

FINANCIAL FOCUS



How will higher rates affect you?



By Cory Taylor

As you know, interest rates have risen considerably over the past couple of years. But what does this mean to you, as a consumer and as an investor? From a consumer's standpoint, it's not hard to see the effects of higher

interest rates. If you want to take out a mortgage or refinance an existing one, you'll find that it's considerably more costly, in terms of the interest you'll pay, than it was a few years ago. And the same is true of car loans and credit cards. Paying these debts at higher rates can affect your cash flow, so while rates are high, you may need to make some important decisions about your overall budget and spending plans. As an investor, though, you may find the effects of higher interest rates to be somewhat more complex. That's because higher rates can have a different impact on different types of investments, such as

stocks and bonds. When considering stocks, be aware that not all market sectors will respond the same way to higher interest rates. For example, the financial sector, which includes banks, insurance companies and brokerage firms, may benefit from higher rates. On the other hand, smaller technology companies, which still must invest heavily in their businesses, may not do as well due to rising interest rates making it more expensive for them to borrow. And other sectors will respond differently to higher rates. Keep in mind, though, that there's great variance within sectors and among companies, so when

you consider purchasing stocks, evaluate each choice on its merits and make sure it fits within your risk tolerance, time horizon and need for portfolio diversification. When you diversify your investment dollars, you can reduce the risk of market volatility affecting just one type of asset, although diversification by itself can't protect against all losses. With fixed-income investments, such as bonds, interest rate movements can have significant and direct impacts. When interest rates rise, the value of your current bonds will likely fall because new bonds can pay higher rates. However,

you can also buy bonds at the new, higher rates and benefit from bigger interest payments. Still, there's no guarantee that interest rates will stay elevated – in fact, the Federal Reserve has indicated that it might actually start cutting rates in 2024 – which is why it may be a good idea to build what's known as a "ladder" consisting of short-, intermediate- and long-term bonds. Once you have your ladder in place, you'll have some protection from interest-rate movements. So, if rates were to keep rising, you could reinvest the proceeds of your short-term bonds in the new, higher-paying ones. But if rates level off, or even fall,

you'll still benefit from your longer-term bonds, which typically (but not always) pay higher rates than short-term ones. Of course, if you hold your bonds until maturity, you will continue to get the same interest payments, regardless of where market rates go. In any case, it's useful to be aware of what's happening with interest rates – the more you know about the factors affecting your investments, the better off you'll be. *This article was written by Edward Jones for use by local Edward Jones Financial Advisors. Cory Taylor, who can be reached by calling (850) 223-0999.*

LEGALS

(Continued from page 9)

SECRETARY OF HOUSING AND URBAN DEVELOPMENT, ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST ANITA JANET BAKER, DECEASED WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES OR OTHER CLAIMANT, LILIAN LOUISE, and ANITA DAVIS the Defendants. Gary Knowles, Clerk of the Circuit Court in and for Taylor County, Florida will sell to the highest and best bidder for cash at the east side of Taylor County Courthouse, 108 N. Jefferson Street, Perry, FL at 11:00 AM on 9th day of April, 2024, the following described property as set forth in said Order or Final Judgment, to wit: Lot 3, Block E, Grove Park Subdivision, as per Map or Plat thereof, recorded in Plat Book 1, Page 101, of the Public Records of Taylor County, Florida.

IF YOU ARE A PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS, YOU MUST FILE A CLAIM WITH THE CLERK OF COURT BEFORE OR NO LATER THAN THE DATE THAT THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. IF YOU FAIL TO FILE A TIMELY CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF THE RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

If the sale is set aside, the Purchaser may be entitled to only a return of the sale deposit less any applicable fees and costs and shall have no further recourse against the Mortgagor, Mortgagee or the Mortgagee's Attorney. DATED at Taylor County, Florida, this 22nd day of February, 2024. Gary Knowles, Clerk Taylor County, Florida By: Kathryn Lago Deputy Clerk

"In accordance with the Americans With Disabilities Act, persons in need of a special accommodation to participate in this proceeding shall, within seven (7) days prior to any proceeding, contact the Administrative Office of the Court, Taylor County, 108 N. Jefferson Street, Suite 102, Perry, FL 32347, Telephone (850) 838-3506, via Florida Relay Service".

IN THE CIRCUIT COURT, THIRD

JUDICIAL CIRCUIT IN AND FOR TAYLOR COUNTY, FLORIDA
CASE NO. 2024-CA-87
Parcels 103 & 703
STATE OF FLORIDA DEPARTMENT OF TRANSPORTATION, Petitioner, vs. DWAYNE KOELLER; JACQUELYN KOELLER, his wife; UNITED SOURCING; NAVY FEDERAL CREDIT UNION; and MARK WIGGINS, Taylor County Tax Collector, Defendants.

NOTICE OF ACTION IN EMINENT DOMAIN AND NOTICE OF HEARING OF CONSTRUCTIVE SERVICE OF PROCESS

STATE OF FLORIDA TO: The above named Defendants and all said Defendants who are living, and if any or all Defendants are deceased, the unknown spouse, heirs, devisees, grantees, creditors, lienors, or other parties claiming by, through, under or against any such deceased Defendant or Defendants, if alive, and, if dead, their unknown spouse, heirs, devisees, legatees, grantees, creditors, lienors, or other parties claiming by, through, under, or against any such deceased Defendant or Defendants, and all other parties having or claiming to have any right, title or interest in and to the property described in the Petition, to-wit:

Item # 4451471
Parcels 103 & 703
SR 55 – Taylor County Section No. 38040 SR No. 55 (US 221) Woods Creek Bridge #380009 Taylor County F.P. No. 4451471
Parcel No. 103 Fee Simple
A Part Of Section 2, Township 4 South, Range 7 East, Taylor County, Florida, Being More Particularly Described As Follows:

Commence At A 4" Square Concrete Monument With Nail And Disk Stamped PRM 1428 At The S 1/4 Corner Of Section 2, Thence North 88°33'36" East Along The South Line Of Section 2, A Distance Of 1055.90 Feet To The Baseline Of Survey Of State Road 55, Also Known As U.S. 221 (A 100' Width Right Of Way, As Per Florida Department Of Transportation Right Of Way Map, Section No. 38040, F.P. No. 4451471); Thence North 17°16'08" West, Along Said Baseline Of Survey Of State Road 55, A Distance Of 1396.03 Feet To The North Line Of The SW 1/4 Of The SE 1/4 Of Section 2; Thence North 88°49'22" East, Along Said North Line, A Distance Of 52.04 Feet To A Point On The Existing Easterly Right Of Way Line Of State Road 55; Thence Continue North 88°49'22" East, Along The Said North Line, A Distance Of 10.22 Feet To The Easterly Bank Of A Creek And To The

Point Of Beginning; Thence North 30°06'33" East, Along Said Easterly Bank Of The Creek, A Distance Of 13.83 Feet; Thence South 17°16'08" East, Parallel With Said Existing Easterly Right Of Way Line Of State Road 55, A Distance Of 12.30 Feet To Said North Line Of The SW 1/4 Of The SE 1/4 Of Section 2; Thence South 88°49'22" West, Along Said North Line A Distance Of 10.59 Feet To The Point Of Beginning.

Containing 63 Square Feet, More Or Less.
Being a Part of Tax Parcel No. 02087-115 and Section No. 38040 SR No. 55 (US 221) Woods Creek Bridge #380009 Taylor County F.P. No. 4451471 Parcel No. 703

Temporary Construction Easement A temporary construction easement for the purpose of replacing the existing bridge along SR 55 (US 221) over Woods Creek, to construct a temporary diversion on the east side of SR 55 (US 221), and to harmonize the SR 55 (US 221) roadway with the existing Shiloh Cemetery Road tying in, conforming, harmonizing, and/or reconnecting existing grade, slope, pavement, drainage, utility, driveway, walkway, turnout, and/or other features located on or within the real property described below, with the construction undertaken by the Department on adjacent State Road No. 55 (US 221) Woods Creek Bridge #380009, as part of the above-referenced financial project (collectively the "Reconnection Work"), together with related incidental purposes necessary to complete the Reconnection Work.

A Part Of Section 2, Township 4 South, Range 7 East, Taylor County, Florida, Being More Particularly Described As Follows:

Commence At A 4" Square Concrete Monument With Nail And Disk Stamped PRM 1428 At The S 1/4 Corner Of Section 2, Thence North 88°33'36" East Along The South Line Of Section 2, A Distance Of 1055.90 Feet To The Baseline Of Survey Of State Road 55, Also Known As U.S. 221 (A 100' Width Right Of Way, As Per Florida Department Of Transportation Right Of Way Map, Section No. 38040, F.P. No. 4451471); Thence North 17°16'08" West, Along Said Baseline Of Survey Of State Road 55, A Distance Of 1396.03 Feet To The North Line Of The SW 1/4 Of The SE 1/4 Of Section 2; Thence North 88°49'22" East, Along Said North Line, A Distance Of 52.04 Feet To A Point On The Existing Easterly Right Of Way Line Of State Road 55; Thence Continue North 88°49'22" East, Along Said North Line, A Distance Of 20.82 Feet To The Point Of Beginning; Thence North 17°16'08" West, Parallel With Said Existing Easterly Right Of Way Of State Road 55, A Distance Of 12.30 Feet To The Easterly Bank Of A Creek; Thence Along Said Easterly Bank Of The Creek The Following Four (4) Courses: (1) North 30°06'33" East, A Distance Of 15.96 Feet; (2) North 53°46'07" East, A Distance Of 6.06 Feet; (3) North 46°06'23" East, A Distance Of 26.71 Feet; (4) North 41°05'46" East, A Distance Of 21.90 Feet; Thence South 17°16'08" East, Parallel With The Said Existing Easterly Right Of Way Of State Road 55, A Distance Of 65.84 Feet To Said North Line Of The SW 1/4 Of The SE 1/4 Of Section 2; Thence South 88°49'22" West, Along Said North Line, A Distance Of 62.45 Feet To The Point Of Beginning.

Containing 2,405 Square Feet, More Or Less.

THIS EASEMENT shall be for a period of thirty-eight (38) months commencing on the date the State of Florida Department of Transportation becomes the owner of this easement.

Being a Part of Tax Parcel No. 02087-115

A petition in eminent domain has been filed to acquire certain property interests in Taylor County, Florida.

Each Defendant is required to serve written defenses to the petition on Petitioner's attorney, whose name and address are shown below, on or before April 9, 2024 and to file the

original of the defenses with the clerk of this court either before service on Petitioner's attorney or immediately thereafter, showing what right, title, interest or lien Defendant has in or to the property described in the petition and to show cause why that property should not be taken for the uses and purposes set forth in the petition. If any Defendant fails to do so, a default will be entered against that Defendant for the relief demanded in the petition.

PLEASE TAKE NOTICE that a declaration of taking has been filed in this cause and that Petitioner will apply for an Order of Taking and any other order the court deems proper before the Honorable Gregory S. Parker, one of the Judges of this Court, on Thursday, May 2, 2024, at 11:00 a.m., (one hour is reserved) via Zoom conferencing (<https://zoom.us/j/93786525023?pwd=SnFTU2wwL1paU1FQMxMzcEQwaXk2UT09; Meeting ID: 937 8652 5023, Passcode: 680731; Mobile 1-786-635-1003>). All Defendants to this suit may request a hearing at the time and place designated and be heard at the time and place designated and be heard. Any Defendant failing to file a request for hearing shall waive any right to object to the Order of Taking.

WITNESS MY HAND AND SEAL of this Court on the 23rd day of February, 2024. GARY KNOWLES CLERK OF THE CIRCUIT COURT TAYLOR COUNTY, FLORIDA By: Kathryn Lago Deputy Clerk

IN THE CIRCUIT COURT OF THE 3RD JUDICIAL CIRCUIT, IN AND FOR TAYLOR COUNTY, FLORIDA

CIVIL DIVISION: CASE NO.: 23-251CA

PLANET HOME LENDING LLC, Plaintiff, vs.

EDWIN K. ISLAND A/K/A EDWIN ISLAND; FLORIDA DEPARTMENT OF REVENUE; TAYLOR COUNTY, FLORIDA; TAYLOR COUNTY, FLORIDA CLERK OF COURT; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; ERIN E. ISLAND A/K/A ERIN ISLAND; BRANDY MCNEIL; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants

NOTICE OF FORECLOSURE SALE

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), GARY KNOWLES as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at the EAST DOOR OF THE TAYLOR COUNTY COURTHOUSE 108 N. JEFFERSON STREET, PERRY, FL 32347, 11:00 AM on the 21 day of May 2024, the following described property as set forth in said Final Judgment, to wit:

LOTS ONE AND TWO OF BLOCK TEN OF THE BROBSTON AND FENDIG'S ADDITION TO THE CITY OF PERRY, FLORIDA, ACCORDING TO THE MAP OR PLAT OF SAID ADDITION ON RECORD IN PLAT BOOK 1, PAGE

9, OF THE PUBLIC RECORDS OF TAYLOR, FLORIDA.

PROPERTY ADDRESS: 804 N. CALHOUN ST, PERRY, FL 32347
IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

If you are a person with a disability who requires accommodations in order to participate in a court proceeding, you are entitled, at no cost to you, the provision of certain assistance. Please contact: Carrina Cooper, Court Administration, 173 NE Hernando Avenue, Room 408, Lake City, FL 32055; Phone: 386-758 163. Contact Court Administration 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 impaired call 711.

Dated this 29th day of February, 2024. Gary Knowles Clerk Of The Circuit Court By: Kathryn Lago Deputy Clerk

NOTICE OF APPLICATION FOR TAX DEED TDA 24-002

NOTICE IS HEREBY GIVEN, that Rajendra, 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 708
Year of Issuance 2017
Description of Property: Parcel Number: R05711-100
Described as: Containing 2.23 Acres, more or less. Commence at the northwest corner of section 35, township 04, range 07, run east 450 feet, run south 255 feet for a point of beginning; then run east 238 feet, then run south 408 feet, then run west 238 feet, then run north 408 feet to the point of beginning. Recorded in Taylor County Official Record 547, Page 466.

Name in which assessed: Tonessa M Flanders, Rhonda L. Flanders Harvey, Gary A. Flanders, and Herman Keith Flanders
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 8th day of April, 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 6th day of March, 2024
Signature: Gary Knowles
Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-003

NOTICE IS HEREBY GIVEN, that SARASOTA ALL TUNE, 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 578
Year of Issuance 2017
Description of Property: Parcel Number: R05102-100
Containing 0.69 acres, more or less. Arlington Heights – north 130 feet of the west 1/2 of Lot 5 and the east 25 feet and the north 105 feet of the west 1/2 of Lot 6 and the west 1/2 of Lot 7. Section 26, Township 04, Range 07. Recorded in Taylor County Official Record 438 Page 700 and Official Record 500 Page 89.

Name in which assessed: Ralph Cochran, Chad Cochran, and Arthur Cochran
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 8th day of April, 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 6th day of March, 2024
Signature: Gary Knowles
Clerk of Circuit Court Taylor County, Florida

NOTICE OF PUBLIC SALE:

L.H. Thomas, Inc. gives notice that on 4/23/2024 at 2:00 p.m. the following vehicle(s) may be sold by public sale at 125 East Park Street, Perry, Florida 32348 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage service charges and administrative fees allowed pursuant to Florida statute 713.78. JH2SC5903CK400361 2012 HOND

NOTICE OF PUBLIC SALE:

L.H. Thomas, Inc. gives notice that on 4/23/2024 at 2:15 p.m. the following vehicle(s) may be sold by public sale at 125 East Park Street, Perry, Florida 32348 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage service charges and administrative fees allowed pursuant to Florida statute 713.78. JT3GN86R7Y0153771 2000 TOYT



Wednesday, March 6, 2024

123 S. Jefferson Street Perry, Florida P.O. Box 888 (850) 584-5513

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The Taco Times welcomes Letters to the Editor reflecting responsible opinions and views on the news. Please submit letters by Monday at 5 p.m. The Taco Times reserves the right to refuse publication of letters which are libelous or irresponsible. Name may be withheld if circumstances so require, but all letters submitted should be signed by the writer and accompanied by a phone number for verification.

We look forward to hearing from you! Our address is Perry, Newspapers, Inc., P.O. Box 888, Perry, Florida 32348. e-mail: newsdesk@perrynewspapers.com

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