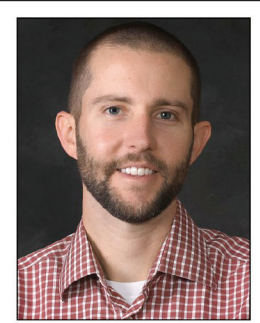


FINANCIAL FOCUS

Help get your teen started with a Roth IRA



By Cory Taylor

a great time to introduce them to investing — and one place to begin might be a Roth IRA.

As you may know, a Roth IRA is a popular retirement savings vehicle — its earnings can grow federally tax-free, provided withdrawals aren't taken until the investor is at least 59½ and has had the account five or more years.

But because a Roth IRA is funded with after-tax dollars, contributions can be withdrawn at any time, penalty-free, to pay for any expenses — including college.

Roth IRA earnings can also be used to help pay for college, although these withdrawals will be taxable. However, if a child is the account

owner, a lower tax bracket will likely apply.

In 2023, up to \$6,500 per year can go into your teenager's Roth IRA, as long as the amount contributed doesn't exceed the amount of their taxable compensation for the year.

And your child doesn't have to put all the money in — you and the child's grandparents can also contribute. In fact, you might want to "match" your child's contributions up to the limit to provide an incentive for them to continue investing in the Roth IRA.

Not only will your matching contribution help build the Roth IRA's assets but it can also instill in your child's mind

the benefit of earning a match — which can prove valuable later on, when your child is in the workforce full time and has a chance to receive an employer's matching contributions in a 401(k) or similar plan.

Your child may well find a job at a local restaurant or shop, as these businesses have experienced a shortage of workers the past couple of years. But if you have a family business, you can employ your teen to provide income that can go into a Roth IRA.

Furthermore, if the business is one parent's sole proprietorship, or it's a partnership in which each partner is the parent, the payments for a child younger than 18

are not subject to Social Security and Medicare taxes.

As an employee, your child must perform reasonable tasks necessary for the business and be paid reasonable wages — that is, wages comparable to what you'd pay a regular employee for the same work.

But wherever your child's wages come from, using some of them to help fund a Roth IRA can be a good move.

For one thing, it gives you a chance to explain the value of putting time on your side when you invest — simply put, the more years you invest, the greater your chances of accumulating the resources you need to

meet your goals. And by helping your teen open a Roth IRA, which holds stocks, mutual funds or virtually any other type of security, you can discuss the different risk/reward characteristics of various types of investments — the kind of basic knowledge that all investors should have.

Once your teen's first paychecks start coming in, consider bringing up the idea of opening a Roth IRA — you may well be opening the door to a lifetime of consistent and informed investing.

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.

Arnold: 'He led us and taught us well'

SWAIN
Continued from page 1

Swain was the founder of Swain's Family Restaurant and Papa's Fast Foods, as well as American Aluminum in 1989, which later expanded to open a second manufacturing plant dedicated to fabricating Cam-Locker toolboxes in 2009.

Swain was born June 18, 1932 in Mayo, Florida to Randolph Swain and Mary Nelle Land Swain and honorably served in the U.S. Army during the Korean War. He was also a cattle farmer for many

years, a longtime member of the Taylor County Horseman's Association, an honorary member of Sandhill Hunt Club and founded the Taylor County Coon Hunters Association.

The local, family-owned aluminum manufacturing companies founded by Swain have continued to grow under the second and third generations of family leadership, as his children Linda Gail Lawson and Tom Swain assumed ownership in 2014, and his granddaughter Jennifer Arnold continues to serve as president. The two local companies now employ an

estimated 120 people.

American Aluminum and Cam-Locker have continuously evolved over the past 34 years to produce a wide variety of products, including K9 transport

system, inmate transport systems for correctional and jail vehicles, as well as vault systems for secure transport and storage of law enforcement officer weapons and aluminum

storage boxes for ATVs and UTV side-by-sides.

"Each product we build today was his creation and speaks to the kind of man he was," Arnold said. "He led and taught us well in his 91

years, and we are honored to continue in his work. Please keep our family and company in your prayers in the days ahead," she said.

Funeral services were held on Saturday, July 15.

SUV hit shoulder, started to roll

PANAMA CITY
Continued from page 1

Patrol (FHP) reported the SUV was westbound on Highway 98 just east of State Road 59 when it crossed the center line and crashed head-on with a semi-truck

and trailer that was traveling in the eastbound lane.

After the collision, the SUV continued to travel westbound, crossed the centerline again and began spinning clockwise, hitting the north shoulder and beginning to roll over.

It continued spinning until coming to a final rest inside a treeline facing east on its right side, FHP reported.

After the collision — which the semi tractor trailer driver attempted to avoid — the semi-truck crossed the centerline and entered the

north shoulder, coming to a final rest inside a treeline facing north. The driver, a 27-year-old Tallahassee man, was not injured.

The crash occurred at 1:40 a.m., just west of JR's Convenience Store on Highway 98.

'Two days later, our sins caught up with us'

COMMON TATER
Continued from page 8

Crossing against the flashing lights. And us? We looked like a bunch of gorged ticks after finding that someone left the backdoor to the dog pound unlocked.

Two days later, our sins caught up with us. And as preachers and railroad honchos will tell you, sinning ain't cheap and not

without consequences.

But to me and the rest of the gang, it was worth every punishing mile we walked and every grunt at every joint bolt we snatched on after the foreman sentenced us to walking the rails, tightening joint bolts by hand.

Railroad work was hard, and the pay was soft—the praise was low and the expectations were high. You

had to be a railroad man at heart and have a back that didn't complain much to do the work or even want to do it.

That personality brought with it a "what the heck, let's do it" view of life.

What did we have to lose?

On a hot day, watermelon is seductive even without lipstick or rouge. It makes you do things you might

not do on a cooler day, such as not caring about the consequences of a quick stop in a secluded patch. It didn't matter that the patch didn't belong to the mighty Apalachicola Northern Railroad, but to some farmer with grandchildren he wanted to impress with his knowledge of melon-ology.

Stolen watermelons have always tasted better

than the ones bought at the Piggly Wiggly. These were no different.

And there wasn't a one left by the time we left.

So I could understand why the owner of the watermelon patch was angry.

I could understand why he called to complain to the necktied railroad honcho sitting behind the big desk at the bigger office in St

Joe.

I could even understand why as punishment we had to set out walking from Chattahoochee to St Joe, tightening railroad joint bolts with five-foot long hand wrenches.

What I couldn't understand was what made the honchos and the farmer think that making us do that was going to stop us from doing it again.

LEGALS

Gary Knowles
Clerk of the Circuit Court
By: Kathryn Lago
Deputy Clerk
Taylor County Courthouse
108 N. Jefferson Street
Perry, FL 32347

NOTICE OF APPLICATION FOR TAX DEED TDA 23-029

NOTICE IS HEREBY GIVEN, that IDE Technologies, 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 247
Year of Issuance 2021
Description of Property:
Parcel Number R03142-500
Described as:
Hendry Realty & Abstract Co Addition. Commence at the Southeast corner of Lot 7 Block D for point of beginning then run West 75 feet then run North 59.10 feet then run North 57 degrees East 80.68 feet Then run South 89.54 feet to point of beginning. Contains 0.13 acres, more or less. Section 23 Township 04 Range 07.

Name in which assessed: FH Bolton Inc. 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
Signature:
Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 23-030

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 297
Year of Issuance 2021
Description of Property:
Parcel Number R03505-000
Described as: JC Calhoun Subdivision Lot 3 Block 38. Contains 0.31 acres, more or less. Section 24 Township 04 Range 07. Taylor County Official Record Book 382 Page 868.

Name in which assessed Janeen B Brown. 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
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 ½ 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

(Continued from page 9)

first publication of this Notice is July 12, 2023. Personal Representative Pamela Houck c/o Sally Roberts, PO Box 2026, Perry, FL 32348, Attorney for Personal Representative: Sally Roberts Florida Bar No. 102816, PO Box 2026, Perry, FL 32348, Telephone: 850-584-3812.

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

CASE NO. 2023-CA-467
SERENE HORIZONS LLC, a Florida limited liability company, Plaintiff,

vs.
ESTATE OF JAMES O. PARKER, JR., unknown spouses, heirs, devisees, grantees, creditors, assigns, and all parties claiming by, through, under, or against him, and RIVER'S BEND STEINHATCHEE HOMEOWNERS ASSOCIATION INC., Defendants.

NOTICE OF ACTION

TO: ESTATE OF JAMES O. PARKER, JR., unknown spouses, heirs, devisees, grantees, creditors, assigns, and all other parties claiming by, through, under or against him, and RIVER'S BEND STEINHATCHEE HOMEOWNERS ASSOCIATION INC., Defendants.

TO: ESTATE OF JAMES O. PARKER, JR., unknown spouses, heirs, devisees, grantees, creditors, assigns, and all other parties claiming by, through, under or against you and others, and you are required to serve a copy of your written defenses, if any, to it on ANDREW J. POWER, ESQUIRE, SMITH, THOMPSON, SHAW, COLON & POWER, P.A., Plaintiffs attorneys, 3520 Thomasville Road, Fourth Floor, Tallahassee, Florida 32309-3469, no more than thirty (30) days from the first publication date of this Notice of Action, and file the original with the Clerk of this Court either before service on Plaintiffs attorneys or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint or petition.
DATED this 17th day of July, 2023.