

FINANCIAL FOCUS



Are Your Goals 'Must Have' or 'Nice To Have'?



By Cory Taylor

Like everyone, you may have a lot of financial goals. But are they all of equal importance? Probably not. And do they share a similar timeline? Again, it's unlikely.

So, your first step may be to prioritize your goals — and then follow a process that can help

you achieve them. This process should include the following steps:

Identify your goals as "must have" or "nice to have."

Making sure you can retire comfortably and won't outlive your resources is a "must have" goal. For this goal, you can't compromise — you need to be certain of achieving it, or at least as certain as possible.

But if you want to someday own a vacation home by the beach, and you can't ever quite afford it, you might find an acceptable substitute, such as renting.

So, it seems fair to say that achieving this goal would be "nice to have."

Prioritize your investment dollars.

Unless you have unlimited sums to invest

— and very few of us have that luxury — you'll probably need to prioritize where your investment dollars are going.

For your main "must have" goal — retirement — you'll be helped by the ability to automatically invest through your 401(k) or other employer-sponsored retirement plan.

If you're on track toward this goal, and you budget carefully and potentially receive salary increases over the years, you may also find space to keep contributing toward the "nice to have" goals.

Put "price tags" on your goals

You need to know what your goals will cost. Of course, you may need to estimate the costs for some goals based on different factors.

For example, when you think about your goal of retiring comfortably without outliving your money, you'll need to consider some key questions, including these: When do you want to retire? What sort of retirement lifestyle do you envision? Do you see yourself downsizing your living arrangements?

For other goals, though, such as purchasing a vacation home, you could get more specific on how much money you'll need.

Follow an appropriate strategy

The nature of your goals, and their estimated cost, along with your appetite for risk, should drive your investment strategy — but another key factor is time.

So, for a long-term goal like retirement, you'll

likely need a reasonable amount of quality growth-oriented investments in your portfolio.

While these investments — such as stocks and stock-based mutual funds — will fluctuate in value over shorter periods of time, your hope is that, over several decades, they will ultimately provide the growth you need to meet your retirement goal.

However, to achieve a goal you want to meet in a year or so — perhaps you're paying for a wedding or planning a long vacation — you may want to consider more stable investments, such as certificates of deposit (CDs), short-term bonds or even cash or cash equivalents.

They may not provide much in the way of

growth, but you can essentially count on them to provide the amount you need when you need it.

You'll need to regularly review the performance of your investment strategy for each goal to assess your progress.

Achieving any goals — whether they're "must have" or "nice to have" — can be challenging. But by identifying and prioritizing these goals, following an appropriate strategy to meet them and consistently reviewing your approach you can help yourself get to where you want to go.

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.

LEGALS

(Continued from page 9)

estate, on whom a copy of this notice has been served, must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME 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 THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of first publication of this notice is May 17, 2023

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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 23-007

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 391
Year of Issuance 2020
Description of Property:
Parcel Number R03394-000
Described as: Quinndale Subdivision; Lot 11 & North 1/2 of Lot 10 & South 1/2 of Lot 12 Block 8. Containing .31 acres MOL. Section 24 Township 04 Range 07 Taylor County official record Book 389 Page 295. Name in which assessed: Dallas B Redman Sr. 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 23-008

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 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 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 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 23-019

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: Sudhakar 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.

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