

FINANCIAL FOCUS



Are you Protected from Disability Risk?



By Cory Taylor

Like many people, you may try to stay healthy by exercising regularly, following a good diet and avoiding dangerous activities. But as we all know, life is unpredictable, and despite your best efforts, you may encounter an injury or illness that can

leave you unable to work for several months— or longer.

If this happened, would you have difficulty paying your bills? Or would you be forced to dip into investments meant to help you achieve long-term goals, such as a comfortable retirement?

To help prevent these outcomes, you may want to protect yourself against the possibility of a disability.

The good move is to build an emergency fund containing up to six months' worth of living expenses, with the money kept in a liquid account.

Even if you never need this fund for a disability, it's hardly a wasted effort, because you could use the funds for other unexpected costs, such

as a major repair to your home or car.

But to feel truly prepared for a disability that could threaten your financial situation, you may also need to consider disability insurance.

If you work for a mid-size or large company, your employer may offer group coverage as an employee benefit. This coverage can be valuable, but it may not be sufficient.

For one thing, many employer-sponsored disability policies won't fully replace your lost income. Also, some group policies may make you wait longer than you'd like before your benefits kick in. And these policies aren't always "portable," either if you leave your job, you might also be leaving behind your

disability plan.

For these reasons, you may want to consider purchasing a long-term disability insurance policy. However, the features of these policies vary greatly, so you'll want to be diligent in choosing the policy that's right for you.

What are the key features to compare among policies? For openers, look at the type of policy — is it noncancelable or guaranteed renewable?

With a noncancelable policy, the terms and premiums can't be changed, but a guaranteed renewable policy can increase premiums.

Here are some other features to consider:

Coverage amount

How much will you receive in benefits?

You may be able to

replace up to 100% of your after-tax income.

Waiting period

How much time must pass from the onset of your disability until you start receiving benefits?

Benefit duration

How long will you receive benefits?

To protect against a longterm disability, you might want a policy that replaces income until your planned retirement age.

Inflation coverage

How much will your benefits increase each year?

Ideally, you'd like your benefits to keep pace with inflation and keep up with what you might receive from future salary increases or promotions.

Definition of disability

If you choose an "Own Occupation" policy, you'll

receive benefits if you can't work at the job you had when you became disabled. With an "Any Occupation" policy, you'll receive benefits if you can't work at any job based on your qualifications.

Clearly, there's much to consider when choosing a disability policy. You might want to consult with a financial professional, who can help you pick a policy that fits within your overall financial strategy.

But don't wait too long — you may never need to use this protection, but you might like having it available.

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.

'They have shrugged off the debt ceiling drama'

PASSING PARADE

Continued from page 8

anything resembling the spending cuts and policy

changes that McCarthy has put forward. They oppose the substance of the idea. They have shrugged off the debt ceiling drama.

Meantime, Sen. Joe Manchin III (D.-W.Va.) has long called for Biden and the White House to consider spending cuts

as we approach the debt crisis. He says: "Only the President can prevent this from becoming a full-blown domestic crisis."

Manchin says, further: "I urge the President to put politics and partisanship aside, come to the table and negotiate a real compromise

that saves America from this impending economic catastrophe."

The last debt ceiling crisis was in 2011.

LEGALS

(Continued from page 9)

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 763
Year of Issuance 2020

Description of Property:
Parcel Number R05721-380

Described as: Beverly Estates, an unrecorded subdivision; Lot 38 - Commence at the Northwest corner of section, then run East along the centerline of Folsom Street 1288 feet, then run South 650.87 feet, then run South 170 feet for a point of beginning, then run West 122.5 feet, then run South 100 feet, then run East 122.5 feet, then run North 100 feet to a point of beginning, less right of way for curve. Containing .28 acres MOL. Section 35 Township 04 Range 07. Taylor County official record Book 329 Page 762. Name in which assessed: Cassandra Morgan c/o Cassandra Brown. 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 12th day of June, 2023 at 11 o'clock a.m. Dated this 10th day of May 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-009

NOTICE IS HEREBY GIVEN, that Reliance Loan Funding, 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 1418
Year of Issuance 2018

Description of Property:
Parcel Number 10184-215

Described as: Rivers Bend Subdivision; Lot 4 Block C. Containing .15 acres MOL. Section 18 Township 09 Range 10. Taylor County official record Book 632 Page 881. Name in which assessed: James O. Parker 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 12th day of June, 2023 at 11 o'clock a.m. Dated this 10th day of May, 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-010

NOTICE IS HEREBY GIVEN, that John Asendorf Shirley Pickford Rev Trust, 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 889
Year of Issuance 2016

Description of Property:
Parcel Number R06560-336

Described as: Gulfview Subdivision; Lot 9. Containing 2.00 acres MOL. Section 4 Township 07 Range 7 Taylor County official record Book 726 Page 226 Name in which assessed: Dale Edwin Wysong 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 12th day of June, 2023 at 11 o'clock a.m. Dated this 10th day of May, 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-011

NOTICE IS HEREBY GIVEN, that John Asendorf Shirley Pickford Rev Trust, 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 1043
Year of Issuance 2016

Description of Property:
Parcel Number R07416-100

Described as: The West 1/2 of the Southwest 1/4 of the Northwest 1/4 of the Northeast 1/4; South of State Road S-365-C. Section 18 Township 04 Range 8. Containing, .54 acres MOL. Taylor County official record Book 546 Page 175. Name in which assessed: Frank Merschman. 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 12th day of June, 2023 at 11:00 o'clock a.m. Dated this 10th day of May, 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-012

NOTICE IS HEREBY GIVEN, that John Asendorf Shirley Pickford Rev Trust, 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 935
Year of Issuance 2016

Description of Property:
Parcel Number R06578-243

Described as: Leisure Retreats; Lot 243 Block E. Section 10 Township 07 Range 07. Containing 1.03 acres MOL. Taylor County official record Book 680 Page 100. Name in which assessed: Francis Figiel. 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 12th day of June, 2023 at 11 o'clock a.m. Dated this 10th day of May, 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-013

NOTICE IS HEREBY GIVEN, that John Asendorf Shirley Pickford Rev Trust, 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 1158
Year of Issuance 2016

Description of Property:
Parcel Number R08323-300

Described as: Commence at the East right-of-way of Highway 19 & South boundary line of the Southwest 1/4, of the Southeast 1/4 then run North 26 degrees West 800 feet, then run North 63 degrees East 350 feet. Then run North 26 degrees West 178.31 feet for a point of beginning. Then run North 26 degrees West

202.3 feet, then run North 70 degrees East 100.81 feet. Then run South 26 degrees East 195.01 feet, then run South 66 degrees West 100.12 feet to point of beginning. Section 06 Township 05 Range 08. Containing .46 acres MOL. Taylor County official record Book 567 Page 13. Name in which assessed: Francis King 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 12th day of June, 2023 at 11 o'clock a.m. Dated this 10th day of May, 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-014

NOTICE IS HEREBY GIVEN, that John Asendorf Shirley Pickford Rev Trust, 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 1372
Year of Issuance 2016

Description of Property:
Parcel Number R09702-000

Described as: Steinhatchee Subdivision; Lot 17 Block 36. Section 25 Township 09 Range 09. Containing .23 acres MOL. Taylor County official record Book 598 Page 811. Name in which assessed: H J Thompson Estate c/o Allen Turner. 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 12th day of June, 2023 at 11 o'clock a.m. Dated this 10th day of May, 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-015

NOTICE IS HEREBY GIVEN, that Anna Fertic Foundation Inc., 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 700
Year of Issuance 2016

Description of Property:
Parcel Number R05699-000

Described as: Commence at the Southwest Corner of the Southeast 1/4 of the Northeast 1/4 then run East 35 feet to right-of-way of S-359, then run north 660 feet for a point of beginning, then run North 132 feet, then run East 330 feet, then run South 132 feet, then run West 330 feet to point of beginning. Section 34 Township 04 Range 07. 1.00 acres MOL. Taylor County official record Book 398 Page 198. Name in which assessed: Dwight & Tammy Norris. 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 12th day of June, 2023 at 11:00 o'clock a.m. Dated this 10th day of May, 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-016

NOTICE IS HEREBY GIVEN, that Anna Fertic Foundation Inc., 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 6

Year of Issuance 2016

Description of Property:
Parcel Number R01098-100

Described as: D H Padgett - an unrecorded subdivision; Lots 199, 200 & 202. Section 08 Township 04 Range 04. Containing .58 acres MOL. Taylor County official record Book 406 Page 687. Name in which assessed: William & Loretta Kelley. 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 12th day of June, 2023 at 11 o'clock a.m. Dated this 10th day of May, 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-017

NOTICE IS HEREBY GIVEN, that Anna Fertic Foundation Inc., 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 88
Year of Issuance 2016

Description of Property:
Parcel Number R01754-230

Described as: Tract 3 Commence at the Northeast corner of the section, then run South 1 degree West 836.59 feet for a point of beginning, then run South 1 degree West 336.97 feet, then run North 88 degrees West 1519.88 feet, then run North 40 degrees West 56.25 feet, then run north 39 degrees West 429.19 feet, then run North 31 degrees West 24.18 feet, then run South 88 degrees East 1850.26 feet to point of beginning together with easements. Section 21 Township 02 Range 07 13.93 acres MOL Taylor County official record Book 723 Page 497. Name in which assessed: INA GROUP LLC. 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 12th day of June, 2023 at 11 o'clock a.m. Dated this 10th day of May, 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-018

NOTICE IS HEREBY GIVEN, that Anna Fertic Foundation Inc., 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 101
Year of Issuance 2016

Description of Property:
Parcel Number R01766-556

Described as: Lot 3 Tract 5 Commence Northwest corner of the section, then run South 88 degrees East 1485.29 feet, then run South 1 degree West 1026.96 feet, for a point of beginning, then run South 88 degrees East 424.2 feet, then run South 1 degree West 513.48 feet, then run North 88 degrees West 424.24 feet, then run North 1 degree East 513.48 feet to point of beginning. Section 23 Township 02 Range 07 5.00 acres MOL Taylor County official record Book 599 Page 207. Name in which assessed:

Renold Victor. 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 12th day of June, 2023 at 11 o'clock a.m. Dated this 10th day of May, 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-019

NOTICE IS HEREBY GIVEN, that Anna Fertic Foundation Inc., 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 319
Year of Issuance 2016

Description of Property:
Parcel Number R03191-000

Described as: Spring Creek Subdivision Lots 13 & 14, .23 acres more or less. Section 23 Township 04 Range 07. Taylor County official record Book 564 Page 301. Name in which assessed: Solange Montrose. 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 12th day of June, 2023 at 11 o'clock a.m. Dated this 10th day of May, 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-020

NOTICE IS HEREBY GIVEN, that Anna Fertic Foundation Inc., 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 373
Year of Issuance 2016

Description of Property:
Parcel Number R03651-000

Described as: Peacock Highlands Subdivision Lots 1, 4, 5, 8 of Block 9 Section 24 Township 04 Range 07 .58 acres MOL. Taylor County official record Book 167 Page 365. Name in which assessed: Sudhakara B Hegde. 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 12th day of June, 2023 at 11 o'clock a.m. Dated this 10th day of May, 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-021

NOTICE IS HEREBY GIVEN, that Anna Fertic Foundation Inc., 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 89
Year of Issuance 2016

Description of Property:
Parcel Number R01754-265

Described as: Tract 9 Commence at the Northeast corner of the Northwest 1/4 of the Southeast 1/4 then run North 88 degrees West 1341.57 feet, then run North 1 degree East 465.61 feet, then run

South 88 degrees East 1520.42 then run South 4 degrees West 10.91 feet, then run South 19 degrees West 98.07 feet. Then run South 30 degrees West 73.4 feet, then run South 35 degrees West 77.08 feet, then run South 53 degrees West 49.95 feet, then run South 72 degrees West 32.19 feet, then run South 1 degree West 185.66 feet to a point of beginning subject to and together with easements. Section 21 Township 02 Range 07 14.29 acres MOL Taylor County official record Book 655 Page 585. Name in which assessed: MALBEC II LLC. 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 12th day of June, 2023 at 11 o'clock a.m. Dated this 10th day of May, 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-022

NOTICE IS HEREBY GIVEN, that Anna Fertic Foundation Inc., 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 90
Year of Issuance 2016

Description of Property:
Parcel Number R01754-270

Described as: Tract 10 Commence at the Southwest corner of the Southwest 1/4 of the Northeast 1/4 then run North 1 degree East 465.61 feet, for a point of beginning, then run North 1 degree East 426.24 feet, then run South 88 degrees East 1545.45 feet, then run South 4 degrees West 426.99 feet, then run North 88 degrees West 1520.42 feet to point of beginning together with easements. Section 21 Township 02 Range 07. 14.41 acres MOL. Taylor County official record Book 723 Page 494. Name in which assessed: INA GROUP LLC. 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 12th day of June, 2023 at 11:00 o'clock a.m. Dated this 10th day of May, 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-023

NOTICE IS HEREBY GIVEN, that Anna Fertic Foundation Inc., 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 374
Year of Issuance 2016

Description of Property:
Parcel Number R03653-500

Described as: Peacock Highlands Subdivision Fractional part of Block 10. Section 24 Township 04 Range 07. .35 acres MOL. Taylor County official record Book 167 Page 365. Name in which assessed: Sudhakara B Hegde. 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 12th day of June, 2023 at 11 o'clock a.m. Dated this 10th day of May, 2023.
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida