

FINANCIAL FOCUS

Unlock the full potential of your 401(k)



By Cory Taylor

Your 401(k) is one of the most powerful tools for securing your financial future. The question is: Are you using it to its full potential?

Here are some strategies to help you maximize its benefits:

Earn your employer's match

It's a good idea to contribute as much as you can afford to your 401(k) plan. (In 2026, you can put in up to \$24,500, or \$32,500 if you're 50 or older. If your plan allows, there's also a "super catch-up" contribution of \$11,250 for people aged 60 to 63, for a total contribution limit of \$35,750.) At least put in enough to earn a matching contribution if one is offered. Otherwise, you're shortchanging yourself. For example: Your employer matches 50% of your contribution up to \$5,000. If put in \$8,000, your employer's 50% match is \$4,000, and you're leaving \$1,000 "on the table."

Give your plan a raise

When your income increases, consider increasing contributions to your 401(k). When you get a bonus or a tax refund, you could use some or all of that to boost your retirement savings.

Evaluate the Roth option

When you invest in a traditional 401(k), you contribute pre-tax dollars, lowering your taxable income that year. Your earnings grow tax-deferred and are taxed when you withdraw. If your employer offers a Roth 401(k), you contribute after-tax dollars, so your taxable income doesn't drop that year. However, withdrawals in retirement, contributions and earnings alike, are generally tax-

free. (Employer matching contributions and related earnings remain taxable.)

If you expect a higher tax bracket in retirement or want to diversify tax treatment for flexibility in retirement, consider the Roth option. In 2026, the Roth option must be used for catch-up contributions if you earn more than \$150,000 and you are 50 or older. Consult your tax advisor before deciding.

Build an appropriate investment mix

You may have multiple investment options in your 401(k). The driving principle early on is growth so your plan can fund a long retirement. But growth-oriented investments are

naturally riskier than fixed-income vehicles.

When starting your career, you may prefer a portfolio weighted toward aggressive growth, as you have years to recover from downturns. Nearing retirement, though, consider shifting to a more conservative mix. A financial advisor can help you choose an appropriate mix at different stages, based on your risk tolerance, time horizon and goals.

Keep your plan intact

At times, you may feel a financial pinch that leads you to consider taking out loans or early withdrawals from your 401(k). However, this can cause you to incur taxes and penalties and will likely slow the growth

needed to help reach your retirement savings goals. Taking steps to prepare for unexpected expenses, such as building an emergency fund containing three to six months' worth of living expenses, can help you avoid dipping into your 401(k).

You may also be able to find other ways to access cash.

By following these steps, you can unlock the full potential of your 401(k) and position it as a cornerstone of your retirement income.

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.

Anderson: 'Let's strive to leave a positive legacy'

BLACK HISTORY
Continued from page 8

profiles of selected people of color whom I personally charted their success, starting with my own parents, Mr. and Mrs. Fletcher Howard Anderson of Perry, Florida, who inspired my brothers and

me to become entrepreneurs and humanitarians at an early age.

In this article, I encourage the youth to honor the heroes of their own families. Time is short and of the essence. Honor your moms and dads and your aunts and uncles: proudly acknowledge them as "unsung heroes/

pioneers." Hold them in a positive light in your homes and communities.

I salute those members of our communities that keep up the traditions of our ancestors and orally pass on our stories and traditions from generation to generation.

I often recall an excerpt

from an old hymn, "How I Got Over" -- in refrain, "my soul looks back and wonder how I got over."

This month we celebrate Black History Month. It is a good thing for many reasons, including some that I have highlighted here.

But let us all, regardless of any particular ethnic

group, strive for unity and embrace the achievements of everyone and also strive to leave a positive legacy.

My brother, the late Charles Edward Anderson (1945-1991), was a civil rights attorney for the Equal Employment Opportunity Commission in Washington,

D.C. He wrote an article entitled "What Can I Do to Save a Dying Freedom?"

I leave you with that question: What can we do, now in 2026, to save a dying freedom?

Annie Anderson is author of "Down Home Back Porch & Watermelon" and "Plant for Life: A Living Art."

LEGALS

(Continued from page 9)

to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this Notice is February 18, 2026. Personal Representative DANA MARKEY c/o Sally Roberts, PO Box 2026, Perry, FL 32348, Attorney for Personal Representative: Sally Roberts Florida Bar No. 102816, PO Box 2026, Perry, FL 32348, Telephone: 850-584-3812.

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT IN AND FOR TAYLOR COUNTY, FLORIDA
CASE # :62-2025-CA-000224-CAAM

FIRST NATIONAL ACCEPTANCE COMPANY, Plaintiff, vs. RENDA TARRH; UNKNOWN SPOUSE OF RENDA TARRH; FX1 TWG HI FINANCE CO I, LLC; UNKNOWN TENANT # 1; UNKNOWN TENANT # 2., Defendants,

NOTICE OF ACTION

TO: RENDA TARRH
Last Known Address: 1725 Ma Dixon Road, Perry, Florida 32348
Current Address: Unknown

YOU ARE NOTIFIED that an action to foreclose and reform a mortgage on the following property in Taylor County, Florida:

COMMENCE AT THE INTERSECTION OF THE WEST BOUNDARY OF SW 1/4 OF NE 1/4 OF NW 1/4 OF SECTION 14, TOWNSHIP 6 SOUTH, RANGE 7 EAST AND THE SOUTH BOUNDARY OF COUNTY ROAD, THENCE RUN EASTERLY ALONG SAID BOUNDARY OF COUNTY ROAD 10.04 FEET FOR A POINT OF BEGINNING. THENCE RUN SOUTH PARALLEL TO WEST BOUNDARY OF SAID QUARTER 204.20 FEET; THENCE RUN EAST 207.00 FEET; THENCE RUN NORTH PARALLEL TO WEST BOUNDARY OF SAID QUARTER 221.89 FEET TO SOUTH BOUNDARY OF COUNTY ROAD, THENCE RUN WESTERLY ALONG SAID BOUNDARY OF COUNTY ROAD 207.75 FEET TO THE POINT OF BEGINNING. CONTAINING ONE ACRE, MORE OR LESS. SAID PROPERTY LYING AND BEING IN THE SW 1/4 OF THE NE 1/4 OF THE NW 1/4 OF SECTION 14, T6S, R7E TAYLOR COUNTY, FLORIDA. TOGETHER WITH A 1996, MERI DOUBLE WIDE MOBILE HOME, BEARING IDENTIFICATION NUMBERS FLHMLCF89213960A AND FLHMLCP89213960B, WHICH IS PERMANENTLY ATTACHED AND AFFIXED TO THE REAL PROPERTY. PARCEL ID NUMBER: R06295-400 COMMONLY KNOWN AS: 1725 MA DIXON ROAD, PERRY, FLORIDA 32348

has been filed against you and you are required to serve a copy of your written defenses, if any, within 30 days after the first publication on Jason M. Tarokh, Esq., Plaintiff's attorney, whose address is PO Box 10827, Tampa, FL 33679, and file the original with this Court either before service on Plaintiff's attorney, or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint or petition. This notice shall be published once

a week for two consecutive weeks. WITNESS my hand and the seal of this court on this 13th day of February, 2026.

GARY KNOWLES
Clerk of the Circuit Court
By: Kathryn Lago
Deputy Clerk

IN THE CIRCUIT COURT, THIRD JUDICIAL CIRCUIT, IN AND FOR TAYLOR COUNTY, FLORIDA
PROBATE DIVISION
Case No. 2026 - 12 - CP

In Re: Estate of; MICHAEL RAY PADGETT, Deceased.

NOTICE TO CREDITORS

The administration of the estate of MICHAEL RAY PADGETT, deceased, whose date of death was November 30, 2025; File Number 2026 - 12 - CP is pending in the Circuit Court for Taylor County, Florida, Probate Division, the address of which is Post Office Box 620, Perry, Florida 32348. The names and addresses of the Personal Representative and the Personal Representative's Attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice has been served, must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss.732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s.732.2211, Florida Statutes. ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is February 25, 2026.

G. CLINE MOORE
ATTORNEY AT LAW, P.A.
SUSAN PITTMAN PADGETT
Personal Representative
2610 Pisgah Road
Perry, Florida 32347
G. CLINE MOORE
Attorney for Estate
Florida Bar No. 119512
411 North Washington Street
Perry, Florida 32347
Telephone: (850) 584-3300
Email: kende@fairpoint.net

IN THE CIRCUIT COURT FOR TAYLOR COUNTY, FLORIDA
PROBATE DIVISION
File No. 2026-017-CP,

IN RE: ESTATE OF CATHERINE WOOD, Deceased. The administration of the estate of Catherine Wood, deceased, File Number 2026-017-CP, is pending in the Circuit Court for Taylor County, Florida, Probate Division, the address of which is 108 N. Jefferson St., Perry, Florida 32347. The Name and addresses of the personal representative and the personal representative's

attorney are set forth below. All creditors of the decedent and other persons having claims or demands against the decedent's estate, including unmaturred, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against the decedent's estate, including unmaturred, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this Notice is February 25, 2026. Personal Representative Leandra Borklund, c/o Sally Roberts, PO Box 2026, Perry, FL 32348, Attorney for Personal Representative: Sally Roberts Florida Bar No. 102816, PO Box 2026, Perry, FL 32348, Telephone: 850-584-3812.

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT IN AND FOR TAYLOR COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 22000696CAC

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-RP1, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF EULA M. GRIFFIN A/K/A EULA GRIFFIN, DECEASED, et al. Defendant(s).

NOTICE OF FORECLOSURE SALE

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 10, 2025, and entered in 22000696CAC of the Circuit Court of the THIRD Judicial Circuit in and for Taylor County, Florida, wherein U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH

CERTIFICATES, SERIES 2007-RP1 is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF EULA M. GRIFFIN A/K/A EULA GRIFFIN, DECEASED; THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF GEORGE GANT SR., DECEASED; EARL GANT; CHRISTINA GANT; COREY GRIFFIN; FRANK GANT; JOANN BASKIN; CECIL GANT; DIANE FOSTER; HOLLY GANT; GEORGE FRANKLIN GANT are the Defendant(s). Gary Knowles, Jr. as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at the East Door, Taylor County Courthouse 108 N. Jefferson St., Perry, FL 32347, at 11:00 a.m., on March 17, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 21 AND 22 OF BLOCK 57 OF THE WEST BROOKLYN SUBDIVISION, TOWN OF PERRY, FLORIDA, PLAT BOOK 1, PAGE 12, PART OF SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST, TAYLOR COUNTY, FLORIDA. ALSO: A STRIP OF LAND FIFTY-THREE (53) FEET ACROSS IN A NORTH AND SOUTH DIRECTIONS SAID STRIP EXTENDING ENTIRELY ACROSS THE NORTH END OF LOT 22 OF BLOCK 57 OF THE WEST BROOKLYN SUBDIVISION OF THE TOWN OF PERRY, FLORIDA.

Property Address: 1010 RICHARD BELL AVE, PERRY, FL 32347

Any person 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 in accordance with Florida Statutes, Section 45.031.

Dated this 19 day of February, 2026. Gary Knowles, Jr. As Clerk of the Court
By: Kathryn Lago
As Deputy Clerk

IMPORTANT

AMERICANS WITH DISABILITIES ACT NOTICE: If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration, 173 NE Hernando Avenue, Room 408, Lake City, FL 32055; (386)758-2163 or complete the ADA Request form located at: <https://courtdm.wpenginepowered.com/ada-accommodation-request/> at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired call 711. Submitted by: Robertson, Anschutz, Schneid, Crane & Partners, PLLC. 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487
Publication dates: February 25, 2026 and March 4, 2026.

NOTICE OF APPLICATION FOR TAX DEED
TDA 26-001

NOTICE IS HEREBY GIVEN, that Tangela Wagner, 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 261

Year of Issuance 2022

Description of Property:

Parcel Number: R03254-000

Described as:

LEG 0000.06 ACRES - WEST BROOKLYN SUB - E 83 FT OF LOT 9 BLK 54 - OR 290-744 - SECTION 23 TOWNSHIP 04 RANGE 07

Name in which assessed: Georgiana Wims

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 16th day of March 2026 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 February 2026
Signature:
Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED
TDA 26-002

NOTICE IS HEREBY GIVEN, that Thomas Heitz, 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 926
Year of Issuance 2019
Description of Property:
Parcel Number: R06123-013
Described as:

LEG 0000.51 ACRES - WELLS SUB URS - PT LOT 17 DESC AS COM SW COR SE 1/4 - OF NW 1/4 N0D06M07SE 1324.08 FT - S88D45M12SE 231.26 FT FOR POB SOD - 07M29SW 224.74 FT N40D38M04SW 301.8 - FT S88D45M12SE 197.07 FT TO POB - TOGETHER WITH 20 FT ESMT OR 576-71 OR 598 PG 495 SECTION 20 TOWNSHIP 05 RANGE 07

Name in which assessed: Jason & Pam Crouch
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 16th day of March 2026 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 February 2026
Signature:
Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED
TDA 26-003

NOTICE IS HEREBY GIVEN, that Thomas Heitz, 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 634
Year of Issuance 2019
Description of Property:
Parcel Number: R04953-000
Described as:

LEG 0000.13 ACRES - WEST BROOKLYN SUB - LOT 19 BLK 60 - OR 521-230 OR 911-163 SECTION 26 TOWNSHIP 04 RANGE 07

Name in which assessed: Christina Gant & Holly Marie Gant

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 16th day of March 2026 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 February 2026
Signature:
Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

INVITATION TO BID

The Taylor County Board of County Commissioners is soliciting sealed proposals for construction of the **USACE Floodplain Mitigation Drainage Project-Steinhatchee Community.**

Qualified firms or individuals desiring to provide the required products or services must submit five (5) packages in a sealed envelope or similar package marked **"Sealed Proposal for USACE Floodplain Mitigation Drainage Project-Steinhatchee Community"** to the Clerk of Court, 1st Floor Courthouse, 108 North Jefferson Street, Suite 102, Perry, Florida 32347, to arrive no later than **4:00 P.M.**, local time, on **April 3, 2026**. All Proposals **MUST have the respondent's name and mailing address clearly shown on the outside of the envelope or package when submitted.** Proposals will be opened and respondents announced at **6:00 P.M.** local time, or as soon thereafter as practical, on **April 6, 2026**, in the Taylor County Administrative Complex, 201 East Green Street, Perry, Florida 32347.

RFP information **MUST** be obtained on-line from the following County Web Site address:
https://www.taylorcountygov.com/government/county_bids/index.php

Note that a Pre-Bid Conference will not be held for this project. See Instructions to Bidders, Article 5 for information concerning requests for additional information or clarification.

The County reserves the right, in its sole and absolute discretion, to reject any or all Proposals, to cancel or withdraw this solicitation at any time and waive any irregularities in the RFP process. The County reserves the right to award any contract to the respondent which it deems to offer the best overall service; therefore, the County is not bound to award any contract(s) based on the lowest quoted price. The County, in its sole and absolute discretion, also reserves the right to waive any minor defects in the process and to accept the proposal deemed to be in the County's best interest. **No faxed Proposals will be accepted.** Additional Information may be obtained from:
Taylor County Engineering Department
201 East Green Street
Perry, FL 32347
850-838-3500
BY ORDER OF THE BOARD OF COUNTY COMMISSIONERS, Taylor County, Florida