

FINANCIAL FOCUS



Can you plan for an unplanned retirement?



By Cory Taylor

illness, downsizing, other issues — could lead to an abrupt departure from the workforce. But taking action while you're still working may help you make the transition easier on yourself.

Your first move, of course, should be to at least consider the possibility of having to retire earlier than you planned. You can then move on to some concrete steps, possibly including the following.

Build an emergency fund

Under any circumstances, it's a good idea to build an emergency fund — but it's especially important if you want to prepare for an unforeseen retirement.

Generally speaking,

your emergency fund should contain three to six months' worth of living expenses, with the money kept in a liquid, low-risk account.

But if you suspect an earlier-than-anticipated retirement may be in your future, and you have some time to prepare for it, you should consider an emergency fund that contains a full year's worth of expenses.

Consider your portfolio's asset allocation

If you're concerned about an unexpected retirement, you may want to consider the equities allocation in your portfolio.

If you think you may need to tap into your portfolio sooner than you expected, you may not want to be over-

exposed to investments most vulnerable to market volatility.

However, these are the same investments that offer you the most growth potential — which you'll need to help stay ahead of inflation. So, look for an investment balance that's appropriate for your needs.

As part of this positioning, you may want to shift some assets into income-producing vehicles, while also adding to the "cash" portion of your portfolio to boost your liquidity.

Evaluate your Social Security options

An unplanned retirement may cause you to consider taking Social Security earlier than you had planned.

You can start taking

Social Security when you're 62, but your monthly benefits will be up to 30% lower than if you had waited until your full retirement age, which is likely between 66 and 67.

If you have sufficient income through other sources, you may be able to delay taking Social Security until your checks will be bigger — but of course, if you need the money, waiting may not be an option.

Address your health care needs

If you take an unplanned retirement, and you have employer-sponsored health insurance, you'll have to look for alternatives. You might be able to get extended coverage from your employer, but this could be quite

expensive.

Of course, if you're already 65, you can get on Medicare, but if you're younger, you might be able to get coverage under your spouse's plan. If that's not an option, you may want to explore one of the health care exchanges created by the Affordable Care Act. To learn more about these exchanges, visit healthcare.gov.

Taking an unexpected retirement can certainly be challenging — but the more prepared you are, the better your outcomes are likely to be.

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.

Medical examiner found 'no signs of trauma to the body'

BURNED TRUCK

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"The medical examiner has not yet determined the burn victim's identity with the information we have been able to provide. We are awaiting results from the use of dental records or DNA testing," Deeson added.

One week after the

fire, investigators have reportedly also been unable to determine the owner of the late model 1980s or early 1990s single cab Ford F-150 4WD long wheel base truck.

According to Deeson, the fire completely destroyed the aluminum license plate and made it difficult to determine the truck's VIN number.

The body of an unknown breed of dog was also found in the vehicle, which was discovered near the intersection of Granger Drive and Pensacola Road around 3:34 p.m.

"The medical examiner said there were no signs of trauma to the body or gunshot wounds, and no firearms were located,"

Deeson said.

A local Steinhatchee resident was reportedly walking her dog during her lunch break when she noticed smoke on Granger Drive last Tuesday and went to investigate.

"The caller who reported finding the vehicle said it was fully engulfed with flames when they came up

on it. Taylor County Fire/Rescue and TCSO both responded to the scene," Deeson said.

Once the fire was extinguished, officials discovered the body of a man and a dog inside.

The area of Granger Drive is mostly unoccupied and contains numerous vacant lots for sale.

Investigators ask residents who live in the area or who have a vacation home or camper in the area to review any security camera footage for possible vehicle sightings.

"Please contact Inv. Nick Slavakis if you have any additional information or security footage," Deeson asked.

Lady Bulldogs will face Lafayette County on Thursday

TCMS LADY 'DOGS

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Against Hamilton, the Bulldogs grabbed a 5-1 lead in the 1st inning and added a single run in the 2nd to lead 6-1.

However, the Trojans came roaring back with three runs in the 3rd to pull within 5-4 and then exploded for 8 runs in the 4th and 5 more in the 5th, while the Bulldogs managed just one run in the

top of the 5th.

The game was called after 5 innings due to the 10-run "mercy rule," as the Bulldogs were out-hit 14-6 and committed a season-high seven errors in the field.

The Bulldogs (3-3) needed just two innings to annihilate Community Christian (CC) Academy, scoring 10 runs in the first and 6 in the second before the game was called.

Taylor County out-hit CC Academy 11-2, as Campbell dominated on the mound, allowing just two hits and no runs with one walk while striking out 7 in two innings.

Aibejeris went 3 for 3 with 3 runs scored and 2 RBI, Murphy was 2 for 2 at the plate with 2 runs and 2 RBI, including a double.

Campbell was 2 for 3 with an RBI double and Fuller went 1 for 2 with two runs scored and 3 RBIs.

Tuten drove in three runs without a hit and scored twice, Tomlinson was 1 for 2 at the plate with a run

scored and RBI.

Gaddy went 1 for 1 with 2 runs scored, Nate Tedder was 1 for 2 with a run and 2 RBIs, while Matthew Jimenez scored a run and had an RBI.

TCHS was scheduled to face Rickards (2-1) on Tuesday, and Lafayette County (3-1) at home on Thursday at 6 p.m. before hosting Branford (1-2) on Friday at 6 p.m.

Pemberton: Canceled event 'was good practice for us'

TOURNAMENT

Continued from page 2

involved with this," Commissioner Jamie English said. "You've got different organizations. Parents have kids on the older team, and the older teams start dropping out. Then the younger teams need to drop because you've got parents (with children on the older team)."

English also noted that parents and teams aren't used to seeing Perry on the list of venues, so they don't know what to expect.

However, once teams do visit Perry and the sports complex, "if they have a good experience, we'll be Moultrie or Lake City — maybe not as big as they are," English said. "It's going to take a little time. We've just got to keep pushing."

"We have a beautiful facility," Feagle said. "I think we can make it work. Like you say, it's going to take time. We'll just keep on keeping on."

"Staff has done a great job getting everything in place," English said. "It

wasn't anything staff or the county or our facilities did. You've got two leagues, and I'll tell you, they battle against each other."

"Honestly, it was good practice for us just setting it all up," Pemberton said. "It did help us develop the checklist. We have the application for the food trucks. We hired some new concessions workers. We developed a job description for field workers. That's something we don't have to do again. We've got all of that in place, and we'll just plan for the next one."

'What percentage of payments are for services next asked for?'

JUST SAYING

Continued from page 8

not use debit cards, because when a fraudulent purchase is made funds come directly out of a personal account, and I figure banks will work harder to get their money back than they will try to get mine back for me.

So far, I have never had to pay for an unauthorized charge. However, each time this happens I get another credit card with a new number.

Another thing I never do is sign a credit card. I have never been asked to see the

signature to compare with the one on the card or for an ID when making a purchase.

I know gas pumps and self-checkouts have cameras for proof of who made the purchase.

One reason why Social Security and Medicare are running out of money is it appears nobody verifies claims from these health care providers, yet they get our information and solicit claims.

I recall when my mother received a wheelchair that she did not ask for, paid for by Medicare, that just got in the way for several months

while generating a monthly rental fee that was being paid for by Medicare.

I wonder just what percentage of the Medicare payments are for services that are never asked for?

I am thinking, if the government would hire agents to investigate fraud in Social Security, Medicare, and welfare instead of hiring more IRS agents, more could be accomplished to help the national budget.

Sometimes I think I get more pain from the waste I see in government than I do my knee.

Just saying...

Republicans to meet Thursday

Taylor County Republicans will meet Thursday, March 9, starting at 6 p.m.

Mike Watkins, vice chair of chairs for the Republican Party of Florida, will be the guest speaker.

LEGALS

(Continued from page 9)

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT IN AND FOR TAYLOR COUNTY, FLORIDA CIVIL DIVISION CASE NO. 23000092CAC DIVISION NO.

US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST Plaintiff, vs.

ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST ANITA JANET BAKER, DECEASED, WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM INTEREST AS SPOUSES, HEIRS, DEVISES, GRANTEEES OR OTHER CLAIMANT, et al, Defendants.

NOTICE OF ACTION FORECLOSURE PROCEEDINGS-PROPERTY

TO: ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST ANITA JANET BAKER, DECEASED WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM INTEREST AS SPOUSES, HEIRS, DEVISES, GRANTEEES OR OTHER CLAIMANT WHOSE ADDRESS IS UNKNOWN YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage

on the following described property, to-wit:

Lot 3, Block E, Grove Park Subdivision, as per Map or Plat thereof, recorded in Plat Book 1, Page 101, of the Public Records of Taylor County, Florida. More commonly known as 105 Grove Ave, Perry, FL 32348.

This action has been filed against you, and you are required to serve a copy of your written defense, if any, to it on Plaintiffs attorney, GILBERT GARCIA GROUP, P.A., whose address is 2313 W. Violet St., Tampa, Florida 33603, on or before March 30, 2023, 30 days after date of first publication and file the original with the Clerk of the Circuit Court either before service on Plaintiffs attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 1st day of March 2023. TAYLOR County, Florida

By: Kathryn Lago Deputy Clerk "In accordance with the Americans with Disabilities Act, persons in need of a special accommodation to participate in this proceeding shall, within seven (7) days prior to any proceeding, contact the Administrative Office of the Court, Taylor County, 108 N Jefferson Street, Perry, Florida 32347, County Phone: (850) 838-3506 via Florida Relay Service.

NOTICE OF APPLICATION FOR TAX DEED TDA 23-001

NOTICE IS HEREBY GIVEN, that Mid-Florida Development, LLC, 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: 1222 Year of Issuance: 2020 Description of Property: Parcel Number: R08161-000 Described as: Bohanan Subdivision Lot 1 Block B. Containing .37 acres MOL. Located in Section 04, Township 05, Range 08.

Name in which assessed C T Saunders Estate. 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 April, 2023 at 11:00 a.m. Dated this 8th day of March, 2023. Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-002

NOTICE IS HEREBY GIVEN, that Mid-Florida Development, LLC, 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: 1223 Year of Issuance: 2020 Description of Property: Parcel Number: R08162-000 Described as: Bohanan Subdivision Lot 2 Block B. Containing .42 acres MOL. Located in Section 04, Township 05, Range 08. Taylor County Official Record Book 344 Page 04.

Name in which assessed Susie M Dooley. 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 April, 2023 at 11:00 a.m. Dated this 8th day of March, 2023. Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-003

NOTICE IS HEREBY GIVEN, that Mid-Florida Development, LLC, 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: 1224 Year of Issuance: 2020 Description of Property: Parcel Number: R08163-000 Described as: Bohanan Subdivision Lot 3 Block B. Containing .42 acres MOL. Located in Section 04, Township 05, Range 08.

Taylor County Official Record 337 Page 868. Name in which assessed Susie M Dooley. 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 April, 2023 at 11:00 a.m. Dated this 8th day of March, 2023. Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

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: 1224 Year of Issuance: 2020 Description of Property: Parcel Number: R08163-000 Described as: Bohanan Subdivision Lot 3 Block B. Containing .42 acres MOL. Located in Section 04, Township 05, Range 08.

Taylor County Official Record 337 Page 868. Name in which assessed Susie M Dooley. 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 April, 2023 at 11:00 a.m. Dated this 8th day of March, 2023. Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-003

NOTICE IS HEREBY GIVEN, that Mid-Florida Development, LLC, 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: 681 Year of Issuance: 2020 Description of Property: Parcel Number: R05328-000 Described as: Commence at the Southwest corner of the Northwest ¼ of the Southeast ¼ then run North 200 feet North 89 degrees East 38 feet then run South 35 feet for a point of beginning, then run East 162 feet then run South 140 feet then run West 162 feet then run North 140 feet to point of beginning. .52 acres MOL. Official record Book 85 Page 183. Section 26 Township 04 Range 07.

Name in which assessed Ernestine W. Ware Estate & Hazel Baumgardner. 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 April, 2023 at 11:00 a.m. Dated this 8th day of March, 2023. Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida