

FINANCIAL FOCUS

Have You Built an Emergency Fund?



By Cory Taylor

reason was the desire to build an emergency savings fund, according to a December 2022 study by research firm Morning Consult.

Factors such as economic concerns and the sharp rise in inflation seem to be driving this greater interest in building an emergency fund. But it's extremely valuable to maintain this type of fund in any economic environment.

An emergency fund can help you prepare for a temporary job loss or early retirement, or pay for large home or auto repairs, sizable medical bills and other needs.

So, how much do you need to keep in an emergency fund?

The answer depends

on your stage of life.

If you're still working, you might want at least three to six months' worth of living expenses in your emergency fund.

If you're already retired, however, you may need at least three months' worth of expenses for emergencies, plus another 12 months' worth of expenses, after accounting for your other sources of income, to cover your everyday spending needs.

And if you are retired, it's especially important to maintain this larger emergency fund so you can avoid dipping into your investment portfolio to pay for any unforeseen costs and daily expenses.

As you know, the financial markets can be volatile, so, if it's possible, you'll want to avoid having to sell investments when their prices may be down.

When building an emergency fund, where should you keep the money?

You'll need it to be accessible, so you'll want it in a liquid investment vehicle.

At the same time, you don't want to take risks with this fund, so you'll want to be confident that your principal will likely be preserved.

Some possibilities might include short-term certificates of deposit (CDs) or money market accounts.

But wherever you put the money, keep it separate from your

regular checking or savings account — it's called an "emergency" fund for a reason, and you don't want to mingle it with the accounts you use every day.

Given the high cost of living, it's not always easy to sock away money for emergencies — and if you wait until all your bills are paid before addressing an emergency fund, you may only make very slow progress.

One possible strategy is to pay yourself first, so to speak, by having some money automatically moved from your checking or savings account each month into your emergency fund.

And whenever you get a financial windfall,

such as a tax refund or a year-end bonus at work, you might use some of it for this fund.

It will take time and discipline to build and maintain an emergency fund. But once you've got such a fund in place, you'll feel more confident in your ability to deal with unexpected costs that could potentially disrupt your progress toward your financial goals.

So, make it a priority this year to build or strengthen your emergency fund. It will be worth the effort.

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.

Code enforcement complaints can no longer be anonymous

COUNCIL
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to be more proactive in seeking out and dealing with code enforcement issues.

PPD Chief Jamie Cruse presented the idea at the city council's Dec. 13 meeting, stating that a state law (HB 60) passed in July 2021 now prohibits code enforcement investigations being initiated by anonymous complaints.

"Anyone wanting to file a code enforcement complaint must provide their name, address and phone number before the investigation can begin," Cruse said.

"In the past, the council has had a complaint-driven code enforcement system that has been hindered because of this flaw. There are some

changes that need to be made in code enforcement moving forward to be more proactive," Cruse said.

"The code enforcement officer needs some help. There are a lot of things that need to be addressed here in the city," Cruse added.

"I think we can learn a lot from the current code enforcement officer (Bobby Counce), as he has some institutional knowledge about issues in the city we don't have experience with, and we can use him in his current capacity with the PPD, learning what we need to do moving forward to build a pretty robust code enforcement program for the city," PPD Chief Jamie Cruse explained.

Cruse relayed that Orange Park's police chief — who recently began providing code enforcement services in the past few years — said

"it was a major change for them, and they have gained a lot of compliance from businesses and property owners, as well as citizens and homeowners."

"Ultimately, the goal of this is to help the people of the city -- business and property owners -- to gain compliance with our code, period. Not to single anyone out, but to be fair across the board. To get it done and improve the city the way I think every council member would like to see it. That is the ultimate goal we are after — to have folks gain compliance with our codes," Cruse said.

When asked by Councilwoman Diane Landry, Cruse stated he planned to revisit the proposal in January of this year.

"There is no need for an immediate decision. This is just something to consider before we move forward. I am sure there are some discussions to be had and questions for the attorney, but this is just a good spot to start some discussion," Cruse added.

"From my viewpoint, this is well overdue and much needed," City Attorney Ray Curtis said. "You should probably ask the chief to pick a date to come back with a specific proposal and ask for a vote."



A pop top record!

In 2016, Randy Hamrick and his late wife, Brenda, donated 47,045.5 pop tops to Farm Bureau's pop top drive benefiting Ronald McDonald House. Since then, Hamrick has continued collecting pop tops for the organization, which provides housing for families of seriously ill children receiving treatment in local hospitals. This month, he beat his own record, donating 55,984.5 pop tops to Farm Bureau for Ronald McDonald House. He invites the community to join him in collecting the tabs. Donations may be dropped off at the local Farm Bureau office.

Grubbs Family Reunion set Saturday, March 25, at Forest Capital Park

The 57th annual Grubbs Family Reunion will be held Saturday, March 25, at Forest Capital Museum State Park under the pavilion.

Everyone is invited to bring a covered dish to share, along with a chair, and "be ready to share family stories from the past."

Lunch will begin at noon.

LEGALS

(Continued from page 10)

Jefferson Street, Perry, Florida at 4:00 p. m. or as soon thereafter as possible. The public hearing may be continued to a future date at the meeting, without further legal notice in the local newspaper.

Any interested persons may appear and be heard on the aforementioned public hearing date. Notice is also given, pursuant to Florida Statutes 286.0105 that any person deciding to appeal any decision of the City Council with respect to any matter considered at the meeting will need a record of that meeting and may need to ensure that a verbatim record of the proceeding is made, which record includes the testimony and evidence upon which the appeal is to be heard.

ORDINANCE NO. 1022
AN ORDINANCE OF THE CITY COUNCIL OF THE CITY OF PERRY, FLORIDA, ADOPTING AND ENACTING A NEW CODE FOR THE CITY OF PERRY, FLORIDA; PROVIDING A PENALTY FOR THE VIOLATION THEREOF; PROVIDING FOR THE MANNER OF AMENDING SUCH CODE; AND PROVIDING WHEN SUCH CODE AND THIS ORDINANCE SHALL BECOME EFFECTIVE.
John Hart II, City Manager
Shirley Hampton, Mayor

NOTICE

Pursuant to Section 2.13(B) of the City Charter of the City of Perry, Florida, notice is hereby given that the City Council had Introduction and First Reading on Ordinance No. 1023 on March 14, 2023, in the City Council Chambers, 224 S. Jefferson Street, Perry, Florida. A Public Hearing and Final Reading on Ordinance No. 1023 is scheduled for March 28, 2023 in the City Council

Meeting Room, located at 224 S. Jefferson Street, Perry, Florida at 4:00 p. m. or as soon thereafter as possible. The public hearing may be continued to a future date at the meeting, without further legal notice in the local newspaper.

Any interested persons may appear and be heard on the aforementioned public hearing date. Notice is also given, pursuant to Florida Statutes 286.0105 that any person deciding to appeal any decision of the City Council with respect to any matter considered at the meeting will need a record of that meeting and may need to ensure that a verbatim record of the proceeding is made, which record includes the testimony and evidence upon which the appeal is to be heard.

ORDINANCE NO. 1023
AN ORDINANCE OF THE CITY OF PERRY, FLORIDA, FURTHER AMENDING THE CITY OF PERRY MUNICIPAL FIREFIGHTERS' RETIREMENT TRUST FUND, RESTATED BY ORDINANCE NO. 883, AS SUBSEQUENTLY AMENDED; AMENDING SECTION 5, CONTRIBUTIONS TO INCREASE THE MEMBER CONTRIBUTION TO 2.9 PERCENT OF SALARY; AMENDING SECTION 6, BENEFIT AMOUNTS AND ELIGIBILITY TO INCREASE THE BENEFIT ACCRUAL RATE TO 3.25% FOR SERVICE EARNED AFTER APRIL 1, 2023.

PROVIDING FOR CODIFICATION; PROVIDING FOR SEVERABILITY OF PROVISIONS; REPEALING ALL ORDINANCES IN CONFLICT HERewith; PROVIDING FOR AUTHORITY AND MANNER OF ADOPTION AND PROVIDING FOR AN EFFECTIVE DATE.
John Hart II, City Manager
Shirley Hampton, Mayor

REACH FLORIDA
FLORIDA STATEWIDE CLASSIFIEDS

ONLINE AUCTION ONLY
Florida Spine and Joint Institute, LLC d/b/a IRISE
Assignment for the Benefit of Creditors Case No. CACE22-013385

Assets located in: Pompano Beach, FL 33069 The Florida Spine and Joint Institute, LLC (operating as IRISE) is upgrading its medical equipment and offering its current surplus items for sale at auction.
Auction ends: Tues, March 21, 2023 at 10:00 A.M.
Auction will consist of: GE OEC Series 9800 Plus C-Scan X-ray Machines, Surgical Treatment Tables, Ultrasounds and more.
Registration, catalog, photos and terms available at www.moeckerauctions.com. Preview: 03/20 by appointment. Call for details (954) 252-2887 | (800) 840-BIDS
<https://moeckerauctions.com>

com/2023/02/22/florida-spine-and-joint-institute-llc-d-b-a-irise-3/ (No onsite attendance) AB-1098 AU-3219, Eric Rubin

ONLINE AUCTION ONLY

J Stephens Construction, LLC Assignment for the Benefit of Creditors Case No. CACE-23-002032
Assets located in: Hollywood, FL 33060
Surplus Construction Equipment and Heavy Machinery Auction ends: Fri, March 24, 2023 at 10:00 A.M.
Auction will consist of: Caterpillar Skid Steer, Caterpillar Mini Excavator, Big Tex Dump Trailer, Ford F-250 Truck, Yale Forklift, Block Forklift, Hino Flatbed Truck, Gradall Telehandler, Komatsu Backhoe Front Loader, Vibratory Compactors, Power Tools, Scaffolding, 20' Storage Containers and more.
Registration, catalog, photos and terms available at www.moeckerauctions.com. Preview: 03/23 by appointment. Call for details (954) 252-2887 | (800) 840-BIDS
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OTHER

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