

FINANCIAL FOCUS

Benefits of fixed-income investments



By Cory Taylor

When many people think about investing, the first thing that comes to mind is the stock market. And that's not surprising, as the rise and fall of stock prices is constantly in the news. But if you're going to achieve your financial goals, you may well need to look beyond stocks and include fixed-income investments in your portfolio.

Fixed-income investments offer three important benefits:

Income

When you invest in fixed-income vehicles, such as bonds, Treasury securities and certificates of deposit (CDs), you receive regular income in the form of interest payments. And you continue to receive this income until your investment matures or you sell it, no matter what's happening in the financial markets. Of course, the income you can receive from fixed-income investments will always depend on the interest rates at which these investments were issued. But if you own a mix of long-term and short-term fixed-income investments, you can gain some protection

against fluctuating rates. When market rates are low, you can get greater income from your longer-term bonds, which typically — although not always — pay higher rates. And when market rates rise, you can benefit by reinvesting the proceeds from your shorter-term bonds.

Diversification

If you were only to own stocks, or stock-based mutual funds, your portfolio would be susceptible to higher risks, especially with market downturns. But you may be able to reduce the impact of market volatility by adding fixed-income investments to your holdings. Bond prices often move in a different direction from stocks, so if

stock prices are falling, you might find that the value of your bonds is rising. You can also diversify within the fixed-income portion of your portfolio by owning a mix of corporate and Treasury bonds, as well as CDs, just to name a few.

Stability

As mentioned, you will always receive interest payments from your bonds if you hold them until maturity. But if you wanted to sell your bonds before they mature, you could get more, or less, than what you originally paid for them. When market interest rates rise, the price of your current bonds will likely fall, as no one will pay you the full price for them when they get newer ones that pay more — this

is what's known as interest-rate risk.

Conversely, when market rates fall, the prices of your current bonds will probably rise. But here's the key point to remember: Bond prices generally don't fluctuate as much as stock prices. In other words, bonds are typically less volatile than stocks. Consequently, owning bonds can add diversification to your portfolio. And to maximize the stabilizing effects of bonds, you may want to stick with high-quality bonds rated as "investment grade" by independent bond-rating agencies.

How much of your portfolio should consist of fixed-income investments? There's no one right answer

for everyone. And over time, your interest in these types of investments may well change — for example, as you near retirement, you may want to consider shifting some of your growth-oriented investments into income-producing ones, though you'll still need some growth potential to keep up with inflation. In any case, the combination of income diversification and stability provided by bonds and similar securities should be compelling enough for you to find a place for them in your investment mix.

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.

Program has a proven track-record of anti-drug, anti-violence curriculum

L.E.A.D.
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effective curriculum, are educating more than 1,300 K-5 students at Taylor County Primary School, Taylor County Elementary School and Steinhatchee Elementary School on why it's critical to avoid drugs and violence as well as how to set attainable goals, manage their emotions and make wise decisions.

"In addition to fifth graders, we're thrilled that kindergarteners and students in the second, third and fourth grades in Taylor County are now receiving our evidence-based curriculum," said Nick DeMauro, CEO of L.E.A.D.

"Our program not only allows students to understand how partaking in alcohol, drugs and violence could negatively impact their lives, but it helps them to build skills surrounding effective communication and conflict resolution as well," added Mr. DeMauro. "It's incredible that over 1,300 students in the area are involved this school year."

L.E.A.D. provides services "On The Street" and "In The Classroom" as it brings law enforcement and communities closer together.

The "In The Classroom" program is taught by more than 4,700 trained instructors in 45 states.

L.E.A.D. has a proven effective, law enforcement-focused anti-drug, anti-violence curriculum for K-12 students in the U.S.

The L.E.A.D. curriculum is taught over the course of a 10-week program to educate youth on how they can make smart decisions without the involvement of drugs or violence.

Chewning said it is vital for fifth graders to go through the L.E.A.D. program as it's important for them to learn about the risks of drugs and violence heading into their teenage years.

However, she says that she's happy K-four students are now receiving the curriculum as well.

"It's exciting that the L.E.A.D. program has been introduced to kids in our town at a younger point in their lives," she said.

"They're beginning to learn the necessary skills that they'll need to exert control over their own motivations and behaviors. I believe that it's better for the children to learn about these serious topics sooner rather than later, so I'm extremely grateful to Superintendent Beshears and the hard work that she put in that led to the expansion of the L.E.A.D. program in Taylor County," she added. "We're happy to be teaching the kids about the core components that they need to achieve success in addition to helping them

to remain free of alcohol, drugs and violence."

The growth of the L.E.A.D. program is allowing Chewning and her colleagues to serve as a positive influence in the lives of many more students, which she says should be effective in bettering the relationship between the police officers and the Taylor County community.

"More of the elementary students in our community are getting to see us in a different role as we've passed L.E.A.D.'s curriculum onto the kids in younger grades," she said. "By getting to interact with more children as we give them the tools to avoid going down a dangerous path, we're adding to the rapport that we've already developed with students who have previously gone through the program."

L.E.A.D. provides the leadership, resources and management to ensure law enforcement agencies have the means to partner with educators, community leaders, and families. L.E.A.D. succeeds by providing proven and effective programs to deter youth and adults from drug use, drug related crimes, bullying and violence. L.E.A.D. is committed to reinforcing the mutual respect, goodwill and relations between law enforcement and their communities.



Sharing love in the community

Members of Perry Lodge No. 187 recently shared love in the community, providing groceries to two local families. The appreciative recipients were (top photo) the Robin Williams family and (bottom photo) the Lee Bell family.

LEGALS

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who needs any accommodation in order to participate 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; adamail@jud3.flcourts.org; (386)758-2163 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.

IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT, IN AND FOR PASCO COUNTY, FLORIDA
Case No.: 2022-DP-0125
IN THE INTEREST OF:
J. M. C., 11/29/2016
S. R. C., 3/26/2018
NOTICE OF ACTION FOR PUBLICATION
TO: Robert Earl Hyman Address Unknown
YOU ARE NOTIFIED that an action for Dependency, including claims for termination of parental rights, reunification, and timesharing, has been filed against you. You are required serve a copy of your written defenses, if any, to this action on Brian M. Monk, Esq., of Monk Law to Group PLLC, Respondent/Father's attorney, whose address is

1102 South Florida Avenue, Suite 111, Lakeland, Florida 33803, on or before March 1, 2024, and file the original with the clerk of this court at Pasco County Courthouse, 38053 Live Oak Avenue, Dade City, Florida 33523, either before service on Respondent/Father's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the petition. WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. DATED this 9th day of February 2024.
CLERK OF THE CIRCUIT COURT
By: Nikki Alvarez-Sowles, Esq.
Clerk & Comptroller
Pasco County, Florida.

NOTICE OF AGENCY ACTION TAKEN BY THE SUWANNEE RIVER WATER MANAGEMENT DISTRICT
Notice is given that the following permit was issued on February 9, 2024: Taylor County BOCC, 201 East Green Street, Perry FL 32347 permit# ERP-123-246605-1. The project is located in Taylor County, Section 03 and 10, Township 04 South, Range 07 East. The permit authorizes a surface water management system on approximately 12.6

acres for McDaniel Road Roadway Resurfacing. The receiving water body are Roadside Ditches. A person whose substantial interests are or may be affected has the right to request an administrative hearing by filing a written petition with the Suwannee River Water Management District (District). Pursuant to Chapter 28-106 and Rule 40BB-1.1010, Florida Administrative Code (F.A.C.), the petition must be filed (received) either by delivery at the office of the Resource Management Business Resource Specialist at District Headquarters, 9225 CR 49, Live Oak FL 32060 or by e-mail to tjm@srwmd.org, within twenty-one (21) days of newspaper publication of the notice of intended District decision (for those persons to whom the District does not mail or email actual notice). A petition must comply with Sections 120.54(5) (b)4. and 120.569(2)(c), Florida Statutes (F.S.), and Chapter 28106, F.A.C. The District will not accept a petition sent by facsimile (fax). Mediation pursuant to Section 120.573, F.S., is not available.
A petition for an administrative hearing is deemed filed upon receipt of the complete petition by the District Clerk at the District Headquarters in Live Oak, FL during the District's regular business hours. The District's regular business hours are 8 a.m. - 5 p.m., excluding weekends and District holidays. Petitions received by the District Clerk after the District's regular

business hours shall be deemed filed as of 8 a.m. on the next regular District business day.
The right to an administrative hearing and the relevant procedures to be followed are governed by Chapter 120, Florida Statutes, Chapter 28-106, Florida Administrative Code, and Rule 40B1.1010, Florida Administrative Code. Because the administrative hearing process is designed to formulate final agency action, the filing of a petition means the District's final action may be different from the position taken by it in this notice. Failure to file a petition for an administrative hearing within the requisite time frame shall constitute a waiver of the right to an administrative hearing. (Rule 28-106.111, F.A.C.).
If you wish to do so, you may request the Notice of Rights for this permit by contacting the Business Resource Specialist in the Division of Resource Management (RM), 9225 CR 49, Live Oak, FL 32060, or by phone at 386.362.1001.
PUBLIC AVAILABILITY OF HAZARDOUS MATERIALS INFORMATION
Pursuant to Section 324 of the Emergency Planning and Community Right-to-Know Act, the following information is available to the public upon request during regular business hours, 8:00 a.m. to 5:00 p.m., Monday thru Friday,

at the North Central Florida Local Emergency Planning Committee, located at 2009 NW 67th Place, Gainesville, FL 32653-1603.
• Hazardous Chemical Inventory (Tier Two) Forms
• Shelter In Place Training Assistance
• Safety Data Sheets
• Emergency Release Follow-up Reports
• Hazards Analyses for Section 302 Facilities
• Local Emergency Planning Committee Hazardous Materials Emergency Response Plan
• How-to-Comply Information for Hazardous-Materials Users
• Free Hazardous Materials Response Training for First Responders
The North Central Florida Local Emergency Planning Committee serves Alachua, Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, and Union Counties. To obtain information on the above items, please contact Lauren Yeatter at 352.955.2200, ext. 113, email yeatter@ncfrpc.org or visit www.ncfrpc.org.
IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT IN AND FOR TAYLOR COUNTY, FLORIDA
CASE NO.: 2024-049-CA
MARY O. ROSS, FAITH REED, ELMER A. ROSS, T. TRACY ROSS, and S.

LAWRENCE ROSS, Plaintiffs, vs. ELMIRA GLOVER, Defendant.
NOTICE OF ACTION
TO: ELMIRA GLOVER, 303 1st Ave. NW 2nd, Steinhatchee, FL 32359
YOU ARE NOTIFIED THAT AN ACTION FOR PARTITION TO THE FOLLOWING DESCRIBED PROPERTY IN TAYLOR COUNTY, FLORIDA
Lots Eleven (11) and Twelve (12) of Block Number One Hundred Eighteen (118) of STEINHATCHEE SUBDIVISION, according to map or plat of said Steinhatchee Subdivision on record in the office of the Clerk of the Circuit Court of Taylor County, Florida.
HAS BEEN FILED AGAINST YOU AND YOU ARE REQUIRED TO SERVE A COPY OF YOUR WRITTEN DEFENSES, IF ANY, TO IT ON, SALLY ROBERTS, THE PLAINTIFF'S ATTORNEY, WHOSE ADDRESS IS P.O. BOX 2026, PERRY, FL 32348, ON OR BEFORE MARCH 22, 2024, AND FILE THE ORIGINAL WITH THE CLERK OF THIS COURT, EITHER BEFORE SERVICE ON THE 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 FEBRUARY 16, 2024
GARY KNOWLES, AS CLERK OF COURT
BY: KATHRYN LAGO AS DEPUTY CLERK