

FINANCIAL FOCUS



Time for financial spring cleaning?



By Cory Taylor

Improve your vision
Once the days are warmer and longer, you may want to get outside and clean all the winter grime and smudges from your windows, allowing you to see the world more clearly. And you may want to bring more focus to your financial vision by asking some key questions: Is my investment strategy still appropriate for my needs, goals and family situation? If not, what changes should I make? And am I prepared for changes in my life, such as health challenges or a need to retire earlier than planned? The answers to these and other questions can help you clarify where you are, in terms of your financial picture, and where

you want to go.
De-clutter
As you look around your home, you may find things such as expired health care products, old prescriptions, ancient cleaning solutions, and so on, in addition to duplicate household items (how many blenders do you really need?) and non-working equipment — printers, laptops, etc. Most people find that eliminating this clutter gives them a good feeling — and more livable space.
As an investor, you can also find clutter in the form of redundant investments — for example, you might own several nearly identical mutual funds. You might be better off selling some of these funds and

using the proceeds to find new investments that can help you further diversify your portfolio. As you may know, diversification is a key to investment success, but keep in mind that it can't prevent all losses.
Plant seeds of opportunity
Whether they're planting camellias and crocuses or carrots and cilantro, gardeners are busy in the spring, hoping their efforts result in lovely flowers and tasty foods. And when you invest, you, too, need to plant seeds of opportunity in the form of investments that you hope will grow enough to enable you to make progress toward your goals. So, you may want to review your portfolio to

ensure it's providing this growth potential, given your individual risk tolerance.
Reduce dangers
You may not think about it that much, but your home and surroundings can contain potential hazards. You might have ill-fitting caps on cleaning products with toxic chemicals, or sharp cutting instruments protruding from shelves in your garage, or heavy, cracked tree branches hovering close to your roof.
Spending some time on a spring-cleaning sweep can get rid of these dangers — and devoting time to consider the possible threats to your financial security, and those of your family, can pay off, too.
For starters, review your

life insurance to determine if you've got enough. Your employer may offer some coverage as an employee benefit, but it might not be sufficient, so you may need private coverage. And the same is true for disability insurance, because if something were to happen to you, and you couldn't work for a while, you'd still want to protect your family's lifestyle.
Spring is a great time for brightening your physical space — and your financial one, too.
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.

Critics of bill say it will result in an 'I.D. for the internet' on any Floridian who wants to use an online service'

SOCIAL MEDIA
Continued from page 1

Additionally, HB 3 requires social media companies to secure parental consent before allowing minors age 14 or 15 to create an account.
HB 3 passed the Florida Senate 30-5 and the House 109-4. Taylor County's legislators, Rep. Jason Shoaf and Sen. Corey Simon, both voted in favor of the bill.
"Social media harms children in a variety of ways," DeSantis said in a statement Monday after signing the bill. "HB 3 gives parents a greater ability to protect their children."
"The internet has become a dark alley for our children where predators target them and dangerous social media leads to higher rates of depression, self-harm, and even suicide," Florida House Speaker Paul Renner said. "Thanks to Governor DeSantis' signature, Florida leads the way in protecting

children online as states across the country fight to address these dangers."
A similar bill passed in Arkansas -- which required social media companies to verify the age of all users and prohibited minors from holding an account without parent consent -- was blocked from going into effect last August by a federal judge presiding over a lawsuit filed by NetChoice, an industry trade group whose members include Meta (parent company of Facebook) and X (formerly Twitter).
Mindful of the likelihood that their bill would also be challenged in court, HB 3's authors included language that if Florida's parental consent requirements for 14- and 15-year-olds is ultimately struck down, the requirement would be replaced with the same blanket ban on accounts (and termination of existing ones) that is in place for those under 14.
This would effectively extend the ban to all those under the age of 16. It would also bring it closer to HB 1, which DeSantis vetoed on March 1 stating that it would be replaced by a "different, superior bill" (HB 3).
According to HB 3, any "willful or reckless" violation of the account prohibitions included in the bill by a social media company would be deemed an "unfair and deceptive trade practice" punishable by up to a \$50,000 fine per violation.
After DeSantis indicated earlier this month that he would sign HB 3 when it reached his desk, NetConnect issued a statement alleging the bill's age verification requirements would impose an "I.D. for the internet on any Floridian who wants to use an online service — no matter of their age."
According to NetConnect, in order for social media companies to be able to determine

whether a user in Florida is under the age of 14 and whether the adult doing the verifying a minor over the age of 14 is truly that child's parent or guardian, online services will need to conduct identity verification.
The resulting data collection would put Floridians' privacy and security at risk, the trade group charged.
"An unconstitutional law will protect exactly zero Floridians," said Carl Szabo, NetChoice vice president and general counsel. "HB 3 is also bad policy because of the data collection on Floridians by online services it will in effect require. This will put

their private data at risk of breach.
"HB 3 forces Floridians to hand over sensitive personal information to websites or lose their access to critical information channels. This infringes on Floridians' First Amendment rights to share and access speech online," Szabo said.

'Coach of the Year' in 2023

NOVRELL
Continued from page 1

football coach on Dec. 8, 2019 and has since built the Seminoles back to rank among the national's elite

football program as he enters his fourth season at the helm.
Norvell, the 2023 "Bear Bryant Coach of the Year" award winner, led Florida State to its third-ever

perfect 13-0 regular season record in school history this past season, as well as the FSU fifth ACC Championship Game victory (16th ACC title overall).



Civic clubs receive DMH report

Perry civic club members received a favorable report from leaders of Doctors' Memorial Hospital recently. Rotarians and Kiwanians heard that, for the first time, DMH has been recognized as one of the nations Top 100 Rural and Community Hospitals by The Chartis Center for Rural Health. Chief Nursing Officer Ashley Bidy and Specialty Services Nurse Rachel Lavallo told the business leaders that the hospital has a new state-of-the-art, million-dollar computed tomography (CT) scanner that will provide enhanced cardiac analysis to help save lives and lessen the need for invasive procedures. Club members were also updated on the hospital's expanded wound care, podiatry and infusion services. Shown above are: Ashley Bidy (left), Rotary Program Chair Cindy Dunkle and Doctors' Memorial Hospital CEO Lauren Faison-Clark.

LEGALS

(Continued from page 9)

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

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT IN AND FOR TAYLOR COUNTY, FLORIDA CIVIL DIVISION Case #: 20000057CAC

The Bank of New York Mellon f/k/a The Bank of New York as Trustee for Nationstar Home Equity Loan Trust 2007-A Plaintiff -vs- Pearl L. Denmark a/k/a Pearl Denmark; Unknown Spouse of Pearl L. Denmark a/k/a Pearl Denmark; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devises, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devises, Grantees, or Other Claimants, Defendants.

NOTICE OF SALE
NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure

sale or Final Judgement, entered in Civil Case No. 20000057CAC of the Circuit Court of the 3rd Judicial Circuit in Taylor County, Florida, wherein The Bank of New York Mellon f/k/a The Bank of New York as Trustee for Nationstar Home Equity Loan Trust 2007-A, Plaintiff and Pearl L. Denmark a/k/a Pearl Denmark are defendant(s), I, Clerk of Court, Gary Knowles, will sell to the highest and best bidder for cash AT THE EAST DOOR OF THE TAYLOR COUNTY COURTHOUSE, LOCATED AT 108 NORTH JEFFERSON STREET, PERRY, TAYLOR COUNTY, FLORIDA, AT 11:00 A.M. on April 16, 2024, the following described property as set forth in said Final Judgement, to-wit:
LOT 6 OF BLOCK 2 OF UNIT NO. 1, COLONIAL HOMES, INC., A SUBDIVISION, ACCORDING TO THE MAP OR PLAT OF SAID UNIT NO. 1, COLONIAL HOMES, INC., ON RECORD IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT OF TAYLOR COUNTY, FLORIDA, PLUS THE FOLLOWING DESCRIBED PROPERTY: BEGIN AT THE NE CORNER OF LOT 5 OF BLOCK 2 OF SAID UNIT NO. 1, COLONIAL HOMES, INC., AND RUN S 48 DEGREES 12' W 140 FEET, THENCE RUN N 41 DEGREES 48' W 5 FEET, THENCE RUN N 48 DEGREES 12' E 140 FEET, THENCE RUN S 41 DEGREES 48' E 5 FEET BACK TO THE POINT OF BEGINNING. SAID PROPERTY BEING OTHERWISE DESCRIBED AS LOT 6 PLUS THE SOUTHEAST 5 FEET OF LOT 5 OF BLOCK 2 OF UNIT NO. 1, COLONIAL HOMES, INC., A SUBDIVISION, ACCORDING TO THE MAP OR PLAT OF SAID UNIT NO. 1, COLONIAL HOMES, INC. ON RECORD IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT OF

TAYLOR COUNTY, FLORIDA.

ANY 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 MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED.
If you are a person with a disability 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 the ADA Coordinator; 173 Northeast Hernando Street, Room 408, Lake City, Florida 32056; (386) 758- 2163 adamail@iud3.flcourts.org at least 7 days before your scheduled court appearance, or immediately upon receiving this notification of the time before the scheduled appearance is less than 7 days. If you are hearing or voice impaired, call 711.
Gary Knowles
CLERK OF THE CIRCUIT COURT
Taylor County, Florida
Kathryn Lago
DEPUTY CLERK OF COURT

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT IN AND FOR TAYLOR COUNTY, FLORIDA CASE NO. 23000026CAC

WELLS FARGO BANK, N.A. Plaintiff, V. THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF CHARLOTTE LORETTA HUGGER A/K/A CHARLOTTE L. HUGGER A/K/A CHARLOTTE HUGGER, DECEASED; CHICODRICK VASHAUN HUGGER; UNKNOWN TENANT 1; UNKNOWN TENANT 2; STATE OF FLORIDA, DEPARTMENT OF REVENUE;

TAYLOR COUNTY, A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA, Defendants.

NOTICE OF SALE

Notice is hereby given that, pursuant to the Consent Final Judgment of Foreclosure entered on February 5, 2024, in this cause, in the Circuit Court of Taylor County, Florida, the clerk shall sell the property situated in Taylor County, Florida, described as:
COMMENCING AT THE NORTHEAST CORNER OF THE NW 1/4 OF THE SW 1/4 OF SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST, TAYLOR COUNTY, FLORIDA; THENCE RUN SOUTH 30 FEET FOR A POINT OF BEGINNING; THENCE FROM SAID POINT OF BEGINNING RUN WEST PARALLEL WITH THE NORTH BOUNDARY LINE OF SAID FORTY 210 FEET, THENCE SOUTH PARALLEL WITH THE EAST BOUNDARY LINE OF SAID FORTY 105 FEET, THENCE EAST PARALLEL WITH THE NORTH BOUNDARY LINE OF SAID FORTY 210 FEET, TO THE EAST BOUNDARY LINE OF SAID FORTY, THENCE RUN NORTH ALONG THE EAST BOUNDARY LINE OF SAID FORTY A DISTANCE OF 105 FEET BACK TO THE POINT OF BEGINNING. SAID PARCEL CONTAINING 1/2 ACRE, MORE OR LESS.
AND ALSO: COMMENCING AT THE SOUTHEAST CORNER OF LOT 4 OF ARLINGTON HEIGHTS SUBDIVISION OF THE SW 1/4 OF THE NW 1/4 OF SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST, TAYLOR COUNTY, FLORIDA; THENCE RUN WEST ALONG THE SOUTH BOUNDARY LINE OF SAID LOT 75 FEET FOR POINT OF BEGINNING; THENCE FROM SAID POINT OF BEGINNING RUN NORTHERLY, PARALLEL WITH THE EAST BOUNDARY LINE OF SAID LOT 68 FEET; THENCE WESTERLY, PARALLEL WITH THE SOUTH BOUNDARY LINE OF SAID LOT 4, 135 FEET TO THE WEST BOUNDARY

LINE OF LOT 4; THENCE SOUTHERLY ALONG THE WEST BOUNDARY LINE OF LOT 4 TO THE SOUTHWEST CORNER OF SAID LOT; THENCE EASTERLY ALONG THE SOUTH BOUNDARY LINE OF SAID LOT TO THE POINT OF BEGINNING.
AND ALSO: COMMENCING AT NE CORNER OF NW 1/4 OF SW 1/4 OF SECTION 26, T4S, R7E, TAYLOR COUNTY, FLORIDA; THENCE RUNS 86° 30' WEST 75 FEET FOR A POINT OF BEGINNING. THENCE FROM SAID POB RUN SOUTH, PARALLEL WITH THE EAST BOUNDARY LINE OF SAID FORTY, A DISTANCE OF 30 FEET; THENCE RUNS 86° 30' WEST A DISTANCE OF 135 FEET; THENCE RUN NORTH, PARALLEL WITH THE EAST BOUNDARY LINE OF SAID FORTY, A DISTANCE OF 30 FEET; THENCE RUN N 86° 30' EAST A DISTANCE OF 135 FEET BACK TO THE POINT OF BEGINNING. a/k/a 112 PATE ST, PERRY, FL 32348-4213 at public sale, to the highest and best bidder, for cash, on the east steps of The Taylor County Courthouse, 108 North Jefferson Street, Perry, FL 32347, on May 21, 2024 beginning at 11:00 AM. Any 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 must file a claim before the clerk reports the surplus as unclaimed.
Dated this 22 day of March, 2024.
Gary Knowles
Clerk of the Circuit Court
By: Kathryn Lago
Deputy Clerk

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT IN AND FOR TAYLOR COUNTY, FLORIDA GENERAL JURISDICTION DIVISION Case No. 24 000162 CA AXMX

Wells Fargo Bank, N.A. Plaintiff, vs. The Unknown Heirs, Devises,

Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Michael Emfinger a/k/a Michael J. Emfinger, et al Deceased;
NOTICE OF ACTION - CONSTRUCTIVE SERVICE
TO: The Unknown Heirs, Devises, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Michael Emfinger a/k/a Michael J. Emfinger a/k/a Michael J. Emfinger, Deceased Last Known Address: Unknown
YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property in Taylor County, Florida: LOTS 3, 4 AND 5, BLOCK 5, QUINNDALE SUBDIVISION, ACCORDING TO THE MAP OR PLAT OF SAID QUINNDALE SUBDIVISION ON RECORD IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT OF TAYLOR COUNTY, FLORIDA. LESS AND EXCEPT ALL PUBLIC ROAD RIGHTS OF WAY.
has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Julie York, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, whose address is 2001 NW 64th St, Suite 130, Ft. Lauderdale, FL 33309, within thirty (30) days of the first date of the publication on or before April 26, 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 March 25, 2024.
Gary Knowles
As Clerk of the Court
By: Kathryn Lago
As Deputy Clerk