

FINANCIAL FOCUS



How should you respond to market cycles?



By Cory Taylor

The movement of the financial markets can seem mysterious — and yet, if we look back over long periods, we can see definite patterns that consistently repeat themselves. As an investor, how should you respond to these market cycles?

To begin with, it's useful to know something about

the nature of a market cycle and its connection to the business or economic cycle, which describes the fluctuations of the economy between periods of growth and contraction. Issues such as employment, consumer spending, interest rates and inflation can determine the stage of the business cycle. On the other hand, the market cycle refers to what's happening in the financial markets — that is, the performance of all the different types of investments.

The market cycle often anticipates the business cycle. In other words, the stock market may peak, or hit bottom, before the business cycle does the same. That's partially

because the financial markets are always looking ahead. If they foresee an event that could boost the business cycle and help the economy, such as the Federal Reserve lowering interest rates, they may become more "bullish" on stocks, thus driving the market up. Conversely, if the markets think the business cycle will slow down and the economy will contract, they may project a decline in corporate earnings and become more "bearish" on stocks, leading to a market drop.

Once you're familiar with the nature of market cycles, you won't be surprised when they occur. But does that mean you should base your

investment strategy on these cycles?

Some people do. If they believe the market cycle is moving through a downward phase, they may try to cut their perceived losses by selling stocks — even those with strong fundamentals and good prospects — and buying lower-risk investments.

While these "safer" investments may offer more price stability and a greater degree of preservation of principal, they also won't provide much in the way of growth potential. And you'll need this growth capacity to help reach your long-term goals, including a comfortable retirement.

On the other hand, when

investors think the market cycle is moving upward, they may keep investing in stocks that have become overpriced. In extreme cases, unwarranted investor enthusiasm can lead to events such as the dotcom bubble, which led to a sharp market decline from 2000 through 2002.

Rather than trying to "time" the market, you may well be better off by looking past its cycles and following a long-term, "all-weather" strategy that's appropriate for your goals, risk tolerance, time horizon and need for liquidity. And it's also a good idea to build a diversified portfolio containing U.S. and foreign stocks, mutual funds, corporate bonds, U.S. Treasury securities

and other investments.

While diversification can't protect against all losses, it can help protect you from market volatility that might primarily affect just one asset class.

Market cycles often draw a lot of attention, and they are relevant to investors in the sense that they can explain what's happening in the markets. Yet, when it comes to investing, it's best not to think of cycles but rather of a long journey — one that, when traveled carefully, can lead to the destinations you seek.

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.

FDLE Crime Scene Lab is assisting Taylor County Sheriff's Office with investigation

SHOOTING

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residence on O'Steen Road in Perry at approximately 3 a.m. on July 20, 2024.

"The preliminary investigation indicates that the homeowner was awakened by the sound of glass breakage as someone forcibly entered the residence through the front door," the TCSO reported.

"The homeowner retrieved a legally-owned firearm for self-defense purposes," the TCSO states. Carter was shot when

he entered the bedroom, where the homeowner and a female friend (Carter's wife) were located, the TCSO reported.

Carter's wife called 911 at around 2:45 a.m. and performed CPR while awaiting the arrival of law enforcement and EMS, the TCSO reported.

However, Carter sustained fatal injuries and was pronounced deceased at the scene.

TCSO deputies secured the scene and immediately called in FDLE Crime Scene Lab investigators, who responded to assist

with the investigation.

"The homeowner and his female friend are currently cooperating with the investigation, and the firearm involved has been recovered as evidence," the TCSO stated.

Currently, no charges have been filed, "however the disposition of the case has not been determined and is pending further investigation," the TCSO stated.

The TCSO is conducting a thorough investigation into the circumstances surrounding the shooting,

working closely with the State Attorney's Office to determine if the shooting was justified under the

law.

According to an obituary published on page A-4 of today's newspaper, services

for Carter will be held this Saturday at Calvary Baptist Church on Golf Course Road.

FHP: 'There appeared to be no breaking or steering input'

CRASH

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of individuals involved in traffic crashes, reported the man was traveling east on U.S. 90 near North Main Street around 1:50 p.m. when his four-door sedan

left the roadway and the passenger's side of the vehicle collided with a tree.

The car rotated clockwise before coming to a final rest on the right shoulder of the road.

"There appeared to be no breaking or steering input

from the driver. This was corroborated by physical evidence and witness testimony," FHP reported.

The Jefferson County Sheriff's Office and Jefferson County Fire Rescue assisted FHP at the scene.

LEGALS

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corner of the Southwest 1/4 of the Southeast 1/4 of said Section 26; thence South 00°59'28" West 130.00 feet, along the West line of the Southwest 1/4 of the Southeast 1/4 of said Section 26 for the Point of Beginning; thence continue South 00°59'28" West 323.22 feet; thence East 251.60 feet, parallel with the Northern line of the Southwest 1/4 of the Southeast 1/4 of said Section 26; thence North 00°59'28" East 323.22 feet; thence West 251.60 feet, parallel with the North line of the Southwest 1/4 of the Southeast 1/4 of said Section 26, to the Point of Beginning. Containing 1.86 acres, more or less. All said lands containing 72.60 acres, more or less.

(2) LUPMA 24-02, is an application by Gram's Legacy, LLC, to amend the Future Land Use Plan Map of the Comprehensive Plan by changing the future land use classification of property located within the North Central Florida Rural Area of Opportunity, from AGRICULTURAL (less than or equal to 1 dwelling unit per acre) to INDUSTRIAL on property described, as follows:

A parcel of land lying in Section 35, Township 4 South, Range 7 East, Taylor County, Florida. Being more particularly described as follows: The South 1/2 of the Northeast 1/4 of said Section 35. Containing 80.00 acres, more or less.

(3) LUPMA 24-03, is an application by Gram's Legacy, LLC, to amend the Future Land Use Plan Map of the Comprehensive Plan by changing the future land use classification of property located within the North Central Florida Rural Area of Opportunity, from AGRICULTURAL (less than or equal to 1 dwelling unit per acre) to INDUSTRIAL on property described, as follows:

A parcel of land lying in Section 35, Township 4 South, Range 7 East, Taylor County, Florida. Being more particularly described as follows: The North 1/2 of the Northeast 1/4 of said Section 35, less right-of-way of Warner Avenue South. Containing 78.47 acres, more or less.

At the aforementioned public hearings, all interested parties may appear to be heard with respect to the amendments.

Copies of the amendments are available for public inspection at the Office of the City Manager, City Hall located at 224 South Jefferson Street, Perry, Florida, during regular business hours.

All persons are advised that if they decide to appeal any decision made at the above referenced public hearings, they will need a record of the proceedings, and that for such purpose they may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

Any person requiring auxiliary aids

and services at this meeting may contact the City Manager's Office at 850.584.7161 Ext. 113 at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 800.955.8770 (voice) or 800.955.8771 (TTY).

NOTICE OF PUBLIC HEARINGS CONCERNING AMENDMENTS TO THE CITY OF PERRY LAND DEVELOPMENT REGULATIONS

BY THE PLANNING AND ZONING BOARD OF THE CITY OF PERRY, FLORIDA, SERVING ALSO AS THE LOCAL PLANNING AGENCY OF THE CITY OF PERRY, FLORIDA, NOTICE IS HEREBY GIVEN THAT, pursuant to Sections 163.3161 through 163.3248, Florida Statutes, as amended, and the City of Perry Land Development Regulations, as amended, objections, recommendations and comments concerning the amendments, as described below, will be heard by the Planning and Zoning Board of the City of Perry, Florida, serving also as the Local Planning Agency of the City of Perry, Florida, at public hearings on August 5, 2024 at 5:00 p.m., or as soon thereafter as the matters can be heard, in the City Council Meeting Room, City Hall located at 224 South Jefferson Street, Perry, Florida.

(1) Z 24-01, an application by Gram's Legacy, LLC, to amend the Official Zoning Atlas of the Land Development Regulations by changing the zoning district from AGRICULTURAL-1 (A-1) to INDUSTRIAL (I) on property described, as follows:

A parcel of land lying in Section 26, Township 4 South, Range 7 East, Taylor County, Florida. Being more particularly described as follows: The South 1/2 of the Southeast 1/4 of said Section 26, less rights-of-way of Thomas Demps Lane and Warner Avenue South. Containing 76.15 acres, more or less.

LESS AND EXCEPT

A parcel of land lying in Section 26, Township 4 South, Range 7 East, Taylor County, Florida. Being more particularly described as follows: Commence at the Northwest corner or the South 1/2 of the Southeast 1/4 of said Section 26 for the Point of Beginning; thence East 129.00 feet, along the North line of the South 1/2 of the Southeast 1/4 of said Section 26; thence South 130.00 feet; thence West 129.00 feet to the West line of the South 1/2 of the Southeast 1/4 of said Section 26; thence North 130.00 feet, along the West line of the South 1/2 of the Southeast 1/4 of said Section 26 to the Point of Beginning. Containing 0.39 acre, more or less.

LESS AND EXCEPT

A parcel of land lying in Section 26, Township 4 South, Range 7 East, Taylor County, Florida. Being more particularly described as follows: Commence at the Southeast corner

of Section 26 for the Point of Beginning; thence South 88°49'48" West 270.00 feet; thence North 01°10'13" West 210.00 feet; thence North 88°49'48" East 270.00 feet to a the East line of said Section 26; thence South 01°10'13" East 210.00 feet, along the East line of said Section 26 to the Point of Beginning. Containing 1.30 acres.

LESS AND EXCEPT

A parcel of land lying in Section 26, Township 4 South, Range 7 East, Taylor County, Florida. Being more particularly described as follows: Commence at the Northwest corner of the Southwest 1/4 of the Southeast 1/4 of said Section 26; thence South 00°59'28" West 130.00 feet, along the West line of the Southwest 1/4 of the Southeast 1/4 of said Section 26 for the Point of Beginning; thence continue South 00°59'28" West 323.22 feet; thence East 251.60 feet, parallel with the Northern line of the Southwest 1/4 of the Southeast 1/4 of said Section 26; thence North 00°59'28" East 323.22 feet; thence West 251.60 feet, parallel with the North line of the Southwest 1/4 of the Southeast 1/4 of said Section 26, to the Point of Beginning. Containing 1.86 acres, more or less. All said lands containing 72.60 acres, more or less.

(2) Z 24-02, an application by Gram's Legacy, LLC, to amend the Official Zoning Atlas of the Land Development Regulations by changing the zoning district from AGRICULTURAL-1 (A-1) to INDUSTRIAL (I) on property described, as follows:

A parcel of land lying in Section 35, Township 4 South, Range 7 East, Taylor County, Florida. Being more particularly described as follows: The South 1/2 of the Northeast 1/4 of said Section 35. Containing 80.00 acres, more or less.

(3) Z 24-03, an application by Gram's Legacy, LLC, to amend the Official Zoning Atlas of the Land Development Regulations by changing the zoning district from AGRICULTURAL-1 (A-1) to INDUSTRIAL (I) on property described, as follows:

A parcel of land lying in Section 35, Township 4 South, Range 7 East, Taylor County, Florida. Being more particularly described as follows: The North 1/2 of the Northeast 1/4 of said Section 35, less right-of-way of Warner Avenue South. Containing 78.47 acres, more or less.

At the aforementioned public hearings, all interested parties may appear to be heard with respect to the amendments.

Copies of the amendments are available for public inspection at the Office of the City Manager, City Hall located at 224 South Jefferson Street, Perry, Florida, during regular business hours.

All persons are advised that if they decide to appeal any decision made at the above referenced public hearings, they will need a

record of the proceedings, and that for such purpose they may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

Any person requiring auxiliary aids and services at this meeting may contact the City Manager's Office at 850.584.7161 Ext. 113 at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 800.955.8770 (voice) or 800.955.8771 (TTY).

NOTICE OF PUBLIC HEARING CONCERNING A SPECIAL EXCEPTION AS PROVIDED FOR IN THE CITY OF PERRY LAND DEVELOPMENT REGULATIONS

BY THE BOARD OF ADJUSTMENT OF THE CITY OF PERRY, FLORIDA, NOTICE IS HEREBY GIVEN THAT, pursuant to the City of Perry Land Development Regulations, as amended, hereinafter referred to as the Land Development Regulations, objections, recommendations and comments concerning the special exception, as described below, will be heard by the Board of Adjustment of the City of Perry, Florida, at a public hearing on August 5, 2024 at 5:00 p.m., or as soon thereafter as the matter can be heard, in the City Council Meeting Room, City Hall located at 224 South Jefferson Street, Perry, Florida.

SE 24-03, an appeal by Emily Annette Grant, as agent for Ruben D. Cabrera, to request a special exception be granted as provided for in Section 4.15.5 of the Land Development Regulations, to permit a cocktail lounge within an existing facility within COMMERCIAL, CENTRAL BUSINESS DISTRICT (C-CBD) zoning district, in accordance with an appeal dated May 1, 2024 and a site plan dated May 20, 2024 and revised on June 14, 2024, to be located on property described, as follows:

A parcel of land lying in Section 24, Township 4 South, Range 7 East, Taylor County, Florida. Being more particularly described as follows: Commence 82.00 feet West of the Northeast corner of Block 51 of J.C. Curis Addition North, a subdivision recorded in the Public Records of Taylor County, Florida, for the Point of Beginning; thence South 100.00 feet; thence West 25.00 feet; thence North 100.00 feet; thence East 25.00 feet to the Point of Beginning; Containing 0.06 acre, more or less.

AND

A parcel of land lying in Section 24, Township 4 South, Range 7 East, Taylor County, Florida. Being more particularly described as follows: Commence 100.00 feet South of the Northeast corner of Block 51 of J.C. Curis Addition North, a subdivision recorded in the Public Records of Taylor County, Florida, for the Point of Beginning; thence

West 100.00 feet; thence South 25.00 feet; thence East 100.00 feet; thence North 25.00 feet to the Point of Beginning. Containing 0.06 acre, more or less. All said lands containing 0.12 acre, more or less.

At the aforementioned public hearing, all interested parties may appear to be heard with respect to the special exception.

Copies of the special exception are available for public inspection at the Office of the City Manager, City Hall located at 224 South Jefferson Street, Perry, Florida, during regular business hours.

All persons are advised that if they decide to appeal any decision made at the above referenced public hearing, they will need a record of the proceedings, and that for such purpose they may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

Any person requiring auxiliary aids and services at this meeting may contact the City Manager's Office at 850.584.7161 Ext. 113 at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 800.955.8770 (voice) or 800.955.8771 (TTY).

IN THE CIRCUIT COURT, THIRD JUDICIAL CIRCUIT, IN AND FOR TAYLOR COUNTY, FLORIDAPROBATE DIVISION

CASE #24-278CP

IN RE: The Estate of CHARLES E. RAGLAND a/k/a CHARLES EDWARD RAGLAND a/k/a CHARLES EDWARD RAGLAND, SR Decedent.

NOTICE TO CREDITORS

The administration of the estate of CHARLES E. RAGLAND a/k/a CHARLES EDWARD RAGLAND a/k/a CHARLES EDWARD RAGLAND, SR, deceased, whose date of death was March 9th, 2024, File #24-278CP, is pending in the Circuit Court for Taylor County, Florida, Probate Division, the address of which is Post Office Box 620, Perry, Florida 32348. The names 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 decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME 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 decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THIS NOTICE.

ALL CLAIMS NOT 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.

DATES OF PUBLICATION: July 26, 2024 and August 2, 2024

Robin Blandford
15406 Cedar Bay Drive
Bullard, Texas 75757
ANGELA M. BALL,
Attorney for Petitioner
FL BAR NO.: 0796557
Post Office Box 734
Perry, Florida 32348
(850) 584-8960

IN THE CIRCUIT COURT, THIRD JUDICIAL CIRCUIT, IN AND FOR TAYLOR COUNTY, FLORIDAPROBATE DIVISION

#24-385CP

IN RE: The Estate of JAMES CLIFRON FRANKLIN, Decedent.

NOTICE TO CREDITORS

The administration of the estate of JAMES CLIFRON FRANKLIN, deceased, whose date of death was May 9th, 2024, File #24-385CP, is pending in the Circuit Court for Taylor County, Florida, Probate Division, the address of which is Post Office Box 620, Perry, Florida 32348. The names 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 decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME 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 decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THIS NOTICE.

ALL CLAIMS NOT 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.

DATES OF PUBLICATION: July 26, 2024 and August 2, 2024

Angela Frenkel
12 Wiscasset Way
Greenville, SC 29615
ANGELA M. BALL,
Attorney for Petitioner
FL BAR NO.: 0796557
Post Office Box 734
Perry, Florida 32348
(850) 584-8960