

# FINANCIAL FOCUS



## Do You Have Enough Emergency Savings?



By Cory Taylor

problems. Consider these survey findings from financial services provider Edward Jones and Morning Consult:

- **Nearly two in five Americans expect that their emergency savings would last no more than a month.**
- **Less than 40 percent of respondents consider their emergency savings account to be fully funded.**

It's important to have adequate emergency savings for two key reasons. First, when an unexpected financial need arises, such as a major home or car repair, you may well have to act quickly. And second, if you

don't have the funds readily available to meet this sudden need, you may be forced to dip into your long-term investments, including your IRA and 401(k). This typically isn't a good move, as taking money early from these accounts could lead to both taxes and penalties.

And even more important, you'd be taking away resources from accounts you will almost certainly need to help provide income for a retirement that could last two, or even three, decades.

So, if you want to be financially prepared for emergencies, how much money should you have available? There's no one right

answer for everyone, but generally speaking, it's a good idea to keep three to six months' worth of living expenses — or a full year's worth, if you're retired — in a liquid, low-risk account that's separate from the financial accounts you might use for everyday spending.

Of course, given the high cost of living, it's not necessarily easy to put away several months of living expenses — at least, not all at once.

That's why you might want to have a certain amount automatically moved each month from your checking or savings account into the account you've designated for emergency needs.

And when you get a financial "windfall," such

as a year-end bonus at work or a tax refund, you might want to use part of this money for your emergency fund, too.

You can also use these sources to replenish your emergency fund if you deplete some or all of it.

Here's something else to remember about an emergency fund: Keep it for emergencies.

As mentioned above, you should hold this fund apart from accounts that you draw on for daily expenses — but you'll also want to avoid the temptation to use the money for other things, such as investment opportunities that may come your way.

That's not to say you shouldn't be prepared for these opportunities,

but you can do so by keeping some cash or cash equivalents within your portfolio.

And, as an additional benefit, the presence of cash can potentially help reduce the impact of market volatility on a portfolio that's otherwise heavily weighted toward stocks.

Building and maintaining an emergency fund should be an essential part of your overall financial strategy — so, if you haven't started one yet, there's no time like the present.

*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.*

## TCHS tennis teams split with Comm. Christian

**TENNIS**  
Continued from page 5

seed Mallory Folsom and fourth-seeded Marla Shaw all blanked their opponents 8-0, while #5 seed Faith Gray won 8-4.

In doubles, Dyer and Loyed teamed up to win

8-0, Folsom and Shaw won 8-2 and Brown and Herring won 8-1 in an exhibition match.

On the boys' side of the net, #1 seed Tyler Chaney won 8-2, and Timothy Shaw won 8-1 at #2 singles.

Shane Flores (#3 singles) and Tra-Shawn White (#6

singles) earned 8-0 shut-out wins in singles, while the Bulldogs picked up 8-0 forfeit wins at #4 singles, #5 singles and #2 doubles.

At #1 doubles, Chaney and Shaw narrowly won 8-6.

"This was the cleanest match to date for us,"

TCHS Head Coach Gene Johnston said. "Things are getting better as we move on through the season."

On Thursday, the TCHS girls defeated Community Christian, 4-3, while the TCHS boys lost 5-2.

In girls singles, Loyed won 8-4, Dyer lost 3-8 and

Folsom won 8-4. Gray lost 3-8 and the Lady Bulldogs won #5 singles by forfeit.

In girls doubles, Dyer and Loyed won 8-5, while Folsom and Shaw lost 3-8.

On the boys' side of the net, Chaney dropped a very competitive #1 singles match 6-8, Shaw fell 1-8 at #2 singles and Flores won 8-6 in a tiebreaker.

Mosley lost 0-8 and Landen Burford won 8-0 by

forfeit at #5 singles.

In doubles, Chaney and Shaw lost 0-8, while Flores and Mosley were edged 6-8 in #2 doubles.

"We did not play our best in this match," Johnston said. "This was a match that set up very well for us, but we did not take advantage of it and let the match get away from us. This will be a great learning experience for us moving forward."



Forty-eight golfers gathered at the Perry Golf and Country Club for an 18-hole scramble, which attracted teams from Crawfordville, Chiefland, Madison, Perry and Steinhatchee.

## Organizers hope to make scramble annual event

**SCRAMBLE**  
Continued from page 5

"Shug" Lillliott, Deana Carr and Kathy Popp were the overall winners with a 63, while the team of Kim Back, Kathy Amatruo, Renee Tallman and Nancy Roberts from Madison claimed second place with a 65.

Taking third were Kay Parker, Carol Wentworth,

Wendy Woods and Connie Sullivan of Perry with 66.

Several decades have lapsed since a tournament was held here for women golfers in the region.

In addition to teams from Madison and Perry, the competition attracted golfers from Chiefland, Steinhatchee and Crawfordville.

"It was a team effort all the way around," said

Kay Parker, who chaired the event. "The men at our course grilled chicken quarters for our meal and helped with tallying the scorecards.

"Our local lady golfers added delicious sides to the feast and contributed to the 27 door prizes which were awarded. It took many hands to organize and run this tournament, but we consider it a huge success,"

she said.

Closest to the pin prizes were won by Debbie Schmitt and Ann Isbell, both of Chiefland.

Scores spanned from the winning 63 to 83.

"We are happy to see women enjoying our course, and hope to make this tournament an annual event," said Parker, who serves on the PGCC Board of Directors.



Second place went to the team of Kim Back, Kathy Amatruo, Renee Tallman and Nancy Roberts.



The third-place team included: Connie Sullivan, Kay Parker, Wendy Woods and Carol Wentworth.



Courtney Dyer returns a shot during a recent TCHS tennis match here. (Photo by Amy Sadler)



Tra-Shawn White returns a forehand volley during a TCHS tennis match in Perry. (Photo by Amy Sadler)

## Choice depends on individual priorities

**JUST SAYING**  
Continued from page 8

is often limited, and charging stations may not be readily available in some areas. This means that long-distance travel may be difficult, especially in remote areas.

**2. Longer charging time:** It takes much longer to recharge an electric vehicle compared to refueling a gas-powered vehicle. This can be inconvenient for those who need to travel long distances and may need to stop and recharge their vehicle multiple times.

**3. Higher upfront cost:** Electric vehicles are often more expensive than gas-powered vehicles. The higher upfront cost can be a barrier for some people, even though they may save money in the long run due to lower operating costs.

**4. Battery lifespan:** The lifespan of an electric vehicle battery is typically shorter than the lifespan of a gas-powered vehicle.

Replacing the battery can be expensive, and the disposal of the battery can be harmful to the environment.

Electric cars and trucks have their own set of advantages and disadvantages. While they may seem environmentally friendly and may have lower operating costs, they also have a limited range and longer charging times, and battery disposal or recycling may be worse than emission by gas-powered cars.

The higher upfront cost and shorter battery lifespan are also potential drawbacks. As technology advances, these drawbacks may be minimized or eliminated altogether.

Ultimately, the choice between an electric vehicle and a gas-powered vehicle depends on individual priorities, and without sufficient information to make the right decision, I am thankful I have not bought one yet. Just saying...

## LEGALS

(Continued from page 9)

dates. Any interested party shall be advised that the date, time and place of any continuation of the hearing shall be announced during the Public Hearing, and that no further notice concerning the matter will be published.

DATED this 22ND day of MARCH, 2023, by GARY KNOWLES, Clerk of the Circuit Court and Clerk to the Board of County Commissioners of Taylor County, Florida.

### NOTICE OF HEARING

The District School Board of Lafayette County will hold a Public Hearing on Tuesday, April 18, 2023 at 6:30 p.m. in the School Board Administration Building, 363 NE Crawford Street, Mayo, Florida 32066 for the purpose of amending School Board Policies. (The School Board approved for advertisement of a Public Hearing at their regular meeting on March 21, 2023).

Authority for amending and adopting policies and forms is found in Article IX, Section 4(b), Constitution of the State of Florida and in Florida Statutes 1001.41. The following policies will be considered for revision/updating:

Policy #	Status	Policy Title
5.15	Revision	Administration of Medication opt. 1
5.60	New Use	New Use of Bathrooms and Changing Facilities
7.40	New Online	Online Educational Services Agreement/Contracts

A. Name of person presenting the proposed policies: Mr. Robert Edwards, Superintendent of Lafayette County Schools. Date of Approval by Board for Advertisement: March 21, 2023.

B. Explanation of the purpose and effect of school board policies: Provide policies required by Florida Statutes (F.S.) State Board of Education Administrative Rules (S.B.E.R.) and other controlling regulations; and to provide policies for matters for which it appears prudent for the orderly operation of the school system.

C. A summary of the proposed policy revisions is as follows: Policies necessary for the effective operation and general improvement of the school system for the District School Board of Lafayette County, Florida.

D. Economic impact of the proposed policies: None. School Board Policies may be examined at the District School

Board Office at 363 N.E. Crawford Street, Mayo, Florida during the hours of 8:00 A.M. and 4:00 P.M., Monday through Friday. Robert Edwards, Superintendent of Schools

### NOTICE IS HEREBY GIVEN:

PERRY BACON  
Last known address of: 208 Susan St Perry, Florida 32348

You are hereby notified that your eligibility to vote is in question. You are required to contact the Supervisor of Elections, in Perry, Florida, no later than thirty (30) days after the date of this publishing. Failure to respond will result in a determination of ineligibility by the Supervisor and your name will be removed from the statewide voter registration system.

### SUWANNEE RIVER WATER MANAGEMENT DISTRICT PUBLIC NOTICE OF APPLICATION

Notice is hereby given that pursuant to Chapter 373, Florida Statutes, the following application for permit was received on February 24, 2022:

Katherine Burke of FFWCC, 61875 East Orange Ave, Tallahassee, FL 32301 has submitted an environmental resource permit (ERP) application number ERP-123-210616-4. The project is located in Taylor County, Sections 19, 20, 29 and 30, Township 5 South, Range 5 East; Sections 24 and 25, Township 5 South, Range 4 East, and includes 5.34-acres.

Interested persons may comment upon the application or submit a written request for a staff report containing proposed agency action regarding the application by writing to the Suwannee River Water Management District, Attn: Resource Management, 9225 C.R. 49, Live Oak, Florida 32060. Such comments or requests must be received by 5:00 PM within 14 days from the date of publication.

No further public notice will be provided regarding this application. A copy of the staff report must be requested in order to remain advised of further proceedings. Substantially affected persons are entitled to request an administrative hearing, pursuant to Title 28, Florida Administrative Code, regarding the proposed agency action by submitting a written request after reviewing the staff report.