

# FINANCIAL FOCUS



## How strong is your emergency fund?



By Cory Taylor

or 401(k). If this happens, you might have to pay taxes and penalties, and you'd be withdrawing dollars that could otherwise be growing over time to help pay for your retirement.

In thinking about such a fund, consider these questions:

### How much should I save?

The size of your emergency fund should be based on several factors, including your income, your spouse's income and your cost of living. However, for most people in their working years, three to six months of total expenses is adequate. Once you're retired, though, you may want to keep up to a year's worth of expenses in your emergency fund —

because you don't want to be forced to cash out investments when their price may be down, and you may not be replenishing these accounts any longer.

### How can I build an emergency fund?

Given all your normal expenses — mortgage, utilities, food, transportation and others — you might find it challenging to set aside some extra money in an emergency fund. But you do have opportunities. If you're working, you could set up a direct deposit so that part of your paycheck goes directly into your emergency fund. You could also save a portion of any extra income you receive, such as bonuses and tax refunds.

### Where should I

### keep the money?

An emergency fund has two key requirements: You need to be able to access the money immediately and you need to count on a certain amount being available. So, it's a good idea to keep your emergency fund in a liquid, low-risk account that offers protection of principal.

For this fund, you're less interested in growth than you are in stability. But because interest rates have recently changed, you may be able to get a reasonable return without sacrificing liquidity or safety.

### What types of emergencies should I prepare for?

Your emergency fund could be needed for any number of events: a job

loss or early retirement, housing or auto repairs, unreimbursed medical bills, unexpected travel, and so on. But this fund may also be needed to help you cope with other threats.

Consider this: In 2023, the U.S. saw a record 28 weather and climate disasters, each of which resulted in at least \$1 billion in damages — and often many times this amount — according to the National Oceanic and Atmospheric Administration. Depending on where you live, your home or business may be susceptible to tornadoes, floods, wildfires, hurricanes and extreme heat and cold waves. These events can, and do, result in property repair and relocation costs,

higher insurance premiums and even price increases for basic goods, such as groceries and prescription medications.

One final word about an emergency fund: It takes discipline to maintain it and to avoid tapping into it for everyday expenses or impulse purchases. The name says it all — this is a fund that should only be used for emergencies. By keeping it intact until it's truly needed, you can help yourself weather many of the storms that may come your way.

*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.*

## 'How do I get rid of them so close to the house?'

### TURKEY TROT

Continued from page 8

them. Thanksgiving will be here and they will be ready; you can feed your neighbors!"

I went back to the computer and looked up "wild turkeys in the yard." The general consensus is that this is not what you want. And they get confused if you are nice one minute and mean the next.

I don't mind them in the fields, but how do I get rid of them so close to the house? I texted my Perry pal Nancy, and she replied, "B.B. gun," with a

laughing/crying face. Water hoses, loud noises, dogs, and relocation were the answers from the Humane Society of the United States, gardeningknowhow.com, and ridmycritters.com.

Since I had not fed them myself and James was gone, I went out and tried to shoo them away. When I saw the piles of turkey turds on the grilling porch, my blood boiled. Dale was spot-on, so to speak.

So I got the hose and sprayed the flock with water. What a delight in 90-degree heat! Sigh. Then I banged pans. No response.

Then I got the broom and whacked a couple on the rump. They scattered... to the front yard.

I sprayed and bleached the porch and went back inside. The birds were at the office window, squawking and eating bugs. That was OK, until they went around to our front door, knocked over some plants still in pots and scattered mulch and seed from the garden.

GRRRRR! I went out there and chased them off the porch. They congregated nearby and planned their next positioning. When James came home,

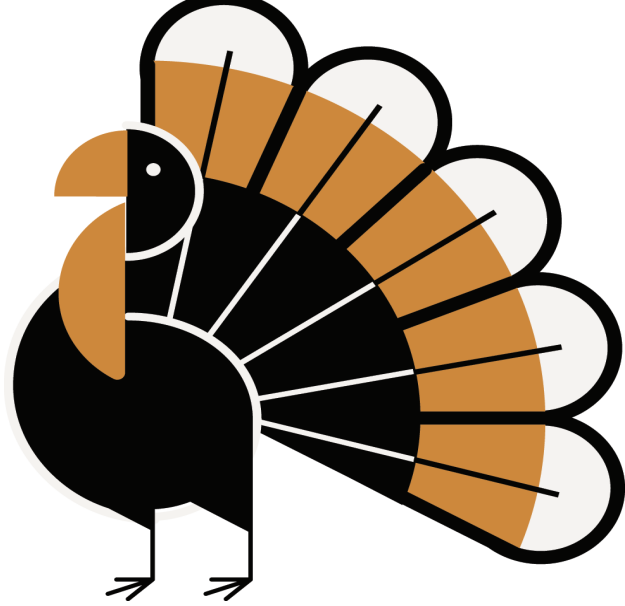
he said they were over by the garage.

This morning, the flock was gone and the only damage seems to be more scattered mulch. His idea is to allow them to remain, but relocate their feeding area to a far field.

I don't mind that, as long as the 13 aren't pooping on any more walking areas.

The men are pouring concrete before it gets too hot. J has beach music on his Bluetooth golf cart speaker, and the first song was "Surfin' Bird."

Hope those turkeys don't show up with shades and suntan lotion.



### LEGALS

(Continued from page 9)

108 N. Jefferson St., Perry, Florida 32347. The Name 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 the decedent's estate, including unmaturing, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE 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 the decedent's estate, including unmaturing, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE 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 June 12, 2024. Personal Representative: BRETT ROBERTS c/o Sally Roberts, PO Box 2026, Perry, FL 32348, Attorney for Personal Representative: Sally Roberts Florida Bar No. 102816, PO Box 2026, Perry, FL 32348, Telephone: 850-584-3812.

### NOTICE OF APPLICATION FOR TAX DEED TDA 24-012

NOTICE IS HEREBY GIVEN, that Bobby W. Goode, 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 1124  
Year of Issuance 2022  
Description of Property:  
Parcel Number: R09595-916  
Described as: LEG 0000.77 ACRES GORDAN DR DESC AS: COM SE COR SECT N1DE 424.93 FT W 2766.03 FT N 1198.11 FT W 1383.38 FT S5DE 560 FT S85DW 99.67 FT FOR POB N5DW 316.51 FT W 371.73 FT S5DE 249.83 FT E 325.9 FT S5DE 269.78 FT N85DE 50.01 FT TO POB OR 208 PG 101 SECTION 24 TOWNSHIP 09 RANGE 09  
Name in which assessed: Gordon Walker  
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 July, 2024 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 3rd day of June, 2024  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

### NOTICE OF APPLICATION FOR TAX DEED TDA 24-013

NOTICE IS HEREBY GIVEN, that Sammie D or Donna G Simmons, 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:

### NOTICE OF APPLICATION FOR TAX DEED TDA 24-014

NOTICE IS HEREBY GIVEN, that Black Belt Energy, 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:

### NOTICE OF APPLICATION FOR TAX DEED TDA 24-015

NOTICE IS HEREBY GIVEN, that Assembly Tax 36, 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:

NE ALG RR - RW 620 FT FOR POB TH CONT NE ALG RW - 220 FT N 300 FT SW PARALLEL TO RR - RW 220 FT S 300 FT TO POB - OR 377-538 SECTION 34 TOWNSHIP 04 RANGE 07  
Name in which assessed: William B. Matthews  
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 July, 2024 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 3rd day of June, 2024  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

### NOTICE OF APPLICATION FOR TAX DEED TDA 24-016

NOTICE IS HEREBY GIVEN, that Assembly Tax 36, 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:

### NOTICE OF APPLICATION FOR TAX DEED TDA 24-017

NOTICE IS HEREBY GIVEN, that Assembly Tax 36, 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 982  
Year of Issuance 2022  
Description of Property:  
Parcel Number: R08359-000  
Described as: LEG 0000.83 ACRES - HOME ADD - LOTS 2 & 3 BLK 1 - OR 420-905 DC OR 737-760 PR OR 737-761 OR 737-766 COORECTIVE DEED OR 737-973 CWD OR 762-243 SECTION 06 TOWNSHIP 05 RANGE 08  
Name in which assessed: D. Rhett Mauldin  
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 July, 2024 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 3rd day of June, 2024  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

### NOTICE OF APPLICATION FOR TAX DEED TDA 24-018

NOTICE IS HEREBY GIVEN, that Assembly Tax 36, 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:

### NOTICE OF APPLICATION FOR TAX DEED TDA 24-019

NOTICE IS HEREBY GIVEN, that Assembly Tax 36, 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 514  
Year of Issuance 2022  
Description of Property:  
Parcel Number: R05125-200  
Described as: LEG 0000.93 ACRES - SPRING LAKE HEIGHTS - PART OF LOT 17 BLK B DESC AS COM NE - COR OF LOT 17 BLK B FOR POB TH RUN - S24DE 105 FT S 212 FT S65DW 94.60 - FT N21DW 25 FT N9DW 199.50 FT N65DW - 135.4 FT TO POB - OR 407-523 OR 840-113 SECTION 26 TOWNSHIP 04 RANGE 07  
Name in which assessed: Gregory Simmons  
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 July, 2024 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 3rd day of June, 2024  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

### NOTICE OF APPLICATION FOR TAX DEED TDA 24-020

NOTICE IS HEREBY GIVEN, that Assembly Tax 36, 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: