



# FINANCIAL FOCUS

## Advice can help when making charitable gifts



By Cory Taylor

Now that it's the holiday season, gifts are probably on your mind – and you might intend for some of those gifts to go to charities.

Although your intentions are good, you could be shortchanging both your recipients and yourself with your method of giving. But with some guidance, you can make choices

that work well for you and those charitable groups you support.

Of course, you could simply give money to these groups. However, by donating other types of assets, can you increase the value of your gift and gain greater tax benefits, too?

It's certainly possible, but your ability to gain any tax advantages depends somewhat on whether or not you can itemize deductions on your tax return.

Due to legislation passed a few years ago that significantly increased the standard deduction, many people may no longer be itemizing.

But if you still itemize, you can generally deduct up to 60% of your adjusted

gross income for cash donations to IRS-qualified charities.

Yet another contribution strategy involves donating other assets, such as stocks.

You could donate stocks directly to a charitable group, but you might gain more benefits by making an irrevocable contribution to a donor-advised fund (DAF).

Again, assuming you can itemize, you can deduct the full fair-market value of the asset, up to 30 percent of your adjusted gross income, and your contributions can be invested in mutual funds or similar vehicles. The contributions have the opportunity for growth, and

distributions to the charity are tax-free.

You can then decide, on your own timetable, which IRS-qualified charitable groups you would like to receive the money.

Furthermore, if you donate stocks that have risen in value, you won't incur potential capital gains taxes that you would have when you eventually sold the stocks.

These taxes can be considerable, especially if you've held the stocks for a long time. (You'll want to consult with your tax advisor on how charitable gifts can affect your taxes, especially if you're thinking of using a donor-advised fund.)

These charitable donation methods are not secrets, and they

are available to many people – you don't have to be wealthy to employ them. Yet, here's an interesting statistic:

Those who work with a financial advisor on charitable strategies are more than three times as likely to donate non-cash assets such as stocks than those who contribute to charities but don't work with an advisor, according to an August 2022 survey from financial services firm Edward Jones and Morning Consult, a global data intelligence company.

These findings suggest that many more people could be taking advantage of tax-smart charitable giving moves – if only they had some help or guidance. Also, by getting

some professional financial assistance, you may find it easier to implement your charitable giving decisions within your overall financial strategy, which is designed to help you meet all your important long-term goals, such as achieving a comfortable retirement.

Your instinct to help support charitable groups is a worthy one – and by getting some help, you can turn this impulse into actions that may work to everyone's benefit.

*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.*

## Despite more calls, response times reduced in 2022

### RECORD NUMBER

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of his "State of the County" report to the Taylor County Commission in late November, the total calls had grown to 747 by the end of the month.

"Fire-Rescue is an all-hazard agency," Cassel told the commission. "That's why we don't really use 'fire department' anymore, because it's not just fire. We deal with hurricanes, tornadoes, flooding. If you have EMS calls, we assist EMS. Car accidents, we do that. Anything else you can think of to call 911, they're probably going to send the fire department."

"We're the Swiss Army knife of the public safety world," he said. "If you don't know who to send, send the fire department. They'll figure it out or call somebody else."

"We had 687 calls as of Nov. 1," Cassel said. "I'm really expecting that to break 800 this year with the way we're trending right now."

Of the 687 calls included in Cassel's report, 98 were brush fires, 48 were structure fires, 34 were vehicle fires, 66 were fire alarms/investigations, 107 were vehicle wrecks (with no fire involved), 211 were medical responses and 126 were hazardous material, technical service or miscellaneous.

"When you see that breakdown, our EMS calls were 211, which seems like a pretty big number," Cassel said. "But, when you look

at the overall, that's about a third of our call volume. Most fire departments these days are running probably 80-90% EMS calls. So, the fact that our EMS calls are only a third of ours, we really stand out from most fire departments."

"When you look at our structure fires and look at all fire departments in the state, we are pretty far up there on our structure fire numbers, believe it or not," he said. "Obviously, the Miami-Dades and Tallahassee are way far away from us, but we are night and day higher than most fire departments in the state."

"Why is that?" Commissioner Pam Feagle asked.

"I don't know," Cassel said, although he added it could be the number of aging homes in the county since there has been less new construction recently (based on an earlier "State of the County" report from the Building and Planning Department).

"Last year, our total responses were 646 calls on the year," he said. "So, as of Nov. 1, we had already beaten that one. As of today, we've really beaten it. And, by the end of December, we're going to beat it into the dirt."

"That's been kind of a steady rise," Cassel said. "The year before last, we were just over 700 calls. Last year took a bit of a downturn. We've seen that. We'll come up a year, then we'll go down. Then we'll come up even higher."

Cassel noted that while

the call volume has increased this year, through Nov. 1 they had been able to reduce their response times, with a county-wide average of 7.89 minutes -- down from 8.32 minutes in 2021.

"A lot of that is sheer luck that they're not farther away," he said. "But, another big part of that is, we have been short-staffed for awhile, and knowing that and knowing that the faster we can get on fires, the smaller we can keep them, we really push on our guys, there is no delay, you get up, you get going and we'll figure it out when you get there."

According to Cassel, the national average response time for a rural area like Taylor County is around 10 minutes.

As for Fire-Rescue's 7.89-minute average, Cassel said, "When you're looking at a 1,200-square-mile county, I'm proud of that."

Cassel said the response time is based on the time the first responding personnel is on the scene, whether that is paid staff or volunteers.

"Our volunteers are Taylor County Fire-Rescue," he said.

Taylor County is broken down into six fire zones, and Cassel provided call numbers and average response times for each zone (see map).

On the zone level, Zones 2 and 3, which are west and east of Perry, the average response times were 8.44 minutes (159 calls) and 7.82 minutes

(131 calls). Zone 4, which includes the Econfina area, had the longest average at 20.23 minutes (16 calls). Zone 6, which includes the Beaches area, had an average of 7 minutes (149 calls), while Zone 7, which includes Steinhatchee, had an average of 6.92 minutes (160 calls). Zone 8, which includes Shady Grove, had an average of 14.99 minutes (39 calls).

Cassel noted that the prospect of a new Station #2 north of Perry, for which the county received \$580,000 from the Florida legislature in 2021, will help reduce the response times for calls in the northern portion of the county once it is constructed and staffed.

Cassel added that due to the amount of employee turnover, they were working with staff to make sure they know the areas they are serving.

"We're working on getting CAD software in our trucks, which helps with the mapping, which helps us get to everything. It automatically puts it up there, so as soon as they get dispatched, they just have to hit a button, and it says here is where you are going. All of the information they need will be there."

Cassel added he hoped to have CAD software implemented by the end of the year.

While call numbers are up, Cassel said there has not been a single zone or single call type that has driven the increase.

"Everything organically grew across the board," he

said. "All of the different call types to all of the districts, all of it grew."

The lone exception was a small spike in brush fires early in 2022 due to drier weather as a result of La Nina.

Likewise, the reduction in average response times is also down across all of the districts.

"Usually when you see a spike in call volume, something has to give with it," Cassel said. "The fact that our response times were not hurt because of the increase in call volume, kind of surprised me when I ran those numbers. I was not expecting that."

As for personnel, Cassel said they have been two employees short of fully staffed for "a good time now."

"We've had one or two people come, then we lose (others)," he said.

According to Cassel, one issue facing TCFR is the fact that fire academies across the state were closed during the height of COVID-19, which has resulted in a lack of applicants for open positions, not only here, but for departments all around Florida.

As for the applicants that are available, they are getting hired by the larger departments, and even there the number of applicants are much lower than before COVID, he said.

"They'll have 20 openings, and they'll get 20 applicants, which is absurd," Cassel said. "Tallahassee used to get 200 to 300 applicants every time they opened it up. They're not getting those numbers anymore."

"It'll get better, but we're going to have to ride through a bit of storm there," he said.



### Breakfast with Santa is Saturday morning

Only a handful of spots remain for the 18th annual Breakfast with Santa.

The event, limited to 300 spots, will be held Saturday, Dec. 10, at the Perry Elks Lodge. Serving will begin at 8:40 a.m. and continue through 11 a.m.

Registration forms are available at local schools and day care centers.

Completed forms should be returned to Ragans Ace Hardware.

### LEGALS

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584-2189. Taylor Brown, City Manager Shirley Hampton, City Mayor

#### INVITATION TO BID

The City of Perry is soliciting bids for a 2023 Backhoe Loader. For more information regarding this bid visit the City of Perry website: www.cityofperry.net or contact Ms. Duckworth at (850) 584-2189.

Taylor Brown, City Manager Shirley Hampton, City Mayor

#### NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN, THAT THE TAYLOR COUNTY BOARD OF COUNTY COMMISSIONERS WILL HOLD A PUBLIC HEARING TUESDAY JANUARY 3, 2023 AT 6:00 PM TO RECEIVE PUBLIC INPUT AND NOTIFY THE PUBLIC OF THE POSSIBLE GRANT SUBMISSION OF TWO APPLICATIONS BY THE TAYLOR COUNTY BOARD OF COMMISSIONERS TO FLORIDA DEPARTMENT OF TRANSPORTATION, TRANSPORTATION ALTERNATIVES PROGRAM (TAP) FOR THE 2029 FUNDING CYCLE. THE BOARD OF COMMISSIONERS INTENDS TO SUBMIT A GRANT APPLICATION FOR A SIDEWALK TO BE CONSTRUCTED ALONG U.S. 221 FROM ASH STREET TO APPROXIMATELY GRAVES DRIVE IN. THE SECOND

GRANT APPLICATION WILL BE THE CONSTRUCTION OF A SIDEWALK FROM THE HIGH SCHOOL ALONG JOHNSON STRIPING AND ASH STREET TO JEFFERSON STREET TO CONNECT WITH THE EXISTING SIDEWALK ON ASH STREET.

ALL MEMBERS OF THE PUBLIC ARE WELCOME TO ATTEND. NOTICE IS FURTHER HEREBY GIVEN PURSUANT TO FLORIDA STATUTE 286.0105, THAT ANY PERSON OR PERSONS DECIDING TO APPEAL ANY MATTER CONSIDERED AT THIS MEETING WILL NEED A RECORD OF THE HEARING AND 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. THE PUBLIC HEARING WILL BE HELD AT THE TAYLOR COUNTY BOARD OF COMMISSIONERS MEETING ROOM, 201 E. GREEN STREET PERRY, FLORIDA 32347. A CONFERENCE LINE WILL ALSO BE AVAILABLE FOR PUBLIC PARTICIPATION AT 1-917-900-1022 ACCESS CODE 32347#. THIS IS NOT A TOLL-FREE NUMBER AND YOU MAY BE SUBJECT TO LONG DISTANCE CHARGES, ACCORDING TO YOUR LONG DISTANCE PLAN.

ALL PERSONS INTERESTED IN THIS MATTER SHOULD BE GOVERNED BY THIS PUBLIC NOTICE BOARD OF COUNTY COMMISSIONERS TAYLOR COUNTY, FLORIDA.



#### FLORIDA STATEWIDE CLASSIFIEDS

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471-2576.

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