

FINANCIAL FOCUS



Retirees must identify and manage income sources



By Cory Taylor

retirement income come from? And what decisions will you need to make about these income sources?

Consider the following: Retirement accounts

If you've regularly contributed to an IRA and a 401(k) or similar employer-sponsored retirement plan, you likely have accumulated substantial amounts of money in these accounts — but during your retirement, you'll need to start tapping into them. In fact, once you turn 73, you're required to start taking withdrawals from some of your retirement accounts, with the amount determined by your age and account balance.

You could take

out more than these amounts (technically called required minimum distributions, or RMDs) but you can't take less without incurring penalties. Many people take out 4% of their balance each year, and this guideline may be reasonable, but everyone's situation is different. So, you'll need to weigh various factors including your age, health and other sources of income before deciding on an appropriate withdrawal rate.

Social Security

You can start collecting Social Security at age 62, but your payments will be much higher if you wait until your full retirement age, which will be between 66 and 67. And your benefits

will reach the maximum amount if you wait until 70 before collecting. So, your decision on when to take your benefits will depend on whether you can afford to wait, and for how long.

In making this choice, you'll also need to consider your health and your family history of longevity. And if you're married, you may want to factor in spousal benefits when deciding when you should collect Social Security.

A spouse can receive either their own benefit, based on their work record, or up to 50% of their spouse's benefit, whichever is greater. So, if one spouse has a much higher benefit, it may make sense for that spouse to delay taking Social Security as long

as possible so that both spouses can receive bigger payments.

Earned income

Even if you have retired from one career, it doesn't mean you can never receive any earned income again. If you have specific skills that can translate to part-time work or a consulting arrangement, you might want to consider reentering the work force in this way. With the added income, you might be able to afford delaying Social Security, and you would still be eligible to contribute to an IRA.

Supplemental lifetime income

There aren't many guarantees in the financial and investment worlds — but one of them is

the income from a fixed annuity, which can be structured to provide you with a lifetime income stream. Annuities aren't for everyone, however, and they do involve penalties for early withdrawals and lack of protection from inflation.

By learning all you can about your potential retirement income sources, and by understanding how to manage this income to your best advantage, you can help yourself achieve a comfortable — and more rewarding — retirement.

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.

Did de Soto land on the Big Bend Coast?

Where did the expeditions of Panfilo de Narvaez in 1528 and Hernando de Soto in 1539 land in Florida?

Dr. James "Jim" Dunbar with the Aucilla Research Institute (ARI) will take a deeper dive into the history of the Big Bend, which appears to be older and more complex than previously thought, at the upcoming meeting of the Taylor County Historical Society planned Monday, Aug. 26.

The meeting will begin

at 7 p.m. at the Historical Society museum, located downtown at 118 East Main Street.

All members are encouraged to attend and bring a friend. Guests are also welcome.

The final report of the United States De Soto Expedition Commission in 1939 considered three potential landing sites for the Panfilo de Narvaez expedition of 1528 — the Caloosahatchee River entrance inshore of Sanibel

Island, Charlotte Harbor accessed through Boca Grande Pass and Tampa Bay.

"The commission settled on Tampa Bay as the most plausible landing site. Nothing north of Tampa Bay was considered, and part of the evidence for the landing site was based on descriptions of Tampa Bay from sources decades after the De Soto expedition of 1539," Dunbar said.

"It is important to note that the De Soto Commission did not consider the 1567 Alonso Cruz or 1544 Sebastian Cabot maps. At a minimum, the Cruz map was unavailable to the commission, and the Cabot map was likely not considered, disregarded or unknown.

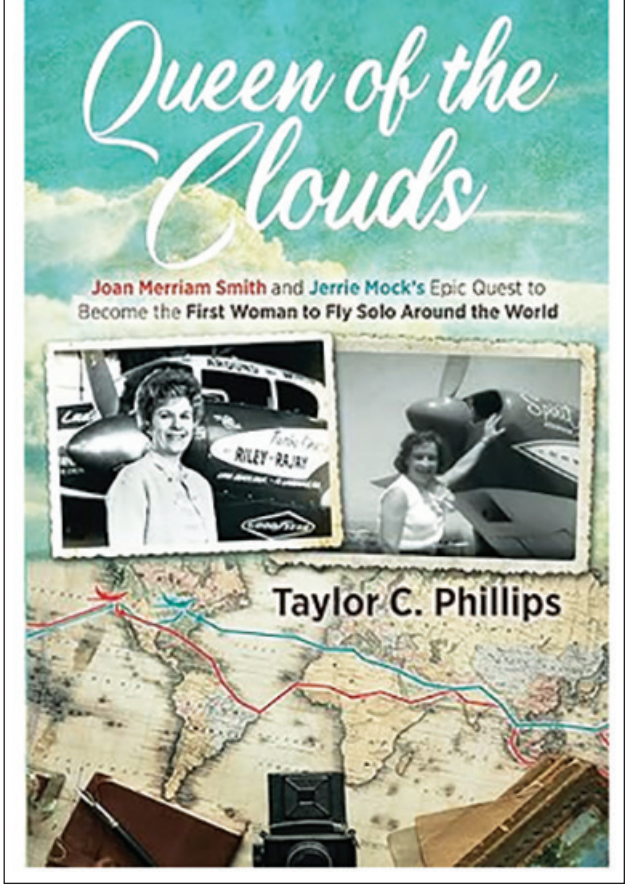
"In the report, the commission also eliminated Apalachee Bay from consideration because 'The selection of Apalachee Bay itself [as suggested]...by Shea and Winship in 1886, and as indicated on some maps, is equally absurd.' However, the De Soto

Commission did not have certain information when eliminating Apalachee Bay from consideration.

"Based on latitude readings by 16th-century Spanish navigators and their assessments of distance and compass bearings traveled over water, we find good evidence for the landing site in Apalachee Bay.

"In addition, the landing was mapped in what Spanish mappers named Tocobaga Bay, and within that bay was another bay called the Bay of Mireulo. Diego Mireulo was the main ship's pilot for the Narvaez expedition, and the bay was named after him," Dunbar said.

"That is why we will be discussing the fourth hypothesis — that the landing place of the Panfilo de Narvaez, if not the Hernando De Soto expedition, occurred somewhere on the Levy, Dixie or Taylor County coast, and the sea-faring Tocobaga people were there to greet them," he said.



Tallahassee author will speak Monday at library

Tallahassee author Taylor C. Phillips will be the special guest speaker at the Monday, Aug. 28, meeting of the Friends of the Taylor County Public Library.

The free program will begin at 5:30 p.m. at the library, located at 403 North Washington Street.

He will discuss his book, "Queen of the Clouds," which shares the story of Joan Merriam Smith and Jerrie Mock's quest to be the first woman to fly solo around the world.

Taylor's book reports on the unplanned race of these two women to complete the journey started by Amelia Earhart.



Dr. Jim Dunbar with the Aucilla Research Institute will speak at historical society Monday, Aug. 26.

LEGALS

(Continued from page 9)

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.
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Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-039

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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.
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Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-040

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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.
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Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-041

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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.
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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

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,

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.
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Clerk of Circuit Court
Taylor County, Florida

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Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-044

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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.
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