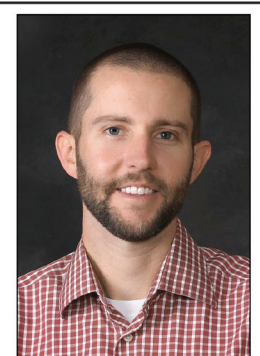


# FINANCIAL FOCUS



## Investment ideas for business owners



By Cory Taylor

By definition, business owners put a lot of their financial resources into their enterprises. But as an owner, you may need to invest in more than inventories and payroll to help achieve the future you've envisioned.

Here are a few investments you may

### want to consider: Retirement account

Depending on the nature of your business and how many employees you have, you can choose from a variety of tax-advantaged retirement plans, such as an owner-only 401(k), an SEP-IRA and a SIMPLE IRA. By contributing regularly to one of these accounts, you can avoid being entirely dependent on the sale of your business to pay for your retirement years.

To fund your 401(k) or other retirement plan, you'll have many investment options — stocks, bonds, mutual funds and so on. And if you "max out" on your retirement plan, you may even be able to build

a separate investment portfolio.

In any case, keep in mind that you're already putting a lot of money into your business, so, to achieve a level of diversification, you may want to concentrate your investment choices in areas outside your industry.

However, while diversification can help reduce the impact of market volatility on your portfolio, it can't guarantee profits or protect against losses in a declining market.

### Property

Your physical space is a key part of your business' success. So, you may want to invest some time in comparing the pros and cons of renting versus owning.

Of course, owning your building may require a big financial commitment, and it may not be feasible, but it could free you from worrying about untimely rent increases.

### Disaster protection

If a fire or a weather-related disaster should strike your business, would you be prepared? It's important for you to create a disaster recovery plan, which can include business interruption insurance to pay for your operating costs if you're forced to shut down for a while.

### Emergency savings

While a disaster protection plan with appropriate insurance can help keep your business afloat, it's

unlikely to cover other types of emergency needs, such as a major medical bill or an expensive repair to your home.

For these unexpected costs, you may want to build an emergency fund covering at least a few months' worth of living expenses, with the money kept in a liquid account.

Without such an emergency fund, you may be forced to dip into your 401(k), IRA or other long-term investment vehicle.

You'll also want to invest the time and energy into creating a business succession plan. Will you keep the business in your family? Sell it to outsiders or a key employee? If you do sell, will you do it all

once or over time?

Clearly, the answers to these types of questions will make a big difference in your ultimate financial security.

Finally, invest in help — Enlist the services of a financial advisor and business-planning professional, so you'll be able to make the decisions that work best for your business and you.

Your business may well be a lifelong endeavor — so make sure you're investing whatever it takes to earn a lifetime of benefits.

*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.*

## Brynes: 'An ordinance cannot change a charter'

### CITY UTILITY RATES

Continued from page 1

outside of the city limits by \$1.70 per month stating, "I try my best not to vote for something that is illegal."

Brynes, who served as city finance director (1985-87) and city manager (1987-2005) for 20 years, went on to allege that the city council has been in violation of its charter since the year after he retired (2006) by implementing water, sewer, gas and garbage pick-up rate increases by resolution -- instead of by ordinance.

In his memo, Curtis quotes Section 2.12 of the City Charter, stating, "Action requiring an ordinance: In addition to acts required by law or by specific provisions of this Charter to be done by ordinance, those acts of the city council shall be by ordinance which (1) adopt or amend an administrative code; (2) establish a rule or regulation, a violation of which carries a penalty; (3) grant, renew or extend a franchise; (4) set service or user charges for municipal services or grant administrative authority for such charges; (5) levy taxes, except as otherwise provided in Section 5.06 with respect to the property tax levied by adoption of the budget; (6) authorize the borrowing of money;

(7) convey or lease or authorize the conveyance or lease of any lands of the city; (8) amend or repeal any ordinances previously adopted."

"The City Council has passed Ordinances 850, 851, 852 and 865, which all contain the following language: "The City Council of the City of Perry, Florida may raise or lower the cost of the services provided herein by Resolution in its sole discretion," Curtis wrote.

"I was not able to find any case law or Attorney General's opinions wherein a litigant or other party had challenged the setting of rates by resolution when the city's charter contain a provision like the City of Perry's relative to what things must be passed by ordinance," Curtis continued.

"I next looked for other Florida cities with charter language identical to the City of Perry's, at least with respect to what actions require an ordinance; then looked to see how they voted on rate changes.

"The following Florida cities' charters, like the City of Perry's, provide two mechanisms for setting service or user charges for municipal services: (1) Passage of an Ordinance, or (2) Passage of an Ordinance that grants administrative

authority over setting service or user charges for municipal services," Curtis said.

"The City of Anna Maria passed ordinances establishing, for example, a stormwater management utility, with charges and fees for service being "set by the stormwater management directors by resolution from time to time," Curtis wrote.

"The City of Miami Gardens, like Anna Maria, passed ordinances establishing a stormwater management utility, except in their case, the utility recommends rate changes that the council then votes on by resolution," Curtis' memo states.

"The Village of Palmetto Bay, like Anna Maria and Miami Gardens, established its own stormwater management utility. Like Miami Gardens, rates and fees are set by the council by resolution," Curtis said.

Curtis stated he found more examples of Florida cities with the same language in their charters (Miami Lakes, Winter Park and Doral), although he did not review the mechanism they used for changing utility rates.

"All these cities were identified by Google searching the following phrase: 'charter set service or user charges for municipal services or grant

administrative authority for such charges'," the memo states.

According to Curtis' analysis, the City of Perry, like the other cities cited, has established by ordinance a department that is responsible for administration of multiple municipal utilities (Public Works Department).

"Like Miami Gardens and Palmetto Bay, the City of Perry receives staff recommendations for rate changes; then votes on the same by resolution.

"Assuming that those cities' means of changing rates is lawful, then the argument would be that their respective councils, when voting on rate changes by resolution, has granted unto itself and is exercising administrative authority over rate changes. Arguably, this is akin to a city council also serving as a CRA Board, or in other dual capacities," Curtis wrote.

"Unlike Miami Gardens and Palmetto Bay, the City of Perry went a step further by specifically ordaining that it could vote on rate changes by resolution, although it seems that this may have been somewhat unnecessary and redundant when compared to other similarly-situated cities," Curtis wrote.

At the city's March

14 meeting, Brynes was adamant the City Charter does not allow utility rates to be set by resolution, stating, "Believe me, I know what I am talking about."

"It is illegal," Brynes said. "I am reading the charter."

"You can not change an ordinance by resolution," Brynes added.

City Finance Director Penny Staffney attempted to explain that a previous city council voted in favor of an ordinance proposed by former city manager Bob Brown that allowed the council to approve utility rate increases by resolution (which require a simple vote by the council) rather than an ordinance, which requires a first and second public hearing that must be advertised by public notice spanning a period of two council meetings (four weeks).

"Because at budget time, when you are trying to set the rates -- we were having a hard enough time with the council coming to a decision to raise rates -- so when September got here, if you had to have two meetings before passing an ordinance, you were already in September, so it was causing a lot of log jams. So, the council changed it -- did it as an ordinance -- changed the ordinance so you can now do rate changes as a

resolution," Staffney said.

"You can't do that," Brynes said. "You can not do that, Penny. I am sorry... I am attacking you."

"The charter went to the public, and they voted on that charter," Brynes said. "You can not change it by resolution or an ordinance. The only way you can change it is by a vote of the public."

"That is correct," Councilman Ward Ketrings agreed.

"The ordinance changed that ability," Staffney argued.

"An ordinance cannot change a charter," Brynes insisted.

"But, an ordinance can change an ordinance," Staffney replied.

"I suggest you've got the cart way ahead of the horse here," Curtis broke in. "Normally if there was a question of legality, maybe before the meeting it gets kicked to the lawyer to look at it. This is the first time I am hearing the question raised of the legality. So, I will look into it and brief you between now and the next meeting."

Curtis asked for copies of all of the ordinances and resolutions referred to by Brynes at the March 14 meeting, adding that he would research the matter and issue an opinion before the next meeting.

## LEGALS

(Continued from page 9)

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: ADAMail@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 #IEUA98C1788030630 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

### NOTICE (PURSUANT TO FLORIDA STATUTE 125.66)

Notice is hereby given that the Board of County Commissioners of Taylor County, Florida will hold a Public Hearing on the passage of the proposed Ordinance amending Ordinance No. 2009-08. 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 on MONDAY, MAY, 1, 2023, at 6:05 P.M. The title of the proposed Ordinance is:

AN ORDINANCE OF THE BOARD OF COUNTY COMMISSIONERS OF TAYLOR COUNTY, FLORIDA AMENDING ORDINANCE NO. 2009-08 (TAYLOR COUNTY CODE ARTICLE II SECTION 70-31 ET SEG) WHICH PROVIDES THAT AN ELIGIBLE BUSINESS WHICH HAS RECEIVED AN ECONOMIC DEVELOPMENT AD VALOREM TAX EXEMPTION FAILS TO PAY ITS AD VALOREM TAXES FOR A WHOLE YEAR, MAY TERMINATE SAID EXEMPTION BY THE PASSAGE OF AN ORDINANCE REPEALING SAID EXEMPTION; PROVIDING SEVERABILITY AND PROVIDING AN EFFECTIVE DATE.

The proposed Ordinance may be inspected by the public at the office of the Clerk of 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 11TH 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 GENERAL JURISDICTION DIVISION

CASE NO.: 2022-658-CA  
LLEWELLYN F. FORTNER and EDITH D. FORTNER, Plaintiffs, v.

JOHNNY L. MORRIS and NICHOLE COBB, Defendants,  
NOTICE OF FORECLOSURE SALE NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated April 13, 2023, and entered in 22000658CAC of the Circuit Court of the THIRD Judicial Circuit in and for Taylor County, Florida, wherein LLEWELLYN F. FORTNER and EDITH D. FORTNER are the Plaintiffs and JOHNNY L. MORRIS and NICHOLE COBB are the Defendants. Gary Knowles, Jr., as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at the East Door, Taylor County Courthouse, 108 North Jefferson Street, Perry, Florida, 32347, at 11:00 AM, on June 6, 2023, the following described property as set forth in said Final Judgment, to wit:

Parcel I.D. Number: R02774-800 COMMENCE AT THE SOUTHEAST CORNER OF SECTION 15, TOWNSHIP 4 SOUTH, RANGE 7 EAST AND RUN NORTH 89 DEGREES 45' 22" WEST 33 FEET TO THE WEST RIGHT OF WAY LINE OF MILLER ROAD AND THE POINT OF BEGINNING; THENCE RUN NORTH 00 DEGREES 34' 03" EAST ALONG SAID R/W LINE A DISTANCE OF 216.98 FEET; THENCE RUN SOUTH 89 DEGREES 59' 53" WEST A DISTANCE OF 260.00 FEET; THENCE RUN SOUTH 00 DEGREES 34' 03" WEST A DISTANCE OF 215.72 FEET;

THENCE RUN NORTH 89 DEGREES 59' 53" EAST A DISTANCE OF 260 FEET TO THE POINT OF BEGINNING. BEING LOCATED IN SOUTHEAST QUARTER OF SOUTHEAST QUARTER OF SECTION 15, TOWNSHIP 4 SOUTH, RANGE 7 EAST, TAYLOR COUNTY, FLORIDA.

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 in accordance with Florida Statutes, Section 45.031. Dated this 14th day of April, 2023.

Gary Knowles, Jr.  
As Clerk of the Court  
By: Kathryn Lago  
As Deputy Clerk

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

CASE #23-125CP  
IN RE: The Estate of PROBATE DIVISION

FLORA BROWN, Decedent.

### NOTICE TO CREDITORS

The administration of the estate of Flora Brown, deceased, whose date of death was October 31, 2021, File #23-125CP, is pending in the Circuit Court for Taylor County, Florida, Probate Division, the address of which is Post Office Box 620, Perry, Florida 32348. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA

PROBATE CODE WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

Eddie Brown  
102 Mimosa Lane  
Perry, FL 32347  
ANGELA M. BALL, Attorney for Petitioner  
FL BAR NO.: 0796557  
Post Office Box 734  
Perry, Florida 32348  
(850) 584-8960  
DATES OF PUBLICATION: April 19, 2023 and April 26, 2023

### NOTICE IS HEREBY GIVEN:

BRANDY BLUE  
Last known address of:  
909 N Veterans Dr  
Perry, Florida 32347

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.

### NOTICE OF PUBLIC SALE:

L. H. Thomas, Inc. gives notice that on 5/16/2023 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. 1G1ZT61806F160741 2006 CHEV

### NOTICE OF PUBLIC SALE:

L. H. Thomas, Inc. gives notice that on 5/16/2023 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. 2G8JG31K3K4106485 1989 CHEV