

FINANCIAL FOCUS

UP



Nearing Retirement? What Questions Should You Ask?

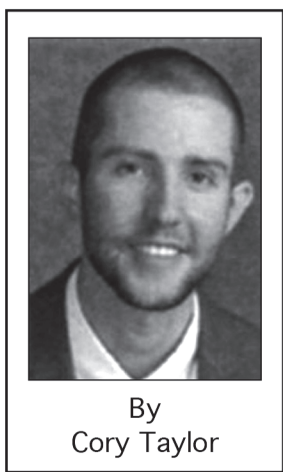
The recent market volatility has affected just about everybody's financial and investment situations — so, if you were planning to retire soon, will it still be possible?

Of course, the answer depends somewhat on your employment situation. With so many people's jobs being affected by the coronavirus pandemic, your retirement plans may also have been thrown into confusion. But assuming your employment is still stable, what adjustments in your financial and investment strategies might you need to make for your retirement?

Here are a few areas to consider, and some questions to ask yourself:

Retirement goals

Now is a good time to review your



By
Cory Taylor

retirement goals and assess your progress toward achieving them. You may want to work with a financial professional to determine if the current environment has materially affected your goals or if you need to make

modest adjustments to stay on track.

Retirement lifestyle

You probably created your investment strategy with a particular type of retirement lifestyle in mind. Perhaps you had planned to become a world traveler when your working days were over. Of course, in the near term, extensive travel may not be possible, anyway, but once we move past the pandemic, your freedom to roam will likely return. But if your investment portfolio is not where you thought it might be, can you (or do you want to) adapt your lifestyle plans? And can you accept the same flexibility with your other lifestyle goals,

such as purchasing a vacation home, pursuing hobbies, and so on?

Tradeoffs

Based on your retirement goals and your willingness to adjust your retirement lifestyle, you'll want to consider your options and tradeoffs. For example, would you be willing to work more years than you had originally planned in exchange for greater confidence in your ability to enjoy a comfortable retirement lifestyle? By working longer, you can continue adding to your IRA and 401(k) or similar retirement plan, and you may be able to push back the date you start receiving Social Security

to receive bigger monthly benefits. You might also review your budget for opportunities to reduce spending today and potentially save more toward your retirement goals.

Social Security

You can file for Social Security benefits as early as 62, but you can get 25% to 30% more if you wait until your full retirement age, which is likely between 66 and 67. As you created your retirement plans, you likely also calculated when you would take Social Security, but you may need to review that choice. If you postpone retirement a few years, what effect will that have on when you choose to

take Social Security and, consequently, the size of your benefits? You won't want to make a hasty decision, because once you start taking Social Security, you can't undo your choice.

This is certainly a challenging time to be entering retirement and you'll have some questions to answer. But even in the midst of uncertainty, you still have many choices. Consider them carefully and make the decisions that work for you.

This article was written by Edward Jones for use by local Edward Jones Financial Advisor Cory Taylor, who can be reached by calling (850) 223-0999

Judge calls \$250,000 bond 'excessive,' sets it at \$100,000

STAND YOUR GROUND

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(Kellerman) on Friday (July 10) and told him my client was willing to come talk with him, but that we would not be available until Thursday. He told me "no problem," then next thing I know, my client is arrested on Tuesday before we even have a chance to speak," Tallahassee attorney Anabelle Dias said.

"I recognize Inv. Ray established some form of probable cause toward the end of his police report. However, because of Stand Your Ground, he should have investigated that before he even came to you," she said.

"The State Attorney is asking for a \$250,000 bond, GPS monitoring, no contact with the victim and surrendering his firearms. We have no problem with the GPS, with no contact, with surrendering his firearms. But the \$250,000 bond, I absolutely object," Dias said.

She then presented evidence from Brooks'

older sister, Mara Brooks, regarding her client's "close ties" to the community as well as his recent purchase of a new home, his six children he supports and his recent layoff from Georgia-Pacific due to COVID-19. His sister also noted that Brooks has asthma and "is more vulnerable to COVID-19."

"His sister will be paying bond for him, and she said this will essentially wipe her out to have to pay all of this," Dias said.

"We are asking the court to take into account the fact that the probable cause itself says there were witnesses that said Ms. Walker was trying to rob him (Brooks). Ms. Walker admits to committing aggravated battery, she admitted herself to hitting him.

"He has no desire to run. He was willing and able to come to law enforcement on Thursday and tell them his side of the story, and they chose not to listen to him," Dias said.

Assistant State Attorney Kendra Hollern reiterated the state's request for bail and conditions, stating,

"we are taking this position based on the seriousness of this crime and the injuries to the victim."

"My client is ready, willing and wanting to clear his name on this, to enjoy having his day in court. We would like to ask the court to consider setting a reasonable bond, a bond that can be met. A \$250,000 bond is tantamount to no bond," Dias said.

Hollern reminded the court that the first-degree charge carried up to a life sentence.

"If you noticed in the probable cause affidavit, the victim was walking away when she was shot in the eye and could have died," she said. "Also, to my knowledge, we have not had cases (COVID-19) at the jail. All our cases have been community-based. Mr. Brooks faces a greater risk of getting COVID in the community than in jail. We maintain that \$250,000 (bond) is reasonable."

"What is indisputable, based on sworn documents that included an admission by Ms. Walker, is that some

kind of either metal or vase or pot was thrown at Mr. Brooks, which is the initial violent act in all of this," Judge Parker said.

"The nature of the charge that's here to be proven is going to depend upon whether a window was up or down and what was the time period between the injury suffered by the defendant (and the victim being shot). According to the documents I read, he was bleeding pretty significantly (all) over his vehicle. There is strong evidence that Mr. Brooks pulled the trigger and shot her. I think there's

that, but because of the circumstances, going in through the entirety of the file and the interviews with Ms. Walker, there is clearly in play a Stand Your Ground. I can get that. Obviously if it were clear that the window was down and there was some intervening, substantial time period when he was attacked and when a discharge of a firearm was made, that gravitates to no justifiable use of force. I don't know what the entirety of the circumstances are other than what is set forth," Judge Parker said.

"Significant bond is called

for, but the court finds \$250,000 to be excessive. I am going to set the bail at \$100,000, cash surety, and order a GPS monitor. He must surrender any and all firearms. He is to have no contact with the victim in this case. He has testified he does not have a passport, and he will not apply for a passport at this time," he ruled.

Brooks' sister indicated she would be posting his bail, and that the plan was for him to continue with his privately-retained counsel and not seek a public defender.

State sales tax revenues down 31%

REVENUES

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April after being up slightly (2.76%) in March. County-by-county breakdowns of sales and gas tax receipts are not currently available for April or May. In Taylor County's current year budget, which began on Oct. 1, 2019, and runs through Sept. 30, 2020, the county expected to receive a total of \$3,162,500 in sales, gas and bed taxes. That includes \$819,500 in gas taxes, \$1,883,000 in sales tax and \$462,000 in bed taxes.

Statewide, sales and use tax collections were down 31.7% in May (the most recent month for which data is available) compared to May 2019. This followed a 21.38% year-to-year drop in April. By comparison, in March, just before Florida went into lockdown due to the outbreak, year-to-year collections were up 0.40%.

In fact, sales tax collections had exceeded the previous year every month going back to July 2019, but the drop in April and May alone were enough to wipe out all of those gains.

A similar trend can be seen in statewide fuel tax collections, which were down 37.54% year to year in May and 11.08% in

budget.

Although the exact impact the county will feel due to the drops in sales, gas and bed tax revenues is not yet known, those losses could be cushioned by an increase in local property taxes.

According to preliminary figures released by Property Appraiser Bruce Ratliff, taxable values are projected to rise in the county, resulting in an estimated \$964,059 in additional tax revenue if the commission elects to keep millage rates the same as the current year.

The commission's first workshop will begin at 9 a.m. on Monday, July 20, and will be held virtually, with the proceedings live-streamed via Facebook. A conference call will also be available for the public to listen and provide comments.

The livestream can be found at www.facebook.com/taylor.bocc.

The telephone number for the conference call is 1-917-900-1022 (enter access code 32347#, then enter # again when asked for the PIN). To comment when prompted by commission chair, dial *5 if you wish to speak.

Franklin: 'It was a devastating injury'

ATTEMPTED MURDER

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Franklin said.

"The police were not notified about that incident. They were notified about the victim and gunshot by Tallahassee Memorial Hospital (TMH) at 9 a.m. later that morning. We knew there was already a report on the victim as a suspect in the Brooks' assault case. We sealed the area and had the Florida Department of Law Enforcement crime lab come process the scene for evidence. Evidence from the scene and evidence obtained by a search warrant led back

to Delrikos Brooks. We obtained a warrant for his arrest, and he was taken into custody without incident," Franklin said.

Franklin said he could not

release what type of firearm was used in the shooting, but stated that the victim "is extremely lucky to be alive. She lost one eye. It was a devastating injury."

Trial scheduled for Aug. 24

TRAFFICKING

Continued from page 1

Newmeyer and Sullivan have been granted release from federal custody under the condition of home detention and location monitoring.

Newmeyer and Sullivan will be restricted to their homes except

when participating in employment, education or religious services. They may also seek medical, substance abuse or mental health treatment outside of their homes, as well as attend any court-ordered obligations.

The trial is scheduled for Aug. 24 at 8:15 a.m. at the U.S. Courthouse in Tallahassee.

LEGALS

(continued from page 10)

Located in Section 19 Township 04 Range 08 Containing .50 acres MOL Recorded in Taylor County official record 283, page 402
Name in which assessed
Clarence Graham
Said property being in the County of Taylor, State of Florida.
Unless such certificate shall be redeemed according to law, the property described shall be sold to the highest bidder at the courthouse door on the 10th day of August, 2020 at 11:00 o'clock a.m.
Dated this 8th day of July, 2020
Signature:
Annie Mae Murphy
Clerk of Circuit Court
Taylor County, Florida

TDA 20-018 NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that Patrick Sean Hanley the holder of the following certificate has filed said

certificate for a tax deed to be issued thereon. The certificate number, year of issuance, description of the property and the names in which the property was assessed are as follows:
Certificate Number: 1055
Year of Issuance: 2013
Description of Property:
Parcel Number: R06766-000
Ezell Beach URS North 1/2 of Lot 28 Described as; Commence at the Southeast corner of the Northeast 1/4 of the Northwest 1/4 then run North 766 feet then run West 133 for a point of beginning then run South 100 feet then run West 100 feet then run North 100 feet then run East 100 feet to point of beginning. Less South 50 feet previously deeded in official record 67, page 424. Located in Section 35 Township 07 Range 07 Containing .11 acres MOL Recorded in Taylor County official record 304, page 345 & 67, page 424. Deed book 69, page 18
Name in which assessed
Lawrence L Baggett Jr & Jimmy Hall
Said property being in the County of

Taylor, State of Florida.
Unless such certificate shall be redeemed according to law, the property described shall be sold to the highest bidder at the courthouse door on the 10th day of August, 2020 at 11:00 o'clock a.m.
Dated this 8th day of July, 2020.
Signature:
Annie Mae Murphy
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF AGENCY ACTION TAKEN BY THE SUWANNEE RIVER WATER MANAGEMENT DISTRICT

Notice is given that the following permit was issued on July 9, 2020: (Name and address of applicant)
Chester Stokes at 25655 Marsh Landing Pkwy, Ponte Vedra, FL 32082 permit# ERP-123-233709-3. The project is located in Taylor County, Section 26, Township 9 South, Range 9 East. The permit authorizes a surface water management system on 3.64 acres

for A commercial development, with associated marina, and parking known as Steinhatchee River Club at Dead Man's Bay. The receiving water body is the Steinhatchee River. A person whose substantial interests are or may be affected has the right to request an administrative hearing by filing a written petition with the Suwannee River Water Management District (District). Pursuant to Chapter 28-106 and Rule 40BB-1.1010, Florida Administrative Code (F.A.C.), the petition must be filed (received) either by delivery at the office of the Resource Management Business Resource Specialist at District Headquarters, 9225 CR 49, Live Oak FL 32060 or by e-mail to tjm@srwmd.org, within twenty-one (21) days of newspaper publication of the notice of intended District decision (for those persons to whom the District does not mail or email actual notice). A petition must comply with Sections 120.54(5)(b)4. and 120.569(2)(c), Florida Statutes (F.S.), and Chapter 28106, F.A.C. The District will not accept a petition

sent by facsimile (fax). Mediation pursuant to Section 120.573, F.S., is not available.

A petition for an administrative hearing is deemed filed upon receipt of the complete petition by the District Clerk at the District Headquarters in Live Oak, FL during the District's regular business hours. The District's regular business hours are 8 a.m. - 5 p.m., excluding weekends and District holidays. Petitions received by the District Clerk after the District's regular business hours shall be deemed filed as of 8 a.m. on the next regular District business day.

The right to an administrative hearing and the relevant procedures to be followed are governed by Chapter 120, Florida Statutes, Chapter 28-106, Florida Administrative Code, and Rule 40B- 1.1010, Florida Administrative Code. Because the administrative hearing process is designed to formulate final agency action, the filing of a petition means the District's final action may be different from the position taken

by it in this notice. Failure to file a petition for an administrative hearing within the requisite time frame shall constitute a waiver of the right to an administrative hearing. (Rule 28-106.111, F.A.C.).

If you wish to do so, you may request the Notice of Rights for this permit by contacting the Business Resource Specialist in the Division of Resource Management (RM), 9225 CR 49, Live Oak, FL 32060, or by phone at 386.362.1001.
7/17

INVITATION TO BID

The City of Perry is accepting sealed bids for clearing .27 acres Parcel ID 04066-000 at the corner of East Main Street and North Hinley Avenue (address is unsigned own by City). For more information regarding this bid visit the City of Perry website: www.cityofperry.net
Taylor Brown, City Manager
Alan Hall, City Mayor
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