

FINANCIAL FOCUS

Don't lose track of financial accounts



By Cory Taylor

People lose track of their money for a variety of reasons: They change jobs and forget about their retirement accounts; they move and leave no forwarding address; they change names and don't notify former employers; or their employers go out of business or merge with another company. Whatever the reason, losing tabs on accounts that could be worth thousands of dollars is never a good thing. What can you do to avoid suffering this type of loss? Here are a few suggestions:

- Maintain good records**
Keep records of all your financial, investment and retirement accounts — and let a family member know where these records are kept.
- Keep a manageable number**

- of financial accounts**
The fewer bank and brokerage accounts you have, the easier it will be to keep track of everything. You might even want to consolidate accounts when possible.
- Report your change of address**
Whenever you move, contact your financial services providers and any former employers with whom you may have retirement accounts.
- Report name changes**
If you change your name notify new and old 401(k) plan administrators, banks, brokerages and any other institution connected to your money.
- Manage retirement accounts when you change jobs**
If you leave your job, you

- might be able to leave your 401(k) behind with your old employer. But if you do, keep track of it. On the other hand, you could roll your old plan into your new employer's plan or into an IRA.
- Inform your financial professional about all your accounts**
If you work with a financial professional, they can help you track your accounts, so inform them of all past and present IRAs and 401(k)s or similar employer-sponsored plans. So far, we've looked at ways you can prevent losing track of financial accounts. But can you do anything if you suspect you've already left some money behind? If you think you've lost tabs on an IRA, you can check old tax returns and bank

statements to help you track your contributions and find the name of the financial provider that held your account. If it's a 401(k), you can contact your old employer's plan administrator. You can get some help from other sources, too. The Department of Labor recently launched a retirement savings lost-and-found database (lostandfound.dol.gov) that can help you find pension or 401(k) plans connected to your Social Security number. For a stray IRA, you can check unclaimed.org, the website of the National Association of Unclaimed Property Administrators. And for various other sources of money — including uncashed checks from corporations and financial institutions,

inactive brokerage accounts and unclaimed safe deposit boxes — you can check MissingMoney.com, the unclaimed property website of the National Association of State Treasurers. These sites offer no guarantees of finding your lost or missing accounts or other sources of money, so you still may have to do your own sleuthing. But as the old saying goes, "an ounce of prevention is worth a pound of cure" — which, in this case, means you'll help yourself greatly by tracking your accounts from beginning to end. *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.*

Councilman Brynes gave Hart the highest marks

HART
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historical downtown district, street resurfacing and fire department over the past two years by pursuing more than \$40 million through nearly 40 different grant-funded projects from a variety of state, federal and private agencies. Under Hart's direction, the City of Perry has been awarded more than \$15 million in grant funding over the past 12 months and is seeking more than \$35 million more to address needs ranging from fire protection and water and sewer utilities to economic development. "Reflecting back on the past year, I am most proud of the collective achievements we've made as a city, thanks to the dedication and vision of so many," Hart said this week. "If I had to highlight a few key accomplishments, I would start with my team — our city's leadership. Of the seven leadership roles, six have started that position since I was hired. Their commitment to Perry's future and their understanding of our shared goals have truly energized our organization. "I am also deeply grateful for the trust and support of our City Council. Their confidence in our direction has empowered us to pursue new opportunities, such as securing a lobbyist to amplify our voice at the state level — an achievement that wouldn't have been possible without their belief in what we can accomplish together," Hart stated. "Another milestone

this past year is the city successfully contracting with three highly-ranked engineering firms. These teams are working tirelessly behind the scenes to help us secure funding, develop robust asset strategies and ensure our infrastructure is positioned for long-term success. Their expertise will pay dividends for years to come," Hart said. "Perhaps most important, however, are the strong relationships we've built and the spirit of collaboration across all our partners. From Taylor County and agencies like the TCDA, the Chamber of Commerce, Florida Department of Environmental Protection (FDEP), Florida Department of Transportation (FDOT), Southeast Rural Community Assistance Project (SERCAP), Florida Rural Water Association (FRWA), the Florida League of Cities, Florida Commerce, North Florida Economic Development Partnership (NFEDP), Florida Gas Utility (FGU), Suwannee River Water Management District (SRWMD), North Central Florida Regional Planning Council (NCFRPC), Duke Energy, Doctors' Memorial Hospital (DMH), Senator Corey Simon and Representative Jason Shoaf — everyone is working for the benefit of Perry. "I'm sure I may have missed a name or two, but every partner has been invaluable, always ready to lend a hand when we have needed it," Hart added. "Ultimately, these accomplishments are not mine alone — they are the result of teamwork, trust and a shared commitment

to making Perry the place we can be proud to call home." City Councilman Bill Brynes -- who previously served as city manager for nearly 20 years — gave Hart the highest marks (5.125 average). Brynes scored Hart as "Outstanding" (6) or "Excellent" (5) in all categories except "Financial Management" and "Communication," where he rated Hart "Very Good" (4). Under "Financial Management," Brynes wrote, "Will improve as quality of staff improves," and under "Communication," he added, "Needs improvement with council." Under "City Council Relations," Brynes rated Hart a 5 ("Excellent"), but commented, "You and I have agreed to my participating in tasks. You and I may participate in the task early on, but then I am left out in the cold." Mayor Ward Ketring gave Hart the second-highest marks (5.0 avg.), giving him "Excellent" (5) marks in all but two categories — "Organizational Management" (6.0) and "Communication" (4.0). Councilwoman Diane Landry rated Hart a 4.25 overall, including a 5 ("Excellent") in four of eight categories, a 4 ("Very Good") in two categories and a 3 in two categories (City Council Relations and Communication). Under "Relations with the Council," Landry rated Hart as "Good," but added, "Keep us informed. Example: The decision to not participate in the

state DOGE review was basically made privately and then we had to answer to the public for it. It could have been explained in more detail (i.e too costly to furnish all the info, our budget was balanced, we got a good audit report, etc.). Without the info, the public assumes we have something to hide." Under "Community Relations," Landry commented, "You are doing a good job of selling the city to others," and under "Leadership," Landry stated, "Thank you for your leadership and foresight." Councilwoman Venita Woodfaulk scored Hart as a 4.125 overall, including a 4 ("Very Good") in all categories except one (Community Relations), in which she graded Hart a 5 ("Excellent"). Councilwoman Shirlie Hampton rated Hart as "Very Good" (4) in all areas. In response to the question, "What do you think has been the City Manager's most positive performance result in the last year?" councilmembers responded with the following comments: Hampton: "Mr. Hart has secured grants to beautify those areas that were destroyed by the back-to-back devastation of the hurricanes this community faced. He secured a grant to enhance and remove asbestos from lines to ensure the city will be prepared to offer the needed services once an employer chooses these sites. He is working with the Chamber of Commerce, TCDA, Duke Energy and other community leaders to

solicit new businesses for the City of Perry and Taylor County." Ketring: "John continues to lead the city through the rebuilding effort of all the physical and financial events (hurricanes and large employer shutdowns). John also continues to maintain and build a great team of people to serve the citizens of Perry." Landry: "Dealing with the mill closure, keeping a positive outlook, continuing to seek solutions, even though 'we've never done that before' and making common-sense decisions." Woodfaulk: "His positive attitude with the closure of the mill. He showed a great example of what it takes to pull a community together as a whole. John is always looking for a solution." Brynes: "John, most evaluations, as I have said, do have a highest performance standard, such as an outstanding performance rating. Most evaluators will say, 'I cannot give you outstanding because no one is outstanding, however, they cannot tell you how to achieve outstanding. In management of the organization, there are six tasks to be evaluated independently, as one may be a six in one task and a one in another task. This results in an unfair evaluation. I continue to feel this way. Again, you are evaluated every two weeks by me and at a minimum every day by the public, whether negative or positive. Also, in my opinion, the evaluation is overrated and has little or no value in the employment world.

In the interview process, you stated your interest in being city manager was to serve the citizens and the employees, and this is what I have seen you doing in the past two years." Responding to the question: "In what areas has the City Manager had the greatest positive influence in his role as City Manager?" councilmembers responded with the following: Hampton wrote: "Mr. Hart's belief in creating a workplace that prioritizes employee well-being has had an impact on production and a happier workforce. His strong desire to repair and update that he deemed necessary and putting in the work to secure grants for needed capital outlay is an asset to this community." Ketring stated, "Again, John has worked on morale building with his team, and from what I can see, he's done well. He continues to balance the budget, despite the financial challenges. Also, the city is progressing with upgrading technology and the city's online presence." Landry wrote, "Leading, choosing and guiding personnel. Employee morale is much improved." Woodfaulk said, "Very good leadership skills. Talks with staff and takes their thoughts and ideas into consideration." At the city's most recent May 27 meeting, Hart handed out the final two evaluations (from Brynes and Woodfaulk) to the rest of the council. "Looks like a pretty good evaluation to me," Ketring said. "Personally, I think you are doing a great job all the way around."

LEGALS

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IN THE 3rd JUDICIAL CIRCUIT COURT IN AND FOR TAYLOR COUNTY, FLORIDA
Case No. 25-117CA
21ST MORTGAGE CORPORATION, Plaintiff, vs.
ANY UNKNOWN PARTY WHO MAY CLAIM AS HEIR, DEVISEE, GRANTEE, ASSIGNEE, LIENOR, CREDITOR, TRUSTEE, OR OTHER CLAIMANT, BY, THROUGH, UNDER OR AGAINST LANE C. SADLER and UNKNOWN TENANT, Defendant.
NOTICE OF ACTION
TO: ANY UNKNOWN PARTY WHO MAY CLAIM AS HEIR, DEVISEE, GRANTEE, ASSIGNEE, LIENOR, CREDITOR, TRUSTEE, OR OTHER CLAIMANT, BY, THROUGH, UNDER OR AGAINST LANE C. SADLER last known address, 2299 Golf Course Road, Perry, FL 32348.
Notice is hereby given to ANY UNKNOWN PARTY WHO MAY CLAIM AS HEIR, DEVISEE, GRANTEE, ASSIGNEE, LIENOR, CREDITOR, TRUSTEE, OR OTHER CLAIMANT, BY, THROUGH, UNDER OR AGAINST LANE C. SADLER that an action of foreclosure on the following property in Taylor County, Florida:
Legal: COMMENCE AT THE NORTHWEST (NW) CORNER OF THE SOUTHEAST ONE-QUARTER (SE 1/4) OF THE NORTHWEST ONE-QUARTER (NW 1/4) OF SECTION 34, TOWNSHIP 4 SOUTH, RANGE 7 EAST, TAYLOR COUNTY, FLORIDA, THENCE RUN SOUTH 89 DEGREES 41 MINUTES 29 SECONDS EAST, 1357.16 FEET TO THE NORTHEAST (NE) CORNER OF THE SOUTHEAST

ONE-QUARTER (SE 1/4) OF THE NORTHWEST ONE-QUARTER (NW 1/4) OF SAID SECTION 34 FOR THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 89 DEGREES 41 MINUTES 29 SECONDS EAST, 194.83 FEET; THENCE RUN SOUTH 07 DEGREES 27 MINUTES 44 SECONDS EAST, 388.30 FEET; THENCE RUN SOUTH 89 DEGREES 56 MINUTES 49 SECONDS WEST, 225.84 FEET; THENCE RUN NORTH 07 DEGREES 27 MINUTES 44 SECONDS WEST, 389.74 FEET; THENCE RUN SOUTH 89 DEGREES 41 MINUTES 29 SECONDS EAST, 31.19 FEET TO THE POINT OF BEGINNING. ALSO TOGETHER WITH AND SUBJECT TO A 60 FEET WIDE EASEMENT FOR INGRESS AND EGRESS, THE CENTER LINE BEING DESCRIBED AS FOLLOWS: COMMENCE AT THE NORTHWEST (NW) CORNER OF THE SOUTHEAST ONE-QUARTER (SE 1/4) OF THE NORTHWEST ONE-QUARTER (NW 1/4) OF SECTION 34, TOWNSHIP 4 SOUTH, RANGE 7 EAST, TAYLOR COUNTY, FLORIDA, THENCE RUN SOUTH 89 DEGREES 41 MINUTES 29 SECONDS EAST, ALONG THE FORTY ACRE LINE, 1357.16 FEET TO THE NORTHEAST (NE) CORNER OF THE SOUTHEAST ONE-QUARTER (SE 1/4) OF THE NORTHWEST ONE-QUARTER (NW 1/4) OF SAID SECTION 34; THENCE CONTINUE SOUTH 89 DEGREES 41 MINUTES 29 SECONDS EAST, 900.63 FEET; THENCE RUN SOUTH 01 DEGREES 21 MINUTES 07 SECONDS WEST, 210.00 FEET; THENCE RUN SOUTH 89 DEGREES 41 MINUTES 29 SECONDS EAST, 420.00 FEET TO THE WESTERLY RIGHT-OF-WAY

LINE OF GOLF COURSE ROAD; THENCE RUN SOUTH 01 DEGREES 21 MINUTES 07 SECONDS WEST, ALONG SAID RIGHT-OF-WAY LINE, 168.06 FEET FOR THE POINT OF BEGINNING; THENCE SOUTH 89 DEGREES 56 MINUTES 49 SECONDS WEST, 1292.27 FEET TO THE TERMINUS OF SAID EASEMENT. TOGETHER WITH A 2014 LIVE OAK 76x26 MODEL MANUFACTURED HOME, BEARING SERIAL NOS.: LOHGA11314610A AND LOHGA11314610B. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Leslie S. White, Esquire, the Plaintiff's attorney, whose address is, 420 S. Orange Avenue, Suite 700, P.O. Box 2346, Orlando, Florida 32802-2346. 30 days from the first date of publication on June 4, 2025, and file the original with the clerk of the court either before service on the Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint or petition. DATED ON May 29, 2025. Gary Knowles County Clerk of Circuit Court By: Kathryn Lago Deputy Clerk
NOTICE OF INTENT:
Pending Board Approval, North Florida College intends to designate the Dean of Workforce and Economic Initiatives position for inclusion into the Senior Management Service Class of the Florida Retirement System. Any questions or concerns should be

addressed to the Employee Services Office at 325 NW Turner Davis Drive, Madison FL 32340 or call 850-973-9448.
PUBLIC NOTICE
RFQ-NFC-01-2025
REQUEST FOR QUALIFICATIONS FOR CONSTRUCTION PROJECT CONTRACTOR PRE-QUALIFICATION
North Florida College (NFC) invites General Contractors to apply for pre-qualification in order to be eligible to bid on the construction of an approximately 5,435 sq. ft. Innovative Community Access & Networking (ICAN) Center on the Madison Campus of NFC. To be considered, qualification statements must be submitted as prescribed in the RFQ-NFC-01-2025 Specifications Document available for download from the NFC website at <https://www.nfc.edu/about/procurement-and-contracts/index.php>. Send responses, identified on outside with General Contractor Name & RFQ-NFC-01-2025, to NFC, Attn: T. Coody, Bldg. 3, RM. 19, 325 NW Turner Davis Dr., Madison, FL 32340. **Response deadline to NFC is July 1, 2025, by 10:00 a.m. EDT.** Emailed, faxed, conditional, late and responses delivered to the wrong location will not be considered. Later that same day, NFC will hold a public meeting in Bldg. 9, Rm. 20 at 10:30 a.m. during which a committee will evaluate responses received by the deadline and prepare a list of pre-qualified General Contractors who will be invited to bid on constructing the ICAN Center.

Notice of intent to award pre-qualified general contractor status will be posted on July 2 on the NFC web page. Delivery method for the bid when issued is hard bid. This is a federally grant funded construction project with commencement of construction expected in August 2025. NFC reserves the right to reject any or all responses to this RFQ, to waive any informalities in regards thereto, and to accept only the responses which are in the best interest of the College. In accordance with the ADA, any person requiring special accommodation to attend a public meeting is asked to advise NFC at least 3 days prior to the meeting. Direct all questions related to the RFQ in writing via email to procurement@nfc.edu.
STATE OF FLORIDA
DEPARTMENT OF ENVIRONMENTAL PROTECTION
NOTICE OF APPLICATION
The Department announces receipt of an environmental resource permit application (File No. MMR_450437-002) from SRM Materials, LLC., to construct an approximately 741.3-acre stormwater management system for a new limestone mining operation in Taylor County. The proposed project includes approximately 183.77-acres of other surface water impacts. The site is located North of US Highway 98 approximately 12 miles West of Perry, Florida in Taylor County. Sections 5, 6, 7, 8, 17, 18, Township 4 South, Range 6 East. The Project is within the watershed of the Econfina River, Class III waters. Taylor County. The application is being processed and is available at: [\[dep.state.fl.us:443/Oculus/servlet?shell?command=getEntity&\\[guid=26.115405.1\\]&\\[profile=Permitting_Authorization\\]\]\(https://depdems.dep.state.fl.us:443/Oculus/servlet?shell?command=getEntity&\[guid=26.115405.1\]&\[profile=Permitting_Authorization\]\), or by contacting the Department at \[MiningAndMitigation@dep.state.fl.us\]\(mailto:MiningAndMitigation@dep.state.fl.us\), \(850\)245-7569. Any comments or objections should be filed in writing with the Department at this address. Comments or objections should be submitted as soon as possible to ensure that there is adequate time for them to be considered in the Department decision on the application.
SEEKING BOARD MEMBER
The City of Perry Fire Pension Board is seeking a dedicated individual to fill an open position. If you are interested in serving your community and have a passion for supporting our firefighters, please consider applying! Requirements: Must live in the City limits. Commitment to attend quarterly board meetings. How to Apply: Contact City Hall at \(850\) 584-7161 option 4, for more details. Join us in making a difference for our local heroes!
INTENT TO GRANT A LEASE
Pursuant to Section 373.093, Florida Statutes, the Suwannee River Water Management District \("District"\) gives notice of its intention to grant a lease of approximately 1.00 acre of the Steinhatchee Falls Tract in Taylor County, Florida to operate as apiary sites. The property is anticipated to be leased July 8, 2025 at approximately 9:00 am at District Headquarters, 9225 CR 49, Live Oak, Florida 32060.](https://depdems.</p>
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