



# FINANCIAL FOCUS

## Is your retirement at risk?



By Cory Taylor

to reach your goals for retirement.

Here are a few considerations to help shape your retirement savings strategy.

### Calculate how much you'll need

You may dream of retiring "comfortably," but how do you define "comfortable" in terms of actual money?

Take the time to outline how much you spend now, and how much you think you'll spend in retirement. That will help you understand how much you need to save now to afford the retirement lifestyle you want later. A financial advisor can help with resources and knowledge for building and managing your retirement strategy.

### Start saving now

It's easy to procrastinate, especially if you are younger and further away from retirement. But the earlier you start, the less you may need to save from each paycheck to build your funds over time.

If you're closer to retirement, you can take advantage of catch-up contributions to most 401(k), 403(b), governmental 457 plans and the federal government's Thrift Savings Plan. If you're 50 or older, you can save pretax an extra \$7,500 to your retirement account beyond the standard total limit of \$23,500 allowed in 2025. Those 60-63 years old can contribute to these plans an extra \$11,250 above the standard total limit. That's an annual total of \$31,000 for people ages 50 and older;

or \$34,750 for those 60-63 years old in pretax retirement plan contributions.

### Take the right amount of risk

You may think it's risky to put money away for retirement instead of keeping it handy for discretionary spending. But the biggest risk of all is not reaching your retirement goal.

For example, a portfolio that's all in cash will have little increasing value over time and won't provide any growth potential even to keep up with inflation. It's as if you're losing money every year.

Then again, if your investments are only keeping up with inflation, your money is not growing. Consider growth investments to help build the funds you'll need

in retirement. The key is ensuring you have the appropriate amount of risk — not too much, but not too little — to achieve your growth goals.

### Save separately for emergencies

To protect your hard-earned retirement savings, build an emergency fund separate from your long-term investments. It can help ensure you have what you need to cover surprises like a large auto repair, unexpected medical bills, temporary loss of income from changing jobs or early retirement caused by health issues.

For most people, three to six months' worth of total expenses is an appropriate amount for an emergency fund. And you'll want to keep

it in an accessible, low-risk account that holds cash and equivalents.

Above all, try to avoid taking money from your long-term retirement investments. Doing so could result in taxes, penalties and reductions to your overall principal investment, all of which could affect your retirement savings.

Retirement should be an exciting time to enjoy what you've worked so hard to earn. Planning for what you'll need and protecting those savings can help ensure a comfortable future.

*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.*

# Entire budget for improvements \$483,000

## SOFTBALL FIELD

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security lighting, parking improvements, picnic tables, landscaping and nature kiosks.

While the anticipated total cost of the total project was around \$483,000 -- funded through a \$200,000 Florida Recreation Development Assistance Program (FRDAP) grant and \$283,000 in local funds -- the single bid received from Scorpio Construction out of Tallahassee totaled over \$1 million (\$1,083,047).

At the commission's meeting on Tuesday, July 22, Clerk of Court Gary Knowles read aloud Scorpio's bid, which included \$41,040 for design and permitting and \$1,042,007 for construction. "I've got to say, I'm shocked," Cox said after the bid amount was announced. "That is just not what we expected."

"We'll bring back a recommendation to the board," County Administrator LaWanda Pemberton said.

The commission applied for the \$200,000 grant back in 2022 through FRDAP, which is overseen by the Florida Department of Environmental Protection. The competitive program provides grants for

acquisition or development of land for public outdoor recreational use or to construct or renovate recreational trails.

At the time, the board agreed to the local matching funds due to the expected total cost of the project. The county received word in 2023 that it had been awarded the FRDAP grant.

The county has received a number of FRDAP grants over the years to fund additions to the sports complex, most recently in 2020. That grant paid for new batting cages, a shade covering for one of the playgrounds and repairs to the walking trail, as well as other upgrades across the facility.

Last year, the county was awarded two additional FRDAP grants for work at Southside Park and the Taylor County Horseman's Arena, which were ranked the #1 and #3 projects in the entire state.

Taylor County received \$124,830 for the Southside Park project and \$200,000 for the Horseman's Arena project, with no local matching funds required.

The first phase of the Southside Park renovation was completed in 2022 with funding assistance provided by a separate \$50,000 FRDAP grant.

"The park is heavily



Back in June, Taylor County Commission approved design-build bid documents prepared by AVCON, Inc., specifically for the new softball field at the Taylor County Sports Complex, along with associated fencing, netting, bleachers, shade structure, sidewalks, lighting, irrigation and dugouts. The improvements are also set to include a number of other "low cost" items at the sports complex that helped secure additional grant points for the county's application, including improvements to the basketball courts, security lighting, parking improvements, picnic tables, landscaping and nature kiosks.

used and is located in the immediate area of several residential neighborhoods that do not have access to any other public playgrounds within walking distance," the grant application stated. "There is a great deal of public demand for pickleball courts in the county."

The project scope of Phase at Southside Park includes: two pickleball

courts with fencing, adaptive swings at the playground, a picnic area near the pickleball courts, parking improvements, a nature study kiosk, security lighting and landscaping.

Meanwhile, the goal of the Taylor County Horseman's Arena project is to rehabilitate the facility so it will be able to host larger scale multi-discipline equestrian events, including

rodeos. "The project will provide for numerous outdoor recreational opportunities, as well as provide tourism and economic development opportunities," the application stated.

The proposed improvements include: rehabilitation of the arena to a 150 x 250 regulation-size facility, including six-foot arena paneling,

gates, chutes and back pens; spectator seating improvements, including shade coverings; handicap-accessible viewing area; restroom improvements; security lighting; parking improvements; 50-amp RV/camping hook ups; new picnic facility and new playground area. The existing panels at the arena will be re-purposed to serve as horse stalls in the future.

# Residential customers can get credits for charging during off-peak hours

## DUKE

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charger-prep-credit.

### Off-Peak Charging Credit Program (Residential Customers Only)

The Off-Peak Charging Credit program allows residential customers to get paid for charging their EVs

during times when demand for energy is typically lower. Eligible customers using a Level 2 charger can earn a \$7.50 credit on their monthly electric bills for charging their EVs during these off-peak hours -- 10 a.m. to 6 p.m. and 11 p.m. to 5 a.m. Monday through Friday and anytime on

weekends and holidays. It originally began as a pilot (reaching its threshold of 3,000 active participants while maintaining a lengthy waitlist) and is now a permanent offering without an enrollment limit. For more information, visit [https://www.duke-energy.com/home/products/ev-](https://www.duke-energy.com/home/products/ev-complete/off-peak-credit)

### Fleet Advisory Program (Business Customers Only)

By participating in the Fleet Advisory program, business customers can receive up to \$12,000 to offset the cost of completing a fleet electrification study to assess the benefits

of switching their fleet vehicles to EVs. The goal is for businesses to learn how to reduce their carbon footprint, while also discovering how EVs can lower their operating costs and improve overall efficiency. To qualify, a customer's fleet must include 20 or more light-

duty vehicles, five or more medium/heavy-duty vehicles, or a combination of 10 or more light-duty and/or medium/heavy-duty vehicles. For more information, visit <https://www.duke-energy.com/business/products/ev-complete/fleet-advisory-service>.

## 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 18th day of August 2025 at 11:00 o'clock 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 11th day of July 2025. Gary Knowles Clerk of Circuit Court Taylor County, Florida BOCC 8/6

TH W TO POB - OR 43-50 SECTION 31 TOWNSHIP 04 RANGE 08 Name in which assessed: Johnnie Faulkner 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 18th day of August 2025 at 11:00 o'clock 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 11th day of July 2025. Gary Knowles Clerk of Circuit Court Taylor County, Florida BOCC 8/6

COM SE COR OF NE 1/4 OF NW 1/4 RUN - N 16 YDS W 175 YDS N 38 1/3 YDS - FOR POB TH W 105 FT N 45 FT E 105 - FT S 45 FT TO POB - LESS RW - DB V PG 410 SECTION 24 TOWNSHIP 04 RANGE 07 Name in which assessed: Will McRae 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 18th day of August 2025 at 11:00 o'clock 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 11th day of July 2025. Gary Knowles Clerk of Circuit Court Taylor County, Florida BOCC 8/6

Description of Property: Parcel Number: R07506-000 Described as: LEG 0000.50 ACRES - THE N 1/2 OF COM SE COR SW 1/4 OF - NW 1/4 N 210 FT W 210 FT S 210 FT E - 210 FT TO POB SUBJ TO UTIL ESMT IN - OR 174-659 - OR 536-379 SECTION 19 TOWNSHIP 04 RANGE 08 Name in which assessed: Taron Campbell c/o Joann Campbell 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 18th day of August 2025 at 11:00 o'clock 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 11th day of July 2025. Gary Knowles Clerk of Circuit Court Taylor County, Florida BOCC 8/6

assessed are as follows: Certificate Number 406 Year of Issuance 2023 Description of Property: Parcel Number: R04482-000 Described as: LEG 0000.003 ACRES - COM SE COR SE 1/4 OF NW 1/4 RUN W - 32.5 FT FOR POB RUN N 31.5 FT TO E - LN OLD 19 RUN S ALG E LN OF RD TO - PI OF RD & CENTER ST TH N ALG W - SIDE OF SAID ST TO POB - OR 130-204 693-356 SECTION 25 TOWNSHIP 04 RANGE 07 Name in which assessed: D. Bruce & Elaine C. Heartsfield & Youssef A. Kassouf 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 18th day of August 2025 at 11:00 o'clock 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 11th day of July 2025. Gary Knowles Clerk of Circuit Court Taylor County, Florida BOCC 8/6

County, FL, 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 1066 Year of Issuance 2023 Description of Property: Parcel Number: R08957-300 Described as: LEG 0000.25 ACRES - COM NE COR OF W 1/2 OF NW 1/4 OF - NW 1/4 OF 6-8-8 RUN W 98.5 FT TO E - RW RD TH N ALG RW 1121 FT TO POB - TH CONT N ALG RW 110 FT TH E 100 FT - S 110 FT W 100 FT TO POB - OR 431-906 SECTION 31 TOWNSHIP 07 RANGE 08 Name in which assessed: Vinda Foster & Charles M. Foster, III 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 18th day of August 2025 at 11:00 o'clock 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 11th day of July 2025. Gary Knowles Clerk of Circuit Court Taylor County, Florida BOCC 8/6

### NOTICE OF APPLICATION FOR TAX DEED TDA 25-032

NOTICE IS HEREBY GIVEN, that Taylor County, FL, 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 938 Year of Issuance 2023 Description of Property: Parcel Number: R07807-100 Described as: LEG 0000.10 ACRES - COM SW COR OF SW 1/4 OF SW 1/4 RUN - N 7 FT TH E 578.5 FT TO W RW US 19 - TH SELY TO S LN SECT

### NOTICE OF APPLICATION FOR TAX DEED TDA 25-033

NOTICE IS HEREBY GIVEN, that Taylor County, FL, 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 332 Year of Issuance 2023 Description of Property: Parcel Number: R03700-000 Described as: LEG 0000.05 ACRES -

### NOTICE OF APPLICATION FOR TAX DEED TDA 25-034

NOTICE IS HEREBY GIVEN, that Taylor County, FL, 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 914 Year of Issuance 2023

### NOTICE OF APPLICATION FOR TAX DEED TDA 25-035

NOTICE IS HEREBY GIVEN, that Taylor County, FL, 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

### NOTICE OF APPLICATION FOR TAX DEED TDA 25-036

NOTICE IS HEREBY GIVEN, that Taylor