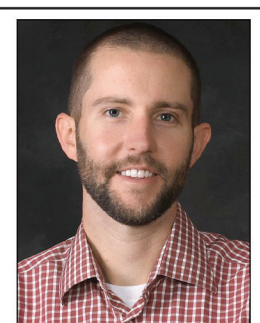


FINANCIAL FOCUS



Retired? Consider benefits of part-time work



By Cory Taylor

After spending decades in the workforce, you might look forward to the day you retire. But if you decide, for one reason or another, that you'd like to redefine "retirement" to include part-time work or consulting, you could enjoy exercising your skills and meeting

new people. But you can also receive some key financial benefits.

Specifically, bringing in some paychecks in your retirement can help you in these areas:

You could contribute more to your IRA

During your working years, you may have contributed regularly to an IRA, but once you retired, you might have thought those days were over. But there's no age limit – if you have any earned income, you can contribute to an IRA and boost the financial resources you have available for retirement.

You could potentially lower your withdrawal rate

Once you're retired, you will likely need to rely on your investment

portfolio to provide you with some – or maybe most – of your income. Consequently, you'll need to establish an appropriate withdrawal rate – a percentage of your portfolio that you can take out each year without running the risk of potentially outliving your money.

Income from part-time work or consulting may lower your dependency on investment income, thereby reducing your annual withdrawal rate and extending the overall longevity of your investment portfolio.

You could add to your grandchildren's 529 plans

When you invest in a 529 education savings plan, the earnings and withdrawals are federally

tax-free, provided the money is used for education expenses.

As a grandparent, you can contribute to a 529 plan with your grandchildren as beneficiaries. And a 529 plan can be used for more than college – it can fund some programs at trade schools and K-12 expenses in some states.

So, by putting some of your earned income to work in a 529 plan, you can help improve your grandchildren's prospects.

You could reduce your debts

By the time you reach retirement, you may or may not have retired your mortgage, but you might have other debts on your

books. If you can apply some of your earned income to these debts, you can improve your cash flow and possibly avoid dipping into your retirement accounts for short-term needs.

Of course, you'll also have to consider some issues if you end up working in retirement, particularly if you bring in a sizable amount of money.

For example, if you're earning income and collecting Social Security before you reach your "full" retirement age – which is likely between 66 and 67 – your monthly benefits will be reduced. (However, these "lost" benefits will be restored once you do reach your full retirement age.)

Also, the added

income could push you into a higher tax bracket or even cause you to pay the Medicare premium surcharge or the 3.8% surtax on net investment income if your income reaches certain levels.

So, before embarking on any employment that may yield a large additional income, consult with your tax advisor.

Overall, though, the financial benefits of part-time employment income during your retirement years may be worth it, so give some thought to "unretiring."

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.

Passing Parade You Knew He Was Right

By NELSON PRYOR

Draft Goldwater Rally Success

This summer marks the 60th anniversary of the historic "National Draft Goldwater for President Rally" in Washington D.C.

Young enthusiasts for Barry Goldwater, a U.S. senator from Arizona, assembled for a rally on July 4, 1963, at the country's capital in the non-air conditioned National Guard Armory, with an overflow crowd of over 9,000 young people.

Goldwater had built up a lot of political support as an advocate for individual rights, the U.S. Constitution and local control.

The 4th of July is probably the worst day of the year to stage any kind of mass meeting in that city. When the calendar turns to July, Washington roasts every year from the unrelenting heat and humidity. As a rule, there is a mass exodus

from Washington, not an ingathering, for this holiday.

America First Rally

The rally featured Hollywood stars Walter Brennan, William Lundigan, Chill Wills and Efreim Zimbalist, Jr.

Of the political notables lined up for the draft Goldwater rally, there were Governor Paul Fannin of Arizona, Sen. Carl Curtis of Nebraska, Sen. John Tower from Texas and Congressman John Ashbrook of Ohio.

Full House

About 8 p.m. on that July 4th pandemonium broke loose. As described in his book documenting the campaign, titled Suite 3505, F. Clifton White wrote: "the Trophy Room opened and a group of Goldwater Girls outfitted in Western straw hats escorted organizers onto the speakers' platform."

Normally the armory

seated only 6,500, but somehow more than 9,000 people had jammed themselves inside. Someone whispered that the fire marshals had closed the doors, leaving several thousands more stranded in the street.

The master of ceremonies, Peter O'Donnell from Texas, told the crowd: "You and dedicated people like you in every state of the union are beginning to write a new chapter in American political history. We are embarking on a great crusade together. This evening marks the first step toward our goal – to put Goldwater in and (John) Kennedy out.

There are people here from 44 states, including big delegations from New York, Pennsylvania and, very significantly, Massachusetts. This is proof positive that Kennedy does not have the big states

signed, sealed and delivered, no matter what the corrupt big-city machine politicians tell the Kennedys."

North Florida

The 1964 United States presidential election in Florida had Lyndon B. Johnson, incumbent candidate for president, nose out Barry Goldwater, 948,540 (51.15%) to 905,941 (48.85%).

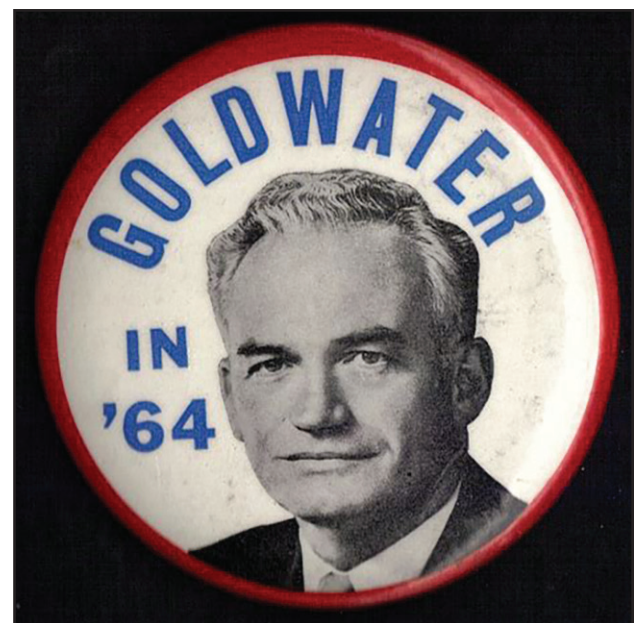
The struggle initiated on that 4th of July, 1963, Draft Goldwater Rally has had huge consequences for Florida. That struggle was waged in 1964 in the hills and fertile valleys of the state -- and just look at the results!

It was the first time ever that Bay County, Franklin County, Gulf County, Lafayette County, Liberty County, Suwannee County, Taylor County and Wakulla County ever voted Republican.

It was the first time since

1872 that Jackson County and Columbia County voted Republican and the first time since 1884 that Leon County, Jefferson County and Madison County voted Republican.

And, since the presidential election of 2000, Madison County has voted for the Republican candidate with an ever increasing margin each and every four years.



"Barry Goldwater: In your heart, you knew he was right," says Nelson Pryor.

"Gossip often includes exaggerated, untrue details"

JUST SAYING

Continued from page 8

as workplaces, schools, social gatherings or online platforms. It is especially true in politics. It often thrives on the curiosity and interest people have in the personal lives of others.

Gossip can involve both factual information and speculation, and it often includes exaggerated and untrue details.

People engage in gossip for various reasons, such as seeking a social connection, entertainment, validation or even to gain a sense of power or superiority by sharing privileged or scandalous information.

Sharing information in a respectful and responsible manner when known to be true, relevant or helpful, is different from engaging in harmful or idle gossip.

The problem with immoral behavior or privileged justice in elected officials, is it is subject to create embarrassment and can affect the decisions they make as they try to keep a matter hidden.

The phrase, "What's done in Vegas, stays in Vegas" suggests that the activities, experiences and sometimes indiscretions that occur in Las Vegas should remain confidential or private and not be disclosed or shared outside of the city.

The slogan is often used to convey a sense of freedom and indulgence that people may feel while visiting Las Vegas. It implies that individuals can engage in activities or behaviors that they might not typically engage in elsewhere without fear of judgment or consequences following

them home.

That is not a consideration for elected officials. The fact is, it is lawful to slander public officials by making suggestive implications.

However, the instructions of Solomon quoted in Proverbs may be applicable when it comes to sharing information about anybody.

I think it is a good idea to look beyond the gossip and tattle-telling to the one who would be most likely to make the best decisions about morality, patriotism and the prosperity of the people they represent and try to lead.

For me, what is said in political personal attacks

will not be overlooked.

What is said to get elected will affect the decisions they will be called upon to make.

If your talk is cheap, so will be your decisions.

What you do in Vegas, you will do when you get home the first time you think no one is looking.

Just saying...

Team ended postseason 11-2

15U Continued from page 5

After being crowned the Lake City All-Star Warm-Up Tournament Champions and Babe Ruth District

6 All-Star Tournament Champions, Taylor County finished their postseason All-Star run with an 11-2 record and runners-up rings in the 2023 Florida North 15U Babe Ruth State

Tournament.

The 15U All-Star roster included: Ethan Tuten, Jackson Taylor, Kyle Campbell, Triston Murphy, Grant Turner, Caleb Ondash, Landyn Lopez, Kolton

Parker, Trey Roberts, Levi Gibson, Maurterious "Doot" Johnson, Carter Kirby, Colby Welch, Head Coach Austin Bishop, Asst. Coach Drew Taylor and Asst. Coach John Reams.

LEGALS

(Continued from page 9)

highest bidder. ** Dated this 12th day of July, 2023
Signature: Gary Knowles
Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-031

NOTICE IS HEREBY GIVEN, that Assembly Tax 36, 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 344
Year of Issuance 2021
Description of Property: Parcel Number R03879-000
Described as: Original Town the West 54.5 feet of Lot 31 Block 13. Contains 0.14 acres, more or less. Section 24 Township 04 Range 07. Taylor County Official Record Book 721 Page 11.
Name in which assessed: Deanna Ann Padgett. Said property being in the County of Taylor, State of Florida. Unless such certificate is redeemed according to law, the property described shall be sold to

the highest bidder in the Courtroom on the 2nd floor in the Taylor County FL Courthouse on the 14th day of August, 2023 at 11:00 o'clock a.m.
** To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. **
Dated this 12th day of July, 2023
Gary Knowles
Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-032

NOTICE IS HEREBY GIVEN, that Assembly Tax 36, 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 362
Year of Issuance 2021
Description of Property: Parcel Number R04058-000
Described as: Parkview Subdivision East 1/2 of Lot 15 & all of Lot 16 Block E. Contains 0.37 acres, more or less. Section 24 Township 04 Range 07. Taylor County Official Record Book 90 Page 5 & Book 377 Page 904.
Name in which assessed Carolyn

Taff Spall Estate. Said property being in the County of Taylor, State of Florida. Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County, FL courthouse on the 14th day of August, 2023 at 11:00 a.m.
** To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. **
Dated this 12th day of July, 2023
Gary Knowles
Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-033

NOTICE IS HEREBY GIVEN, that Assembly Tax 36, 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 806
Year of Issuance 2021
Description of Property: Parcel Number R06557-880
Described as: Sea Meadows Subdivision Lots 75 & 76. Contains

1.94 acres, more or less. Section 03 Township 07 Range 07. Taylor County Official Record Book 558 Page 871 & Book 777 Page 171 & Book 816 Page 843.
Name in which assessed Sara Lynn Williams. Said property being in the County of Taylor, State of Florida. Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County FL Courthouse on the 14th day of August, 2023 at 11:00 a.m.
** To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. **
Dated this 12th day of July, 2023
Gary Knowles
Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-034

NOTICE IS HEREBY GIVEN, that Assembly Tax 36, 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 837
Year of Issuance 2021
Description of Property: Parcel Number R06578-053
Described as: Leisure Retreats Lot 53 Block D Contains 1.03 acres, more or less. Section 10 Township 07 Range 07. Taylor County Official Record Book 461 Page 751 & Book 801 Page 686.
Name in which assessed: Melanie & Matthew Evatt & John Land. Said property being in the County of Taylor, State of Florida. Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County, FL courthouse on the 14th day of August, 2023 at 11:00 a.m.
** To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. **
Dated this 12th day of July, 2023
Gary Knowles
Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-035

NOTICE IS HEREBY GIVEN, that Assembly Tax 36, 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 798
Year of Issuance 2021
Description of Property: Parcel Number R06555-203
Described as: Dune Hammocks Subdivision Lots 28 & 29 Block A. Contains 2.00 acres, more or less. Section 02 Township 07 Range 07. Taylor County Official Record Book 521 Page 30.
Name in which assessed Thomas Mansfield. Said property being in the County of Taylor, State of Florida. Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County FL Courthouse on the 14th day of August, 2023 at 11:00 a.m.
** To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. **
Dated this 12th day of July, 2023
Gary Knowles
Clerk of Circuit Court Taylor County, Florida