



# FINANCIAL FOCUS

## Does the 4% rule still make sense for your retirement?



By Cory Taylor

You may have heard of the “4% rule” when it comes to retirement. The idea is simple: After you retire, you withdraw 4% of your investment portfolio each year. In theory, this helps ensure your savings last for your lifetime. While this rule can be a helpful starting point, it’s not a one-size-fits-all — and it’s definitely not a

substitute for a plan tailored to your specific needs, wants and wishes.

The truth is, how much to withdraw in retirement depends on factors like when you retire, if you’ll work part time, how long you expect retirement to last, your lifestyle goals, inflation and whether you want to leave a financial legacy to heirs. So, the 4% rule should be viewed as more of a guide than a strict rule.

Let’s start with age. The 4% rule is often based on someone retiring at 65 and expecting to live until about 92. But if you retire earlier, you may want your portfolio to stretch further. In that case, you might need to start with a lower withdrawal

rate, maybe closer to 3%. And if you retire later, you might safely withdraw a little more — perhaps 4.5% to 5% — depending on your financial situation.

Your retirement lifestyle also plays a big role. Are you planning to travel the world or spend more time at home? If you expect higher spending in the early years of retirement, you may need to adjust your withdrawal rate or plan to reduce spending later to balance things out.

Your financial flexibility matters too. If you have less wiggle room with your expenses, rely heavily on your portfolio for income or want to preserve wealth for your heirs, a more

conservative approach might be wise. In this conservative scenario, your portfolio withdrawals may be met from interest and dividends. Think of your withdrawal rate as existing on a spectrum from more conservative to less conservative, with your personal situation determining where you land.

Then there’s inflation. A well-built strategy usually includes small annual increases in withdrawals to keep up with rising costs — about 2.75% per year. But you don’t need to take a raise just because the calendar says so. If the markets have had a tough year or you don’t need the extra income, it might be smart to skip an increase. Being flexible can

improve the chances your money will last.

It’s also important to understand what’s known as your “portfolio reliance rate” — how much of your retirement income comes from your investments versus other sources like Social Security or pensions. The higher this percentage, the more conservative you may want to be with withdrawals.

And don’t forget the IRS. If you’re drawing from a traditional IRA or 401(k), you’ll need to take required minimum distributions (RMDs) once you reach age 73.

Your RMD for any year is the account balance as of the end of the prior calendar

year divided by a life expectancy factor according to the IRS. These RMDs need to be accounted for in your strategy.

The bottom line? The 4% rule is a useful starting point, but it’s just that — a starting point. A good financial advisor can help you build a strategy that reflects your age, your goals and your full financial picture. By revisiting your plan regularly and staying flexible, you’ll give yourself the best shot at turning your savings into a secure, fulfilling retirement.

*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.*

## Metal detectors could be used at football games

### SCHOOL DISTRICT

Continued from page 1

at football games, etc.,” Director of Facilities Dan Anderson said.

When budget talks began earlier in the year,

Superintendent of Schools Reggie Wentworth shared with the school board that he was “confident” the district would be receiving an additional \$3 million allocation from FDOE.

“Like I’ve already told the

board, we went to the DOE through Senator (Corey) Simon. I met with them. They know our situation very well, and I asked them for \$3 million for the next three years to help our school district. They told

me they would do that. I’ve got the e-mail that says that,” Wentworth told board members during a May budget workshop.

“I’m the guy who sees the cup as three-quarters full, not half empty. I met with

these people, DOE, through Senator (Corey) Simon and they told me that \$3 million a year is a drop in the hat. I know Gov. (Ron) DeSantis has the final say, he’s going to sign off on it I have no doubt in my mind,” he said.

The funding survived the Governor’s veto pen and made it into the final version of the 2025-26 state budget, which secured the \$3 million allocation for the Taylor County School District.

## County requested funding for Ellison Road improvements last year, but officials still waiting to learn if it was approved

### CDBG-DR

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improvements to County Road 14.

Both of the new projects were mentioned by Commissioner Pam Feagle during a public hearing held during the commission’s Sept. 2 meeting.

In the case of the East Ellison project, it was one of a number of funding requests the commission made last year to the Hazard Mitigation Grant Program (HMGP) to utilize funds allocated to Taylor County after Hurricane Idalia in 2023.

However, the county has

not yet received notification of whether or not the East Ellison Road project, nor any of the other requests, will be approved for funding.

County Administrator LaWanda Pemberton said the county could apply for CDBG-DR funding for the project in addition to the existing HMGP application to better the odds of the project receiving funding.

During the same Sept. 2 meeting, the commission listened to a brief presentation about the original list of nine proposed CDBG-DR projects before opening the floor for public comment. However, no one

from the public asked to speak during the hearing.

Anyone wishing to submit written comments on the applications and projects are asked to send them to LaWanda Pemberton, County Administrator by email at LPemberton@taylorcountygov.com or by mail to 201 E. Green Street, Perry, Florida 32347 by Sept. 22 at 5 p.m.

The original projects include:

1. Steinhatchee/Keaton Beach Canal Dredging Project: \$15 million to complete dredging of the Steinhatchee basin and Keaton Beach canals.
2. Cedar Island, Dark

Island, Dekle Beach and Spring Warrior Canal Dredging Project: \$30 million to complete engineering, design and dredging of the Cedar Island, Dark Island, Dekle Beach and Spring Warrior canals.

3. Turner Road Stormwater Project: \$750,000 to implement stormwater improvements along Turner Road, including mitigation of downstream obstructions along Weaver Warrior Creek.

4. Jody Morgan Road Paving Project: \$18.2 million is being requested to pave, widen and make

stormwater improvements to Jody Morgan Road.

5. Emergency Shelter Project: \$8 million to construct an emergency shelter, focusing on special needs individuals.

6. Steinhatchee Road(s) Paving Project: \$1 million to pave and make stormwater improvements to 4th and 5th Avenues NW.

7. Keaton Beach Roads Paving Project: \$7.5 million to pave and make stormwater improvements to Keaton Beach Road, Dark Island Road, Marina Drive, Cedar Island Road, Ezell Beach Road and Dekle Beach Road.

8. Fire Stations at Keaton

Beach and Shady Grove: \$2 million to replace the fire stations at Keaton Beach and Shady Grove.

9. Kelly Grade Road and Henry Gibson Road Paving Project: \$4.5 million to pave and make stormwater improvements to Kelly Grade Road and Henry Gibson Road.

A copy of the final applications will be available for review during normal business hours at the county administrator’s office, located at 201 E. Green Street, from Sept. 12 to Sept. 19.

They will also be posted on the County’s website at www.taylorcountygov.com.

## LEGALS

(Continued from page 14)

30 days from the first date of publication and file the original with the clerk of the court either before service on the Plaintiffs’ attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint or petition.

DATED ON September 4, 2025.

Gary Knowles  
County Clerk of Circuit Court  
By: Kathryn Lago  
Deputy Clerk

### NOTICE OF APPLICATION FOR TAX DEED TDA 25-037

NOTICE IS HEREBY GIVEN, that IDE Technologies, Inc., 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 1020  
Year of Issuance 2023  
Description of Property:  
Parcel Number: R08421-505  
Described as: LEG 0000.43 ACRES - COM NE COR NW 1/4 OF SW 1/4 RUN S89D 59M 47SW ALG LINE 83.43 FT FTO POB THN CONT S89D 59M 47SW 166.61 FT THN S22D 25M 06SW 146.04 FT TO N RW LINE THN N89D 59M 47SE 26.46 FT TO PC THN SELY ALG CRV 65.51 FT THN N44D 54M 30SE 206.03 FT TO POB - OR 462-463 SECTION 06 TOWNSHIP 05 RANGE 08  
Name in which assessed: Verona Wilkinson.

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 13th day of October 2025 at 11 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 5th day of September 2025  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

### NOTICE OF APPLICATION FOR TAX DEED TDA 25-038

NOTICE IS HEREBY GIVEN, that IDE Technologies, Inc., 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 236  
Year of Issuance 2020  
Description of Property:  
Parcel Number: R02379-100  
Described as: LEG 0000.50 ACRES - COM SW COR OF NW 1/4 OF SE 1/4 RUN - N 40 FT TO N RW SR 359 TH E ALG RW - 1021.7 FT TO POB TH N 291.5 FT E - 74.71 FT S 291.5 FT TO N RW SR 359 - TH W 74.71 FT TO POB - OR 211-533 - INC D OR 455-900 SECTION 11 TOWNSHIP 04 RANGE 07  
Name in which assessed: Douglas K. Tuten, Jr. c/o W. M. Lundy, Jr.  
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 13th day of October 2025 at 11 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 5th day of September 2025  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

### NOTICE OF APPLICATION FOR TAX DEED TDA 25-039

NOTICE IS HEREBY GIVEN, that IDE Technologies, Inc., 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 818  
Year of Issuance 2023  
Description of Property:  
Parcel Number: R06578-115  
Described as: LEG 0001.03 ACRES - LEISURE RETREATS - LOT 115 BLK K - OR 553-969 SECTION 10 TOWNSHIP 07 RANGE 07  
Name in which assessed: Cynthia A. Vadnais.  
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 13th day of October

2025 at 11 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 5th day of September 2025  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

### NOTICE OF APPLICATION FOR TAX DEED TDA 25-040

NOTICE IS HEREBY GIVEN, that IDE Technologies, Inc., 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 1181  
Year of Issuance 2023  
Description of Property:  
Parcel Number: R09752-050  
Described as: LEG 0000.11 ACRES - STEINHATCHEE SUB - THE S 50 FT OF LOTS 1 & 2 BLK 42 - OR 828-460 OR 333-35 SECTION 25 TOWNSHIP 09 RANGE 09  
Name in which assessed: Ralph T. & Catheryn S. Stengel.  
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 13th day of October 2025 at 11 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 5th day of September 2025  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

### NOTICE OF APPLICATION FOR TAX DEED TDA 25-041

NOTICE IS HEREBY GIVEN, that IDE Technologies, Inc., 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:

Parcel Number: R04201-000  
Described as: LEG 0000.23 ACRES - WEST BROOKLYN SUB - LOT 3 BLK 55 - ALSO: COM NE COR LOT 3 BLK 55 RUN - S 65D 25M 13S W 109.44 FT N 00D 36M - 16S W 87.55 FT TO N RW RR TH ALG RR - N 65D 25M 13S E 4.87 FT TO S RW - MALLOY ST TH ALG RW N 89D 28M 26S E - 95.55 FT TH S 00D 36M 16S E 44.93 - FT TO POB - OR 600-488 219-799 - SECTION 25 TOWNSHIP 04 RANGE 07  
Name in which assessed: Fredrick Colson.  
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 13th day of October 2025 at 11 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 5th day of September 2025  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

### NOTICE OF APPLICATION FOR TAX DEED TDA 25-042

NOTICE IS HEREBY GIVEN, that IDE Technologies, Inc., 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 619  
Year of Issuance 2020  
Description of Property:  
Parcel Number: R05137-000  
Described as: LEG 0000.24 ACRES - SPRING LAKE HEIGHTS - LOT 11 BLK D - SECTION 26 TOWNSHIP 04 RANGE 07  
Name in which assessed: Jack J. Fennell Estate & Geneva W. Fennell.  
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 13th day of October 2025 at 11 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 5th day of September 2025  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

### NOTICE OF APPLICATION FOR TAX DEED TDA 25-043

NOTICE IS HEREBY GIVEN, that IDE Technologies, Inc., 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 471  
Year of Issuance 2020  
Description of Property:  
Parcel Number: R04128-000  
Described as: LEG 0000.26 ACRES - BLAIR-HINELY ADD - LOTS 2 & 3 BLK 10 - OR 353-816 DC 590-588 SECTION 24 TOWNSHIP 04 RANGE 07  
Name in which assessed: Iretta M. Poole Estate c/o Bennie Charles Poole.  
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 13th day of October 2025 at 11 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 5th day of September 2025  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

### NOTICE OF APPLICATION FOR TAX DEED TDA 25-044

NOTICE IS HEREBY GIVEN, that IDE Technologies, Inc., 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 607  
Year of Issuance 2019  
Description of Property:  
Parcel Number: R04856-000  
Described as: LEG 0000.11 ACRES - MILLDALE SUB - LOT 13 BLK 2 - OR 610-827 DC 634-368 SECTION 25 TOWNSHIP 04 RANGE 07  
Name in which assessed: Robert L. Sprigle Estate.

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 13th day of October 2025 at 11 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 5th day of September 2025  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida

### NOTICE OF APPLICATION FOR TAX DEED TDA 25-045

NOTICE IS HEREBY GIVEN, that IDE Technologies, Inc., 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 1094  
Year of Issuance 2023  
Description of Property:  
Parcel Number: R09307-000  
Described as: LEG 0000.74 ACRES - COM SW COR OF SE 1/4 OF NW 1/4 RUN - N 89D 52M E 765 FT TO W RW US HWY - 19 TH N 31D 42M W 441.53 FT FOR POB - TH N 89D 52M W 300 FT N 31D 42M W - 150 FT S 89D 52M E 300 FT S 31D 42M - E 150 FT TO POB - OR 458-523 DC OR 739-950 OR 780-11 SECTION 10 TOWNSHIP 07 RANGE 09  
Name in which assessed: Bonnie Divito, Trustee of the George Drawdy Irrevocable Special Needs Trust.

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 13th day of October 2025 at 11 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 5th day of September 2025  
Signature: Gary Knowles  
Clerk of Circuit Court  
Taylor County, Florida