

# FINANCIAL FOCUS



## How to cope with market volatility



By Cory Taylor

to “buy low and sell high” — that is, they seek to buy stocks when they feel prices have bottomed out and they sell stocks when they think the market has reached a high point. In theory, this is a great idea, but in practice, it’s essentially impossible, because no one can really predict market highs and lows.

Rather than trying to anticipate highs and lows, your best strategy for coping with the price fluctuations of the financial markets is to diversify your investment portfolio by owning a mix of stocks, bonds and other types of securities.

Different types of financial assets can move in different directions at any given time — so, for example, stocks

may be up while bonds are down, or vice versa. If you only owned one of these types of assets, and the market for that asset class was down, your portfolio could take a bigger hit than if you owned a variety of asset types.

And you can further diversify within individual asset categories. Stocks can be domestic or international, large-company or small-company — and these groupings can also move in different directions at the same time, depending on various market forces.

As for bonds, they too don’t always move in a uniform direction, or at least with the same intensity — for instance, when interest rates rise, bond prices tend to fall,

but longer-term bonds may fall more than shorter-term ones, which are closer to maturity with fewer interest payments remaining.

Conversely, when rates are falling, longer-term bonds may be more attractive because they lock in higher yields for a longer time. Consequently, one diversification technique for bonds is to build a “ladder” containing bonds of varying maturities.

Some investments, by their nature, are already somewhat diversified. A mutual fund can contain dozens, or even hundreds, of stocks, or a mixture of stocks and bonds. And different mutual funds may have different investment objectives — some focus

more on growth, while others are more income-oriented — so, further diversification can be achieved by owning a mix of funds.

Furthermore, some investors achieve even greater diversification by owning alternative investments, such as real estate, commodities and cryptocurrencies, although these vehicles themselves are often more volatile than those in more traditional investment categories.

While a diversified portfolio is important for every investor, your exact level of diversification — the percentages of your portfolio devoted to stocks, bonds and other securities — will depend on your individual risk tolerance, time horizon

and financial goals. You may want to consult with a financial professional about creating the diversified investment mix that’s right for your needs.

Ultimately, while diversification can’t guarantee profits or protect against all losses, it can help you reduce some of the risks associated with investing and better prepare you to deal with the inevitable volatility of the financial markets — two key benefits that can help you over the many years you’ll spend as an investor.

*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.*

## District advertising for assistant principal

### PRINCIPAL

Continued from page 1

applicants for the position, Director of Personnel Kiki Bell said.

She will bring 24 years of educational experience to the position.

Gray holds a master’s degree in education

leadership and a bachelor’s degree in elementary education, as well as a school principal certification, and certifications in educational leadership and elementary education.

She has spent her entire career with the Taylor County School District at TCPS, teaching from 2001

to 2019.

She served as dean of students for both the primary and elementary schools from 2017-19, before being appointed to her current position as assistant principal in July 2019.

The recommendation from Wentworth for Gray

as TCPS principal is listed among the roster of principals and school site personnel slated to be re-appointed for the upcoming 2025-26 school year, including:

- James Bray, Steinhatchee School principal.
- Rachel Poppell, Taylor County Elementary School

(TCES) principal.

- Jennifer Amman, TCES assistant principal.
- Kasey Roberts, Taylor County Middle School (TCMS) principal.
- Monica Whiddon, TCMS assistant principal.
- Chuck Finley, Taylor County High School (TCHS) principal.

- Shelbi McCall, Big Bend Technical College (BBTC) director.
- Kristina Bray, BBTC assistant director.
- Jesse Braswell, district athletic director.

The district is currently advertising for an assistant principal at TCPS to serve alongside Gray.

## What do you do if someone is overdosing?

### NARCAN

Continued from page 1

- Choking or gurgling sounds,
- Cold or clammy skin,
- Discolored skin, especially lips and nails,
- Limp body.

**What to Do if You Think Someone is Overdosing**

If you suspect someone has overdosed, call 911 immediately.

Administer naloxone (Narcan) if available, lay the person on their side to prevent choking and try to keep them awake and breathing until emergency assistance arrives.

**What is the HEROS Program?**

The Florida Department of Health’s Helping Emergency Responders Obtain Support (HEROS) program provides naloxone

to emergency response agencies throughout the state. Any Florida agency that employs licensed emergency responders may apply to the HEROS program.

**If You or a Loved One Need Help**

The Coordinated Opioid Recovery (CORE) Network is the first of its kind in the U.S. and aims to eliminate the stigma of addiction and

recovery. Florida residents battling with addiction can utilize the CORE Network for stabilization and to receive medication assisted treatment from a network of specialized medical experts that will help guide them on a sustained pathway to healthy success.

Spearheaded by First Lady Casey DeSantis, “The Facts. Your Future.” campaign focuses on supporting students statewide to ensure they receive prevention instruction and encouragement to protect and maintain their health, avoid substance misuse and discourage risky behaviors so they can thrive and flourish for life.

This campaign is an interactive approach to ensure students are informed and can make safe decisions as they grow.

A public health and safety alert was also deployed by the Florida Department of Health on July 8, 2022, to ensure Floridians remain vigilant of the signs of overdose. Poster materials are available at the local DOH-Taylor office.

## Repairs also completed at Steinhatchee fire station

### LIBRARY

Continued from page 2

**(Station):** Northwest corner in living room showed signs of water intrusion and appeared to be from storm surge. The carpet was wet, as well as some of the wood paneling about a foot or so up. No signs of water damage to the ceiling throughout the

building. The exterior of the building showed signs of moisture about a foot up from the bottom of the floor. Approximately 120 feet of vinyl skirting was damaged. The roof appeared to be okay. Estimated cost: \$20,000 to \$100,000.

- **Fire Station Storage Building:** Moderate damage to building. The garage door was severely damaged.

Several wall panels were damaged. The building needed to be cleaned of all debris and mud from storm surge. The roof was okay and intact. Estimated cost: \$20,000 to \$100,000.

- **Steinhatchee Community Center playground:** No visible structural damage to playground. The entire canvas cover was damaged.

Estimated cost: \$20,000 to \$100,000.

- **Steinhatchee EMS and Fire Station Staff Office:** No obvious damage to the exterior of the building. There were signs of water intrusion on the drywall ceiling and ceiling tiles. Estimated cost: Under \$20,000.
- **Garage building:** The lean-to attached to the

building was dislodged and re-located approximately 100 feet to the northwest. The main structure of the garage had roof panel damage to approximately two-thirds of the panels along the south side of the roof. Several full-thickness punctures were present in the south wall sheet metal. Estimated cost: \$20,000 to \$100,000.

According to Pemberton, all of those repairs have been completed through the turnkey agreement.

The county commission has approved several other turnkey agreements with FMIT for damages related to Helene, including one for the county’s recycling building and another for the county courthouse, where work is ongoing.

## LEGALS

(Continued from page 9)

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

**NOTICE OF APPLICATION FOR TAX DEED TDA 25-013**

NOTICE IS HEREBY GIVEN, that FIG 20, 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 201  
Year of Issuance 2023  
Description of Property:  
Parcel Number: R02774-150  
Described as: LEG 0004.18 ACRES - FORTNER URS - LOTS 4 & 5 DESC AS COM SW COR OF - SE 1/4 OF SW 1/4 E 658.23 FT N - 122.48 FT N57D10M44SW 340.25 FT TO - CUL DE SAC RAD 50 FT NWLY 161.23 FT - W 279.12 FT S 328.48 FT TO POB - OR 610-826 DC OR 828-438 OR 832-953 SECTION 15 TOWNSHIP 04 RANGE 07  
Name in which assessed: Robert & Juliet Williams  
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 14th day of July, 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 6th day of June, 2025.  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

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Taylor County, Florida

**NOTICE OF APPLICATION FOR TAX DEED TDA 25-012**

NOTICE IS HEREBY GIVEN, that FIG 20, 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 1096  
Year of Issuance 2023  
Description of Property:  
Parcel Number: R09319-000  
Described as: LEG 0000.70 ACRES - COM NW COR OF SE 1/4 OF NW 1/4 E - 304.5 FT TO E RW SW 19 SE ALG RW - 970 FT FOR POB N60DE 219 FT TO W RW - RR SE ALG RW 159.7 FT S72DW 188.36 - FT NW ALG RW 120 FT TO POB - OR 548-962 - OR 812-485 SECTION 10 TOWNSHIP 07 RANGE 09  
Name in which assessed: Adam I. Orenstein  
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 14th day of July, 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. \*\*  
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Name in which assessed: Robert & Juliet Williams  
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 14th day of July, 2025 at 11:00 a.m.  
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Dated this 6th day of June, 2025.  
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Parcel Number: R04558-000  
Described as: LEG 0000.46 ACRES - TIPPETT SUB - LOTS 4-5-6 & 7 BLK 1 - OR 211-500 DC 619-437  
OR 765-960 OR 622-131 OR 808-410 OR 847-484 SECTION 25 TOWNSHIP 04 RANGE 07  
Name in which assessed: Doneda Shoffner  
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 14th day of July, 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 6th day of June, 2025.  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

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Dated this 6th day of June, 2025.  
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Name in which assessed: Adam I. Orenstein  
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 14th day of July, 2025 at 11:00 a.m.  
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Certificate Number 120  
Year of Issuance 2023  
Description of Property:  
Parcel Number: R02156-000  
Described as: LEG 0002.65 ACRES - COM SE COR OF SE 1/4 OF NE 1/4 RUN - W 660 FT N 50 FT TO N RW SR 361 FOR - POB TH W 472 FT TO E RW CO RD TH - NW ALG RD 88.5 FT TH S 89D 59M 32S - E 136.45 FT N 00D 00M 23S E 210 FT - S 89D 59M 32S E 386.64 FT S 280 FT - TO POB OR 685-457 OR 837-481 OR 692 PG 681 SECTION 04 TOWNSHIP 04 RANGE 07  
Name in which assessed: Brittany J. Faircloth  
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 14th day of July, 2025 at 11:00 a.m.  
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Certificate Number 624  
Year of Issuance 2023  
Description of Property:  
Parcel Number: R05607-000  
Described as: LEG 0002.24 ACRES - COM NW COR OF SW 1/4 OF SE 1/4 TH S - 420 FT FOR POB E 260 FT S 210 FT W - 50 FT S 210 FT W 210 FT N 420 FT TO - POB - OR 512-909 SECTION 27 TOWNSHIP 04 RANGE 07  
Name in which assessed: Michael K. Pillow  
Said property being in the County of Taylor, State of Florida.

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Name in which assessed: Michael K. Pillow  
Said property being in the County of Taylor, State of Florida.

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Certificate Number 367  
Year of Issuance 2023  
Description of Property:  
Parcel Number: R04113-070  
Described as: LEG 0000.20 ACRES - BLAIR-HINELY ADD - LOT 7 & W 1/2 LOT 8 BLK 7 - OR 604- 576 DC OR 773-460 OR 848-870 OR 896-937 SECTION 24 TOWNSHIP 04 RANGE 07  
Name in which assessed: Tyeon Fiffia  
Said property being in the County of Taylor, State of Florida.  
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Certificate Number 416  
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Description of Property:

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