



# FINANCIAL FOCUS

## How should you respond to a bear market?



By Cory Taylor

this type of drop is rare, but that's not actually the case.

Historically, bear markets have occurred every few years and are a normal feature of the investment landscape.

We experienced a bear market fairly recently, from mid-February 2020 through late March of that same year.

What causes bear markets? Each one is different, but the current one is largely the result of several factors, including high inflation, rising interest rates, the war in Ukraine and global supply chain problems.

When will the financial markets again start moving in a positive direction? No one can say

for sure, but in any case, it's not really a good idea to make investment decisions based on what may happen next in the financial markets.

Instead, consider these moves:

**Be patient**  
It can be challenging to look at your investment statements during these days. But you'll help yourself by taking a long-term view.

Consider this: From March 2009 until the end of 2021, the Dow Jones Industrial Average gained more than 460%. So, if you've been investing for a while, compare where you are now to where you were 10 or 12 years ago.

You've probably made pretty good

progress over this time – and 10 years from now, the current downturn may not look like such a big event, either.

**Review your risk tolerance**

If you're having a hard time coping with investment losses – even if they're just "paper losses" for now – you may want to review your tolerance for risk and see if it's still the same as it was when you began investing.

Even without a bear market, people's risk tolerance can change, especially as they approach retirement.

**Review your goals**

A bear market is not meaningless, but by itself, it shouldn't cause you to change your long-term goals. And if your goals

haven't changed, neither should your investment strategy.

**Look for buying opportunities**

During a down market, you can find quality investments at attractive prices. So, you could take this opportunity to fill gaps in your portfolio or add shares of investments that you already own and that you believe have good prospects for growth.

**Get some help**

When trying to navigate a lengthy market downturn, it can be useful to get some support and guidance.

Consider this:

Among investors who work with a financial advisor, 84% said that doing so gave them a greater sense of

comfort about their finances during the COVID-19 pandemic, according to a survey conducted in 2020 by Age Wave and Edward Jones.

And getting professional help may provide the same type of reassurance during the current market turmoil.

A bear market is never enjoyable. But taking the long view and making moves appropriate for your needs can help you get through this period and look ahead to better days.

*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.*

# County is continuing to seek applicants for last open position on planning board

### PLANNING BOARD

Continued from page 2

TCWSD board stated when requesting the change was the difficulty in securing quorums for meetings.

"If you know of anyone who may be interested in a position on the board, please tell them to come forward," Griner said after the vote.

"Are you seriously suggesting that [the planning board] be lowered to five instead of seven?" Commissioner Pam Feagle asked. "Because that is something we can look into."

"Volunteers are not getting easier to find as time goes by," Griner said.

He added that he saw potential benefit in reducing the quorum requirement to three, as it would be with a five-member board, from the current need to have four members present for a quorum.

"A seven-member board

would be a good idea if it was still acting as a planning board in planning future amendments to the comp plan, but that's not [what it does]," Griner said.

"So, what do you want us to do?" Feagle asked.

"At this time, we have six members," Griner said. "So, we'll try to find one more and limp by as we can."

"Do you have something in place for members who are routinely absent?" Feagle asked. "Like when you had all of these people here the other night, and you didn't have a quorum."

"We don't have a trigger that says if you miss this many (meetings) out of this many, you're gone," Griner said. "Can't afford to."

"They're all volunteers. They have to sit and go through some pretty harsh treatment periodically. It's a lot to ask," Griner said. "They don't get paid, so if they have a conflict, it's just something you have to

accept." County Administrator LaWanda Pemberton said

county staff would monitor the situation, and if there is a need for the commission

to consider changes, they would bring it back to the board.

"We'll hope for the best and then probably come back," Griner said.



### Tropicana Speech Contest recognition

The Taylor County School Board recognized Taylor County Middle School (TCMS) student Autumn Meacham, who won the intermediate age division for public speaking in the area Tropicana Speech Contest. Shown are: (left to right) TCMS Principal Kasey Roberts, Superintendent of Schools Paul Dyal, school board members Bonnie Sue Agner, Jeannie Mathis, Brenda Carlton, Danny Lundy and Deidra Dunnell along with Meacham (front).

### LEGALS

(Continued from page 10)

862 and Official Record Book 416 Page 888. Name in which assessed Dale W Stephens. 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 13th day of June, 2022 at 11:00 a.m. Dated this 11th day of May, 2022 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

#### NOTICE OF APPLICATION FOR TAX DEED TDA 22-009

NOTICE IS HEREBY GIVEN, that IDE Technologies, Inc., 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 651

Year of Issuance 2020 Description of Property: Parcel Number R05234-020

Described as: Commence at the Northeast corner of the Northwest ¼ of the Northwest ¼ then run South 89 degrees 38 Minutes 22 seconds West 463.87 Feet then run South 00 degrees 21 minutes 22 seconds East 258.25 feet then run South 89 degrees 33 minutes 10 seconds West 59.09 feet of a point of beginning. Then run South 89 degrees 33 minutes 10 seconds West 130 feet then South 00 degrees 21 minutes 38 seconds East 70 feet then run North 89 degrees 33 minutes 10 seconds East 130 feet then run North 00 degrees 21 minutes 38 seconds West 70 feet to point of beginning .20 acres, more or less. Section 26 Township 04 Range 07. Recorded in Official Record Book 638 Page 70.

Name in which assessed: Traci D White. 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 13th day of June, 2022

at 11:00 a.m. Dated this 11th day of May, 2022 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

#### NOTICE OF APPLICATION FOR TAX DEED TDA 22-010

NOTICE IS HEREBY GIVEN, that IDE Technologies, Inc. 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 421 Year of Issuance 2020 Description of Property: Parcel Number R03637-000 Described as: Section 24 Township 04 Range 07. W.L. Weaver Subdivision, re-sub of Part Block 62 J.C. Curls Addition. Lots 9, 10, and 11. Containing 0.35 acres, more or less. Name in which assessed Mattie Brewington c/o Floyd Brewington. 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 13 day of June, 2022 at 11:00 o'clock a.m. Dated this 11 day of May, 2022 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

#### NOTICE OF PUBLIC HEARING CONCERNING AN AMENDMENT TO THE CITY OF PERRY LAND DEVELOPMENT REGULATIONS

BY THE PLANNING AND ZONING BOARD OF THE CITY OF PERRY, FLORIDA, SERVING ALSO AS THE LOCAL PLANNING AGENCY OF THE CITY OF PERRY, FLORIDA, NOTICE IS HEREBY GIVEN that, pursuant to Sections 163.3161 through 163.3248, Florida Statutes, as amended, and the City of Perry Land Development Regulations, as amended, objections, recommendations and comments concerning the amendment, as described below, will be heard by the

Planning and Zoning Board of the City of Perry, Florida, serving also as the Local Planning Agency of the City of Perry, Florida, at a public hearing on June 6, 2022 at 5:30 p.m., or as soon thereafter as the matter can be heard, in the City Council Meeting Room, City Hall located at 224 South Jefferson Street, Perry, Florida.

LDR 22-02, an application by the City Council, to amend the text of the Land Development Regulations by amending Section 4.16.11, entitled Minimum Offstreet Parking Requirements by amending the requirement of one space for each 150 square feet of floor area to one space per 250 square feet of floor area for all permitted or permissible uses within the "CSC" Commercial Shopping Center zoning district. The public hearing may be continued to one or more future dates. Any interested party shall be advised that the date, time and place of any continuation of the public hearing shall be announced during the public hearing and that no further notice concerning the matter will be published, unless said continuation exceeds six calendar weeks from the date of the above referenced public

hearing. At the aforementioned public hearing, all interested parties may appear to be heard with respect to the amendment. Copies of the amendment are available for public inspection at the Office of the City Manager, City Hall located at 224 South Jefferson Street, Perry, Florida, during regular business hours.

All persons are advised that if they decide to appeal any decision made at the above referenced public hearing, they will need a record of the proceedings, and that for such purpose they may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

Any person requiring auxiliary aids and services at this meeting may contact the City Manager's Office at 850.584.7161 at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 800.955.8770 (voice) or 800.955.8771 (TTY).

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