

FINANCIAL FOCUS



When is a Good Time For Roth Conversion?



By Cory Taylor

conversion. Why is a Roth IRA desirable for some people? Here are the key benefits:

Tax-free withdrawals
You put in after-tax dollars to a Roth IRA, so you can withdraw your contributions at any time, free of taxes and penalties. And if you've had your account for at least five years and you're at least 59½, you can also withdraw your earnings free of taxes.

No RMDs
With a traditional IRA, you'll have to start taking withdrawals — called required minimum distributions, or RMDs — when you turn 73, or 75 if you were born in 1960 or later. But there's no RMD

requirement with a Roth IRA — you can essentially leave the money intact as long as you like.

Tax-free legacy for your heirs
When your heirs inherit your Roth IRA, they can withdraw the contributions without paying taxes or penalties, and if the account has been open for at least five years, they can also withdraw earnings tax free.

But even if you were aware of these advantages, you might not have been able to invest in a Roth IRA for much of your life. For one thing, you might have earned too much money — a Roth IRA, unlike a traditional IRA, has income limits. Also, a Roth IRA has

only been around since 1998, so, in the previous years, you were limited to a traditional IRA.

As you approach retirement, though, you might start thinking of just how much you'd like to benefit from a Roth IRA. And you can do so by converting your traditional IRA to a Roth.

While this sounds simple, there's a major caveat: taxes. You'll be taxed on the amount in pre-tax dollars you contributed to a traditional IRA and then converted to a Roth IRA. (If you have both pre- and after-tax dollars in your traditional IRA, the taxable amount is based on the percentage of pre-tax dollars.)

If you have large amounts in a traditional IRA, the tax bill on conversion can be significant. The key to potentially lowering this tax bill is timing. Generally speaking, the lower your income in a given year, the more favorable it is for you to convert to a Roth IRA. So, for example, if you have already retired, but have not started collecting RMDs, your income may be down.

Timing also comes into play with the financial markets. When the market is going through a decline, and the value of your traditional IRA drops, you could convert the same number of shares of the underlying investments and receive a lower tax bill or

convert more shares of these investments for what would have been the same tax bill.

Finally, you could lower your tax bill in any given year by stretching out your Roth IRA conversions over several years, rather than doing it all at once.

You'll want to consult with your tax advisor before embarking on this conversion — but if it's appropriate for your situation, you could find that owning a Roth IRA can benefit you and your family for years to come.

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.

Help a child in foster care make a special memory

THE AMAZING GIVE

April 24, 2025

8 a.m. to 8 p.m.

www.TheAmazingGive.org

The best childhood memories are made through fun times and special achievements.

Whether that means discovering the love of crochet through the gift of yarn and hooks, experiencing teamwork by joining the football team or simply having fun on a trip to the waterpark, memories are made of, and futures are built on moments like these.

Unfortunately, children in foster care often miss out

on these experiences due to the lack of resources.

Partnership for Strong Families understands that having an opportunity to create positive childhood memories is essential for childhood development and healing.

Last year, due to the generosity of the local community, business sponsors and employees, Partnership for Strong Families was able to provide for more than 120

requests from children in foster care.

"These funds really improve the child's ability to have opportunities that they would not be able to have otherwise," said Ashley Corliss, Family Care Counselor. "Opportunities such as a teen getting their hair professionally styled for a special event and a sixth grader attending the end of year field trip to Kennedy Space Center with the rest of his class."

Partnership for Strong Families is participating in the Amazing Give Thursday, April 24.

All funds raised through the Amazing Give will go to children currently in foster care for opportunities to create positive memories through childhood activities and achievements. Donations can be made now through April 24 at <https://www.theamazinggive.org/organizations/partnership-for-strong-families>.



Perry Women's Club to host Spring Yard Sale this Saturday

The Perry Women's Club (PWC) will host its Spring Yard Sale this Saturday, April 12, from 8 a.m. to noon.

Club members will continue to accept gently-used and new items for the

yard sale through Friday, April 11.

To make arrangements to drop donations at the club house, please contact Fundraising Chair Patricia Rowell at 850-274-1727 or Angela M. Castelucci at

850-672-9091.

Proceeds will benefit the club's building fund and community programs.

The club is located at 502 North Jefferson Street (adjacent to the Chamber of Commerce).

Drug awareness workshops are planned on April 12 & 26

Two drug awareness workshops addressing methamphetamine abuse are planned this Saturday, April 12, and Saturday, April 26, at Victory International Prophetic Ministries & Fellowship.

The workshops are being coordinated by the church's Faith & Wellness Ministry.

The "SMART" (Stopping Meth Among Our Teens) program is based a school-based micro-curriculum



for teen methamphetamine prevention.

This Saturday's workshop will be held in the church Fellowship Hall from 12-2 p.m., and the Saturday, April 26, workshop will be held

in the main church sanctuary from 12-2 p.m.

Refreshments will be served at each workshop.

For more information, please contact Evangelist Debra Jenkins at 321-330-5564.



Taylor County Master Gardener Volunteers will host their second "Garden Gala Day" this Saturday,

April 12, from 10 a.m. to 2 p.m. at Forest Capital Hall.

Available plants will

include peppers -- from Sweet Italian to super hot Scorpions and everything in-between -- Nasturtiums

and tomato.

Sunflower seeds will be given away to visitors.

Painted rain barrels,

bluebird boxes and hot dog lunches will also be available for purchase.

Garden-related vendors

are also welcome to attend.

Please call (850) 838-3508 for vendor details.

LEGALS

(Continued from page 9)

BLK 54 - OR 496-94 OR 821-906 SECTION 23 TOWNSHIP 04 RANGE 07

Name in which assessed: Votasha Crooms

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 12th day of May 2025 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 28th day of March 2025 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 25-004

NOTICE IS HEREBY GIVEN, that RJS 401K Plan & Trust, 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 460 Year of Issuance 2018 Description of Property: Parcel Number: R04341-000

Described as: LEG 0000.28 ACRES - A B MCRAE SUB - LOTS 1 & 2 BLK 9 - OR 581-237 & OR 581-236 SECTION 25 TOWNSHIP 04 RANGE 07

Name in which assessed: Darrel & Sintra Maraj

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 12th day of May 2025 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 28th day of March 2025 Signature: Gary Knowles Clerk of Circuit Court

Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 25-005

NOTICE IS HEREBY GIVEN, that Anthony Llanes, LLL, 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 1003 Year of Issuance 2018 Description of Property: Parcel Number: R07120-151

Described as: LEG 0000.29 ACRES - CEDAR ISLAND SANDPIPER UNIT - LOT 51 - SUBJ TO ESMT IN OR 511-619 - OR 472-987 SECTION 01 TOWNSHIP 08 RANGE 07

Name in which assessed: Bonnie Jo Whittingham

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 12th day of May 2025 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 28th day of March 2025 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 25-006

NOTICE IS HEREBY GIVEN, that Anthony Llanes, LLL, 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 1016 Year of Issuance 2018 Description of Property: Parcel Number: R07294-200

Described as: LEG 0002.50 ACRES - COM NE COR OF NE ¼ OF NE ¼ FOR - POB RUN S 383.10 FT TO N RW CO RD - S34DW ALG R/W 169.75 FT W 333.52 FT - N 141.44 FT E 285.49 FT N 382.53 FT - E 144.77

FT TO POB TOGETHER WITH - ESMT & LESS 3/8 INT IN OGM RGTS - OR 220-919 SECTION 06 TOWNSHIP 04 RANGE 08

Name in which assessed: Ronnie G & Edna Hill

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 12th day of May 2025 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 28th day of March 2025 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

IN THE THIRD CIRCUIT COURT IN AND FOR TAYLOR COUNTY, FLORIDA

CASE NO. 25-100CC

IN RE: 2005 TOYOTA SIENNA CE VIN#: 5TDZA23C35S298098

PAUL A. SELLERS II, PETITIONER

MAYNOR OSBEELY MALDONADO. RESPONDENT

NOTICE OF ACTION

YOU ARE NOTIFIED THAT AN ACTION OF ESTABLISHMENT OF OWNERSHIP OF PERSONAL PROPERTY DESCRIBED AS A 2005 TOYOTA SIENNA CE, VIN NUMBER IS 5TDZA23C35S298098, HAS BEEN FILED AGAINST YOU AND YOU ARE REQUIRED TO SERVE A COPY OF YOUR WRITTEN OBJECTIONS, IF ANY, TO PAUL A. SELLERS II WHOSE ADDRESS IS 6041 BEACH RD PERRY, FL 32348, ON OR BEFORE MAY 5, 2025 AND FILE THE ORIGINAL WITH THE CLERK OF THIS COURT AT: 108 N. Jefferson St, PERRY FL 32348, BEFORE SERVICE ON PETITIONER OR IMMEDIATELY THEREAFTER. IF YOU FAIL TO DO SO, A DEFAULT MAY BE ENTERED FOR THE RELIEF DEMANDED IN THE PETITION. WITNESS MY HAND AND SEAL OF THIS COURT ON THE 31st DAY OF MARCH, 2025.

Gary Knowles Clerk of Circuit Court

By: Kathryn Lago Deputy Clerk