



What Goes Into a Retirement 'Paycheck'?



By
Cory Taylor

During your working years, you generally know how much money you're bringing in, so you can budget accordingly. But once you're retired, it's a different story.

However, with some diligence, you can put together a "paycheck" that can help you meet your income needs.

Where will this paycheck come from?

Social Security benefits should replace about 40% of one's pre-retirement earnings, according to the Social Security Administration, but this figure varies widely based on an individual's circumstances.

Typically, the higher your income before you retire, the lower the percentage will be replaced by Social Security.

Private pensions have become much rarer in recent decades, though you might receive one if you worked for a government agency or a large company.

But in any case, to fill out your retirement paycheck, you may need to draw heavily on your

investment portfolio.

Your portfolio can provide you with income in these ways:

Dividends

When you were working, and you didn't have to depend on your portfolio for income to the extent you will when you're retired, you may have reinvested the dividends you received from stocks and stock-based mutual funds, increasing the number of shares you own in these investments. And that was a good move, because increased share ownership is a great way to help build wealth.

But once you're retired, you may need to start accepting the dividends to boost your cash flow.

Interest payments

The interest payments from bonds and

other fixed-income investments, such as certificates of deposit (CDs), can also add to your retirement income.

In the years immediately preceding their retirement, some investors increase the presence of these interest-paying investments in their portfolio.

(But even during retirement, you'll need some growth potential in your investments to help keep you ahead of inflation.)

Proceeds from selling investments

While you will likely need to begin selling investments once you're retired,

you'll need to be careful not to liquidate your portfolio too quickly. How much can you sell

each year? The answer depends on several factors — your age, the size of your portfolio, the amount of income you receive from other sources, your spouse's income, your retirement lifestyle, and so on.

A financial professional can help you determine the amount and type of investment sales that are appropriate for your needs while considering the needs of your portfolio over your lifetime.

When tapping into your investments as part of your retirement paycheck, you'll also want to pay special attention to the amount of cash in your portfolio.

It's a good idea to have enough cash available to cover a year's worth of your living expenses,

even after accounting for other sources of income, such as Social Security or pensions.

In addition, you may want to set aside sufficient cash for emergencies.

Not only will these cash cushions help you with the cost of living and unexpected costs, but they might also enable you to avoid digging deeper into your long-term investments than you might like.

You may be retired for a long time — so take the steps necessary to build a consistent retirement paycheck.

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.

Incident reported to Dept. of Children and Family Services

TCSO: Doctor said wounds were 'life threatening'

ELDER ABUSE

Continued from page 1

that he was the victim's sole caretaker and that he had been treating the wounds with Neosporin and bandages.

"I asked if he helped (the victim) out of bed and he answered, yes, he did every day except for the last day or so. I again asked Poindexter if I had his permission to enter the house, and he stated, yes I

could," Harden reported.

"Upon entry, the smell of urine was very strong. Poindexter directed me to (the victim's) room. The bed mattresses had no sheets or blankets on them. The smell of urine was very

strong."

"Poindexter was arrested and transported to the Taylor County Jail to be booked on aggravated elderly abuse due to the neglect of (the victim's) care," Harden said.

Harden returned to the hospital to document the victim's wounds and was told the victim "had more wounds and was in worse shape than originally thought."

The doctor told Harden

that the wounds were "life threatening due to not being treated."

The incident was also reported to the Florida Department of Children and Family Services.

Could indictment create sympathy for Trump?

PASSING PARADE

Continued from page 8

seems to be more about revenge than about justice. Is it possible that this action only creates sympathy for, and not opposition to, Donald D. Trump?

Sympathy is a funny thing. You may recognize it, and you may not. But if it's there, it will show up, as in the ballot box. And that's where these charges lead to.

Saw it in Action

Even as a junior in high school, back in 1958, in

Maine, I was a witness to that sort of thing. Yes, I was even then, interested in good government. Naïve, but interested.

Back then, Maine was a pretty solid Republican state. But beginning in 1952, and onward, it was getting to be where a Democrat could have a chance, slim though it was, to get elected.

Due to a major split in the Republican party, because of the "spoils" of office, a Democrat was elected governor in 1954. He

was Edmund Muskie. He proved quite popular, was re-elected, then he sought the office of U.S. Senator in 1958.

In 1958, the general election ballot was configured so that each party had separate columns. At the top of each column, there was a large circle utilized for your "X" to constitute a vote for each of the candidates under that party's column. If you wished, however, you could vote separately for your candidate.

Don't Spoil Your Ballot

Muskie, the Democrat governor and candidate for the U.S. Senate, was popular. So popular that the slogan utilized for the Democrats was: "Don't take a chance, vote the straight ticket."

Muskie, of course, won, and became a U.S. senator.

The beneficiary was the Democrat who was running to replace Muskie as governor -- an unknown Clinton A. Clauson. Not only was he an unknown, but the one thing that was

known about him was that he was the person in charge of the IRS (Internal Revenue Service) for the state of Maine. And he had very little campaign money.

Now, who did the Republicans put up against him? Horace A. Hildreth: only a former governor, who was also the owner of two of the three television stations in the state of Maine, and who was then just finishing his appointment as ambassador to the new country of Pakistan. Did I forget to tell you that he

spent lots of money?

He got sympathy

Yes! Clinton A. Clauson won! No one was going to vote for him. No money. No following. No speaking ability. The IRS head man.

His victory could only be explained as a sympathy vote. Loads of them. Go figure.

Those who figure that Trump is finished are dancing on a volcano.

Mr. Nelson Pryor is a retired high school teacher of American history and lives in Lee, Fla.

What memories will children gather from church?

GLAD TIDINGS

Continued from page 4

There is something special about those memories that linger in the recesses of my being, continuing to teach me.

Today, when I see young ones in church, I wonder what memories they will gather from their childhood church. Will their memories sustain their faith in the years to come?

Recently, our young people came forward for a youth moment during

services. After we shared a few moments speaking from the scripture, they returned to the congregation to be with their families.

However, one precious child asked if she could stay a little longer.

She remained by my side while joys and concerns were shared.

Then we sat on the step behind the altar as we prayed for the needs of the people.

After this, she happily rejoined her family.

Scripture teaches us we are to raise a child in faith so that when they are old, they will remain in faith (Proverbs 22:6).

We are also taught that we are not to anger or provoke our children to anger but raise them in love and the knowledge of God (Ephesians 6:4).

Even so, we see a continuous trend of the absence of children and young families in our churches today.

Our faith is more than tradition; it is our heritage.

It is to be nurtured and passed down to our children.

There are so many theories tossed around about the downfall of society, and many of these may be correct.

Nonetheless, at the core of each is the lack of instructions and faith we have neglected to give to our children.

Our children are our legacy; our responsibility is to teach them the ways of scripture so their faith will be unshakable.

I often recall picture-perfect days of my youth when we went to church, even though I am sure they were anything but perfect.

Our memories have a way of letting go of those unpleasanties of life.

I know Sunday mornings will always be the most challenging morning as you get your family ready for church.

Something will break, breakfast will burn or some shirt will need pressing; that is the nature of the beast.

Charles Swindoll said, "Each day of our lives, we make deposits in our memory banks of our children." What deposits are we making today? It is time we reinvest in our faith and raise our children accordingly.

Psalm 127:3-5: Children are a heritage from the Lord, offspring a reward from him. Like arrows in the hands of a warrior, are children born in one's youth. Blessed is the man whose quiver is full of them.

LEGALS

(Continued from page 9)

the proposed Ordinance to amend Section 42-82 of the Taylor County Code. The Public Hearing shall be held at the Board of County Commission Meeting Room, Taylor County Courthouse Annex, Old Post Office Building in Perry, Florida, at the regular board meeting to be held on MONDAY, MAY 1, 2023, at 6:00 P.M., or as soon thereafter as possible. The title of the proposed Ordinance is:

AN ORDINANCE OF THE BOARD OF COUNTY COMMISSION OF TAYLOR COUNTY, FLORIDA WHICH AMENDS SECTION 42-82 OF THE TAYLOR COUNTY CODE (LDC § 11.03.02, 11.03.03) WHICH REDUCES THE NUMBER OF MEMBERS OF THE PLANNING BOARD FROM SEVEN MEMBERS TO FIVE MEMBERS; REMOVAL FROM OFFICE; PROVIDING FOR SEVERABILITY AND PROVIDING AN EFFECTIVE DATE.

The proposed Ordinance may be inspected by the public at the office of the Clerk of the Court, located at the Taylor County Courthouse, Perry, Taylor County, Florida.

All members of the public are welcome to attend. Notice is further hereby given, pursuant to Florida Statute 286.0105, that any person or persons deciding to appeal any matter considered at this Public Hearing will need a record of the hearing and 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.

The Public Hearing may be continued to one or more dates.

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

DATED this 5th day of April, 2023, by GARY KNOWLES, Clerk of the Circuit Court and Clerk of the Board of County Commissioners of Taylor County, Florida.

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT IN AND FOR TAYLOR COUNTY, FLORIDA

CASE NO.: 2021-CA-000228

M&T BANK, Plaintiff, v. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF CHARLES D. BROWN, DECEASED, et al., Defendants. NOTICE OF FORECLOSURE SALE NOTICE is hereby given that Gary Knowles, Clerk of the Circuit Court of Taylor County, Florida, will on the 18th day of May, 2023 at 11:00 a.m. ET, at the East steps of the Taylor County Courthouse, 108 North Jefferson Street, Perry, Florida 32347, in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Taylor County, Florida, to wit: Lot 8, Block "E", Parkview Subdivision, as per map or plat thereof, recorded in Plat Book 1, Page 78, of the Public Records of Taylor County, Florida.

Property Address: 1107 E. Julia St, Perry, FL 32347 pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the clerk reports the surplus as unclaimed.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. For all other ADA accommodation requests please contact: Carrina Cooper, Court Administration, 173 NE Hernando Avenue, Room 408, Lake City, Florida 32055, Phone: 386-758-2163, Email: ADA@mail@jud3.flcourts.org. *Contact Court Administration at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing impaired call 711.

WITNESS my hand and official seal of this Honorable Court this 5th day of April, 2023. Gary Knowles Clerk of the Circuit Court By: Kathryn Lago DEPUTY CLERK

IN THE CIRCUIT COURT, THIRD JUDICIAL CIRCUIT, IN AND FOR TAYLOR COUNTY, FLORIDA

CASE NO. 22-507CA

BOB JONES a/k/a JAMES R. JONES Plaintiff, vs.

SHAWN CHARLES SW ALLOW, UNKNOWN HEIRS OF SHAWN CHARLES SW ALLOW, ELAINE LARSEN, DANA LEO SW ALLOW and ALL UNKNOWN PARTIES Defendant.

CLERK'S NOTICE OF SALE UNDER F.S. CHAPTER 45

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated April 4th, 2023, in the above-styled cause, I will sell to the highest and best bidder for cash, at the East Steps of the Taylor County Courthouse, located at 108 N Jefferson Street, Perry, Florida at 11:00 a.m. on May 23rd, 2023, the following described property:

Commence at the NE corner of the North half of North half of Northwest quarter of section 12, township 4 South, range 7 East and run S 89 degrees 31' 55" W, along the forty line, 1843.80 feet to the point of beginning; thence from said POB continue S 89 degrees 31' 55" W, 204.86 feet; thence run S 00 degrees 14' 22" W, 420.03 feet to the centerline of a 6 foot road R/W; thence run N 89 degrees 31' 52" E, along said centerline, 204.86 feet; thence run N 00 degrees 14' 22" E, 420.03 feet to the POB. Said parcel contains 1.975 acres, less the South 30 feet for road R/W and is located in the N 1/2 of N 1/2 of NW 1/4 of section 12, township 4 South, range 7 East, Taylor County, Florida. Subject to Florida gas transmission line easement; & subject to that certain warranty deed, dated April

6, 1987, to Taylor County, Florida recorded in O.R. 230, page 213, conveying therein a 60-foot road R/W and a 50-foot radius cul de sac. Together #IEUA98CI with 1981 788030630 EAFI and model title IEU #68300492 MH titled in the State of Tennessee, Identification #IEUA98CI788030630 and title #68300492 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the complaint must file a claim within 60 days after the sale. Dated this 6th day of April 2023. Gary Knowles Clerk of Court By: Kathryn Lago Deputy Clerk

INVITATION TO BID

The City of Perry is soliciting bids for solid waste collection services for commercial customers.

For more information regarding this bid visit the City of Perry website: www.cityofperry.net or email kslaughter@cityofperry.net John Hart, City Manager Shirley Hampton, City Mayor

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 March 29, 2022: JPSWAMI Investments LLC, 7901 4th Street N, Suite 300, St. Petersburg, FL 33702 Environmental Resource Permit (ERP) application

number ERP-123-245621-1. The project is located in Taylor County, Section 36, Township 4 South, Range 7 East, and includes 0.76 acres of impervious area on a total project area of 1.37 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.

NOTICE OF PUBLIC SALE

Ricky Bobby's Towing LLC gives notice that on 05/08/2023 at 11:00 a.m. the following vehicles may be sold by public sale at 118 East Center St. 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 713.78 of Florida Statutes.

1FTDF1864VKB10527 1997 FORD 3FAHP06Z28R212243 2008 FORD 5NPE34A0FGH406915 2016 HYUN JS1V5S2A072101101 2007 SUZU