

# FINANCIAL FOCUS

## Don't let fear drive investment decisions



By Cory Taylor

fear can manifest itself in a few different ways:

**Fear of loss**  
Some investors may emphasize avoiding losses more than achieving gains. Consequently, they might build portfolios they consider very low in risk, possibly containing a high percentage of certificates of deposit (CDs) and U.S. Treasury securities. Yet, a highly conservative approach carries its own risk — the risk of not achieving enough growth to stay ahead of inflation, much less meet long-term goals such as a comfortable retirement.

To reach these goals, you'll want to construct a diversified portfolio containing different types of assets and investments — each of which may perform differently at different times. Your objective

shouldn't be to avoid all risk — which is impossible — but to create an investment strategy that accommodates your personal risk tolerance and time horizon.

**Fear of missing out**  
You're probably familiar with the term "herd mentality" — the idea that people will follow the lead of others for fear of missing out on something.

This behavior is responsible for fads or the sudden emergence of "hot" products, and it's also relevant to investing.

In fact, herd mentality may contribute to sharp jumps in the financial markets as investors drive up prices by buying stocks to avoid being left behind. And the same may be true in reverse — when the market starts dropping,

skittish investors may accelerate the decline by selling stocks so they, too, can get out before it's too late.

Buying or selling investments should be considered as needed to help advance your long-term financial strategy — not in response to what others are doing.

**Fear of the unknown**  
Some investors fall victim to "familiarity bias" — the tendency to invest only in what they know, such as local or domestic companies. But this behavior can lead to under-diversified portfolios.

If your portfolio is dominated by just a few investments, and these investments are fairly similar to each other, you could experience some losses when the inevitable market downturn occurs.

To help reduce the impact of market volatility, it's a good idea to spread your investment dollars across large and small companies in a range of industries and geographical regions.

And that's just on the equities side — it's also wise to consider further diversifying your portfolio by owning bonds and government securities. (Keep in mind, though, that diversification can't guarantee profits or protect against all losses.)

**Fear of admitting failure**

Some individuals don't like to admit when they've been wrong about something, and they may continue the same failed activities, hoping for eventual success. This behavior can be

costly in the investment arena.

Sometimes, a particular investment, or even an investment strategy, just doesn't work out, but an investor is determined to stick with it — even if it ultimately means considerable financial loss.

Don't let this happen to you — if it becomes apparent you need to change your investment approach, move on to something better. Fear can hold us back in many walks of life — but don't let it keep you from making appropriate investment moves.

*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.*

## Memorabilia dates back to World War I

VFW POST  
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Leading the VFW has been a lot of "trial and error, but I do it because I love it. We want to concentrate on serving veterans in our community and the surrounding areas that don't have VFW posts, like Mayo and Suwannee County. The stronger the post grows, the more we can do for our veterans. The bigger we are, the stronger we are," Thrift said.

The new post has military memorabilia dating back to World War I, and also features photos of past VFW members.

"We want to honor them, because without them, we wouldn't be here," Thrift said.

"We want to be a guiding

light of hope to the veterans in our community and the community itself. It's all about sticking together, and this community comes together to take care of someone in need like no other," he said.

"It has been an honor and blessing to lead the post. I had no idea how much time it would involve — for me, I'm doing something for the post seven days a week. Whether it's working at the post, visiting veterans in the hospital, nursing home or at their home, we want them to know we are here for them," Thrift said.

"I'm not doing this because I have to. It's because I want to. I want our veterans to know they have benefits and they have us," Thrift said.



Located in the former Rocky Creek Lounge (more recently Boondocks) on Highway 221, the post is part museum, part club for local veterans and their families, as well as members of the community. Friday's grand opening — which is open to the public — will begin with a ribbon-cutting at noon, followed by a luncheon at 1 p.m. and an awards ceremony at 2 p.m.

## Tedder was injured when planes attacked his convoy

VETERAN  
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for running water. The way he was raised, you ate what you hunted. If you killed it, you caught it, cleaned it and ate it. And that's the way he raised us," she said.

Auley Rowell, who worked alongside Tedder when the two were part of the team surveying and laying out Hickory Mound, said he didn't find out until years later why Tedder walked with a limp — because he had been

injured during the war.

"I was told that he was the only one out of five in his boat to survive (D-Day)," Rowell said.

A nephew recalled Tedder saying he had been wounded on Omaha Beach, and laid there for three days before being found.

"They rolled him over, and he moaned and groaned," he said.

One of Tedder's grandsons said that after the Normandy invasion, Tedder was assigned to the Red Ball Express.

"He told me he was

with the soldiers who supplied General Patton fuel, ammo and food as he charged through Europe. He mentioned several times that they were shot at by German soldiers and planes. He said in the late summer they were in a convoy of trucks, and a German plane strafed the convoy. During this action, he was in the 50-caliber turret and his friend was driving. As a result, he was hit in the legs, and his friend was killed. He said the truck wrecked, flipping over onto its side," the

grandson said.

"Daddy was sent to a convalescent home in Daytona Beach to recover. My mother — who was from Michigan — was a member of the W.A.V.E.S. (Women Accepted for Volunteer Emergency Service in the U.S. Naval Women's Reserve), and a part of their pen pal letter program.

"So, he got a letter from her, and they started writing each other back and forth. They arranged to meet in Warner Robbins, Ga. They met that day and then woke up a justice of

the peace to marry them that night," Stewart said.

"So the story goes that when Daddy brought Mama home to his parents' place near Oakland, his mother had cooked this big dinner. They were sitting around eating, and my mother asked my daddy what it was, and he said, 'Pig guts.' She smiled at her mother-in-law sitting across the table and kept chewing and chewing. Later, when they got to their room, she told him he had better not ever let her eat something again without telling her what it

was first," Stewart said.

After getting married, Tedder and wife, Marie Lewis, lived in her home state of Michigan for eight-and-a-half years. It was there that their oldest child, Leroy Jr., was born. Daughter Chrissy was born after they moved back to Taylor County.

Once back home, he settled in the woods he grew up in and managed large parcels of land along the Econfina River, running cattle in the piney woods that would eventually become Hickory Mound.

## LEGALS

(Continued from page 9)

set forth in said Final Judgment of Foreclosure, to wit:  
DESCRIPTION OR 282 PAGE 177 (PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA)  
BEGINNING AT THE SOUTHWEST CORNER OF NW 1/4 OF SW 1/4 OF SECTION 26, TOWNSHIP 3 SOUTH, RANGE 7 EAST, TAYLOR COUNTY, FLORIDA, THENCE RUN NORTH 310 FEET 6 INCHES (VAR. N 17 DEGREES 30'W), THENCE RUN EAST 277 FEET (VAR. N 17 DEGREES 30'B) TO THE WEST SIDE OF RIGHT OF WAY OF STATE ROAD NO. 55, THENCE RUN SOUTH ALONG THE WEST SIDE OF SAID RIGHT OF WAY 310 FEET 6 INCHES (VAR. S 17 DEGREES 30'E), THENCE RUN WEST 277 FEET (VAR. 17 DEGREES 30' WEST OF SOUTH) BACK TO THE POINT OF BEGINNING.  
BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:  
BEGINNING AT THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 03 SOUTH, RANGE 07 EAST, TAYLOR COUNTY, FLORIDA AND RUN NORTH 15 DEGREES 05 MINUTES 30 SECONDS WEST, A DISTANCE OF 310.50 FEET; THENCE RUN NORTH 74 DEGREES 54 MINUTES 30 SECONDS WEST, A DISTANCE OF 277.00 FEET; TO THE POINT OF THE BEGINNING.  
ALONG WITH THE MANUFACTURED HOME DESCRIBED BELOW PURSUANT TO THE MOBILE HOME RIDER:  
MAKE: SOUTHERN HOMES YEAR: 2010 MODEL: SS9861  
SERIAL NUMBER(S): DSDAL55013AB ("MANUFACTURED HOME")  
Property Address: 5257 HWY 221 N, Perry, Florida 32347  
ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS PROCEEDS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITH THE CLERK BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.  
DATED this 9th day of February, 2023.  
GARY KNOWLES, JR.  
Clerk of the Circuit Court  
By: Kathryn Lago  
Deputy Clerk  
ATTORNEY FOR PLAINTIFF:  
Danielle Rundlett Burns  
Florida Bar No.: 722561  
DRBurns@duanemorris.com  
1875 NW Corporate Blvd., Suite 300  
Boca Raton, Florida 33431  
Telephone: (561) 962-2119

**NOTICE OF REQUEST FOR PROPOSALS - MOWING**  
Taylor Coastal Water and Sewer District (the District) is soliciting proposals from Florida-licensed and insured mowing contractors to perform various mowing tasks on its properties. An RFP including a Statement of Services may be obtained from the District Office located at 18820 Beach Road or by calling (850) 578-3043. A copy of the RFP may also be found at [www.tcwsd.org](http://www.tcwsd.org). Responses must be received by 4:00 P.M. on Thursday, March 16, 2023. The District reserves the right, in its sole absolute discretion, to reject any or all proposals, to cancel or withdraw this bid solicitation at any time, and to waive any irregularities in the RFP process. The District reserves the right to award any contract to the respondent that it deems to offer the best overall service; therefore, the District is not bound to award any contract based on the lowest quoted price or rates.

**PUBLIC MEETING**  
TO WHOM IT MAY CONCERN  
Please take notice that the Three Rivers Regional Library Board will hold a Board Meeting on Thursday, March 9th, 2023, at 3:00 p.m., at the Gilchrist County Public Library, in Trenton, Florida.  
All interested persons are invited to attend and be heard. Please be advised, that if a person decides to appeal any decision made by the

Board with respect to any matter considered at such hearing, that person will need a record of the proceedings, and that, for such purpose, he/she 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.  
"Person with disabilities requesting reasonable accommodations to participate in this proceeding should contact (352) 463-3170 (Voice & TDD) or via Florida Relay Service at (800) 955-8771."

**NOTICE OF PUBLIC SALE:**  
L. H. Thomas, Inc. gives notice that on 03/21/2023 at 2:00 p.m. the following vehicle (s) may be sold by public sale at 125 East Park Street, Perry, Florida 32348 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage service charges and administrative fees allowed pursuant to Florida statute 713.78.  
1FTRC10A9LUA78159 1990 FORD

**IN THE THIRD JUDICIAL CIRCUIT, IN AND FOR TAYLOR COUNTY, FLORIDA**  
**CASE NO. 22-623**  
JON DEMPSTER, Petitioner and Edda Dempster, Respondent.  
**NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE**  
TO: Edda Dempster, 59655 Hwy.

1148, #72 Plaquemine, La. 70764  
YOU ARE NOTIFIED that an action for Dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if 14141 S. Gulf Manor, Perry, Fla. 32348 on or before February 9, 2023, and file the original with the clerk of this Court at 108 N. Jefferson St. Perry, Fla., 32347 before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.  
Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request.  
You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the addresses on record at the clerk's office.  
WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.  
Dated: February 9, 2023.  
TAYLOR COUNTY CLERK OF THE CIRCUIT COURT  
By: Shana Neal, Deputy Clerk

**PUBLIC AVAILABILITY OF HAZARDOUS MATERIALS INFORMATION**  
Pursuant to Section 324 of the Emergency Planning and Community Right-to-Know Act, the following information is available to the public upon request during regular business hours, 8:00 a.m. to 5:00 p.m., Monday thru Friday, at the North Central Florida Local Emergency Planning Committee, located at 2009 NW 67th Place, Gainesville, FL 32653-1603.  
• Hazardous Chemical Inventory (Tier Two) Forms  
• Shelter In Place Training Assistance  
• Safety Data Sheets  
• Emergency Release Follow-up Reports  
• Hazards Analyses for Section 302 Facilities  
• Local Emergency Planning Committee Hazardous Materials Emergency Response Plan  
• How-to-Comply Information for Hazardous Materials Users  
• Free Hazardous Materials Response Training for First Responders  
The North Central Florida Local Emergency Planning Committee serves Alachua, Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, and Union Counties. To obtain information on the above items, please contact Lauren Yeatter at 352.955.2200, ext. 113, email [yeatter@ncfrpc.org](mailto:yeatter@ncfrpc.org) or visit [www.ncflepc.org](http://www.ncflepc.org).

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