

FINANCIAL FOCUS

How to be a 'seasonal' investor



By Cory Taylor

respond to them? The first such season may happen when you are in your 20s and just starting out in the working world. At this stage in your life, it's especially important to prioritize your financial goals. At the top of your mind may be a short-term goal, such as saving for a down payment on a house. To help achieve this goal, you'd generally want to save in "cash" accounts and invest in fixed-income vehicles that offer preservation of principal. At the same time, you don't want to disregard a longer-term goal — in particular, saving for retirement. While you may not be able to afford to put much away, every amount helps. And you'll

want to invest for growth. Now, as the seasons of your life progress, let's consider your early middle years. At this point, you've moved past the down payment on your home and you're well into paying a mortgage regularly. And you might even have retired your student loans. But now, you may have another major goal — helping build resources for your children's college education or other post-secondary training. For this objective, you could consider several options, one of which is a 529 education savings plan, which can provide federally tax-free earnings and withdrawals if the money is used for qualified educational expenses. But you're also moving

closer to retirement, so, if you can afford it, you may want to increase your contributions to your IRA and your 401(k) or other employer-sponsored retirement plan. As the seasons continue to move on, and you find yourself in your later middle years, your financial situation may have changed significantly. Now, your children may be out of school, your earnings may have grown to their highest level, and you might even have paid off your mortgage. Given these factors, you may now be able to devote more of your resources toward your retirement by ramping up your IRA and 401(k) contributions even further, and possibly

also considering other investment vehicles. And you may want to inject more balance into your portfolio, possibly lowering its overall risk level somewhat, especially in the years immediately preceding your retirement. Once you move into your retirement season, you may need to continue, and possibly accelerate, the movement toward a more balanced portfolio — one that provides you with more income-producing opportunities. Some investments provide current income, while others provide it in the future, but all of them can contribute to your ability to enjoy your retirement lifestyle. However, you still need

some growth-oriented investments to help keep you ahead of inflation. Plus, it's a good idea to keep at least a year's worth of living expenses in cash and another few years' worth in short-term, fixed-income investments. By doing so, you can help avoid having to sell assets in a down market. The seasons of your life may come and go more quickly than you realize — but you can be prepared for them by making the appropriate investment moves. 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.

District working through warranty on damaged fencing

SCHOOL DISTRICT

Continued from page 1

Monday afternoon, and we have noted some things. Insurance is tagging and documenting. There was not a lot of new damage.

The biggest was at our baseball field, where the fence collapsed and the scoreboard is leaning. Everything else was minor and mainly due to some things that have not been completely repaired (since

Idalia), like water intrusion at Taylor County Middle School because the repairs have not yet been made to the roof." As of last Tuesday's evening meeting, Beshears noted all schools except

Big Bend Technical College had power, adding, "We are expecting everyone to make a full return tomorrow (Wednesday) and are on schedule to see students Pre-K through 12 starting on Monday."

She said the school district is working with its insurance carrier regarding the new fencing which was damaged by Hurricane Debby. "It was all new fencing, and we are working through

(warranty) issues with the emergency management team," Beshears said. Hurricane Debby swept over Taylor County as a Category 1 storm on Monday, Aug. 5, bringing strong winds and heavy rain.

Sadler emphasizes 'transparency, accountability'

SADLER

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safe. We will implement data-driven strategies and collaborate with local, state and federal agencies to tackle crime head-on. This includes addressing the root causes of crime and working to prevent it before it happens.

2. Transparency and Accountability: Trust is the foundation of effective law enforcement. I am committed to building a transparent Sheriff's Office where accountability is paramount. We will establish clear protocols for handling complaints, ensure body cameras are used consistently and provide

regular updates to the community. 3. Community Engagement: Law enforcement must be a part of the community, not apart from it. I will work to strengthen relationships between the Sheriff's Office and the communities we serve. This includes an open-door policy, youth outreach

programs and partnerships with local organizations to foster a sense of trust and collaboration. 4. Training and Development: Our deputies will receive the best training available. By investing in our officers' education and well-being, we ensure they are prepared to serve with professionalism and

compassion. 5. Support for Victims: Our office will prioritize the needs of victims, providing them with the support and resources they need to recover and seek justice. We will work closely with victim advocacy groups to ensure that every victim's voice is heard and respected. I am not just asking for

your vote, I'm asking for your trust. Together, we can build a safer, stronger and more united community. I pledge to lead with integrity, dedication and relentless commitment to justice for all. Thank you, and I look forward to serving as your next Sheriff.

LEGALS

(Continued from page 9)

233 SECTION 03 TOWNSHIP 07 RANGE 07. Name in which assessed: DONA CUMMO & JEAN MARIE LABANCA 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 16TH day of September, 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 9th day of August, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-035 NOTICE IS HEREBY GIVEN, that Mikon Financial Services, 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 446 Year of Issuance 2022 Description of Property: Parcel Number: R04823-000 LEG 0001.40 ACRES - COM NE COR NW ¼ OF SE ¼ RUN S - 20 FT W 173.4 FT FOR POB TH S 268.4 - FT W 169 FT N 268.4 FT E 169 FT TO - POB - OR 135-312 DC 643- 276 420-88 OR 798-936 OR 802-11 SECTION 25 TOWNSHIP 04 RANGE 07. Name in which assessed: VERO ATLANTIC 2, LLC 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 16TH day of September, 2024 at 11 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 9th day of August, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-036 NOTICE IS HEREBY GIVEN, that Mikon Financial Services, 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 911 Year of Issuance 2022 Description of Property: Parcel Number: R07856-000 LEG 0001.73 ACRES - PINE RIDGE SUB UNIT 2 - LOT 41 - OR 607-73 669-174 - SUBJ TO LIFE ESTATE OR 669-175 SECTION 31 TOWNSHIP 04 RANGE 08. Name in which assessed: WANDA WILLIS & SUZAN MURPHY BAIN 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 16TH day of September, 2024 at 11 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

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 1061 Year of Issuance 2022 Description of Property: Parcel Number: R09113-100 LEG 0003.10 ACRES - COM NE COR RUN S 963 FT TO N RW RD - W 650 FT TO POB TH NW 450 FT TURN - 90D LEFT RUN 300 FT SE 450 FT TO N - RW RD NE 300 FT TO POB BORROW PIT - ESMT IN OR 300-282 ESMT STIPULATION - IN OR 250-792 LESS 1/64 OGM RGTS - OR 476-211 SECTION 28 TOWNSHIP 04 RANGE 09. Name in which assessed: ANNETTE S. WRIGHT 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 16TH day of September, 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 9th day of August, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-037 NOTICE IS HEREBY GIVEN, that Mikon Financial Services, 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 911 Year of Issuance 2022 Description of Property: Parcel Number: R07856-000 LEG 0001.73 ACRES - PINE RIDGE SUB UNIT 2 - LOT 41 - OR 607-73 669-174 - SUBJ TO LIFE ESTATE OR 669-175 SECTION 31 TOWNSHIP 04 RANGE 08. Name in which assessed: WANDA WILLIS & SUZAN MURPHY BAIN 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 16TH day of September, 2024 at 11 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 9th day of August, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-038 NOTICE IS HEREBY GIVEN, that Mikon Financial Services, 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 730 Year of Issuance 2022 Description of Property: Parcel Number: R06403-071 LEG 0003.92 ACRES - OCEAN POND SUB - LOT 1 BLK J - OR 714-785 SECTION 27 TOWNSHIP 06 RANGE 07. Name in which assessed: NANCY A. ERNEY, TRUSTEE 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 16TH day of September, 2024 at 11 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 9th day of August, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-039 NOTICE IS HEREBY GIVEN, that Mikon Financial Services, 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 731 Year of Issuance 2022 Description of Property: Parcel Number: R06403-072 LEG 0004.21 ACRES - OCEAN POND SUB - LOT 2 BLK J - OR 714-785 SECTION 27 TOWNSHIP 06 RANGE 07. Name in which assessed: NANCY A. ERNEY, TRUSTEE 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 16TH day of September, 2024 at 11 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 9th day of August, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-040 NOTICE IS HEREBY GIVEN, that Mikon Financial Services, 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 965 Year of Issuance 2022 Description of Property: Parcel Number: R08287-100 LEG 0000.19 ACRES - COM SE COR OF SW ¼ OF NE ¼ RUN - W 196 FT TO W R/W RR TH N 18D W 660 - FT FOR POB TH CONT N 18D W 80 FT TH - W 105 FT S 18D E 80 FT E 105 FT TO - POB - OR 566-158 - TD OR 818-41 OR 843-908 SECTION 06 TOWNSHIP 05 RANGE 08. Name in which assessed: VERO ATLANTIC 2, LLC & JOHN EGNER. 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 16TH day of September, 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 9th day of August, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-041 NOTICE IS HEREBY GIVEN, that Mikon Financial Services, 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 683 Year of Issuance 2022 Description of Property: Parcel Number: R06070-225 LEG 0000.70 ACRES - COM SW COR OF NE ¼ OF NW ¼ RUN - N 332.66 FT TO N R/W 50 FT RD TH E - ALG R/W 388.36 FT TO E R/W RD TH N - ALG R/W 329.64 FT TO POB TH E - 211.69 FT N 140 FT W 212.24 FT S - 140 FT TO POB - OR 626-

610 CT OR 779-575 OR 784-175 OR 784-723 OR 833-894 SECTION 13 TOWNSHIP 05 RANGE 07. Name in which assessed: KENNETH MCGEE & FLORENCE WILLIAMS 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 16TH day of September, 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 9th day of August, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-042 NOTICE IS HEREBY GIVEN, that Mikon Financial Services, 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 327 Year of Issuance 2022 Description of Property: Parcel Number: R03781-000 LEG 0000.31 ACRES - S H PEACOCK ADD E - LOT 41 BLK O - OR 400-72 SECTION 24 TOWNSHIP 04 RANGE 07. Name in which assessed: WILLIAM S. ALBRITTON 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 16TH day of September, 2024 at 11 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 9th day of August, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-043 NOTICE IS HEREBY GIVEN, that Mikon Financial Services, 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 1004 Year of Issuance 2022 Description of Property: Parcel Number: R08538-050 LEG 0001.00 ACRES - COM SE COR OF SE ¼ OF NE ¼ W - 786.81 FT N10DE 487.23 FT E 352.80 - FT FOR POB N 127.95 FT E 339.91 FT - S 128.15 FT W 339.91 FT TO POB - TOGETHER WITH ESMT IN OR 453-511 - OR 463-824 DC 591-400 SECTION 19 TOWNSHIP 05 RANGE 08. Name in which assessed: FRANK PHILLIPS 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 16TH day of September, 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 9th day of August, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-044 NOTICE IS HEREBY GIVEN, that Mikon Financial Services, 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 171 Year of Issuance 2022 Description of Property: Parcel Number: R02621-000 LEG 0000.27 ACRES - PERRY HEIGHTS SUB - E 17.87 FT LOT 15 LOT 16 W 23.21 - FT LOT 17 BLK 7 - OR 105-259 DC 699-637 SECTION 13 TOWNSHIP 04 RANGE 07. Name in which assessed: J. E. RITCH, 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 16TH day of September, 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 9th day of August, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida