FINANCIAL FOCUS Take advantage of open enrollment You'll want your investment of children and their future widely in premium costs and savings account



By Cory Taylor

If you work for a midsize or large company, you may soon be able to review your employee benefits package, as we are entering the open enrollment season. So, consider your options carefully, with an eye toward making changes appropriate for your needs.

Here are some of the key areas to look at:

Retirement plan Depending on your employer, you could change your 401(k) or similar retirement plan at any time of the year, but you might want

to use the open enrollment season to review your contribution amounts. If your salary has gone up over the past year, you

might want to boost your pretax contributions (including catch-up contributions beginning at age 50).

At a minimum, try to put in at least enough to earn your employer's match, if one is offered. At the same time, look over how your contributions are allocated among the various investment options in your plan.

mix to reflect your goals, risk tolerance and time horizon.

Life insurance

If your employer offers group life insurance at no cost as an employee benefit, you may want to take it - but be aware that it might not be enough to fully protect your family should anything happen to you.

You may have heard that you need about seven to 10 times your annual income as a life insurance death benefit, but there's really no one right answer for everyone. Instead, you should evaluate various factors — including your mortgage, your income, your spouse's income (if applicable), your liabilities, the number of years until retirement, number your

educational needs — to how much some outside overage.

Disability insurance

Your employer may offer no-cost group disability insurance, but as is the case with life insurance, it might not be sufficient to adequately protect your income in case you become temporarily or permanently disabled. In fact, many employersponsored disability plans only cover a short period, such as five years, so to gain longer coverage up to age 65, you may want to look for a separate personal policy.

Disability policies vary

benefits, so you'll want to do some comparison shopping with several insurance companies.

Flexible spending account A flexible spending account

(FSA) lets you contribute up to \$3,200 pre-tax dollars to pay for some out-of-pocket medical costs, such as prescriptions and insurance copayments and deductibles. You decide how much you want to put into your FSA, up to the 2025 limit.

You generally must use up the funds in your FSA by the end of the calendar year, but your employer may grant you an extension of 21/2 months or allow you to carry over up to \$640.

Health

Like an FSA, a health savings account (HSA) lets you use pre-tax dollars to pay out-of-pocket medical costs. Unlike an FSA, though, your unused HSA contributions will carry over to the next year. Also, an HSA allows you take withdrawals, though they may be assessed a 10% penalty. To contribute to an

HSA, you need to participate in a high-deductible health insurance plan. Make the most of your benefits package — it can be a big part of your overall

financial picture. 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.

NOTICE IS HEREBY GIVEN, that

(Continued from page 10)

GLORIA AUGENSTEIN

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 21st day of October, 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 13th day of September, 2024

Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED

TDA 24-051 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 445 Year of Issuance 2022 Description of Property: Parcel Number: R04818-000 LEG 0000.28 ACRES - COM SE COR

NW 1/4 OF SE 1/4 RUN N - 867 FT FOR POB TH W 173.7 FT N 70 - FT E 173.7 FT S 70 FT TO POB - OR 552-804 SECTION 25 TOWNSHIP 04 RANGE 07. Name in which assessed: SHELDON R WOODS

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 21st day of October, 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 13th day of September, 2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

names in which the property was assessed are as follows: Certificate Number 423 Year of Issuance 2022 Description of Property: Parcel Number: R04674-000 LEG 0000.27 ACRES - HOMEHAVEN SUB - LOTS 1 & 2 BLK 7 LESS RW WILSON ST - ALSO - BEG AT NW COR BLK 1 MILLDALE SUB RUN S87DW ALG RW 25.03 FT TO E BDY BLK 7 HOMEHAVEN SUB TH SOODE ALG E BDY 186.99 FT TO ELY RW OF QUAIL ST TH S20E ALG RW 25.05 FT TH N89DE 16.28 FT TO W BDY OF BLK 1 MILLDALE TH NOODW ALG W BDY 213.42 FT TO POB -

OR 808-384 - OR 247-771 - INC D OR 380- 527 - TD 781-314 OR 800-813 SECTION 25 TOWNSHIP 04 RANGE 07. Name in which assessed: REBECCA DIANNE RAY

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 21st day of October, 2024 at 11:00 a.m. $\ast\ast$ 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 13th day of September,

2024 Signature: Gary Knowles Clerk of Circuit Court

Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED

TDA 24-054 NOTICE IS HEREBY GIVEN, that Assembly Tax 36, LLC, 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 930 Year of Issuance 2022 Description of Property: Parcel Number: R07985-000 LEG 0001.00 ACRES - COM NE COR OF SE 1/4 OF SE 1/4 RUN - W 50 FT TO W RW SR S- 356 TH S ON - SD RW LN 210 FT FOR POB TH W 210 FT - S 210 FT E 210 FT N 210 FT TO POB - OR 646-38 DC 694-418 -HMST 13 DOYLE KING SECTION 32 TOWNSHIP 04 RANGE 08

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 13th day of September,

Signature: Gary Knowles

NOTICE OF APPLICATION FOR TAX DEED

TDA 24-056

NOTICE IS HEREBY GIVEN, that Assembly Tax 36, LLC, 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 721 Year of Issuance 2022 Description of Property: Parcel Number: R06343-800 LEG 0020.00 ACRES - S 1/2 OF SE 1/4 OF SE 1/4 - OR 344-74 670-823 695-749 HW - LESS 1/4 INT IN OGM RGTS IN - OR 366-575 - DC 784-297 DC 868-324 PR OR 813- 429 SECTION 21 TOWNSHIP 06 RANGE

07 Name in which assessed: KELLY W

FACER 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 21st day of October, 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. $\ast\ast$ Dated this 13th day of September,

2024.

Signature: Gary Knowles

754-103 OR 804-438 SECTION 06 TOWNSHIP 04 RANGE 08 Name in which assessed: JOHN &

NANCI TERESA VENHAM 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 21st day of October, 2024 at 11:00 a.m. $\ast\ast$ 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 13th day of September, 2024

Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-059

NOTICE IS HEREBY GIVEN, that IDE Technologies, 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 966 Year of Issuance 2022 Description of Property: Parcel Number: R08289-000 LEG 0000.28 ACRES - COM SE COR OF SW ¼ OF NE ¼ TH W - 196 FT N 18D W 915 FT FOR POB TH N - 18D W 116 FT W 105 FT S 18D E 143 - FT NE 105 FT TO POB - OR 629-102 - HMST MARILYN HEADLEE -SECTION 06 TOWNSHIP 05 RANGE 08

Name in which assessed: MARILYN R HEADLEE & JIMMY L HEADLEE

Said property being in the County of Taylor, State of Florida. Unless such certificate is redeemed according

TAX DEED TDA 24-061

NOTICE IS HEREBY GIVEN, that IDE Technologies, 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 408

Year of Issuance 2022 Description of Property:

Parcel Number: R04555-000

LEG 0000.23 ACRES - TIPPETT SUB - LOT 1 BLK 1 - OR 317-622 OR 841-587 SECTION 25 TOWNSHIP 04 RANGE 07

Name in which assessed: JAMES NEWMEYER JR

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 21st day of October, 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 13th day of September, 2024. Signature: Gary Knowles

Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-062

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 132 Year of Issuance 2022 Description of Property: Parcel Number: R02349-000 LEG 0004.90 ACRES - COM NW COR OF NW ¼ OF NE ¼ TH E - 1007.3 FT TO W RW 221 TH SELY ALG -RW 178.4 FT TO POB TH W 218.7

FT S - 33D W 207 FT S 369.4 FT E TO W RW - 221 NWLY TO POB - OR 662-872 DC 699-637 SECTION 11 TOWNSHIP 04 RANGE 07

Name in which assessed: JOHN E RITCH, JR ESTATE c/o Deborah L. Ritch

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 21st day of October, 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 13th day of September, 2024. Signature: Gary Knowles

Clerk of Circuit Court Taylor County, Florida

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2024.

Clerk of Circuit Court Taylor County, Florida

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determine insurance you need. If your employer's group policy seems insufficient, you may want to consider adding

NOTICE OF APPLICATION FOR TAX DEED TDA 24-052

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 574 Year of Issuance 2022
- Description of Property:
- Parcel Number: R05418-000 LEG 0000.17 ACRES - JERKINS HEIGHTS - LOT 6N BLK 5 SECTION 26 TOWNSHIP 04 RANGE 07. Name in which assessed: LOUIS LEE & JOHNNIE MAE CLAYTON

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 21st day of October, 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 13th day of September, 2024
- Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-053

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

Name in which assessed: ANELIA FUTCH, BRENDA HODGES, DOYLE KING & DARREL KING

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 21st day of October, 2024 at 11:00 a.m. $\ast\ast$ 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 13th day of September, 2024

Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-055

NOTICE IS HEREBY GIVEN, that Assembly Tax 36, LLC, 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 480 Year of Issuance 2022 Description of Property: Parcel Number: R04957-220 LEG 0000.13 ACRES - A B MCRAE SUB - LOT 7 BLK 12 - OR 113-937 OR 729-26 SECTION 26 TOWNSHIP 04 RANGE 07 Name in which assessed: CURTIS &

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 21st day of October, 2024 at 11:00 a.m. $\ast\ast$ To participate in the

ANNIE R JONES

Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-057

NOTICE IS HEREBY GIVEN, that IDE Technologies, 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 143 Year of Issuance 2022 Description of Property: Parcel Number: R02408-725 LEG 0000.99 ACRES - LEON WARD URS - LOT 26 - OR 666-488 QC OR 740-339 SECTION 12 TOWNSHIP 04 RANGE 07

Name in which assessed: FRANK MASSEY

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 21st day of October, 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 13th day of September,

2024.

Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED

TDA 24-058

NOTICE IS HEREBY GIVEN, that IDE Technologies, 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 864 Year of Issuance 2022 Description of Property: Parcel Number: R07324-000 LEG 0000.23 ACRES - COM SE COR OF SE ¼ OF SW ¼ RUN - N 150 FT FOR POB TH N 105 FT W 105 - FT S 105 FT E 105 FT TO POB - OR 618-256 - LESS 10 FT STRIP AT OR 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 21st day of October, 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 13th day of September, 2024.

Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 24-060

NOTICE IS HEREBY GIVEN, that IDE Technologies, 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 153 Year of Issuance 2022 Description of Property:

Parcel Number: R02442-000 LEG 0002.58 ACRES - COM NE COR OF SE 1/4 OF NE 1/4 TH -S89D25M30SW 50.20 FT TO W RW RD FOR - POB S89D25M30SW 343 FT S0D25M45SW - 328.2 FT TO N RW RD N89D25M30SE 343 - FT TO W RW RD N00D25M45SE 328.20 FT - TO POB - OR 376-400 OR 808-727 SECTION 13 TOWNSHIP 04 RANGE 07

Name in which assessed: SCOTT $\ensuremath{\mathsf{W}}$ & TAMMY MILLER

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 21st day of October, 2024 at 11:00 a.m. $\ast\ast$ 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 13th day of September,

2024 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR

16.	Electronic Copy Circulation		Average No. Copies Each Issue During Previous 12 Months	No. Copies of Single Issue Published Nearest to Filing Date					
	a. Requested and Paid Electronic Copies	•	812	825					
	 Total Requested and Paid Print Copies (Line 15c) + Requested/Paid Electronic Copies (Line 16a) 	•	3539	3610					
	 Total Requested Copy Distribution (Line 15I) + Requested/Paid Electronic Copies (Line 16a) 	•	3889	3859					
	 Percent Paid and/or Requested Circulation (Both Print & Electronic Copies) (16b divided by 16c × 100) 	•	91	91					
	I certify that 50% of all my distributed copies (electronic and print) are legitimate requests or paid copies.								
17.	vilcation of Statement of Ownership for a Requester Publication is required and will be printed in the 1D - 9 - 24								
18.	Signature and Title of Editor, Bublisher, Business Manager, or Owner	10-1-24							