities. To support the directory, you can become a sponsor, purchase an ad, or donate.

BECOME A SPONSOR OR DONATE

GOLD	Sponsorship includes company and logo featured			
SPONSOR	social media platforms, signage on promotional			
\$1000	materials, special media recognition leading up to the Directory's launch, logo recognition on the Directory's front cover, and a full-page color Ad.			
SILVER	Sponsorship includes the company name and logo			
SPONSOR	soo recognition leading up to the Directory launch, logor recognition on the Directory's front cover, and a			
\$500				
	Half-Page Color Ad.			
OTHER	I want to support the directory, please accept my			

	\$500	(1) Full-Page Color Ad (Back Cover)
	\$350	(2) Full-Page Color Ad (Inside Front/Back Cover)
	\$100	Full-Page b/w Ad
	\$75	Half-Page b/w Ad
	\$50	Fourth-Page b/w Ad
	\$35	Business Card b/w Ad
	FREE	Business Listing
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The directory is scheduled for publication in January 2026. If you have questions or need more details, feel free to contact the directory publisher, Cynthia Graham, at hhp5032c@icloud.com.

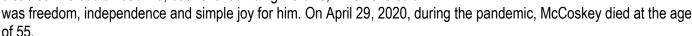
Building Back Generational
Wealth In Our Communities!

BOBBY'S BIKES: REMEMBERING THE LIFE AN

Robert "Bobby" McCoskey spent his life helping others. Even though he had very little financially, he paid attention to the needs around him and did everything he could to make a difference.

McCoskey volunteered at food drives, church activities and anywhere he could find to serve. He spent decades volunteering for the Salvation Army in Southern Indiana, often wearing silly hats while ringing the bell and raising impressive amounts of money for the cause. As a proud member of the Boy Scouts of America, he earned recognitions for Life Scout, Order of the Arrow and Assistant Scout Master. His two proudest achievements were medaling in the Indiana Special Olympics in bowling and being named Prom King at a dance organized for individuals with disabilities.

Debra McCoskey-Reisert said her older brother was born intellectually disabled. He could not drive, but he loved riding his bike, which she said



"Bobby was kind, thoughtful and always a little bit goofy in the most lovable way. Although he was a grown man, he was still a big kid at heart," she said. "He lit up every room he walked into. His joy was contagious and his presence made any space feel brighter."

In 2021, McCoskey-Reisert started Bobby's Bikes to honor her brother's life and legacy. She said Bobby lived with so much joy in his heart and he shared that joy with everyone around him.

"Bobby's Bikes is our family's way of continuing the kindness and happiness he brought into the world," she said. "Each bike we give carries a piece of his spirit into the life of a child who deserves to feel seen, supported and valued. We will always "renumber" him."

The 2nd Annual Bobby's Bikes Holiday Giveback Event will be held on Thursday, December 18, from 6 p.m. to 8 p.m. at Diamondz and Pearlz Event Center, 4875 S.W. 60th Ave. Suite 200. The event includes music, dancing, food and a surprise bicycle giveaway for 40 children.

To receive a bike, the parent/guardian and the child must both attend and participate in the entire event. If there are multiple children in the household and all the children do not need a bicycle, the other children will receive a special gift. The deadline is Friday, December 5.

To have your child be considered for one of the 40 bicycles, scan the QR code or use the link below to register:



Eddie, Jeanette, Debra, Andrea Mulcahy and Steve Reisert

https://docs.google.com/forms/d/1xF48iN_d_KRvPVZyj38D2NS_XFCw4vYkN3k_aZaKWpE/edit

"Giving bikes to children, especially those facing financial hardships, family challenges or major life stressors, felt like the perfect way for our family to carry forward his joy, his generosity and his sense of freedom," she said. "This mission keeps his light in the world."



Bobby McCoskey

McCoskey-Reisert said they had been working with their partner in Indiana where Bobby lived since forming Bobby's Bikes and had no plans to hold an event in Ocala until they received an unexpected donation from the legendary rock band Foghat. She said their generosity, along with others who stepped forward, allowed them to purchase 20 bikes, and what happened next became one of the most unforgettable nights they've ever had. Foghat members Eddie Lefebvre and his sister Jeanette came in person to help. Together we rolled the bikes out to children who had no idea they were receiving a bike that night.

D LEGACY OF ROBERT "BOBBY" MCCOSKEY

"The shock, the joy and the excitement in the room was overwhelming in the most beautiful way. It was electric. It was healing. It felt like Bobby's spirit was shining in every direction," she said. "Sharing that moment with others throughout the holiday season lifted the weight of grief that comes from losing Bobby."

McCoskey-Reisert said last year was their first year partnering with Fully In Tune Temple, LLC (FITTHEAVEN).

Heaven Colon, owner of FITTHEAVEN, said she met Debra at a local running event she was hosting and she was wearing a shirt with the Bobby's Bikes logo on it. She commented how much she loved the smiley face and she began telling her all about the joy of Bobby's Bikes. Colon said she immediately had ideas on how they could partner together and help the mission of Bobby's Bikes come to life and give back to the community.



Colon said she was 12 years old when she got her first bike and learned how to ride it. She said it was one of the very few moments of happiness she had and one of the few times she can remember that Mr. Colon didn't have his hands on her.



Heaven Colon

Some of the reasons Colon, who started partnering with Bobby's Bikes in September 2024, said she loves the organization is because helping children experience joy and freedom through riding their own bicycle is a precious experience that all children should learn how to do. Recognized as a leading fitness influencer in Ocala, she emphasizes the importance of regular physical activity at an early age, recommending exercises that are low-impact, fun and easy to do.

"Although bicycles can be bought anytime of the year, it's just something special about the holidays, seeing children's faces light up and excited to have something that is theirs," she said. "Supporting Bobby's Bikes is so rewarding because the funds that it would have taken to purchase a bicycle can now go to other needs in the household."

McCoskey-Reisert said they are grateful for the support they've received so far from Wawa, who's donating water and Publix who donated a \$250 gift card, but they still need support from the community to make the event possible. There are several ways to support: Sponsor a new bike, which costs approximately \$50 to \$100 depending on size; donate new bike helmets; provide food or snacks for the event; share their mission on social media; or help connect them with other sponsors or community partners. To make a donation, go to **www.bobbysbikes.org.**

"This has been a challenging year as I've fought a rare cancer, which made it difficult to fundraise, but it also strengthened my commitment to carrying forward Bobby's legacy of joy and kindness," McCoskey-Reisert said. "During treatment,

all I wanted was to get back to the bikes and the children we serve. Every contribution, no matter the size, makes a meaningful difference for a child."

A post on the organization's website said every bike given away, every child who smiles while riding carries a piece of Bobby with them and it's a reminder that even in the darkest times, something good can grow. This mission is not just about bikes, it's about giving hope, happiness and the chance for a brighter future to children who need it most. It's about keeping Bobby's spirit alive and sharing his love of life with others.

Unfortunately, Colon said she did not get to meet Bobby, however, she can feel his love and child-like energy through his sister Debra, who keeps up his legacy through Bobby's Bikes.

"The loss of Bobby is a loss for the world. No more giant smiles; no more saying "don't tell mom;" no more handmade keychains; and no more joyful stories about his family," McCoskey-Reisert said. "We will always "renumber" him, just as he used to say."









TUESDAY, DECEMBER 9TH





SANTOS WALKING TRAIL

DEPARTURE-9:00 AM

- WATER PROVIDED
- 6 MILE LONG HIKE
- **HEALTHY SNACK SUGGESTED**
- WEAR GOOD HIKING **SHOES**
- TRANSPORTATION **PROVIDED**











WE ARE COLLECTING DONATIONS FOR THE MARION REGIONAL JUVENILE DETENTION CENTER.

HELP US BRING HOPE, ENCOURAGEMENT, AND POSITIVE ACTIVITIES TO THE YOUTH FROM AGES 7-17 YEARS YOUNG DURING THE HOLIDAY SEASON.

ITEMS NEEDED:

Large Stockings Candy

Chocolate & Marshmallows Board Games

Soft-cover teen books **Puzzles**

Playing cards Socks packages





For more information call: 352-613-4033



Driven for a Healthier You!



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, lease 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 2nd Street, Ocala, FL 34475

Wednesday, December 10 • 9:00-12:00 P.M.

Services offered are:

Preventative Healthcare Services Health Screenings Education STD/HIV Testing







A simple Christmas Card can do something extraordinary bring warmth, joy, and a reminder that someone cares.

Each year, the mission of **Operation Christmas Card** is to spread joy and remind our seniors they are not forgotten - sharing kindness, connection, and the true spirit of the season - one heartfelt card at a time.

HOW YOU CAN HELP!

Create or purchase your Christmas card (s) - handmade and store-bought cards are both welcome.

Handwrite a heartfelt message or holiday greeting inside each card. (Using larger print makes it easier for our seniors)

Place each card in an envelope but leave it unsealed and blank on the outside.

Gather all your cards together in a large envelope. You can mail them to the address provided below, or if you're in the local area, contact us to arrange a pick up.



MAIL TO:

1571 SE 80th Street

Ocala, FL 34480

QUESTIONS or ARRANGE PICK UP:

Email: eclark.willowgrace@gmail.com



Together we spread joy!





First Choice Senior Living Advisors SENIOR LIVING MADE SIMPLE









Procyon Training

Vomen's Boutique

The College of Central Florida invites anyone thinking about college to an open house on Wednesday, December 3, from 12:30 p.m. to 3:30 p.m. at the Ewers Century Center on the CF Ocala Campus, 3001 S.W. College Road.

Future students are encouraged to tour the campus and learn about more than 170 academic pathways, including 70 job training programs. Attendees can receive assistance with financial aid and learn about registering for the spring semester, which starts Jan. 7.

Everyone who completes an admissions application at the event will have the \$30 application fee waived and will be entered to win tuition for a 3-credit hour class at CF's standard tuition rate.

Additional open house events will be held Monday, Dec. 1, 3 p.m. to 6 p.m. at the Wilton Simpson Citrus Campus. 3800 S. Lecanto Highway, Lecanto, and Tuesday, Dec. 2, 3 p.m. to 6 p.m. at the Jack Wilkinson Levy Campus. 15390 N.W. Highway 19, Chiefland.

For more information, visit **CF.edu/OpenHouse**.



FREE COMMUNITY EVENT



mca

With AIHOM Visual Arts Practitioners!

Powered by the MCA Cultural Grant

Celebrate gratitude in a creative, hands-on way during this cardboard loom weaving workshop. Participants are invited to take time to reflect on what you are thankful for and experience how small moments of gratitude can make a SUPER difference in everyday life.





When:

Saturday, December 13, 2025 10:00 - 11:30 AM

Where:

Heart of the Park at Tuscawilla 516 NE Sanchez Ave. Ocala, FL 34470

RSVP at:

Heartoftheparkocala.com

FREE WITH RSVP!

Ages 7+ Welcome with Adult Saturday - December 13 - 10:00 - 11:30 AM All supplies included.



Saturday **January 31, 2026** 11 AM - 2 PM

(A quiet hour for children with sensory sensitivities begins at 10 AM)

Marion Oaks Community Center

294 Marion Oaks Ln, Ocala, FL 34473

- · Learn about the many preschool options available in Marion County and meet local preschool providers
- · Receive assistance with VPK applications
- · Free children's activities
- · Interact with trucks and emergency vehicles

Scan today to apply as a vendor or truck exhibitor!











(352) 369-2315 www.ELC-Marion.org

FREE Backpack* with \$40 in preschool supplies and fun activities

when your VPK application is approved at the Truckin' It To Preschool event

FloridaVPK

VPK is FREE for all 4-year-olds

Florida's Voluntary Prekindergarten Program (VPK) is a high-quality education program that prepares children for success in school. Children must be 4years old on or before September 1 to be eligible. For VPK application to be approved, you must provide:

- · Proof of Child's Age (Birth certificate, passport, immunization record, etc.)
 Proof of Residency (Utility bill, lease agreement,
- pay stub, government issued document, etc.)

For all eligibility and acceptable documents, visit ELC-Marion.org/parents/vpk

*Backpacks are limited to the first 120 approved applicants. While supplies last

FREE Screenings

Don't miss the fun activity stations at the Truckin' It to Preschool event. While the kids play, parents/guardians can complete an easy Ages and Stages Questionnaire for children 2 months to 5 years old. Areas screened include:

- Behavior
- Cognitive
- Communication
- · Social-emotional · Gross and fine motor skills

Receive resources to continue supporting your child's development at home





MONEY SMART TIPS

By Scott Hackmyer

BEWARE OF SCAMS THIS HOLIDAY SEASON!

If you subscribe to YouTubeTV to watch your television shows and noticed that in early November they did not carry ABC, ESPN or the SEC network due to a contract dispute, you can get a \$20 credit applied to your bill. To claim this credit go to **tv.youtube.com/settings/service_updates** on your computer or laptop. Sign in to your account. For me it was just one click on the update page to get the credit. If you don't get this box, click on your profile picture in the top right corner, select Settings and in the left-hand menu select Updates. Find the Claim Credit button and click to apply the credit to your next bill. The deadline to request this credit is **December 9**.



Many of us buy gift cards during the holiday season. Gift cards allow the recipient to purchase whatever they want most and saves you money on shipping costs if buying a gift for a friend or relative living out of town. Very often you can buy gift cards for many different stores and restaurants at a discount over their face value. I have

shared with you before that I like eating at IHOP. I particularly like their \$6 weekday menu and their 55+ menu. How I save even more money is by buying IHOP gift cards when I get them at a reduced price. Recently Dollar General offered them at \$5 off if you bought two cards and, even better, if you are an AAA member they offered them with a 20% discount. On a \$50 purchase you only paid \$40. If you charge the purchase with a credit card that gives you cash back you save even more. If you have a credit card that gives you bonus points to redeem, those credit cards sometimes have discounted gift cards on their website. Chase, Citi and Wells Fargo cards with cash back and bonus points often do this, so make sure you check out their websites in addition to AAA, local ads and any other shopping service you may have.

You hear many warnings about scams to separate you from your money. The newest one relates to Bitcoin. Americans lost \$247 million dollars in 2024 to this Bitcoin scam. What I read is that in many convenience stores and other establishments you can find an ATM machine that allows you to purchase Bitcoins. As you put your paper money into these machines, sadly and very often, you get nothing back in return and it is impossible to get your money back. When trying to buy Bitcoin or any precious metals or coins make sure you use a reputable seller, preferably a local store that has been around for years and one that has a good reputation.

I made this offer to you last month, but I will repeat it again. If you have a money question you would like to ask me about, email it to **moneyocala@gmail.com**. I won't answer you directly but will include as many as possible in this column without printing your name. Remember, I am not a financial advisor, I'm just sharing with you things that have worked for me during my lifetime.

This next paragraph will be in my column every December because it is so important. The holiday season should be wonderful for you and your family but there is always a fire danger present. This is based on the excellent advice retired Deputy Fire Chief Brian Stoothoff always shared with the community. The short version is to be very careful with candles. Don't place the candles near curtains and make sure they are out when you go to bed. If you buy a living tree, make sure it always has water and doesn't dry out. Stoothoff discouraged using any extension cords, but if you use one do not overload it by plugging too many things into one

cord and never run the cord under a rug or doorway or pinched behind furniture. Turn off your Christmas lights when leaving the house or going to bed and also make sure your house has at least one working smoke alarm with a fresh battery. If you didn't check or change the battery in your alarm when you moved the clocks back last month, please do it now. It is smart to have a fire extinguisher too. You can buy a quality extinguisher at Home Depot or Lowe's for around \$20. What a smart investment that could end up saving your entire house.

Stay safe and have a wonderful, joyful holiday season!

Business Spotlight



Business Name: Exquisite Therapeutic Touch, LLC

No. of Employees: 1

Business Owner: Courtney Smith

Business Address: Mobile Massage **Business Phone:** (352) 325-1735

What Year Did You Start Your Business? 2025

Hours of Operation: Saturday: 10 a.m., 1 p.m. and 4 p.m. and Sunday at 4 p.m.

Products and/or Services:

90 minute - \$120; 60 minute - \$90; 30 minute stretch

- \$50; and \$30 minute targeted area \$50.

E-mail Address: ExquisiteTherapeutic@yahoo.com

Website Address: www.massagebook.com/therapists/exquisite-therapeutic-touch

Are You on Social Media? Yes

If yes, on what platforms?

Facebook: https://www.facebook.com/profile.php?id=61583445345821

What or Who Inspired You to Start Your Business? A dream and a scripture that God gave me.

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

I am a licensed massage therapist that relaxes and renews your body as a whole.

What Advice Would You Give Someone Starting a Business?

Focus on customer needs, managing finances wisely, learn from your mistakes, work-life balance and be prepared for setbacks. Be kind!

Scan me and book your appointment today!



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.



Please join us at St. Paul's United Methodist Church for our Family Christmas Experience! We will have an afternoon of family fun with games, songs, crafts, snacks, and stories. 800 SE 41st Ave.

This event is free to attend and we ask that you register so we have enough fun for all! https://m.signupgenius.com/...







590 Silver Road

Homemade Crafts & Treats Vendors

rida'

Music Food **Door Prizes** And tons of FUN!

We will be collecting non-perishable food & Toy donations for "A Mother's Love Ministry"

> Presented By: Marion County Progressive Democratic Caucu of Silver Springs Shores

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





SYMPHONY UNDER THE LIGHTS

Friday, December 5, at 7:30 p.m. on the outdoor stage of the Reilly Arts Center, 500 N.E. 9th St.

Bring a blanket or chair. The annual free concert is sponsored by Jenkins Auto Group. For more info, visit **reillyartscenter.com**.

ST. JOHN NIGHTS OF LIGHTS

St. John will present its Nights of Lights on its campus at 1915 S.E. Lake Weir Ave., on December 5-7, 12-14, 18-23 and 25-27, from 6 p.m. to 9 p.m. The free event includes light displays, music and light shows, Santa and food and crafts will be available for purchase.

CHRISTMAS PARADES

DUNNELLON:

Saturday, December 6, at 6 p.m. at Dunnellon Middle School, 21005 Chestnut St. For more information, https://www.facebook.com/dunnellonchristmas parade

BELLEVIEW:

Sunday, December 7, at 2 p.m. at Lake Lillian and Robinson Road and ends at 110th Street. For more information.

https://belleviewchristmasparade.com.

OCALA:

Saturday, December 13, at 5:30 p.m. The parade begins on East Silver Springs Blvd., at Southeast 25th Ave., and heads west to Northeast Eighth Avenue in the Tuscawilla Park Area. Bernadette Castro will be the grand marshal. Go to **ocalachristmasparade.org** for more information.

SANTA ON THE SQUARE

Santa will visit kids of all ages on the downtown square, 1 S.E. Broadway St., December 9, 11, 16 and 18, from 6 p.m. to 8 p.m. The event is free, but families should being their own cameras.



Need help getting back on your feet due to an unexpected major life event? Want to support a program that's provided assistance to

families locally for the past 39 years?
Go to **communitywithaheart.org** to complete the Pre-application and submit the required documentation to see if you are eligible.

Scan the QR Code to make a donation to the program. Your support changes lives.



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