A-10 Taco Times August 28, 2024

FINANCIAL FOCUS <u>M</u> M What can insurance do for you?



By Cory Taylor

It's probably not on your calendar, but September Life Insurance is Awareness Month. And it's indeed a pretty good idea to be aware of what life insurance can do for you.

Life insurance can help you in two main ways. First, life insurance policies offer a death benefit that can assist your family if

And second, some types of life insurance offer the chance to build cash value, which can work for you during your lifetime.

Let's look at the death benefit first. If something were to happen to you, insurance life your proceeds could help your family meet at least three major needs:

Paying a mortgage

The biggest expense many families face is their monthly mortgage. If you weren't around, could your family continue paying the mortgage? Or would they have to move? With a sufficient life insurance If your surviving spouse is death benefit, they could a joint account holder for remain in their home, these debts, they could meeting the monthly still be liable for paying mortgage payments, or them off. But insurance perhaps pay off the loan proceeds

might not be in their best immediately, or over time. financial interest).

Paying for education

If you have young children, you may already be saving for their college education — because you know college is expensive. Without your income, would college, or some other form of postsecondary education or training, still be realistic? Again, the proceeds from an insurance policy could make the difference.

Paying off debts

You might have a car loan, credit card debt or other financial obligations. could be

All life insurance policies offer a death benefit. But investments that have permanent insurance, unlike term insurance, also offers the chance to build cash value — which can be a valuable supplement to your IRA and 401(k) or other retirement accounts. A cash value policy such as whole life also can provide flexibility changing financial for needs or emergencies in retirement. And here's another key advantage: Because this type of policy provides fixed, guaranteed returns, it is not dependent on the performance of the financial markets and is ability and willingness to retired. So, taking money cash value policy.

you're no longer around. entirely (although this used to retire the debts from the cash value of your whole life policy may help you avoid selling temporarily declined in value.

Keep in mind, though, that the premiums for a cash value policy will generally be substantially higher than those for term insurance. That's why some people choose to "buy term and invest the difference" rather than purchase a permanent life policy with cash value. Whether this strategy is right for you depends on a few different factors, perhaps the most important of which is your thus insulated from the consistently invest the market downturns that money you would have can happen while you're otherwise placed in a

In any case, should you choose cash value insurance, you generally have three ways to get at the money: withdrawals, loans or surrender of the policy. You'll want to weigh all the factors involved including taxes and the effect on the policy's death benefit - when deciding on how to access the cash value.

Life Insurance Awareness Month ends on Sept. 30. But your need for life insurance, and the potential benefits it provides, can last a lifetime.

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.

Is it time reverse course? **IDINGS**:

Are you tired of holding your breath, hoping your choices won't catch up with you, scared someone will find out about your messed up life?

When everything feels as if it's coming apart, do you find yourself wondering, "Why did I let it go this far?'

Sometimes, we can reverse course in time to avoid being found out or experiencing dire consequences.

Other times, we don't change course quickly enough and our sin causes so much damage that we can't hide anymore.

We often say, "Better late than never."

But how often must we experience the devastating effects of our sins, both to ourselves and to others, because we acted too late?

How often must we repeat our sinful behavior before we've finally had enough?

Or before those we share life with have had enough? Before it's too late to

make amends. (ESV) Romans 6:6 offers us reassurance: "We know that our old self was crucified with him in order that the body of sin might be brought to nothing, so that we would no longer be enslaved to sin."

If we pray and ask God to help us fully understand the meaning of this verse, it could change our lives.

Jesus' death and resurrection not only paid the penalty for our sins, it also freed us from sin's control.

Since we're no longer slaves to sin, we don't have to hold our breath, hoping our choices won't catch up with us.

We have the power to make choices that honor our Savior.

If you meditate on Romans 6 every day this week, you'll find yourself

believing its liberating message more and more.

Spending even just a little meditating on God's truth. time each day meditating on this and other verses will reap marvelous benefits.

I'm not suggesting there's instant deliverance when we meditate on Bible verses. Personal experience, however, has taught me that we can experience victory over sin – even sin that seems to cling to us – when we continually surrender our will to the One Who

surrendered His life for us. And surrender starts with

The alternative is to arrive at a moment of choice, then hold our breath for the next week, month, year or the rest of our lives, hoping the damage won't be too great or we won't be found out.

Is this really the way we want to live?

Sheryl H. Boldt is the author of the blog, www. TodayCanBeDifferent.net, Connect with her at SherylHBoldt@gmail. com.

(Continued from page 9)

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 24-033

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

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:

LEGALS

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: Garv 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

each parcel in which you are the highest bidder. ** Dated this 9th day of August, 2024 Signature: Garv Knowles Clerk of Circuit Court

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

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 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 1/4 OF NE 1/4 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

Taylor County, Florida

names in which the property was assessed are as follows: Certificate Number 610 Year of Issuance 2022 Description of Property: Parcel Number: R05685-000 LEG 0003.75 ACRES - COM SE COR OF NW 1/4 OF NE 1/4 RUN - W 25 FT N 630 FT FOR POB TH N 210 - FT W 805.5 FT S 210 FT E 805.5 FT - TO POB - DC OR 861-551 SECTION 34 TOWNSHIP 04 RANGE 07. Name in which assessed: IMOGENE SIMONS SWEARINGEN 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

NOTICE OF APPLICATION FOR TAX DEED TDA 24-034

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 753 Year of Issuance 2022 Description of Property: Parcel Number: R06557-555 ACRES 0001.00 I FG SEAMEADOWS SUB - LOT 11 - OR 256-728 260-233

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 Certificate Number 446 Year of Issuance 2022 Description of Property: Parcel Number: R04823-000

LEG 0001.40 ACRES - COM NE COR NW 1/4 OF SE 1/4 RUN S - 20 FT W 173.4 FT FOR POB TH S 268.4 - FT W 169 FT N 268.4 FT F 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 hidder in the Courtroom on the 2nd floor in the Taylor County. EL 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: Garv 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 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 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 - SUBI 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 hidder 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: Garv 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 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. FRNEY, 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 1/4 OF NE 1/4 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

OF NF 1/4 OF NW 1/4 RUN - N 332.66 FT TO N R/W 50 FT RD TH F - ALG R/W 388.36 FT TO F 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: Garv 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

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