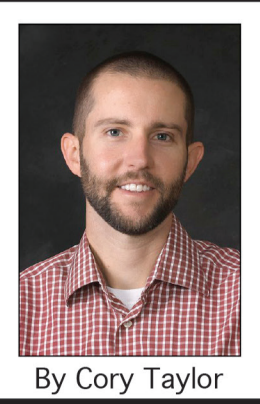


FINANCIAL FOCUS



Look for different ways to borrow and use credit



By Cory Taylor

credit:

Credit card

When used carefully – and not over-used – a credit card can be a valuable tool, especially if you travel frequently.

Many people tend to stick with the same credit card without exploring what else is out there. Try to find a card that rewards you in as many ways as possible – and then keep your eyes open occasionally for even better rewards as they can change from time to time.

Obviously, you want a card with a low interest rate, although ideally, you'd like to pay the card off each month without incurring any interest.

You also should take a close look at a card's other

features. Are you getting a competitive amount of mileage points? How much is your annual fee? Do you have a generous "cash back" program? Do you have access to "extras," such as airport lounges?

Home equity loans and home equity lines of credit

As the names suggest, a home equity loan or line of credit lets you tap into the equity you've built up in your home, which can be considerable, especially if you've owned your home for a long time.

A home equity loan provides you with a lump sum, which you will repay over a set term with a fixed interest rate. A home equity line of credit usually

carries a variable rate, although you might find a lender offering a fixed-rate option. You can generally draw on your loan or line of credit for any purpose, but keep in mind that unless you're using the funds for home improvements or additions, your interest payments are generally not tax deductible.

Securities-based lending

Just as a home equity line of credit lets you borrow against the equity in your home, a securities-based loan, such as a margin loan, lets you borrow against the value of your investments, including stocks, exchange traded funds and mutual funds.

Some people take out margin loans to purchase

more investments, but you can use the money for any purpose. The margin loan process is usually not complex and when you make repayments, you're paying yourself back.

However, you should approach a margin loan with caution because if you borrow too much, the value of your margin account may fall below the maintenance requirement – the minimum dollar amount you must keep in your margin account after you've started taking money out. When this happens, your brokerage institution may issue a maintenance call that requires you to either deposit more money or marginable securities or sell some of

the investments in your account.

Ultimately, when weighing your borrowing and credit options, you'll want to evaluate several factors: the interest rate you'll be paying, the purpose for taking on the debt, your ability to repay it without impinging on your cash flow, and so on. With careful thought and planning, and, if needed, help from a financial professional, you can make your debt work for you – and not the other way around.

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.

LEGALS

(Continued from page 9)

NOTICE OF APPLICATION FOR TAX DEED TDA 24-023

NOTICE IS HEREBY GIVEN, that Anna Fertic Foundation, 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 86 Year of Issuance 2020 Description of Property: Parcel Number: R01670-000 Described as: LEG 0004.00 ACRES – COM 30 FT S & 30 FT E OF NW COR OF – SE ¼ OF SW ¼ RUN E 200 FT N 360 – FT W 200 FT S 360 FT ALSO COM NW – COR SE ¼ OF SW ¼ RUN S 30 FT E – 30 FT FOR POB TH E 200 FT S 400 FT – W 200 FT N 400 FT TO POB – OR 288-362 DC OR 755-765 SECTION 30 TOWNSHIP 05 RANGE 06

Name in which assessed: Thomas A. Jackson, Jr. Estate 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 August, 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 8th day of July, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-024

NOTICE IS HEREBY GIVEN, that Shirley R. Pickford, Trustee of the Shirley R. Pickford Rev. Trust, 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 979 Year of Issuance 2020 Description of Property: Parcel Number: R06562-309 Described as: LEG 0001.00 ACRES – ADAMS BEACH OAKS – LOT 44 BLK B – OR 280-192 SECTION 04 TOWNSHIP 07 RANGE

07 Name in which assessed: Pedro Cavazos Jr. & Maria S. Cavazos 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 August, 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 8th day of July, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-025

NOTICE IS HEREBY GIVEN, that Shirley R. Pickford, Trustee of the Shirley R. Pickford Rev. Trust, 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 980 Year of Issuance 2020 Description of Property: Parcel Number: R06562-312 Described as: LEG 0001.00 ACRES – ADAMS BEACH OAKS – LOT 45 BLK B – OR 280-193 SECTION 04 TOWNSHIP 07 RANGE 07 Name in which assessed: Pedro Cavazos Jr. & Maria S. Cavazos 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 August, 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 8th day of July, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-026

NOTICE IS HEREBY GIVEN, that

Shirley R. Pickford, Trustee of the Shirley R. Pickford Rev. Trust, 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 1404 Year of Issuance 2020 Description of Property: Parcel Number: R09486-752 Described as: LEG 0000.17 ACRES – STEINHATCHEE SUB – LOT 9 BLK 108 – (CHANGED # FROM 9486-800) – OR 125-451 SECTION 23 TOWNSHIP 09 RANGE 09 Name in which assessed: Stella Jones Estate 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 August, 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 8th day of July, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-027

NOTICE IS HEREBY GIVEN, that Shirley R. Pickford, Trustee of the Shirley R. Pickford Rev. Trust, 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 1445 Year of Issuance 2020 Description of Property: Parcel Number: R09618-010 Described as: LEG 0000.14 ACRES – STEINHATCHEE SUB – E ½ LOT 3 BLK 26 – OR 162-292 SECTION 25 TOWNSHIP 09 RANGE 09 Name in which assessed: Stella Jones Estate 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 August, 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 8th day of July, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-028

NOTICE IS HEREBY GIVEN, that Shirley R. Pickford, Trustee of the Shirley R. Pickford Rev. Trust, 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 1465 Year of Issuance 2019 Description of Property: Parcel Number: R09325-000 Described as: LEG 0001.36 ACRES – COM SE COR NW ¼ OF SW ¼ RUN N – 533 FT S79D50MW 595 FT FOR POB TH N – 210 FT S79D50MW 75 FT N 70 FT – S79D50MW 143 FT S 280 FT N79D50ME – 275 FT TO POB SECTION 10 TOWNSHIP 07 RANGE 09 Name in which assessed: David A. Brown Estate 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 August, 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 8th day of July, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-029

NOTICE IS HEREBY GIVEN, that Shirley R. Pickford, Trustee of the Shirley R. Pickford Rev. Trust, 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 1164 Year of Issuance 2020 Description of Property: Parcel Number: R07720-000 Described as: LEG 0004.34 ACRES – COM SW COR OF SW ¼ OF NE ¼ RUN – E 387.36 FT N 498.3 FT W 381.5 FT – S TO POB OR753-77 SECTION 30 TOWNSHIP 04 RANGE 08 Name in which assessed: Melvin M. Bowden Jr. & Joey Bowden 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 August, 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 8th day of July, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-030

NOTICE IS HEREBY GIVEN, that Shirley R. Pickford, Trustee of the Shirley R. Pickford Rev. Trust, 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 1022 Year of Issuance 2019 Description of Property: Parcel Number: R06553-601 Described as: LEG 0001.04 ACRES – ADAMS BEACH COVE SUB – LOT 32 – OR 269-790 SECTION 02 TOWNSHIP 07 RANGE 07 Name in which assessed: Henry W. & Pauline G. Antonius 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 August, 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 8th day of July, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-031

NOTICE IS HEREBY GIVEN, that Shirley R. Pickford, Trustee of the Shirley R. Pickford Rev. Trust, 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 1332 Year of Issuance 2020 Description of Property: Parcel Number: R09042-200 Described as: LEG 0020.01 ACRES – TRACT 20 – COM NW COR SECT 6 THN N89D 20M 39SE 5336.51 FT THN S00D 00M 00SE 856.28 FT TO CL THN ALG CL S57D 49M 23SW 533.07 FT THN S70D 50M 21SW 126.51 FT THN S85D 27M 17SW 55.21 FT THN S01D 05M 06SW 1651.5 FT THN S01D 32M 36SW 1492.54 FT TO CL THN N89D 00M 51SE ALG CL 255.45 FT TO INT THN ALG CL S16D 54M 19SE 379.99 FT THN S00D 05M 46SE 137.58 FT THN S09D 28M 25SW 260.28 FT S29D 10M 44SW 209.75 FT THN S40D44M 23SW 190.31 FT THN N86D 40M 01SE 1813.88 FT THN S08D 53M 16SE 476.39 FT THN S15D 18M 32SE 466.29 FT FOR POB THN S85D 16M 26SE 1153.12 FT TO CL THN ALG CL S05D 16M 13SW 414.48 FT THN S07D 20M 16SE 212.09 FT THN S80D 36M 22SW 1169.01 FT THN N00D 57M 12SE – 909.02 FT TO POB TOGETHER WITH ESMT – OR 556-615 SECTION 08 TOWNSHIP 03 RANGE 09 Name in which assessed: Promene M. Pierre & Cherly Jeune 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 August, 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 8th day of July, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

DENTAL Insurance

Great coverage for retirees.

Coverage for **cleanings, fillings, crowns** – even **dentures!**

Get **dental insurance** from Physicians Mutual Insurance Company.

Go to any dentist,
but save more with
one in our network

Helps cover
over 400
procedures

No deductible,
no annual
maximum

100% preventive
care when you see
in-network provider

Get your **FREE** Information Kit

It's easy! Call today

1-850-446-2822

or go to Dental50Plus.com/Perry

Here's the information you requested on Dental50Plus.com

Product/features not available in all states. Contact us for complete details about this insurance solicitation. To find a network provider, go to physiciansmutual.com/find-dentist. This specific offer not available in CO, NV, NY, VA – call 1-800-969-4781 or respond for a similar offer in your state. Certificate C254/B465, C250A/B438 (ID: C254ID; PA: C254PA); Insurance Policy P154/B469, P150/B439 (GA: P154GA; OK: P154OK; TN: P154TN).

6347