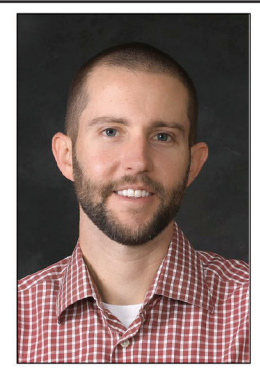


FINANCIAL FOCUS



Should Investors 'Go It Alone'?



By Cory Taylor

findings from a 2021 study by Dalbar, a financial services market research firm:

- Investors who worked with a financial advisor were three times more likely to estimate what they would have saved at retirement than “do-it-yourself” investors.

- More than two-thirds of investors with a financial advisor were satisfied with the amount they would have saved at retirement, compared to about 27% of the do-it-yourselfers.

How do financial professionals help their clients in these ways?

First, consider the issue of determining how much money will be needed for retirement.

It's not always easy for individuals to estimate

this amount. But financial professionals can help clients like you arrive at this figure by exploring your hopes and goals.

How long do you plan to work? What kind of lifestyle do you anticipate enjoying in retirement? Where would you like to live? How much would you like to travel? Are you open to pursuing earned income opportunities, such as consulting or working part time?

Next comes the other key question: How much money will be available for retirement?

This big question leads to many others: How much do you need to save and invest each year until you retire? About what sort of investment return will

you need to reach your retirement income goals? What level of risk are you willing to take to achieve that return? What is the role of other income sources such as Social Security or any pensions you might have?

Having a financial professional help you gain a clear idea of your retirement income picture can certainly be reassuring. But there may be other reasons why “going it alone” as an investor might not be desirable.

For example, when the financial markets are down, as was the case for much of 2022, some investors make decisions based on short-term volatility, such as selling investments to “cut their losses,” even if

these same investments still have solid business fundamentals and good prospects for growth.

But if you work with a financial professional, you might decide to stick with these investments, especially if they're still appropriate for your long-term strategy.

Other times, of course, the advice may be different — but it will always be advice based on your goals, needs and time horizon.

Furthermore, if you're investing on your own, you may always be measuring your results against the major market indexes, such as the S&P 500 or the Dow Jones Industrial Average. But in reality, your portfolio should contain a wide range of

investments, some of which aren't contained in these indexes, so you might not be assessing your performance appropriately.

A financial professional can help you develop your own, more meaningful benchmarks that can show the progress you're actually making toward your goals.

In some areas of life, going it alone can be exciting — but when it comes to investing for your future, you may benefit from some company on the journey.

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.

Letters to the Editor

Law permitting dark money 'should be repealed'

JUST SAYING
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stopping oil production in North America and on U.S. territory? Could it be that they can make more money from importing oil?

Dark money comes from sources that are not required to disclose their names. Much of it comes from enemies of the American people.

It is like playing checkers, you give up one of your men to take out two or three of theirs. Could it be Russia, China and the other oil and coal-producing countries are some of the sources of dark money?

Dark money refers to funds that are spent in political campaigns and elections without being disclosed to the public. This type of money is often used to influence the outcome of elections and policy decisions, and it poses a serious threat to our democracy.

Many elected officials are recipients of campaign advertisements funded by dark money donations and possibly have obtained much wealth from contributors of dark money.

The problem with dark money is that it allows wealthy individuals and special interest groups to buy

political influence without being held accountable for their actions. This can distort the political process and undermine the will of the people.

When voters don't know who is funding a particular candidate or issue, they cannot make informed decisions about how to vote or engage with their representatives.

The rise of dark money is partly due to the Supreme Court's 2010 “Citizens United” decision, which opened the floodgates for unlimited corporate spending in elections. Since then, wealthy donors and special interest groups

have poured millions of dollars into super PACs and other dark money groups, using their financial power to shape the political landscape.

To combat the influence of dark money, there are several steps that can be taken. First, there must be greater transparency in political spending. This means that all political donations should be disclosed publicly, so that voters can see who is trying to influence the political process.

Additionally, there must be stricter limits on campaign contributions, particularly from

corporations and wealthy individuals.

Another important step is to reduce the influence of money in politics more broadly. This could involve measures such as publicly-funded elections or caps on overall spending. By reducing the amount of money in politics, we can level the playing field and ensure that the voices of ordinary citizens are heard.

Finally, we must hold politicians and political groups accountable for their actions. This means investigating and prosecuting any illegal or unethical behavior related

to political spending. It also means creating a culture of transparency and accountability in the political world, where politicians are expected to be open and honest about their sources of funding.

The laws passed by our elected officials permitting super PACs and dark money should be repealed.

What do they have to hide? If it was truly for the needy it would be different, but dark money and super PACs are for profit and control, to take even more constitutional rights from the people through deceptive advertising.

Just saying...

DMH, County, Century are 'working diligently' to reduce hospital-to-hospital transfer waiting time

DMH CEO
Continued from page 8

does not compensate for the costs incurred for that transfer.

In fact, it can be as small as one-third of the actual cost, despite the escalating expense in several areas affecting these transfers. Reimbursements from some insurance carriers, according to the Florida Ambulance Service, prior to last October had not changed for three decades.

Recognizing the additional financial commitment taken on by the hospital to pay for IFT services, Century Ambulance Service offered to provide IFT services when both personnel and ambulances were available.

Additionally, Tallahassee Memorial Healthcare, ShandsCair Aeromedical

ambulance and HCA Capital Regional Health have dispatched their ambulance assets to DMH to assist in transporting patients to other medical facilities when it was required.

For much of the time this process has worked very well, with IFTs to other medical centers occurring in an acceptable time period.

Century has been extremely helpful assisting our community hospital in moving patients, when necessary. Century Ambulance and the county have developed a policy to allow for a 911 designated ambulance to conduct IFTs while ensuring that adequate 911 assets remain in the county for 911 emergency response.

A heartfelt thank you to both the Commissioners of Taylor County and Century Ambulance Services for

their assistance.

The workforce shortage of EMS professionals — both within the state of Florida and nationwide -- has the potential to significantly impact emergency response, as well as hospital-to-hospital transfer capabilities.

One third of the EMS services statewide indicated that 60% of their agencies currently experience staffing shortages with respect to paramedics and EMTs. A 2022 American Ambulance Association study of employee turnover found that 39% of part-time EMTs and 55% of part-time paramedic positions went unfilled because of a lack of qualified candidates.

Reasons for such a workforce shortage are multifactorial. With a limited number of first responders, agencies may

be forced to prioritize 911 over IFT.

Additionally, other ambulance transport companies are not readily positioned in Taylor County and must come from out the county, traveling from as far away as Jacksonville.

Please be assured the TCBC, Century Ambulance and DMH are working diligently to create a better solution to minimize lengthy time awaiting a hospital-to-hospital transfer by ambulance.

Additionally, there is a provision within the agreement with Century that facilitates IFTs for emergent conditions that require a higher level of care.

Simply stated, specific safeguards are in place to ensure emergent interfacility patient transfer -- either by helicopter or ambulance -- when the

situation dictates.

I assure all Taylor County residents that every effort will be made to ensure all patients requiring an IFT transport ambulance are provided medical stabilization and made as comfortable as possible until transfer is made. This is our duty!

It was Doctors' Memorial

Hospital's (DMH) priority, and now that of our county's government, to ensure that Taylor County citizens are protected. We realize citizens need assistance through front line emergency care.

Christopher Schmidt
Chief Executive Officer
Doctors' Memorial
Hospital, Inc.

Let your voice be heard!

Letters to the Editor are accepted and published each week in the Taco Times as space is available. Send letters to P.O. Box 888, Perry, FL 32348; or newsdesk@perrynewspapers.com. Please include a phone number with your letter for our records (your phone number will not be published).

LEGALS

(Continued from page 9)

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 23-004
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

NOTICE OF PUBLIC SALE:
L. H. Thomas, Inc. gives notice that on 4/18/2023 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.
1FAHP35N8W249490 2008 FORD

NOTICE OF PUBLIC SALE:
L. H. Thomas, Inc. gives notice that on 4/18/2023 at 2:15 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.
1FTHX26G4VEC26101 1997 FORD

NOTICE IS HEREBY GIVEN that NEXA MORTGAGE, LLC, OWNER, desiring to engage in business under the fictitious name of VEXO LENDING GROUP located at 3100 W RAY RD, SUITE 201, OFFICE #209, CHANDLER, ARIZONA 85226 intends to register the said name in TAYLOR County with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

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*Consult your tax or legal professional for information regarding eligibility requirements for tax credits. Solar panels sold separately.