

FINANCIAL FOCUS



Steps to take before — and after — a divorce



By Cory Taylor

- **Determine how you'll cover the cost of the divorce.** To meet the costs of a divorce, which can be tens of thousands dollars, you may need to tap in to your income stream and savings accounts, or even explore alternative options, such as borrowing from your retirement plan, if it's allowed by a divorce court judge.
- **Create a budget.** You may want to build a temporary budget. Your divorce attorney can advise you on how long your separation period may last in a contested case.
- **Start building separate bank and brokerage accounts.** Consult with your divorce attorney on ways to establish independent bank and brokerage accounts without harming your spouse.

- **Understand your retirement benefits.** Know the value of your and your spouse's 401(k) or similar plans, IRAs, pensions, stock options and other employer benefits. Also, you might need to negotiate the splitting of retirement benefits through a qualified domestic relations order (QDRO). A tax professional and a financial advisor can help you understand how different QDRO proposals can affect your retirement goals.

After the divorce is final ...

- **Finish building your separate financial accounts.** You may want to close any joint accounts or credit cards, change online access to financial accounts, remove your name from bills for which you are no longer responsible

and complete any agreed-upon asset transfers, such as dividing retirement assets.

- **Create a new budget.** You can now create a longer-term budget, incorporating any spouse or child support you receive as income. You may also need to adjust your spending to reflect items in the divorce agreement, such as expenses now covered by your former spouse and court-ordered responsibilities for paying college education expenses for dependent children and possibly the attorneys' fees for a former spouse.
- **Review your protection plans.** You may need to review your life, homeowners and auto insurance policies. And if you were covered under your spouse's health insurance

plan, you may want to apply for COBRA to stay on that plan up to 36 months or switch to your own employer's plan, if available. If you don't have access to an employer's health insurance, you may want to explore a marketplace plan from the Affordable Care Act or contact a health insurance broker.

- **Review your estate plans.** To reflect your new marital status, you may need to work with your legal professional to change some of your estate-planning documents, such as a will, living trust, advanced health care directive or power of attorney. Also, review the beneficiary designations on life insurance policies, IRAs, annuities and investment accounts, as these designations can likely

supersede instructions on your will or trust.

- **See your tax professional.** You may need to consult with your tax professional on issues such as changing your tax return filing status, claiming a child as a dependent and dealing with tax implications of assets received in the divorce.

Going through a divorce is not easy — but by taking the appropriate steps before and after the divorce is finalized, you can at least help put yourself in a more secure and stable financial position to begin the next phase of your life.

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.

Schools get \$3 million; county awarded \$\$\$ for public safety complex; city to receive meters, repaving funds

VETO
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4 p.m. the official veto list was released, with all nine of Taylor County's projects surviving the chopping block.

Overall, the governor vetoed \$1.35 billion from the budget, including \$567 million in line-item projects and programs, as well as \$750 million that was to be transferred from general revenues to the state's budget stabilization fund.

As for the local

allocations included in the budget, the Taylor County School District is designated to receive \$3 million in "hurricane relief" funds.

Meanwhile, Taylor County was allocated \$6.75 million for a proposed public safety complex, \$754,000 for the Taylor County Courthouse air handler and duct replacement project and \$1 million to replace the Keaton Beach Fire Station.

As for the City of Perry, its allocations in the final

budget included \$2.6 million for automatic water and gas meters, \$242,663 for Bishop Boulevard repaving, \$163,892 for Duval Street repaving, \$170,075 for Willow Street repaving and \$300,000 for planning and design of a new City of Perry Fire Station.

In addition to local governments, the state budget also includes \$175,000 for Big Bend Hospice to fund "rural access to quality bereavement care."

State Tax Cuts

The state budget includes \$2 billion in tax relief focused on permanently repealing the business rent tax, renewing and expanding several sales tax holidays and providing additional tax holidays.

State officials project \$428 million in savings through several sales tax holidays, including:

- A permanent "Back-to-School" sales tax holiday every August, which includes clothing under \$100, school supplies under

\$50, learning aids under \$30 and personal computers under \$1,500;

- A permanent sales tax exemption on event tickets, state park admissions, life jackets, sunscreen, bike helmets and insect repellent;
- Permanent sales tax exemptions for disaster preparedness items, including batteries, portable generators, tarps, gas cans, tie-down kits, smoke detectors and carbon monoxide detectors;
- A "Second Amendment"

sales tax holiday from Sept. 8 through Dec. 31, 2025, providing relief on purchases of bows, firearms, ammunition, tents, sleeping bags, camping stoves, fishing rods and reels, tackle boxes, bait and tackle.

The budget includes a data center exemption extension, modifying and extending an existing exemption from sales tax for purchases related to data center construction, maintenance, power and operations.

July 4th
events & activities

Limit ultra-processed foods, 'eat the rainbow' in veggies & fruits

GUT HEALTH
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energy and even skin issues can arise.

Fortunately, many summer foods can help restore and maintain a healthy gut naturally.

Top Summer Foods to Feed Your Gut

1. **Fermented Favorites:** Yogurt, kefir, sauerkraut, kimchi and kombucha are all fermented foods that introduce beneficial bacteria, or probiotics, into the digestive tract.
2. **Fiber-Filled Fruits and Veggies:** Summer produce like berries, peaches, watermelon, corn, zucchini and cucumbers are rich in fiber, which feeds the good bacteria in your gut.

Fiber also helps regulate

digestion and prevent constipation.

3. **Leafy Greens and Herbs:** Spinach, arugula, basil and mint are more than just flavorful, they're full of prebiotics, the plant fibers that nourish probiotics.
4. **Hydrating Choices:** Staying hydrated is key to keeping digestion smooth. Cucumbers, melons, citrus fruits and tomatoes are high in water content and help keep things moving in your digestive system.
5. **Whole Grains:** Switch to whole grain versions of summer staples like sandwich buns, pasta salads or even corn on the cob. These grains contain both soluble and insoluble fiber, which is important for gut motility and microbial diversity.

Tips for a Gut-Friendly Summer

- **Eat the rainbow:** Different colors of fruits and vegetables offer a variety of nutrients and plant compounds that benefit the gut.
- **Limit ultra-processed foods:** Packaged snacks and sugary drinks can throw off the balance of gut bacteria.
- **Stay active:** Regular movement supports digestion and stimulates the intestines.
- **Relax and enjoy meals:** Stress can impact digestion, so take time to savor meals and eat mindfully.

Caring for your gut doesn't have to mean a strict diet or expensive supplements. Simply incorporating more seasonal, fresh, whole foods into your summer meals can make a big difference. Your gut will thank you and so will your overall health.

Fireworks in Steinhatchee Friday, July 4

Celebrate the 4th of July this Friday, July 4, with food, fireworks and more at Steinhatchee Community Center.

Live entertainment will begin at 3 p.m. and continue until a fireworks show lights the skies over the river "at dark."

There will also be face painting, arts and crafts vendors, food trucks and the famous annual "Mullet Toss."

The event is being coordinated by the Steinhatchee River Chamber of Commerce.

Independence Day celebration Saturday, July 5

Perry will celebrate Independence Day on Saturday, July 5, at Rosehead Park with live music, food trucks and fireworks.

Activities will begin at 4 p.m., with live music

at 5 p.m. and fireworks at 8:30 p.m.

There will also be food trucks, vendors and more.

Admission is free.

HANDS-ON
HOMESTEADING
Back to the Basics

Registration now open

The Taylor County Extension Office is now accepting registrations for a four-week series of workshops that will focus on "hands-on homesteading skills."

The Suwannee County Extension office in Live Oak will host two sessions, which are planned Friday, Aug. 22, and Friday, Sept. 12.

The Taylor County Extension Office will also host two sessions, which are planned Friday, Aug. 29, and Friday, Sept. 5.

The cost is \$20 per workshop or \$60 if you register for all four weeks.

Registration forms are available online at Eventbrite.

Each workshop will be held from 9:45 a.m. to 3:15 p.m. and transportation (to Live Oak) is available.

"Learn to be more proficient in the garden and in the kitchen. These will be 'learn and do' workshops -- go home each week with a product," said Agriculture

& Natural Resources Extension Agent Lisa Strange.

The workshops will include:

- Growing a healthy vegetable garden and making jam.
- Grow your own herbs and sourdough bread-making.
- The best fruit to grow in North Florida and making fresh salsas.
- Make your own cheese and how to cultivate oyster mushrooms.

LEGALS

(Continued from page 9)

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

NOTICE OF APPLICATION FOR TAX DEED TDA 25-017

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 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.

** 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

NOTICE OF APPLICATION FOR TAX DEED TDA 25-018

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 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: Tleon Fiffia
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

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

CASE NO. 62-2024-CA-000408

U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE CIM TRUST 2021-NR2 MORTGAGE-BACKED NOTES, SERIES 2021-NR2, Plaintiff, vs.

GEORGE F. GANT III AND UNKNOWN TENANTS/OWNERS, Defendants.

NOTICE OF SALE

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on June 26, 2025, in the Circuit Court of Taylor County, Florida, Gary Knowles, Clerk of the Circuit Court, will sell the property situated in Taylor County, Florida described as:

LOTS 15, 16, 17 AND 18 OF BLOCK 58 OF THE WEST BROOKLYN SUBDIVISION TO THE TOWN OF PERRY, FLORIDA, PER MAP OR PLAT

OF SAID SUBDIVISION ON RECORD IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN TAYLOR COUNTY, FLORIDA.

and commonly known as: 1016 W. HAMPTON SPRINGS AVE, PERRY, FL 32347; including the building, appurtenances, and fixtures located therein, at public sale, to the highest and best bidder, for cash, on the front steps of the Taylor County Courthouse, on August 12, 2025, at 11:00 A.M.

Any persons 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.

Dated this 27th day of June 2025

Clerk of the Circuit Court Gary Knowles
By Kathryn Lago
Deputy Clerk