

# FINANCIAL FOCUS



## Cutting spending can help boost retirement savings



By Cory Taylor

Like most of us, you may someday want to enjoy a comfortable retirement. Your ability to achieve this goal will depend on how much you save — but it also matters how much you spend.

more you can reduce your spending, the more money you could have available to save for retirement through your IRA and your 401(k) or other employer-sponsored retirement plan. Over many years, even relatively small amounts diverted from spending to saving and investing could add up substantially.

How can you go about potentially reducing your spending? Here are a few suggestions:

### Use a budgeting tool

If you're not already doing so, you might want to consider using a free online budgeting tool. Among other capabilities, these apps can place your spending

in categories — groceries, travel, entertainment, and so on — which can reveal redundancies that, once eliminated, could save you money.

For example, you might find that you're spending a not-insignificant amount on streaming services you rarely use. Or you might be surprised at how often you go the grocery store, rather than consolidating your visits and reducing the likelihood of "impulse" purchases.

### Take advantage of employee benefits

If you work for a mid-size or large company, you may have an extensive employee benefit plan, which could include discounts on some

products and services. Also, if you are enrolled in a high-deductible health plan through your employer, you might have access to a health savings account (HSA) or flexible spending account (FSA), either of which may let you lower your out-of-pocket health care costs by using pre-tax dollars to pay for deductibles, copayments, coinsurance and some other qualified expenses.

### Shop around for insurance

To some extent, we are all creatures of habit, which can be good in some circumstances and not so good in others. In the "not so good" category, many people stick with their auto, homeowners and life

insurance policies year after year, even though they might be able to save some money by switching to another company. But even if you stay with your current company, you might find ways to save money by taking steps such as adding a home security system. Check with your insurer to learn more.

### Compare credit cards

There's a piece of financial advice that essentially says: "Pay cash for everything" — and this isn't a bad idea. Ideally, you might want to use a credit card strictly for items such as car rentals or hotel reservations, and you should pay off the bill each month to avoid interest charges. Sometimes, though, you may

need to use your card for other purposes, and it may not always be possible to pay your bill in full. That's why you'll want to review credit cards periodically to find one with lower interest rates, a favorable balance transfer offer and a better rewards program.

It's not always easy to cut down on your spending, but when you do, it can provide more peace of mind — and an opportunity to boost your savings for what could be a long and active 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.*

## Commissioners question need for new county animal shelter, leave it off final list in 4-0 vote

**\$13.4 MILLION**  
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consideration.

Last year, local commissioners, citing the focus on Taylor County after Hurricane Idalia and the closure of Georgia-Pacific's Foley Cellulose mill, requested a large number of items and received partial funding for several in the state budget.

That funding included \$2.5 million toward a proposed \$20 million Taylor County Public Safety Complex, \$525,000 for replacement of 911 equipment, \$500,000 toward the planned replacement of the Steinhatchee fire station (adding to \$1 million previously received), \$125,000 for the Taylor County Development Authority (TCDA) and \$10,500 for a generator at the Taylor County Public Works Department.

The funding was half of what the county had requested for the fire station, TCDA and generator funding.

In addition to the direct allocations, the county

also received two Florida Recreation Development Assistance Program (FRDAP) grants through the Florida Department of Environmental Protection (FDEP), including \$124,830 for improvements to Southside Park and \$200,000 for the Horseman's Arena.

In her letter, Feagle stated her funding requests this year were, in order of priority, the full remaining amount needed for the EOC, Keaton Beach fire station, Shady Grove fire station and a new animal shelter.

Feagle stated she suggested ranking the Keaton Beach fire station ahead of Shady Grove, which has already received \$1 million (half of the projected cost), due to the fact that it is currently home to paid firefighters.

County Grants Writer Melody Cox stated that with the Southside Park and Horseman's Arena projects, the county is currently "maxed out" with the FRDAP program.

Additionally, the remaining funding for the

public works generator, as well as a generator for the courthouse, would be covered through the Hazard Mitigation Grant Program.

As for the EOC, Cox said it was suggested to her by state officials to request the funding in phases, rather than asking for the full amount at one time.

She suggested requesting \$7.5 million, which would bring the county's total of construction funding up to \$10 million.

Commission Chair Jamie English said his preferred project ranking would be the EOC, the Keaton Beach station, the courthouse air handlers, the arena and then the Shady Grove station.

"I'm not trying to put Shady Grove fire off, but right now, we know we can't staff it," English said. "We're struggling to staff the other stations we have."

Taylor County Fire-Rescue Chief Dan Cassel recently addressed the commission, stating that due to several employees leaving for jobs elsewhere, the county may soon not have enough firefighters to fully staff the Perry,

Steinhatchee and Keaton Beach stations, leading to potential "brownouts" in which the Keaton Beach station might have to be occasionally closed.

As for a new animal shelter, English asked Pemberton if staff had a cost estimate, and she said Director Environmental Services Gary Wambolt has roughly estimated it would be around \$400,000 for a new metal building.

"We were here the other night, and kind of figured out that we don't know if we really have a problem (with Animal Control)," English said, referring to an hour-long discussion with shelter volunteers at the board's Oct. 29 workshop (see related story).

"We had a bunch of finger pointing, but when we got right down to it, and everybody was sitting down in a room together, we really didn't have a problem, other than people's personal feelings," English said.

Commissioner Michael Newman added that based on updates from staff and department heads, he had not heard any indications

that a new shelter was needed.

"In all fairness to our department heads, unless there is a major deficit, I doubt anyone would ask for a new building just knowing how tight the budget is," Pemberton said.

English noted that his opinion when it comes to legislative requests is to "ask for it all."

"My question is what stipulates this is a necessity when we just had all of these discussions?" Newman asked of the animal shelter. "We're not out of compliance. We're not having problems staying within the statutes. And, now we're seeking an appropriations request for a brand new facility."

Commissioner Thomas Demps said he would prefer seeing requests in the area of economic development instead of the shelter, and Pemberton said that the TCDA made its own legislative request last year that resulted in the \$125,000 it received.

Near the end of the discussion, Pemberton noted that staff had

engineered the proposed parking lot improvements at Forest Capital Hall, and the projected price was \$411,000 — which was significantly higher than what they had originally thought it would be.

Cox suggested rolling that amount into the \$1 million they were planning to request for the Agricultural and Exposition Center project, which would include the construction of a steel covering over the arena to convert it into a facility that has the capabilities to host agricultural and livestock events.

Ultimately, Newman made a motion to submit the following projects, in order of priority:

- 1.) EOC (\$7.5 million),
- 2.) Keaton Beach fire station (\$2 million),
- 3.) Courthouse air handlers (\$1.5 million),
- 4.) Agricultural and Exposition Center (\$1.4 million),
- 5.) Shady Grove fire station (\$1 million).

Commissioner Jim Moody offered a second, and the motion passed 4-0.

## "I feel like all of the veterans out there are my family"

**SERVICE OFFICER**  
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Officer, I can give you paperwork to fill out to try to get disability. As the Veterans Service Officer, I can try to help you get money. But one day, the money is going to go away. One day, the money is going to run out, and one day, time is going to run out," Walker said.

"A statistic that is true for all of us is that one out of one people is going to die. That's a statistic that is true for everybody.

"And he (the VA chaplain) looked at me and he said, 'They can give you all the

help in the world there in the emergency room. They can give you people to talk to. They can give you pills, but there's only one thing that can actually save your life, and that's Jesus Christ.'

"From that day forward, I swore I would live for Jesus. Am I perfect at it? No, just ask my wife and the people around me. I've got a temper. I've got problems on top of problems. This hasn't made me a perfect man, but it has given me an eternity. It didn't give me something temporal, but something eternal," Walker said.

"And on that day, I said what David said in the next verse of that Psalm, 'I have

asked one thing from the Lord...what I desire is to dwell in the house of the Lord all the days of my life...'

"I asked Jesus Christ into my heart that day, and I surrendered my life because nothing on this earth that I saw could satisfy me," Walker added.

"You can seek things on this earth all day long. You can seek sanctification from money. You can seek sanctification from people. The problem is money runs out and people die, but Jesus is eternal. The one thing that is a sure bet is if you surrender your life to Jesus Christ, you have eternity in

Heaven," he told the crowd.

"So, if there's anything I can say to you veterans here today...I know there are a lot of problems we all run into. We all have a lot of things we do because of what we went through. If you come to my office, I will try my best to get you benefits, but if you come to my office and want the one thing that is eternal, I can sit down and talk with you about Jesus Christ, because that is eternal. That's something you can hold onto.

"I feel like all of the veterans out there are my family, and I would do each one a disservice not to tell you that the true life comes

through the truth, which is Jesus, the way, which is Jesus, the life, which is Jesus. If you want that salvation today, you can do that, just bend the knee. Say Jesus Christ save me, forgive me. Let Him take over your life."

Walker ended his testimony of faith by inviting veterans to visit him, saying, "If you ever want to talk about anything like that with me, come on."

Following the program, veterans and their families attending the event lined up for lunch, with county commissioners and officials serving each one in attendance.

Then, it was a time of fellowship, as each shared their experiences with one another over a meal of Goodman's BBQ chicken and cobbler.

With the weight of shared experiences hanging in the air -- and visible in the lines etched on many of their faces -- Taylor County's veterans were honored for their dedication to duty, honor and their country.

Monday's program was a way for Taylor County to say "thank you" for their time and their sacrifices, County Commissioners Pam Feagle said.

That appreciation flowed both ways.

### LEGALS

(Continued from page 9)

at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired call 711.

#### NOTICE OF APPLICATION FOR TAX DEED TDA 24-063

NOTICE IS HEREBY GIVEN, that AVK Real Estate, 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 984  
Year of Issuance 2022  
Description of Property:  
Parcel Number: R08394-000  
Described as: LEG 0000.25 ACRES - COM SW COR OF NW ¼ OF NW ¼ OF - NW ¼ RUN E 115 FT FOR POB TH N - 96 FT E 115 FT S 96 FT W

115 FT - TO POB - OR 614-523 SECTION 06 TOWNSHIP 05 RANGE 08

Name in which assessed: Lance & Carolyn Foskey  
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 17th day of December 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 7th day of November 2024  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

#### NOTICE OF APPLICATION FOR TAX DEED TDA 24-064

NOTICE IS HEREBY GIVEN, that Richard Pemberton, 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 1491  
Year of Issuance 2020  
Description of Property:  
Parcel Number: R09986-060  
Described as: LEG 0001.15 ACRES - STEINHATCHEE SUB - LOTS 6 7 8 9 10 BLK 95 SUBJ TO LIFE ESTATE IN OR 615-251 - OR 615-249 SECTION 26 TOWNSHIP 09 RANGE 09  
Name in which assessed: H. B. & Cleotus Pemberton  
Said property being in the County of Taylor, State of Florida.  
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 17th day of December 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 7th day of November 2024  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

#### NOTICE OF APPLICATION FOR TAX DEED TDA 24-065

NOTICE IS HEREBY GIVEN, that AVK Real Estate, 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 584  
Year of Issuance 2022  
Description of Property:  
Parcel Number: R05477-100  
Described as: LEG 0000.16 ACRES - J H PARKER SUB - LOT 6 BLK 3 - OR 257-877 258-179 SECTION 26 TOWNSHIP 04 RANGE 07  
Name in which assessed: Willie Joe & Dorothy Hightower  
Said property being in the County of Taylor, State of Florida.

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 17th day of December 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 7th day of November 2024  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

#### NOTICE OF APPLICATION FOR TAX DEED TDA 24-066

NOTICE IS HEREBY GIVEN, that AVK Real Estate, 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 583  
Year of Issuance 2022  
Description of Property:  
Parcel Number: R05475-100  
Described as: LEG 0000.16 ACRES - J H PARKER SUB - LOT 3 BLK 3 - OR 257-877 258-179 SECTION 26 TOWNSHIP 04 RANGE 07  
Name in which assessed: Willie Joe & Dorothy Hightower  
Said property being in the County of Taylor, State of Florida.  
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 17th day of December 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 7th day of November 2024  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida