

House fire just days after losing job at Foley mill

On Thursday, Sept. 21, Richard Tuten, his fiancée Kelli Allen and their four children suffered a devastating house fire just three days after he was informed he would be losing his job due to Georgia-Pacific's closure of the Foley Cellulose mill. The fire began due to a gas leak and gas hot water heater explosion.

"I do want to thank the Lord, because I know things could always be worse. I thank God that my fiancée, Kelli, and my daughter Allyssa are safe and well despite being in the house when it caught fire. Had it not been for Kelli's quick thinking and reaction and the Lord guiding her and keeping her calm in this terrible situation, I can't imagine what would have

happened.

"I want to thank Will Mcleod for what you have done for our family. I honestly can't thank you enough. I want to thank the community for the overwhelming love and support that has been shown to us. We will forever be grateful. I also want to thank Dustin Logan and New Home Baptist Church for everything you all have done for us. Please continue to pray for us as we go through this difficult time," Tuten said.

Friends of the family have created a GoFundMe account online to help the family get back on their feet. To donate, search GoFundMe for "Lost job and house fire in same week."



Perry Fire Department firefighters at the home of Richard Tuten, his fiancée Kelli Allen and their four children following a devastating house fire on Thursday, Sept. 21.

Letters to the Editor

'County made an error on East Ellison Road'

Dear Editor:
The county made an error on East Ellison Road. The road was re-paved to correct flooding on the east end, but the problem is not solved. In fact, more flooding was created. I've lived on the middle part of East Ellison for 53 years and have never had an issue with flooding.

I believe the county is responsible for the water that flooded my house.

East Ellison Road is a dead-end road. The re-paving of East Ellison Road was unnecessary.

Also, the new road design makes it impossible to mow most of the ditches because of the steep incline.

Thank you for listening,
David Knight



'Thank you'

Residents of Perry and Taylor County give a big "Thank You" to Oregon Products and John and Millard with the Oregon Tools Disaster Relief Team for providing free sharpening of chainsaw chains at City Hall in downtown Perry in the days after the storm.

LEGALS

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and scope, along with the name of a contact person for each of those projects.

Taylor County School Board will receive Bids until 2:30 PM EST on November 11, 2023, in the Board Office at the Taylor County School Board Office, 318 North Clark St., Perry FL. Bids received after that

time will not be accepted. Bids will be opened publicly and read aloud at 2:31 PM of the same date; Taylor County reserves the right to reject any and all Bids.

Copies of the Bidding documents may be obtained from the school District's Office at 318 North Clark St. Perry FL. 32347 or by emailing Dan Anderson at dan.anderson@taylor.k12.fl.us.

After Hurricane Idalia chewed up half the trees in Taylor County, and before Georgia-Pacific spit out the other half, I took myself to the doctor.

As always, I told him what was wrong...just to be helpful. "It's sinus and allergies," said I. "I have no fever, no sore throat...yada, yada, yada..."

"Did you test for Covid?" was the predictable question.

"It's not Covid," I assured him. After all, I have a journalism degree and made all A's in high school biology. "It's just sinus and allergies - I've been working in the storm debris and sleeping without air conditioning."

"We have to do a Covid test," the nurse said, and then she called me "Honey." Some people resent that; I found it rather pleasant. Even if we don't feel good, let's be nice, okay Honey?

They left me alone to ponder the stark reality of life and then both stormed the room at the same time. "You tested positive."

"That's impossible," I said. My sentence? I was sent home to sit in silence for five days.

There was no cable television. I had air conditioning, glory hallelujah, but my only view out my window was devastation - north, south, east, west.

Fearing for my mental health, the daughter taught me how to stream television shows and, who says you can't teach an old dog new tricks? Even a sick old dog can sometimes push the correct buttons on the remote.

Because of this new skill, and her kindness, I survived.

But weeks later, the only breathing I did involved coughing.

I returned to the doctor. "I can't catch my breath, and I think I'm having a heart attack."

They ran three tests and looked at me pathetically, "It's just Covid."

So let me tell the rest of you: everything I have done or said within the last five weeks was Under the Influence of Covid.

It is a wicked virus which needs to be destroyed. I suggest nuclear weapons.

It has made me short-tempered. Mad at the world.

Without patience. Weary of my tiny little sufferings.

And angry with myself for not counting my

blessings around the clock.

When you make your own self angry, that's the worst; you are really running out of friends then.

This is how it started: I made fun of Covid. Then Covid made fun of me and had the last laugh, Honey.

You can call it Long Covid or Secondary Covid, but I just call it Cruel Covid, Contemptible Covid, Creepy Covid, Cowardly Covid, Cavalier and Crappy Covid. For some reason, speaking ill of the virus is very cathartic.

I recommend it. I have texted various friends to apologize for my less-than-gracious behavior while Under the Influence of Covid.

"If I offended you..." the texts began. Without exception, my friends - who are better people than I am - acted as if it was "no problem." Their response was always better than I deserved: "We just want you to feel better."

I'm sure they do, every one of them. It is unanimous. Covid just happened to be the hurricane that coincided with this community's other two hurricanes and the swath of destruction from the trio is deep and wide.

Thus, my Apology Tour. Your storms are still brewing, and your burdens are larger than mine, so I'm sorry I whined.

Really, I am. When I reported my Apology Tour to the two who sit around my table and have the misfortune of sharing my gene pool, there were eye rolls and the unstated, "Well, you didn't text us an apology..."

No, I didn't, but I did cook them supper... at least once a week, whether I was 100% or running on empty, even though they might have been the ones to lead me down the garden path toward Covid in the first place. I even squinted my eyes and thought in their direction, "One day, you are going to miss me..."

Oops. I shouldn't have thought that. We can learn at least two things from that conversation which never happened:

· One, I'm apparently still Under the Influence of Covid (so beware...and I apologize in advance for anything I might think or say).

· And two, this obviously isn't that day when anyone is going to miss me.

Honey.

FINANCIAL FOCUS Don't leave your IRA to the IRS



By Cory Taylor

If you've invested in an IRA for many decades, it may well turn into a key source of income for your retirement. Still, you might not deplete your IRA in your lifetime, especially if you also have a pension or a 401(k) and other investment income. So, if your IRA still has

sizable assets after your passing, it would likely end up in your estate plan. If you leave your IRA to grown children or other family members, could they be hit with a big tax bill?

Here's a little background: Up until the Secure Act of 2019, those who inherited traditional IRAs could extend their required withdrawals over their lifetimes, which stretched out the annual taxes due on these withdrawals. But the Secure Act changed the provisions for non-spouse beneficiaries who inherited an IRA after 2019, meaning that beneficiaries of inherited IRAs had only 10 years (beginning the year after death) to withdraw the entire balance. For some beneficiaries, this

could potentially create a tax burden. (Inheritors of Roth IRAs are also required to follow the 10-year distribution rule but are not subject to income taxes on account earnings if the Roth IRA's five-year holding period has been met).

However, not all beneficiaries were affected by the new rules. Spouses can stretch their inherited IRA distributions over their lifetimes and exceptions exist for certain non-spouse beneficiaries. Minor children of the IRA owner (until the age of majority), chronically ill or disabled individuals, and beneficiaries who are no more than 10 years younger than the IRA owner may opt to stretch their distributions.

The new 10-year

requirement applies to IRAs inherited on or after

Jan. 1, 2020. But due to confusion over changes to required minimum distribution (RMD) rules for some beneficiaries of inherited IRAs, the IRS waived penalties for individuals who failed to take RMDs in 2021 and 2022 and extended the RMD penalty waiver for 2023.

Although these rulings give beneficiaries - those not eligible for the exemptions listed above - more time to plan, they will eventually need to start taking RMDs, which could affect their tax situations. To help protect your heirs, consider these suggestions:

• Using permanent life insurance. A properly structured permanent life

insurance policy could help you replace the assets your family might lose to the taxes resulting from an inherited IRA. You might even consider naming a charity as the beneficiary of an IRA, rather than your family members. The charity would receive the IRA proceeds tax free, and the life insurance could then provide tax-free benefits to your heirs.

• Leaving taxable investment accounts to your heirs. Apart from your tax-deferred IRA, you may own other, fully taxable accounts containing investments such as stocks or bonds. Typically, these investments receive what's known as a "step-up" in their cost basis once they are inherited. This means

your heirs will essentially inherit all the gains your investments earned by the time of your passing - but they won't be taxed on these gains if they sell the assets immediately. This type of sale could help offset the taxes your heirs will incur from the inherited IRA.

The tax and investment issues surrounding inherited IRAs can be complex, so consult with your tax and financial advisors before making any moves. And, as with many areas relating to inheritances, the sooner you start planning, the better.

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.