

# FINANCIAL FOCUS

## How can you plan for incapacity?



By Cory Taylor

and possibly create financial problems for your family.

So, in thinking about incapacity planning, you may want to consider the following arrangements:

### Health care power of attorney

When you establish a health care power of attorney, you name someone, such as a spouse or adult child, to make medical decisions on your behalf, should you become incapable of making them on your own due to disability or illness. These decisions include choosing doctors, treatments and care facilities.

### Financial power of attorney

With a financial power

of attorney, you designate someone to assume a variety of duties for you in case you become incapacitated. These tasks include investing, selling property, paying bills and debts, collecting Social Security benefits and adding or changing insurance policies.

When establishing a health care or financial power of attorney, you may need to decide whether it's "durable" or "springing." A durable power of attorney typically takes effect immediately after you sign it, have it notarized and witnessed. So, the person you've chosen to have power of attorney — sometimes called an "agent" — can act on your behalf whenever you

choose. On the other hand, you could select a power of attorney that "springs" into effect only when you become incapacitated — hence, the "springing" designation.

One issue affecting a springing power of attorney involves the speed with which it can be enacted. Generally, it won't go into effect until a licensed physician declares in writing that the person granting the power of attorney is indeed incapacitated. This could cause a problem if your chosen agent needs to act quickly on your behalf. It's because of this potential delay that a durable power of attorney is often favored over a springing power of attorney. However,

everyone's circumstances are different, so if you have a choice between a durable or springing power of attorney, you may want to consult with an estate-planning professional for guidance.

Apart from the health care and financial powers of attorney, you may also want to consider one other incapacity-related legal document — a living will.

When you establish a living will, you describe the steps you would or wouldn't want taken to keep you alive, along with other medical decisions, including pain management and organ donation.

Obviously, the decision to create a living will is highly personal, involving your

feelings about self-sufficiency and the circumstances that define the quality of life you wish to have. But the mere fact of having a living will can relieve your loved ones of having to make potentially agonizing decisions.

Planning for an incapacity may not be the most pleasant task — but it's an important one. Of course, you may never become incapacitated at all, but by making the proper arrangements, you can make things easier for yourself and your family — just in case.

*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.*

## LEGALS

(Continued from page 9)

### 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

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

### INVITATION TO BID

The Taylor County Board of County Commissioners is soliciting sealed proposals for construction of the USACE Floodplain Mitigation Drainage Project-Steinhatchee Community.

Qualified firms or individuals desiring to provide the required products or services must submit five (5) packages in a sealed envelope or similar package marked "Sealed Proposal for USACE Floodplain Mitigation Drainage Project-Steinhatchee Community" to the Clerk of Court, 1st Floor Courthouse, 108 North Jefferson Street, Suite 102, Perry, Florida 32347, to arrive no later than 4:00

P.M., local time, on December 13, 2024. All Proposals MUST have the respondent's name and mailing address clearly shown on the outside of the envelope or package when submitted. Proposals will be opened and respondents announced at 6:00 P.M. local time, or as soon thereafter as practical, on December 17, 2024, in the Taylor County Administrative Complex, 201 East Green Street, Perry, Florida 32347.

RFP information MUST be obtained on-line from the following County Web Site address:  
[https://www.taylorcountygov.com/government/county\\_bids/index.php](https://www.taylorcountygov.com/government/county_bids/index.php)  
 Note that a Pre-Bid Conference will not be held for this project. See Instructions to Bidders, Article 5 for information concerning requests for additional information or clarification.  
 The County reserves the right, in

its sole and absolute discretion, to reject any or all Proposals, to cancel or withdraw this solicitation at any time and waive any irregularities in the RFP process. The County reserves the right to award any contract to the respondent which it deems to offer the best overall service; therefore, the County is not bound to award any contract(s) based on the lowest quoted price. The County, in its sole and absolute discretion, also reserves the right to waive any minor defects in the process and to accept the proposal deemed to be in the County's best interest. No faxed Proposals will be accepted. Additional Information may be obtained from: Taylor County Engineering Department 201 East Green Street Perry, FL 32347 850-838-3500  
 BY ORDER OF THE BOARD OF COUNTY COMMISSIONERS, Taylor County, Florida

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