

FINANCIAL FOCUS



Which retirement plan is right for your business?



By Cory Taylor

If you're a local business owner, a workplace retirement plan can be a powerful tool – helping you manage taxes, strengthen employee retention and build personal financial security.

Many in your situation, however, assume retirement plans are complicated or only

suitable for large companies. The reality is quite different. Today's retirement plan options encompass businesses of every size, from solo entrepreneurs to companies with dozens of employees.

The key is understanding which plans work best for different kinds of businesses:

• **Self-employed individuals or businesses without employees.** Three commonly used retirement plans:

• **Simplified employee pension (SEP) plans** are relatively straightforward, low-maintenance, lower-cost and flexible on how much you contribute each year.

• **Owner-only 401(k) plans** are ideal if you're willing to accept additional cost and complexity in exchange for

benefits like higher contribution limits and borrowing options.

• **Owner only defined benefit plans** work best for owners with high, steady income who want to maximize their retirement contributions and guaranteed retirement income. These plans come with required annual funding and greater administrative complexity.

Businesses with employees can also consider an SEP plan, although it only allows for employer contributions. Other plan options include:

• **The SIMPLE IRA (savings incentive match plan for employees)** can work well for companies with 100 or fewer employees seeking a low-maintenance option. Employer contributions are required, and

it has lower contribution limits compared to other plan types.

• **Traditional 401(k) plans** offer maximum flexibility by allowing both employee salary deferrals and employer contributions that can be adjusted based on business performance. These plans have added costs and administrative responsibilities.

• **Safe harbor 401(k) plans** are ideal if you want to maximize your own retirement contributions without complex testing requirements and you're willing to make required employer contributions.

• **A cash balance plan** is often paired with another plan type, such as a 401(k), to allow greater retirement savings. It works well when you have a smaller company

with high-earning employees and consistent cash flow, and you're comfortable making required contributions.

Each plan type involves different eligibility requirements, establishment deadlines, contribution limits, complexity and costs. In determining a workplace retirement plan that's right for your business, you'll want to consider your number of employees, desired contribution levels, comfort with required employer contributions and willingness to handle administrative responsibilities. And, of course, the goals for your business and your own retirement are important criteria.

Fortunately, you don't have to navigate this decision alone.

A financial advisor can help you evaluate the trade-offs among different plan types and select the option that best fits your situation. They can explain how various plans work and guide you through the setup process.

Starting a workplace retirement plan is an investment in your future, your business and your employees. With professional guidance, you can find a plan that helps everyone build financial security while positioning your business for continued success.

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.

Deadline to comment on GP draft permit is this Thursday

FDEP FAQ: PERMIT

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primarily of stormwater.

Does this permit allow the mill to reopen?

No. The draft renewal authorizes the continued operation of the site's wastewater treatment system and groundwater monitoring during closure and decommissioning activities. It does not authorize manufacturing operations at the former mill.

What kind of water is being discharged?

The discharge today is very different from what occurred during active mill operations.

It consists primarily of stormwater generated by rainfall on the property.

Some of this water may be considered contact stormwater if it comes into contact with disturbed soils or debris during closure and decommissioning activities.

Before being discharged, stormwater from the site is routed through the existing wastewater treatment system, where it is treated to ensure it meets Florida's strict surface water quality standards.

Is the water cleaner than when the mill was operating?

Yes. During manufacturing operations, the mill generated industrial process wastewater.

That wastewater is no longer being produced.

Today's discharge consists primarily of treated stormwater and groundwater and is

substantially different from, and cleaner than, the wastewater previously generated during manufacturing operations.

What does this permit renewal involve?

This is a five-year renewal of the site's existing industrial wastewater permit, which has been in place since 2019.

The draft renewal authorizes an annual discharge of up to 5 million gallons per day, with a maximum daily flow of 12 million gallons per day.

These limits are significantly lower than those authorized under previous permits, which allowed up to 50 million gallons per day during active mill operations.

It is important to note that these figures represent the maximum amount allowed, not typical daily flow.

Actual discharges will depend on rainfall and site conditions, and the site may go months without any discharge during dry periods.

All water leaving the site is monitored and reported to DEP to ensure the discharge meets strict water quality standards.

Is anything changing with this permit renewal?

Yes. The draft renewal includes additional requirements that were not part of the previous permit.

For example, the draft renewal requires expanded groundwater monitoring and additional ambient monitoring in the Fenhollow River near the

discharge location.

It also prohibits discharge during low-flow conditions in the river and requires effluent and ambient water sampling, including water quality and biological monitoring to confirm no imbalances in flora or fauna.

Have alternatives been considered?

Yes. As part of this draft renewal, Georgia-Pacific evaluated several alternatives to further reduce or eliminate surface water discharges and other discharge or treatment options.

However, the remaining discharge is temporary and associated with closure and decommissioning activities, which are expected to take approximately three to five years.

Permitting and constructing alternative disposal systems would likely take longer than the remaining closure work, delaying potential sale or redevelopment of the site.

The proposed permit significantly reduces the allowable discharge volume compared to previous permits.

How does DEP monitor compliance?

The site is required to test the water it discharges and submit the results monthly to DEP in a Discharge Monitoring Report.

The water is analyzed for multiple parameters by a laboratory certified under the National Environmental Laboratory Accreditation Conference, ensuring the water meets all state surface

water quality standards.

In addition to reviewing these reports, DEP conducts inspections to maintain rigorous oversight and ensure that all permit requirements are continuously met.

Is groundwater monitored?

Yes. Quarterly groundwater monitoring is required to verify the effectiveness of groundwater control measures and identify conditions that could indicate an increased risk of contaminant migration.

The draft renewal requires the site to expand the groundwater monitoring network by adding three additional monitoring wells and to submit a groundwater management and monitoring plan to DEP for review.

How will DEP oversee the closure of the former mill?

Manufacturing operations ceased in late 2023, and the site is currently undergoing closure and decommissioning activities, including dismantling and demolition.

DEP continues to oversee environmental compliance during this process.

Closure activities include evaluating waste management areas, wastewater treatment ponds and other site features that may require remediation.

The draft renewal requires Georgia-Pacific to submit a comprehensive sitewide closure plan no later than 180 days before site closure.

After the site is fully

decommissioned, how will stormwater be managed and what additional permits might be needed?

Stormwater will continue to be regulated through authorizations, which could include existing or new Environmental Resource or National Pollution Discharge Elimination System permits.

In addition, Georgia-Pacific and DEP have been discussing a long-term care plan for the landfill on the property, which would be authorized under a solid waste permit.

This solid waste permit would require properly closing and capping the landfill and would include long-term groundwater monitoring.

When are closure and decommissioning activities at the former mill anticipated to be complete?

Based on discussions with Georgia-Pacific, closure of the landfill and dismantling of the wastewater treatment structures are anticipated to take approximately three to five years, although this timeframe is subject to change.

The draft renewal requires Georgia-Pacific to submit a comprehensive sitewide closure plan no later than 180 days before final permit abandonment and site closure.

If the property is sold in the future, the wastewater permit could be transferred to a new owner, subject to DEP approval.

How can the public provide comments?

Public input is an important and valued part of all DEP decision-making, and the department encourages the community to take advantage of this opportunity to provide input.

People can provide oral comments at the public meeting by visiting the comment table.

Written comments are also welcome and can be submitted either at the comment table during the meeting or by email to DEP_NED@FloridaDEP.gov.

The public comment period will conclude on April 30, 2026.

How will public comments be used?

DEP reviews every written and oral comment as part of the public comment process.

Oftentimes, public comments can help identify issues that may require further review or lead to enhancements or clarification in the permit.

DEP carefully evaluates this input before making a final decision on the permit renewal.

What are the next steps in the permit process?

DEP is currently in the draft permit stage and is accepting public comments through April 30, 2026.

After the comment period closes, DEP will review and consider all input received before moving forward.

Based on that review, DEP will issue either a Notice of Intent to Issue or a Notice of Intent to Deny the permit renewal application.

How to rescue a ticked-off squirrel doing laps in the water trough

COMMON TATER

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before. It's a kind of fear that smells like a wasp nest.

It's the same look people get the first time they see a Holy Ghost-filled preacher – lightning in his eyes, thunder in his voice and enough commotion to make a first-timer start studying the nearest back door.

I figured the horses were considering their escape route too.

Layer after layer of

survival instinct had their attention glued to the water trough sitting in the shade under a gum tree.

I inched toward it. You do not want to rush when your water trough might be possessed.

Both horses snorted.

Water splashed over the side. I stopped, caught my breath and crept forward.

They snorted again. I jumped.

Something banged inside the trough, first on one end, then the other.

"What am I sneaking up

on?" I mumbled.

Bump! Bump!

More water splashed out.

Inch by inch, I moved like a drunk sneaking toward the door before somebody remembered he hadn't paid his tab.

Finally I got close enough to peep over the rim.

I believe I spoke to Jesus.

There it was, swimming laps: a soggy, tired, very ticked-off squirrel.

In dry weather, squirrels are bad to stop by the trough for a drink on their way home.

Sometimes they lose their balance and fall in. If the water level is low and they can't reach the rim, they grab at every leaf that floats by.

I had left the hose hanging in the trough to give them a way to climb out, but I hadn't tied it off, and it had slipped to the ground.

My first thought was to grab the squirrel by the tail and give him a hard fling. Then I pictured him running up my arm and doing laps around my head, so I decided I needed a plan

other than a laying on of hands.

I went into the barn and got a tater rake with a long handle. I dropped the rake end into the water, scooped him up and delivered him from his eternal bath.

Then I slung him out into the pasture toward the horses.

That was all it took.

It didn't matter that the fuse on that soggy stick of dynamite wasn't lit. I looked out into the pasture, and all that remained of the horses was a memory and a

cloud of rising dust.

The squirrel jumped onto a fence post, grabbed a dangling oak limb and was gone.

At least he wasn't thirsty anymore.

He was mighty vocal going up that tree. Hard to tell whether he was thanking me for freeing him or cussing me for not securing that water hose.

He chirped and chattered, and it sounded like obscenities to me.

All because I couldn't find a rain dancer.

LEGALS

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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://courtsadmin.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. Published: 4/29/26 and 5/6/26.

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR TAYLOR COUNTY, CIVIL DIVISION
CASE NO.: 26000035CAAXMX
FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. BRANDI K. MELTON A/K/A BRANDI MELTON; et al., Defendants.
NOTICE OF ACTION: CONSTRUCTIVE SERVICE - PROPERTY
TO: UNKNOWN SPOUSE OF BRANDI K. MELTON A/K/A BRANDI MELTON; 123 RIDGE RD, PERRY, FL 32348
BRANDI K. MELTON A/K/A BRANDI MELTON; 123 RIDGE RD, PERRY, FL 32348
YOU ARE NOTIFIED that an action to foreclose to the following property in Taylor County, Florida:
LOT 59 OF PINE RIDGE SUBDIVISION UNIT NO. 3 ACCORDING TO THE MAP OR PLAT

THEREOF AS RECORDED IN PLAT BOOK I, PAGE 85 IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT OF TAYLOR COUNTY, FLORIDA. LESS AND EXCEPT THE EAST FIFTEEN (15) FEET.
Also known as 123 RIDGE RD, PERRY, FL 32348 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Sokolof Remtulla, LLP, the plaintiff's attorney, whose address is 1800 NW Corporate Blvd., Suite 302, Boca Raton, FL 33431, on or before May 4, 2026, and file the original with the clerk of this court either before service on the plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.
DATED on April 23, 2026.
GARY KNOWLES, JR.
CLERK OF THE CIRCUIT COURT

By: Kathryn Lago
DEPUTY CLERK
IN THE COUNTY COURT, IN THE SECOND JUDICIAL CIRCUIT, IN AND FOR LEON COUNTY, FLORIDA
CASE NO: 2025 CC 002120
CAMPUS USA CREDIT UNION, Plaintiff, Vs. KIMBERLY N. COXWELL, an individual and PATRICIA P. JONES, an individual Defendants,
NOTICE OF SHERIFF'S SALE
NOTICE IS HEREBY GIVEN That Pursuant to WRIT OF EXECUTION issued in The County Court, in the Second Judicial Circuit, in and for Leon County, Florida, on the 12th day of February 2026, in the cause wherein, Campus USA Credit Union, is plaintiff, and Kimberly N. Coxwell and Patricia P. Jones, is the defendant, Case No. 2025 CC 002120

in said Court, I, Wayne Padgett, as Sheriff of Taylor County, Florida, have levied upon all the right, title and interest of the dependents Kimberly N. Coxwell and Patricia P. Jones in and to the following described personal property, to-wit: 2016 Blue Chevrolet Silverado VIN# 1GCVKREC7GZ393380.
Said personal property shall not be viewable to the public until half an hour before scheduled sale time and is only viewable in the presence of Sheriff's Deputy conducting sale. All bidders must have Driver's License with them and must register with clerk at location of sale prior to start time of sale.
I shall offer this property for sale, at 125 E. Park Street Perry, Florida in the County of Taylor and on the 3rd day of June, 2026 at the hour of 10 a.m. or as soon thereafter as possible. I will offer for sale all of the said defendant's, Kimberly

N. Coxwell and Patricia P. Jones right, title, and interest in aforesaid personal property at public outcry and will sell the same, subject to all taxes, prior liens, encumbrances and judgments, if any, to the highest and best bidder for CASH IN HAND. The proceeds to be applied as far as may be to the payment of costs and the satisfaction of the above described execution.
In accordance with the Americans With Disabilities Act, persons with disabilities needing a special accommodation to participate in this proceeding should contact the Clerk of Court, telephone (850) 838-3506, no later than seven (7) days prior to the proceeding.
Dated at Perry, Taylor County, Florida the 24th day of April, 2026.
Wayne Padgett, as Sheriff of Taylor County, Florida
By: Sgt. J. Ricketson
Deputy Sheriff