

FINANCIAL FOCUS

Time: A key element of investing



By Cory Taylor

Who knows where the time goes? We're at the start of another year, so it's appropriate to reflect on the nature of time and how it affects us. And time certainly is a key element in the pursuit of your financial goals.

As an investor, time can be your greatest ally. If you hold some investments for the long term, you could

achieve an impressive cumulative growth in value. Furthermore, if you keep adding shares to these investments, possibly through a dividend reinvestment plan, you could attain "growth on growth" through the power of compounding.

Of course, when you own equity investments, you will experience market fluctuations, but in general, the longer you hold these investments, the more you can reduce the effects of market volatility.

But you also need to consider aspects of time in these contexts:

Checking progress on achieving goals

When you establish a goal, such as saving for a child's education

or your own retirement, you know the end date of when you'll need the money, but it's also important to mark your progress along the way. So, each year, see how far along you are in meeting your goal. If you're falling behind, you may need to adjust your investment mix.

Choosing an appropriate strategy

The time needed to achieve a goal should drive your investment strategy for that goal. For example, when you are saving for a retirement that won't happen for three or four decades, you will need to invest for growth by placing a reasonable percentage of equities and equity-based investments in your

portfolio, based on your comfort with the various types of risk, including interest rate risk, credit risk and market risk. You will experience some bumps along the way — keep in mind that the value of investments will fluctuate and the loss of some or all principal is possible — but you likely have time to overcome the "down" periods.

On the other hand, when you are saving for a short-term goal, such as a vacation or a new car or a wedding, you'll want a set amount of money available precisely when you need it. In this case, you may need to sacrifice some growth potential for investments whose principal value won't fluctuate, such as

certificates of deposit (CDs) and bonds.

Keep in mind, though, that when you're investing for long- and short-term goals, it doesn't have to be just one strategy or the other. You can save for retirement with primarily growth vehicles but still have room in your portfolio for shorter-term instruments.

And even when you're specifically investing for some short-term goal, you can't forget about your need to save and invest for retirement.

And here's one final point about the relationship between time and investing: Your risk tolerance can, and probably will, change over the years.

As you near

retirement, you may feel the need to adjust your portfolio toward a more conservative approach. That's because you may want to consolidate any gains you might have achieved while also recognizing that you simply have less time to bounce back from down markets. Still, even in retirement, you'll need some growth potential in your portfolio to help you stay ahead of inflation.

When you invest, one of your biggest considerations is time — so use it wisely.

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.

Mills named to President's List

Ashlyn Mills of Perry has been named to Southern New Hampshire University's (SNHU) Fall 2023 President's List.

The fall terms run from September to December.

Full-time undergraduate students who have earned a minimum grade-point average of 3.700 and above for the reporting term are named to the President's List.

Full-time status is achieved by earning 12 credits over each 16-week term or paired 8-week terms grouped in fall, winter/spring, and summer.

Southern New Hampshire University (SNHU) is a private, nonprofit institution with a 91-year history of educating traditional-aged students and working adults.

Treat a poinsettia like 'the cactus it is'

POINSETTIAS
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CARE: Use a fertilizer with balanced nitrogen and potassium from May to September.

After the holidays, keep in a container inside in a brightly-lit spot or a sunny porch, protecting from frost and freezing temps.

Let soil dry COMPLETELY between waterings. Treat it like the cactus that it is. Roots can rot easily with overwatering.

After the holidays, if you choose to keep your poinsettia, they can be planted outdoors in part

sun, and will need watering every three to four days or when the soil feels dry to the touch.

To achieve the beautiful color on bracts, the plant naturally is triggered by the shortened daylight and long darkness. It is referred to as a "short day" plant.

Flower buds begin to develop in October, and by December, we are adorned with beautiful colors of reds, mixed, shades of pink and even white varieties.

For more information on the proper care of a poinsettia, please visit online: <https://edis.ifas.ufl.edu/publication/EP349>, a University of Florida publication.



Register now for upcoming Feb. 12 event

Residents living in and around the Perry can learn about their risk for cardiovascular disease, osteoporosis, diabetes and other chronic, serious conditions with affordable screenings by LifeLine Screening.

First Baptist Church of Perry, located at 102 North Center Street, will host this community event on Monday, Feb. 12.

Screenings can check for:

- The level of plaque buildup in your arteries, related to risk for cardiovascular disease, stroke and overall vascular health.

- HDL and LDL Cholesterol levels
- Diabetes risk
- Kidney and thyroid function, and more.

Screenings are affordable and convenient. Free parking is also available.

Special package pricing starts at \$159, but consultants will work with you to create a package that is right for you based on your age and risk factors.

Please call 1-877-237-1287 or visit online at www.lifelinescreening.com. Pre-registration is required.

GET LOCAL

Taco Times **Perry News-Herald**

Mail check to: Perry Newspapers, Inc., P.O. Box. 888, Perry, FL 32348

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LEGALS

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Telephone: (850) 584-3300
Email: kende@fairpoint.net

IN THE CIRCUIT COURT FOR TAYLOR COUNTY, FLORIDA PROBATE DIVISION

FILE NO. 2023 CP 000700

IN RE: ESTATE OF TERRY LORRAINE KOON, Deceased.

NOTICE TO CREDITORS

The administration of the estate of Terry Loraine Koon, deceased, whose date of death was September 3, 2023, is pending in the Circuit Court for Taylor County, Florida, Probate Division, the address of which is 108 N. Jefferson Street, Perry, Florida 32347. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE 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 FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS 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 January 3, 2024. Attorney for Personal Representative: KING & WOOD, P.A.

Kimberly L. King
Florida Bar Number: 0593011
Robert B. Celander
Florida Bar Number: 1031194

1701 Hermitage Blvd., Suite 203
Tallahassee, FL 32308
Telephone: (850) 580-7711
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E-Mail: kimking@kingandwoodlaw.com
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Secondary E-Mail: eservice@kingandwoodlaw.com
Paralegal: renee@kingandwoodlaw.com

Personal Representative: Wendy Michelle Slaughter
12769 G.W. English Road
Greenville, FL 32331

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

CASE NO.: 2023 CC 000151

ALLY BANK, Plaintiff, VS. JAMIE L. WILLIAMS: et al., Defendant(s).

NOTICE OF ACTION

TO: Jamie L. Williams
Last Known Residence: 4261 Puckett Rd Perry, FL 32348
TO: Jimmy W. Williams
Last Known Residence: 4261 Puckett Rd Perry, FL 32348

YOU ARE NOTIFIED that an action for Replevin of personal property and breach of contract damages on the following personal property in Taylor County, Florida:

2015 Chevrolet Silverado, VIN 1GCVKREC7FZ387819 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE PITE, LLP, Plaintiff's attorney, at 5300 West Atlantic

Avenue Suite 303 Delray Beach, FL 33484, on or before January 19, 2024, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

Dated on December 18, 2024
As Clerk of the Court
By: Kathryn Lago
As Deputy Clerk

NOTICE OF APPLICATION FOR TAX DEED

TDA 24-001

NOTICE IS HEREBY GIVEN, that Steven Cullen, 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 601
Year of Issuance 2020
Description of Property:
Parcel Number: R05030-000

Divided as: SECTION 26 TOWNSHIP 04 RANGE 07. CONTAINING 0.18 ACRES, MORE OR LESS. LOT 209 OF BELAIR MANOR SUBDIVISION, AN UNRECORDED SUBDIVISION. DESCRIBED AS:

COMMENCE AT THE SOUTHWEST CORNER OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4. RUN NORTH 863 FEET FOR THE POINT OF BEGINNING. THEN RUN EAST 77 FEET, THEN RUN NORTH 100 FEET, THEN RUN WEST 77 FEET, THEN RUN SOUTH 100 FEET TO THE POINT OF BEGINNING. RECORDED IN TAYLOR COUNTY OFFICIAL RECORD 851 PAGE 798; OR 562 PAGE 294.

Name in which assessed: Sadie

Bellemy, ET AL.
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 12th day of February, 2024 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 10th day of January 2024
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF PUBLIC MEETING:

The District Board of Trustees of North Florida College will hold its regular monthly meeting Tuesday, January 16, 2024, at 5:30 p.m. in the NFC Board Room in the Student Center (Bldg. #9), 325 NW Turner Davis Dr., Madison, FL.

For more information, an agenda or to request disability-related accommodations, contact the President's Office at (850) 973-1618 or email wheelerm@nfc.edu. NFC is an equal access/equal opportunity employer.

PUBLIC NOTICE

The Lafayette County School Board will hold its regular monthly meeting on Tuesday, January 16, 2024 6:00 p.m. in the School Board Administration Building located at 363 NE Crawford Street, Mayo, FL 32066. The meeting is open to the public and all interested persons are invited to attend. Copies of the proposed agenda will be available

online at www.lafayette.k12.fl.us or the Superintendent's office located at 363 NE Crawford Street, Mayo, FL 32066. If a person decides to appeal any decision made by the Board with respect to any matter considered at the meeting, he or she will need a record of the proceedings, and, for such purpose, he or she may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

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

GENERAL JURISDICTION DIVISION

CASE NO.: 23000434CAAXMX
Mortgage Lenders Investment Trading Corporation
Mortgageadvisors.com Plaintiff, vs.

Jazzmine N. Cook a/k/a Jazzmine Cook; Aqua Finance, Inc. Defendants.

NOTICE OF FORECLOSURE SALE
NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale entered in Case No. 23000434CAAXMX of the Circuit Court of the THIRD Judicial Circuit, in and for Taylor County, Florida, wherein Mortgage Lenders Investment Trading Corporation dba Mortgageadvisors.com is the Plaintiff and Jazzmine N. Cook a/k/a Jazzmine Cook; Aqua Finance, Inc. are the Defendants, that I will sell to the highest and best bidder for cash at, the east door of the Taylor County Courthouse, 108 North Jefferson Street, Perry, FL 32347, beginning at 11:00 AM. on the 30th day of April, 2024, the following described property as set forth in said Final Judgment, to wit:

THE SOUTH 30 FEET OF LOT ONE (1) AND THE NORTH 30 FEET OF

LOT FOUR (4) BLOCK TWO (2), THE HENDRY ADDITION TO THE TOWN OF PERRY, FLORIDA, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 1, PAGE 7 OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA.

Dated this 5th day of January, 2024.
Gary Knowles
As Clerk of the Court
By: Kathryn Lago
As Deputy Clerk

If you are a person with a disability who needs an accommodation in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Administration, 173 NE Hernando Avenue, Room 408, Lake City, Florida 32055; (386)758-2163 or complete the ADA Request form located at <https://thirdcircuitfl.org/ada-accommodation-request/> at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired call 711.

NOTICE OF INTENTION TO REGISTER FICTITIOUS NAME

TO WHOM IT MAY CONCERN: Notice is hereby given that the undersigned, pursuant to the fictitious name statute, Chapter 20953 or Section 865.09, Florida of State, Corporation Division, Tallahassee, Florida, upon receipt of proof of publications of this notice the fictitious name, to-wit: CABINETS ALL WOOD under which we/I will engage in business. I/we expect to engage in business in Perry, Florida and our address is: 1519 Capital Circle NE, Tallahassee, Fla. 32308. The extent of ownership is David Przybylski 100%