

FINANCIAL FOCUS



You Can Put More into Your 401(K) This Year



By Cory Taylor

Once you retire, you'll likely need to draw on a variety of financial sources — and one of the most important ones may be your 401(k). And for 2025, you can put even more money into your plan than ever.

You can invest in your 401(k) in one of two ways, depending on your

employer's plan. With a traditional 401(k), you contribute pre-tax dollars, which can lower your taxable income, and your money can grow tax deferred. If you have a Roth 401(k) option, you can contribute after-tax dollars, which aren't deductible, but your eventual withdrawals will be tax-free if you've had your account at least five years and you're at least 59½.

For either a traditional or Roth 401(k), as well as similar plans such as a 457(b) (for government employees) or a 403(b) (for educators and employees of some nonprofit groups), the contribution limit has increased by \$500 for 2025, to \$23,500. If you're 50 or older, you can contribute an additional \$7,500, for a

total of \$31,000.

And under the SECURE 2.0 legislation, if you are between 60 and 63, you have a higher catch-up contribution — \$11,250, instead of \$7,500, for a total of \$34,750.

If you can afford to contribute the full amount to your 401(k) or similar plan, consider doing so. Of course, not everyone is in that position. If you're a younger worker, you may well have other financial obligations, such as paying off student loans. And even if you've been in the workforce for a while, you may be putting away money for other things — such as your children's education — as well as your own retirement.

But even if you can't "max out" on your 401(k), try to contribute at least enough to earn your employer's matching contribution, if one is offered.

Regardless of how much you contribute to your 401(k), consider these suggestions on managing the money within your plan:

Create a portfolio that fits your risk tolerance

Most 401(k) plans offer up to a dozen investment options, while some plans offer many more. You obviously want to increase your 401(k) balance as much as possible, but that doesn't necessarily mean putting all your 401(k) dollars into the most aggressive funds available. Instead, consider

spreading your 401(k) contributions among a range of investments, which can help you lower your risk level while still giving you opportunities for long-term growth. Everyone's risk tolerance is different, though, so you'll want to evaluate yours when constructing your 401(k) portfolio.

Adjust your portfolio as needed

It's a good idea to review your 401(k)'s investment mix at least once a year to see if it's performing as you'd hoped. But be patient — one "down" year doesn't necessarily mean you must make changes. However, as you approach retirement, you may want to lower the risk level of your 401(k) by moving

some of your dollars into more conservative vehicles. Still, even when you're retired and have started drawing money from your 401(k), you might want to keep some growth potential in it to help you stay ahead of inflation.

By contributing what you can afford to your 401(k), and by carefully managing the investments within your plan, you can help maximize the value of this powerful retirement savings vehicle — and give yourself a key asset to help you enjoy your retirement years.

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.

'We are proud to collaborate with the Apalachee Center, TMH and Taylor County to build a stronger, healthier future for our patients'

DMH
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"The dedicated transportation vehicle, coupled with the CORE Model, will enable us to provide timely and comprehensive care, ensuring individuals receive the support they need. We are proud to collaborate with the Apalachee Center, TMH and Taylor County to build a stronger, healthier future for our patients."

The CORE Model relies on first responders, hospital emergency departments and treatment facilities to work together to create a seamless system of care, using a "warm hand-off" approach from each entity by non-judgmental peer navigators.

"Apalachee Center and Tallahassee Memorial HealthCare's Behavioral Health Center are proud to partner with Doctors' Memorial Hospital and Taylor County to provide rapid access to life-saving Medication Assisted Treatment (MAT) to individuals presenting to DMH's Emergency Room in substance use disorder crisis," said Dr. Jay Reeve, president and

CEO of Apalachee Center and Live Oak Behavioral Health Management, a joint venture between Apalachee Center and TMH.

"Rapid access to care and warm hand-offs to ongoing follow-up make all the difference in helping those at risk of overdose survive and begin their path to long-term recovery."

The county commission partnered with DMH last summer to launch the mobile opioid intervention program to help those in crisis receive treatment.

The settlement money will also fund the cost of referrals for needed services, while also providing education and awareness training to local healthcare providers and first responders.

Several years ago, the commission joined counties and cities across the country in various lawsuits filed against pharmaceutical companies and pharmacy chains implicated in the nationwide opioid epidemic.

Following several settlements in those cases, the county is due to receive payments over the course of the next 17 years.

In addition to funds directly allocated to Taylor

County, the county will also receive annual funding through the NWF Health Network (NWFHN), including \$156,208 the 2024-25 fiscal year.

In December 2023, the commission tasked County Administrator LaWanda Pemberton and Commissioner Pam Feagle to work with the local Community Health Partnership -- consisting of medical providers and health agencies -- to develop an implementation plan for spending the NWFHN funds.

In January 2024, the commission approved a draft implementation consisting of three core strategies: (1) medication-assisted treatment, (2) expansion of "warm hand-off" programs and recovery services and (3) prevention programs.

The second prong of the plan included mobile intervention, treatment and recovery services.

Last June, the county commission approved a subcontractor agreement between the county and DMH, under which the network could provide the full balance of the funds up front directly to DMH to implement the programs in

the plan.

As DMH spends the funds, Pemberton said DMH would report monthly to the county, and she will in turn report that information to the commission and the health network.

In addition to \$156,208 received in the 2024-25 fiscal year, the county is due to receive a total of \$74,751 in the current fiscal year to be paid out monthly.

In February, the commission approved an amended agreement with NWFHN which included an updated breakdown on how the funds would be spent based on the approved implementation plan.

Under medication-assisted treatment (MAT), \$5,000 is budgeted to provide education and awareness training to healthcare providers, EMTs, law enforcement and other first responders.

Under the expansion of "warm hand-off" programs, \$40,000 is budgeted to expand services such as "navigators" and "on-call" teams to begin MAT in the hospital and emergency department, as well as for support hospital programs that transition those with opioid use disorder (OUD), any co-occurring substance-

use-disorder, mental health conditions or those who have experienced opioid overdose, to clinically-appropriate follow-up care.

Additionally, the plan will determine the highest traffic times in the ED and staff those hours with peers to engage with individuals to discuss treatment options, follow-up post discharge and "warm hand-

off" to treatment providers.

The budget also includes \$25,000 to support the mobile intervention, treatment and recovery services, as well as an additional \$1,000 for education materials.

Under prevention programs, \$3,751 is budgeted for a media campaign aimed at preventing opioid misuse.



"Rapid access to care and warm hand-offs to ongoing follow up-make all the difference in helping those at risk of overdose survive and begin their path to long-term recovery," said Dr. Jay Reeve, president and CEO of Apalachee Center and Live Oak Behavioral Health Management, a joint venture between Apalachee Center and Tallahassee Memorial HealthCare.

LEGALS

(Continued from page 9)

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 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

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