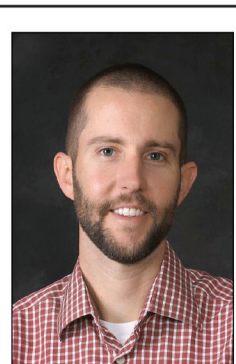


# FINANCIAL FOCUS



## Do your investments match your goals?



By Cory Taylor

As you go through life, you'll have various financial goals — and to achieve them, you'll need to invest. But just recognizing the need to invest is not as useful as matching specific types of accounts or investments with specific goals. How can you make

these connections? Let's look at some common goals and how they could possibly be met with appropriate accounts and investments:

### Saving for a down payment on a house

When you're saving for a down payment, you want a certain amount of money available at a certain time — so, for this goal, you won't want to take too much risk. Consequently, you might consider investing in certificates of deposit (CDs), which will pay you regular interest payments and return your principal when the CDs mature. CDs are issued in a range of maturities, from one month to 10 years.

Other vehicles you might consider are money market accounts or other cash equivalents.

### Saving for a child's education

If you have children, and you'd like to help them pay for some form of higher education, you may want to consider a 529 education savings plan. Any earnings growth in a 529 plan is federally tax free, provided the withdrawals are used for qualified education expenses, and you may also receive state tax benefits.

A 529 plan can be used for college, approved trade school programs, student loan repayments and some K-12 costs. And if the

child you've named as a beneficiary chooses not to continue their education, and doesn't need the money in a 529 plan, you can generally switch beneficiaries to another immediate family member.

### Saving for retirement

This is the one goal that will remain consistent throughout your working years — after all, you could spend two or even three decades in retirement, so you'll need to accumulate as many financial resources as you can to pay for those years. Fortunately, you likely have access to several good retirement-savings vehicles.

If you work for a business, you might

have a 401(k) plan, which offers you the chance to put away money on a tax-deferred basis. (If you have a Roth option in your 401(k), your withdrawals can be tax free, although, unlike a traditional 401(k), your contributions won't lower your taxable income.)

If you work for a public school or a nonprofit organization, you may be able to participate in a 403(b) plan, which is quite similar to a 401(k), and the same is true if you work for a state or local government, where you might have a 457(b) plan. And even if you invest in any of these plans, you can probably also contribute to an IRA, which gives you another

chance to invest on a tax-deferred basis (or tax-free basis, if you're eligible for a Roth IRA).

Try to take full advantage of whatever retirement plans are available to you.

Here's one final point to keep in mind: While some investments and accounts are appropriate for certain goals, they may not necessarily be suitable for your individual situation — so keep all your options in mind and take the steps that are right for you.

*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.*

## Up to 20 local races will be on '24 ballot

### BESHEARS

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Paul Dyal announced his resignation.

However, in the absence of an appointment by the governor — as required by state law — the school board was forced to fill the position, hiring Beshears on an interim basis, since she

would not officially take office until that November when her two-year term began. Three weeks after being hired, she was appointed by the governor to fill the remaining time until officially beginning her term in November.

There will potentially be 20 local races on the ballot next year, including

all five local constitutional offices, three Taylor County Commission seats, three Perry City Council seats, two Taylor County School Board seats, county judge and all five seats on the Taylor County Soil & Water Conservation District.

The local races above will be in addition to the national, state and district races for

U.S. President, U.S. House of Representatives, U.S. Senate, state senator (District 3), state representative (District 7), state attorney, public defender and three circuit judge seats.

The local elected officials whose seats are up for election in 2024 include:

### Constitutional Officers

- Sheriff Wayne Padgett,

- Clerk of Court Gary Knowles,

- Tax Collector Mark Wiggins,

- Property Appraiser Shawna Beach,

- Supervisor of Elections Dana Southerland,

- Superintendent of Schools Alicia Beshears,

### Taylor County Commission

- Commissioner Jamie English (District 1),

- Commissioner Michael Newman (District 3),

- Commissioner Thomas Demps (District 5),

### Perry City Council

- Council member Venita Woodfaulk (District 1),

- Council member Shirlie Hampton (District 2),

- Council member Diane Landry (District 3),

### Taylor County School Board

- Board Member Jeannie Mathis (District 3),

- Board Member Deidra Dunnell (District 5),

### Judicial

- Taylor County Judge Bill Blue.

According to the Florida Division of Elections,

to date, the following candidates have filed for other races that will appear on Taylor County voters' ballots:

- United States House of Representatives: Republican Neal Dunn (incumbent).

- State Attorney: Republican John Foster Durrett (incumbent).

- Public Defender: Republican Clifton "Cliff" William Wilson Jr. (incumbent).

- State Senate: Republican Corey J. Simon (incumbent) and Democrats Sheria Monique Griffin and Kimblin Eugene Nesmith.

- State Representative: Republican Jason Shoaf (incumbent).

- Circuit Judge Seat 3: Kathryn Reid Land.

- Circuit Judge Seat 5: Wesley Raymond Douglas (incumbent).

The 2024 presidential preference primary will be held March 19, 2024, followed by the primary election on Aug. 20, 2024, and general election on Nov. 5, 2024.

## Council selects lowest bidder for new system

### FUEL

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(\$55,911 without),

J.F. Petroleum - \$68,158 with electrician (\$64,158 without electrician).

"We really liked the

lowest bid, and felt it is the best quality," Staffney said. "It looks like it will work for us management-wise. It is automated and will send emails when the tanks get low, saving us a lot of manpower and time, with a

lot more accuracy.

Staffney said the new fuel management system will serve the police, fire, warehouse, water, wastewater and gas department vehicles.

Following a motion

by City Councilman Bill Brynes, and a second by Councilman Ward Ketring, the council voted 5-0 in favor of the staff recommendation to accept EPI Construction's low bid.



The city's fuel depot will soon be upgraded to an automated system that will help track usage and notify staff when fuel levels are low.

## Training center for school boards

### PASSING PARADE

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assembled.

### Morton Blackwell

A trio of women wearing navy blue "Moms for Liberty" t-shirts took a picture with Morton Blackwell, the 83-year old founder of the Leadership Institute, which was the guiding light for creating the center.

"Ladies and gentlemen, it is my belief that the left has greatly overreached," Blackwell told a packed

room. "They're pitting people against each other. They're teaching that America is evil. That is not acceptable. We are here to turn the tide."

Morton Blackwell's Leadership Institute runs a program for beginners. Graduates sometimes take leadership positions for those running for public office, as well as staffing organizations taking on the establishment.

He had chosen Bridget to be the new outpost's chief school board training

official.

"This is just the start of some amazing things that are going to be coming out of this room -- some amazing leaders that are going to be fighting for our children," declared Bridget.

### I Am Not Alone

Her plan for the training center is to host newly-elected school board members from around the country, in groups of roughly 40, for a three-day crash course in procedure, finance and "open records laws" that new school board members

can use to pull lesson plans and library manifests from their government schools.

Attendees will get to test their communication skills during an interview in the facility's podcast room, or a Fox News appearance from the TV studio.

Ziegler will then send them home with the tools they need for the fight, plus some "Cups of Courage" mugs.

*Mr. Nelson Pryor is a retired high school teacher of American history and lives in Lee, Fla.*

## TCI K9s helped to track the suspects

### SUSPECTS

Continued from page 1

to the store, which is located in Perry Plaza (formerly home to Andrews Drug Store), around midnight Saturday in response to an alarm.

"When they arrived, they observed the front (glass) door had been busted out. After entering, they cleared the building of any intruders and saw that several glass display cases had been broken into. PPD K9 John Arnold and his K9 partner started tracking the suspects. The track was subsequently turned over to K9 teams from Taylor Correctional Institution (TCI) and Cross City Correctional Institution. We are currently working leads based on the results of the K9 track," PPD Capt.

Lin Gray said. Anyone with information is asked to contact the PPD at 850-584-5121.

"We appreciate TCI and Cross City CI for assisting us with this investigation," Gray said.

SH Gun & Pawn was also burglarized just over 16 months ago on July 4, 2022, resulting in a 14-year-old teen being arrested and charged with multiple felonies, including the theft of two AK-47 rifles and two "bullpup" shotguns.

Mickenzie (Mikenzie) Collier — who was 13 at the time of the burglary — was booked at the Taylor County Jail on Aug. 8, 2022 on four (felony) counts of armed burglary, four (felony) counts of grand theft of a firearm and one count of felony criminal mischief.

## LEGALS

(Continued from page 9)

Mikon Financial Services, 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 659 Year of Issuance 2021 Description of Property: Parcel Number R05713-000 Described as: Section 35, Township 04, Range 07, Belair Heights, an unrecorded subdivision — the East 65 feet of Lot 416 and the West 10 feet of Lot 417. Described as: Commence at the northwest corner, run south 25 feet, run east 1153 feet for a point of beginning. Then run

east 75 feet, south 100 feet, west 75 feet, north 100 feet to the point of beginning. Containing 0.17 acres, more or less. Recorded in Taylor County official record 134 page 60. Name in which assessed: Clinton Bell, SR. and Lugine Bell 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 11th day of December, 2023 at 11 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 8th day of November, 2023 Signature: Gary Knowles

Clerk of Circuit Court Taylor County, Florida

**NOTICE OF APPLICATION FOR TAX DEED TDA 23-040** NOTICE IS HEREBY GIVEN, that Mikon Financial Services, 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 132 Year of Issuance 2021 Description of Property: Parcel Number R02202-020 Described as: Section 05, Township 04, Range 07. The south 1/2 of the northwest 1/4 of the southeast 1/4 of the northeast 1/4. Together with and subject to

an easement. Recorded in Taylor County, FL official record 559 page 598. Contains 5.00 acres, more or less. Name in which assessed: Anthony T. Holt 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 11th day of December, 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 8th day of November, 2023 Signature: Gary Knowles Clerk of Circuit Court

Taylor County, Florida **NOTICE OF APPLICATION FOR TAX DEED TDA 23-041** NOTICE IS HEREBY GIVEN, that Mikon Financial Services, 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 1258 Year of Issuance 2021 Description of Property: Parcel Number R09965-578 Described as: Section 26, Township 09, Range 09. Steinhatchee subdivision; the north 75 feet of Lots 9, 10, 11, Block 80. Recorded in Taylor County, FL official record book 491 page 128.

Name in which assessed: Norman J. McBryant 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 11th day of December, 2023 at 11 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 8th day of November, 2023 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida