

FINANCIAL FOCUS

Put Your Tax Refund To Work



By Cory Taylor

Most of us probably don't enjoy preparing our taxes, but there's often a reward at the end — a tax refund. If you get a refund this year, how can you make the best use of it?

Of course, the answer depends somewhat on the size of your refund. Last year, the average

tax refund was \$3,050, according to the Internal Revenue Service.

Whatever the size of your refund, though, you'll want to maximize its benefit. Here are a few suggestions:

Contribute to your IRA

If you were to receive about \$3,000, it would go a long way toward funding your IRA for the year — but any amount would help.

You still have until April 15, 2025, to contribute to your IRA for the 2024 tax year, but if you've already "maxed out" on it, you could use your refund for 2025.

The annual contribution limit for a traditional and Roth IRA remains \$7,000,

or \$8,000 if you're age 50 or older. And by getting an early start toward fully funding your IRA, you can reduce the pressure of having to come up with large amounts later in the year.

Build an emergency fund

Your tax refund could help you start or expand an emergency fund. It's a good idea to keep up to six months' worth of living expenses in such a fund, with the money kept in a liquid, low-risk account, separate from the funds you use for your daily expenses.

You might need to draw on this fund for unexpected expenses, such as a major home or car repair or a

medical bill that's not fully covered by your health insurance. Without such an emergency fund in place, you might be forced to dip into your IRA or other retirement accounts to pay for these types of costs, and such a move could be expensive, resulting in taxes, penalties and lost opportunities for growth.

Contribute to a 529 plan

If you have children or grandchildren and you'd like to help them further their education someday, you might consider investing in a 529 education savings plan. With a 529 plan, earnings and withdrawals are federally tax free, provided the money is used for qualified

education expenses. Based on where you live, your 529 plan may provide state tax benefits, too. (It is possible, though, that 529 withdrawals could affect financial aid packages, depending on who owns the account.)

A 529 plan can be used to help pay for college, accredited trade school programs, some K-12 expenses and even to help repay some student loans.

Pay down debts

Your tax refund may give you a chance to reduce your debt load. But which debts should you tackle first? You could follow the "snowball" method by paying off the smallest of your loans or debts as quickly as

possible. Or you could choose the "avalanche" route by making minimum payments on all debts and using extra funds — such as your tax refund — to pay off the debts that carry the highest interest rates. Either method could help you save money in the long term.

It's not often that you receive a financial windfall such as a tax refund — so think carefully about how you can maximize its benefits.

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.

First Hendry family reunion was held in 1867

ROBERT HENDRY

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the Hendry homestead, was moved to its current location at the intersection of C.R. 14 and U.S. 221 North, in 1909.

The building's front door,

flanked by sash windows on each side, opened to pews of rough-hewn native timber, polished smooth by use and separated by a central aisle. Hymnals and stick fans advertising area businesses littered the pews.

A brick church building was constructed in 1962 and was dedicated as the Robert M. Hendry Memorial Methodist Church.

The Rev. Hendry's name is associated with the organization of several Methodist churches in the

area, including one of the oldest, if not the oldest, Pisgah Methodist Church, where he baptized a number of his grandchildren.

The year 1867 was a special year for the Hendry family, for in addition to being ordained that year,

Robert McFail Hendry began the tradition of the Hendry Family Reunion, a great gathering to share our faith, connect with our family and join in worship and fellowship one with another.

Of course there is

preaching, storytelling, and the perennial reminder of how the Hendry Family came from Scotland to America in 1770, fought for America's independence in the Revolutionary War, and spread to Florida and beyond.

LEGALS

(Continued from page 9)

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

IN THE CIRCUIT COURT FOR TAYLOR COUNTY, FLORIDA PROBATE DIVISION

File No. 2025-029-CP,

IN RE: ESTATE OF ISADORE FRANCIS ROMMES, A/K/A ISADORE ROMMES, JR., Deceased. The administration of the estate of Isadore Francis Rommes, a/k/a Isadore Rommes, Jr., deceased, File Number 2025-029-CP, is pending in the Circuit Court for Taylor County, Florida, Probate Division, the address of which is 108 N. Jefferson St., Perry, Florida 32347. The Name and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against the decedent's estate, including unmaturred, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss.732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s.732.2211, Florida Statutes. ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this Notice is April 23, 2025. Personal Representative Angela Rommes Wilson c/o Sally Roberts, PO Box 2026, Perry, FL 32348, Attorney for Personal Representative: Sally Roberts Florida Bar No. 102816,

PO Box 2026, Perry, FL 32348, Telephone: 850-584-3812.

THE CIRCUIT COURT, THIRD JUDICIAL CIRCUIT, IN AND FOR TAYLOR COUNTY, FLORIDA PROBATE DIVISION

Case No. 2025 - 31 - CP

In Re: Estate of: ALICE GRAHAM BRADY, Deceased.

NOTICE TO CREDITORS

The administration of the estate of ALICE GRAHAM BRADY, deceased, whose date of death was March 9, 2025; File Number 2025-31-CP is pending in the Circuit Court for Taylor County, Florida, Probate Division, the address of which is Post Office Box 620, Perry, Florida 32348. The names and addresses of the Personal Representative and the Personal Representative's Attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice has been served, must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss.732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s.732.2211, Florida Statutes. ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is 04/23/2025.

G. CLINE MOORE
ATTORNEY AT LAW, P.A.
G. CLINE MOORE
Attorney for Estate
Florida Bar No. 119512
411 North Washington Street
Perry, Florida 32347
Telephone: (850) 584-3300
Email: kende@fairpoint.net
JOHN T. BRADY, III
Personal Representative
4229 Natural Bridge Road
Tallahassee, Florida 32305

IN THE CIRCUIT COURT FOR TAYLOR COUNTY, FLORIDA PROBATE DIVISION

File No. 2025-035-CP,

IN RE: ESTATE OF BETTY MILTON, Deceased. The administration of the estate of Betty Milton, deceased, File Number 2025-035-CP, is pending in the Circuit Court for Taylor County, Florida, Probate Division, the address of which is 108 N. Jefferson St., Perry, Florida 32347. The Name and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against the decedent's estate, including unmaturred, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER

THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against the decedent's estate, including unmaturred, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this Notice is April 30, 2025. Personal Representative Mark L. Milton c/o Sally Roberts, PO Box 2026, Perry, FL 32348, Attorney for Personal Representative: Sally Roberts Florida Bar No. 102816, PO Box 2026, Perry, FL 32348, Telephone: 850-584-3812.

NOTICE

Pursuant to Section 2.13(B) of the City Charter of the City of Perry, Florida, notice is hereby given that the City Council had Introduction and First Reading on Ordinance No. 1050 on April 22, 2025, in the City Council Chambers, 224 S. Jefferson Street, Perry, Florida. A Public Hearing and Final Reading on Ordinance No. 1050 is scheduled for May 13, 2025, in the City Council Meeting Room, located at 224 S. Jefferson Street, Perry, Florida at 4:00 p. m. or as soon thereafter as possible. The public hearing may be continued to a future date at the meeting, without further legal notice in the local newspaper.

Any interested persons may appear and be heard on the aforementioned public hearing date. Notice is also given, pursuant to Florida Statutes 286.0105 that any person deciding to appeal any decision of the City Council with respect to any matter considered at the meeting will need a record of that meeting and may need to ensure that a verbatim record of the proceeding is made, which record includes the testimony and evidence upon which the appeal is to be heard.

AN ORDINANCE OF THE CITY OF PERRY, FLORIDA, FURTHER AMENDING THE CITY OF PERRY MUNICIPAL POLICE OFFICERS' RETIREMENT TRUST FUND, RESTATED BY ORDINANCE NO. 881, AS SUBSEQUENTLY AMENDED, AMENDING SECTION 5, CONTRIBUTIONS. AMENDING SECTION 6, BENEFIT AMOUNTS AND ELIGIBILITY; AMENDING SECTION 8, DISABILITY. AMENDING SECTION 9, VESTING; AMENDING SECTION 28, DEFERRED RETIREMENT OPTION PLAN; AMENDING SECTION 29, REEMPLOYMENT AFTER RETIREMENT. PROVIDING FOR CODIFICATION; PROVIDING FOR SEVERABILITY OF PROVISIONS; REPEALING ALL ORDINANCES IN CONFLICT HEREWITH; PROVIDING FOR AUTHORITY AND MANNER OF ADOPTION AND PROVIDING AN EFFECTIVE DATE.
John Hart II City Manager
Ward Ketrng Mayor

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

CASE NO.: 2023-000142-CA

FLAGSTAR BANK, N.A., Plaintiff, v. MARTHA L. WYNN, et al., Defendants.

NOTICE OF FORECLOSURE SALE

NOTICE is hereby given that Gary Knowles, Clerk of the Circuit Court of Taylor County, Florida, will on June 10, 2025, at 11:00 a.m. ET, at the East steps of the Taylor County Courthouse, 108 North Jefferson Street, Perry, Florida 32347 in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Taylor County, Florida, to wit:

All of the Southeast 1/4 of Southwest 1/4 of Section 9, Township 4 South, Range 7 East, Taylor County, Florida, except the East 1/2 of East 1/2 of said Forty; and proceed from the Northeast corner of the Southwest 1/4 of Southwest 1/4 of Section 9, Township 4 South, Range 7 East 4 chains and no links in a Westerly direction; then proceed 20 chains and no links in a Southerly direction; then 4 chains and no links in an Easterly direction; then North 20 chains and no links back to the Point of Beginning.

Property Address: 3567 Freeman Courtney Road, Perry, FL 32347 pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of

the date of the Lis Pendens must file a claim before the clerk reports the surplus as unclaimed.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. For all other ADA accommodation requests please contact: Carrina Cooper, Court Administration, 173 NE Hernando Avenue, Room 408, Lake City, Florida 32055, Phone: 386-758-2163, Email: ADAMail@jud3.flcourts.org. *Contact Court Administration 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 impaired call 711.

WITNESS my hand and official seal of this Honorable Court this 28th day of April, 2025.

Gary Knowles
Clerk of the Circuit Court
By: Kathryn Lago
DEPUTY CLERK

NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN, THAT THE TAYLOR COUNTY BOARD OF COMMISSIONERS AND THE LOCAL COORDINATING BOARD FOR THE TRANSPORTATION DISADVANTAGED WILL HOLD A PUBLIC HEARING MONDAY, MAY 5, 2025 AT 6:05 P.M. OR AS SOON

THEREAFTER AS POSSIBLE TO UPDATE THE PUBLIC AND RECEIVE INPUT AS TO THE STATUS OF THE LOCAL TRANSPORTATION DISADVANTAGED PROGRAM. IF YOU ARE A PERSON WITH A DISABILITY WHO REQUIRES ACCOMODATIONS TO PARTICIPATE IN THE MEETING, YOU ARE ENTITLED, AT NO COST TO YOU, THE PROVISION OF CERTAIN ASSISTANCE. INDIVIDUALS WITH A DISABILITY WHO REQUIRE ASSISTANCE SHOULD CONTACT THE COUNTY ADMINISTRATOR'S OFFICE AT 850-838-3500 EXT. 107 WITHIN THREE WORKING DAYS OF THIS NOTICE.

ALL MEMBERS OF THE PUBLIC ARE WELCOME TO ATTEND. NOTICE IS FURTHER HEREBY GIVEN PURSUANT TO FLORIDA STATUTE 286.0105, THAT ANY PERSON OR PERSONS DECIDING TO APPEAL ANY MATTER CONSIDERED AT THIS MEETING WILL NEED A RECORD OF THE HEARING AND MAY NEED TO ENSURE THAT A VERBATIM RECORD OF THE PROCEEDINGS IS MADE, WHICH RECORD INCLUDES THE TESTIMONY AND EVIDENCE UPON WHICH THE APPEAL IS TO BE BASED.

THE PUBLIC HEARING WILL BE HELD AT THE TAYLOR COUNTY BOARD OF COMMISSIONERS MEETING ROOM, 201 E. GREEN STREET, PERRY, FLORIDA 32347.

ALL PERSONS INTERESTED IN THIS MATTER SHOULD BE GOVERNED BY THIS PUBLIC NOTICE ADDITIONAL INFORMATION MAY BE OBTAINED FROM: JAMI EVANS, GRANTS COORDINATOR (850) 838-3553 or at jevans@taylorcountygov.com. TAYLOR COUNTY BOARD OF COUNTY COMMISSIONERS TAYLOR COUNTY, FLORIDA



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