

FINANCIAL FOCUS



Five questions that could change how you see retirement



By Cory Taylor

Saving for retirement is important, but it's only part of the picture. If you're within five to 10 years of your target retirement date, it's time to start thinking about what you actually want your retirement to look like. After all, getting to retirement isn't the end goal — it's what you want

to do once you're there that matters. Start by asking yourself these five questions. **When do you want to retire?** The age at which you retire matters more than you may realize. Retiring early sounds appealing, but it means saving more and having less time to do it. It can also create gaps in health care coverage and income before key benefits kick in. For example, Social Security benefits can begin at 62, but at a reduced amount. Full benefits are available between ages 66 and 67, depending on birth year, and waiting until 70 means the maximum benefit.

Medicare doesn't start until age 65, and penalty-free withdrawals from retirement accounts generally aren't allowed until age 59½. For couples, timing gets even more complicated. Staggering retirement dates can sometimes maximize benefits; in other cases, retiring at the same time works better. A financial advisor can help you sort through these decisions and find the approach that makes the most sense for your situation. **How do you want to spend your time in retirement?** Many new retirees are surprised to

find that having unlimited free time feels disorienting rather than freeing. Thinking ahead about how to fill the days with meaningful activity — whether that's travel, volunteering, pursuing hobbies or spending more time with family — can make the transition smoother. It helps to sketch out what a typical week, month or even first year might look like. If there are big gaps, it's worth thinking now about what might fill them in rewarding ways. **Where do you want to live as a retiree?** Some retirees stay put, while others downsize or relocate entirely. Either way, it's

wise to consider whether a chosen location will work well as you get older, taking into account factors like proximity to family, access to health care, cost of living and climate. **What will your retirement lifestyle cost?** It's not uncommon for retirees to discover that their travel, entertainment or leisure expenses were higher than expected. The more active and involved you plan to be, the more you will likely need to budget. **Does your retirement involve giving back?** Retirement often brings both the time and motivation to be more generous. Whether

the goal is helping family members, donating to charity or volunteering in the community, it's worth defining those goals and building them into an overall plan. Now that your vision is taking shape, turn it into a plan. Work with your financial advisor to align your savings with the life you want — and revisit that plan as your priorities evolve so your retirement keeps pace with you. *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.*

New meeting time will begin with July 14 meeting

Hart: 'We did it at 5 p.m. and there was no one here. Then, we did it at 4 p.m., and there was nobody here'

MEETING TIMES

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“the blue-collar working man” to attend. However, the council instead ultimately settled on a new 5 p.m. start in May 2023.

That lasted for 15 months, until October 2024, when the council voted in favor of a motion — again by Brynes — to move the meeting start time back to 4 p.m. at the request of city staff members.

City Manager John Hart proposed the change back to 4 p.m. in 2024, stating city staff advocated for meeting earlier in the day to avoid late night meetings on a work day.

Now, just over 18 months later, the city will return to meeting at 5 p.m. after council members agreed to a request from local citizen Santana Deming, who

petitioned the city to change its meeting times during back-to-back appearances before the council in the past month to discuss Flock cameras.

“I would like to once again raise the issue of meeting times. Discussions like this demonstrate why public participation matters, yet meetings continue to be held at 4 p.m., when many residents are still at work,” Deming said at the city’s June 23 meeting.

“As I mentioned last time, I again had to leave work early in order to be here today. Many residents simply cannot do that.

“If this council truly values transparency and public engagement, I respectfully ask that you reconsider your standing meeting time and move meetings to a later hour that is more accessible for working families and

individuals,” Deming said.

“The residents of Perry deserve answers, transparency and a meaningful opportunity to participate in decisions that affect their rights and their community,” she added.

“I agree with you on the meeting times,” Mayor Ward Ketring said. “They are too early.”

“I motion that we start meeting at 5 p.m.,” Councilwoman Shirlye Hampton said. “I agree that maybe someone will start attending the meetings. In the past we have had no one attending even when they were at 5 p.m., so there was no need for us to be in here waiting.”

Councilwoman Diane Landry asked for City Manager John Hart for his input.

“We have been back and forth twice now. If more

people start showing up, I am fine with moving it to 5 p.m.,” Hart responded. “But, like she said. We did it at 5 p.m. and there was no one here. Then, we did it at 4 p.m., and there was nobody here.

“If we had more people and had turnouts like this, then it needs to be at 5 p.m.,” Hart added.

“People don’t have to

come to every meeting,” Ketring said. “They may just want to come to one or two meetings, but some can’t come if it is at 4 p.m.”

“For one year we had just one person showing up at meetings when it was at 5 p.m.,” Hart pointed out.

When asked for his opinion by Ketring,

Councilman Bill Brynes said, “It don’t matter to me.”

Landry seconded Hampton’s motion to move meetings to 5 p.m., and it was approved by a 4-0 vote. Councilwoman Venita Woodfaulk was absent.

The new 5 p.m. start time will begin at the next council meeting set for Tuesday, July 14.

Bill requires cost-savings exercise

GOVERNOR

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greater visibility into government spending and budgeting decisions.

The legislation requires local governments to publish detailed financial information online, including:

- Budget summaries;
- Revenues and expenditures;

- Departmental spending;
- Staffing information;
- Reserve levels and fund balances; and

Additional financial reports and budget documents.

The bill also requires quarterly reports on employee compensation and establishes annual budget development calendars to promote year-round transparency.

Additionally, HB 1329 requires local governments to conduct a budget reduction exercise before adopting a final budget.

Local officials must identify strategies to reduce proposed spending by 10% without affecting essential services such as law enforcement, fire protection and other legally-required government functions.

LEGALS

(Continued from page 9)

STREET; THENCE RUN EAST 65 FEET ALONG THE NORTH LINE OF SAID RIGHT OF WAY BACK TO THE POINT OF BEGINNING. SAID PROPERTY BEING AND LYING IN TAYLOR COUNTY, FLORIDA. (WEST RAILROAD STREET IS ALSO KNOWN AS WEST WILCOX STREET)

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on McCalla Raymer Leibert Pierce, LLP, Sara Collins, Attorney for Plaintiff whose address is 225 East Robinson Street Suite 155, Orlando, FL 32801 on or before July 9, 2026, a date which is within thirty (30) days after the first publication of this Notice in and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter, otherwise a default will be entered against you for the relief demand in the complaint.

WITNESS my hand and seal of this Court this 18th day of June, 2026. Gary Knowles, Jr. Clerk of Court of Taylor County By: Kathryn Lago As Deputy Clerk

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

CIVIL ACTION DIVISION:

CASE NO.: 2025-CA-000218

U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO WILMINGTON TRUST COMPANY, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET INVESTMENT LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-1, Plaintiff, vs. WILLIE BARNES, IRENE BARNES et al, Defendant(s).

NOTICE OF SALE PURSUANT TO CHAPTER 45

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated June 16, 2026, and entered in Case No. 2025-CA-000218 of the Circuit Court of the Third Judicial Circuit in and for Taylor County, Florida in which U.S. Bank National Association, as Successor Trustee to Wilmington Trust Company, as successor Trustee to Bank of America, National Association, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2005-1, is the

Plaintiff and Willie Barnes; Irene Barnes; are defendants, the Taylor County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on the front steps of the Taylor County Courthouse, 108 N. Jefferson St., Perry, Florida 32347, Taylor County, Florida at 11:00 a.m. on the 16th day of July, 2026, the following described property as set forth in said Final Judgment of Foreclosure:

LOT ONE (1), BLOCK 'F', OF SPRING LAKE HEIGHTS SUBDIVISION, A MAP OR PLAT OF SAID SPRING LAKE HEIGHTS SUBDIVISION BEING OF RECORD IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT OF TAYLOR COUNTY, FLORIDA, IN PLAT BOOK 1, PAGE 79.

A/K/A 201 ALICE ST PERRY FL 32348

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 before the Clerk reports the surplus as unclaimed.

Dated in Taylor County, Florida this 19th day of June, 2026.

Clerk of the Circuit Court

Taylor County, Florida

By: Shana Neal

Deputy Clerk

Albertelli Law

Attorney for Plaintiff

P.O. Box 23028

Tampa, FL 33623

(813) 221-4743

(813) 221-9171 facsimile

eService: servealaw@albertellilaw.com

IN-25-009442

If you are a person with a disability who needs any accommodation in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Persons with a disability who need any accommodation to participate should call the ADA Coordinator, Jacquetta Bradley, P.O. Box 1569, Lake City, FL 32056, 386-719-7428, within two (2) working days of your receipt of this notice; if you are hearing impaired call (800) 955-8771; if you are voice impaired call (800) 955-8770.

NOTICE

Pursuant to Section 2.13(B) of the City Charter of the City of Perry, Florida, notice is hereby given that the City Council had Introduction and First Reading on Ordinance No. 1060 on June 23, 2026, in the City Council Chambers, 224 S. Jefferson Street, Perry, Florida. A Public Hearing and Final Reading on Ordinance No. 1060 is scheduled for July 14, 2026, in the City Council Meeting Room, located at 224 S. Jefferson Street, Perry, Florida at 5:00 p.m. or as soon thereafter as possible. The public hearing may be continued to a future date at the meeting, without further legal notice in the local newspaper.

Jefferson Street, Perry, Florida at 5:00 p.m. or as soon thereafter as possible. The public hearing may be continued to a future date at the meeting, without further legal notice in the local newspaper.

Any interested persons may appear and be heard on the a forementioned public hearing date. Notice is also given, pursuant to Florida Statutes 286.0105 that any person deciding to appeal any decision of the City Council with respect to any matter considered at the meeting will need a record of that meeting and may need to ensure that a verbatim record of the proceeding is made, which record includes the testimony and evidence upon which the appeal is to be heard.

ORDINANCE NO. 1060

AN ORDINANCE OF THE CITY OF PERRY, FLORIDA, REPEALING ALL PRIOR ORDINANCES, RESOLUTIONS, AND ACTIONS OF THE CITY RELATED TO ECONOMIC DEVELOPMENT INCENTIVES FOR PROSPECT PERRY APARTMENTS, LLC., FORMERLY KNOWN AS PROSPECT CONSTRUCTION AND DEVELOPMENT GROUP, LLC. ("PROSPECT DEVELOPERS, LLC."); RESCINDING ORDINANCE NO. 1011; ACKNOWLEDGING THE EXPIRATION OF ORDINANCE NO. 965; SUPERSEDING ALL PRIOR INCENTIVE AUTHORITY WITH THE JUNE 2026 AD VALOREM TAX INCENTIVE AGREEMENT; AND PROVIDING FOR SEVERABILITY, CONFLICTS, AND AN EFFECTIVE DATE.

John Hart II, City Manager Ward Ketring, Mayor

NOTICE

Pursuant to Section 2.13(B) of the City Charter of the City of Perry, Florida, notice is hereby given that the City Council had Introduction and First Reading on Ordinance No. 1061 on June 23, 2026, in the City Council Chambers, 224 S. Jefferson Street, Perry, Florida. A Public Hearing and Final Reading on Ordinance No. 1061 is scheduled for July 14, 2026, in the City Council Meeting Room, located at 224 S. Jefferson Street, Perry, Florida at 5:00 p.m. or as soon thereafter as possible. The public hearing may be continued to a future date at the meeting, without further legal notice in the local newspaper.

Any interested persons may appear and be heard on the a forementioned public hearing date. Notice is also given, pursuant to Florida Statutes 286.0105 that any person deciding to appeal any decision of the City Council with respect to any matter

considered at the meeting will need a record of that meeting and may need to ensure that a verbatim record of the proceeding is made, which record includes the testimony and evidence upon which the appeal is to be heard.

ORDINANCE NO. 1061

AN ORDINANCE OF THE CITY COUNCIL OF THE CITY OF PERRY, TAYLOR COUNTY, FLORIDA REGARDING SURPLUS LANDS; AUTHORIZING CONVEYANCE OF CERTAIN LAND TO THE TAYLOR COUNTY SCHOOL BOARD AS A GIFT FOR PUBLIC EDUCATIONAL PURPOSES; RESERVING A UTILITY EASEMENT TO THE CITY; AND PROVIDING AN EFFECTIVE DATE.

John Hart II, City Manager

Ward Ketring, Mayor

IN THE CIRCUIT COURT OF THE 3RD JUDICIAL CIRCUIT IN AND FOR TAYLOR COUNTY, FLORIDA

CASE NO.: 26000070CAAXMX

CARRINGTON MORTGAGE SERVICES LLC, Plaintiff, vs.

CATHERINE RUFFIN; LAWRENCE RUFFIN, JR. A/K/A LAWRENCE RUFFIN; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, Defendant(s).

NOTICE OF ACTION

TO: Catherine Ruffin

Residence Unknown

Lawrence Ruffin, Jr. a/k/a Lawrence Ruffin, Residence Unknown

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

PARCEL A - 05090-002:

COMMENCE AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 26, T4S, R7E, THENCE RUN SOUTH 291.85 FEET; THENCE WEST 1138.7 FEET FOR A POINT OF BEGINNING; THENCE FROM SAID POINT OF BEGINNING, RUN SOUTH 193.15 FEET, WEST 210 FEET, NORTH 193.15 FEET, WEST 210 FEET BACK TO THE POINT OF BEGINNING. CONTAINING 1 ACRE, MORE OR LESS.

TOGETHER WITH THAT PORTION OF THE FOLLOWING EASEMENT STRIP OF LAND BORDERING ON THE ABOVE-DESCRIBED TRACT.

COMMENCE AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 26, T4S, R7E, THENCE RUN SOUTH 291.85 FEET; THENCE WEST 1138.7 FEET FOR A POB; THENCE RUN SOUTH 193.15 FEET, EAST 29.10 FEET,

NORTH 485 FEET TO THE SOUTH R/W OF WOODS ST. (NOW OSCAR PEREAMON WAY), THENCE WEST ALONG THE SOUTH R/W OF WOODS ST. 281.95 FEET. THENCE SOUTH 281.85 FEET TO THE POB. AND COMMENCING AT THE NORTHEAST CORNER OF THE NE 1/4 OF THE SW 1/4 OF SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST, THENCE RUN SOUTH 240 FEET; THENCE WEST 1109.4 FEET FOR A POINT OF BEGINNING. THENCE FROM SAID BEGINNING POINT, RUN SOUTH 51.85 FEET, THENCE WEST 420 FEET, THENCE NORTH 51.85 FEET, THENCE EAST 420 FEET TO THE POINT OF BEGINNING. CONTAINING 1/2 ACRE, MORE OR LESS.

PARCEL - 05081-400: (VACANT)

COMMENCE AT THE NE CORNER OF THE NE 1/4 OF THE SW 1/4 OF SECTION 26, T4S, R7E. THENCE RUN SOUTH 30 FEET TO THE S R/W LINE OF A STREET; THENCE RUN WEST 937.5 FEET TO THE WEST R/W LINE OF A 50-FOOT STREET THENCE RUN S 00°43' WEST ALONG SAID R/W LINE 258 FEET FOR A POINT OF BEGINNING; THENCE RUN WEST 169.01 FEET MORE OR LESS TO THE EAST R/W LINE OF A 29.10 FEET EASEMENT DEEDED TO LAWRENCE RUFFIN, THENCE RUN S 00°43' W 86 FEET, THENCE RUN EAST 165.96 FEET MORE OR LESS TO THE WEST R/W OF SAID STREET, THENCE RUN N 00°43' E 86 FEET TO POB. CONTAINING 0.333 ACRE, MORE OR LESS AND IS LOCATED IN SECTION 26, T4S, R7.

ALSO COMMENCE AT THE NE CORNER OF THE NE 1/4 OF THE SW 1/4 OF SECTION 26, T4S, R71. THENCE RUN SOUTH 30 FEET TO THE S R/W LINE OF A STREET, THENCE RUN WEST 937.5 FEET TO THE W R/W LINE OF A 50 FOOT STREET; THENCE RUN S 00°43' WEST ALONG SAID R/W LINE 344 FEET FOR A POB; THENCE RUN WEST 169.01 FEET MORE OR LESS TO THE EAST R/W LINE OF A 29.10 FEET EASEMENT DEEDED TO LAWRENCE RUFFIN, THENCE RUN S 00°43' W 86 FEET, THENCE RUN EAST 164.86 FEET MORE OR LESS TO THE WEST R/W OF SAID STREET, THENCE RUN N 00°43' E 86 FEET TO POB. CONTAINING 0.333 ACRE, MORE OR LESS AND IS LOCATED IN SECTION 26, T4S, R7, TAYLOR COUNTY, FLORIDA.

PARCEL C - 05081-800: (VACANT)

COMMENCE AT THE NE CORNER OF THE NE 1/4 OF THE SW 1/4 OF SECTION 26, T4S, R7E, THENCE RUN SOUTH 30 FEET TO THE SOUTH R/W LINE OF A STREET; THENCE RUN WEST 937.5 FEET TO THE WEST R/W LINE OF A FIFTY-FOOT

STREET; THENCE RUN S 00°43' W ALONG SAID R/W LINE 172 FEET TO A POINT OF BEGINNING; THENCE CONTINUE S 00°43' W 86.0 FEET, THENCE RUN WEST 167.485 FEET, MORE OR LESS TO THE EAST R/W LINE OF A 29.10 FEET EASEMENT, THENCE RUN N 00°03' E 86.0 FEET, THENCE RUN EAST 169.01 FEET, MORE OR LESS TO THE POINT OF BEGINNING. CONTAINING 0.333 ACRE, MORE OR LESS, AND IS LOCATED IN SECTION 26, T4S, R7, TAYLOR COUNTY, FLORIDA.

SUBJECT TO THE UTILITY EASEMENT SET FORTH IN OFFICIAL RECORDS BOOK 369, PAGES 116, ET. SEQ., PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA.

PARCEL D:

COMMENCE AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 26, T4S, R7E, THENCE RUN SOUTH 240.00 FEET, THENCE RUN WEST 1138.7 FEET FOR A POB, THENCE FROM SAID POB RUN SOUTH 245.00 FEET, THENCE RUN EAST 29.10 FEET, THENCE NORTH 245.00 FEET TO A POINT, THENCE WEST 29.10 FEET TO THE POINT OF BEGINNING.

Street Address: 307 First Street, Perry, Florida 32348

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on McCabe, Weisberg & Conway, LLC, Plaintiff's attorney, whose address is 3222 Commerce Place, Suite A, West Palm Beach, FL 33407, within 30 days after the date of the first publication of this notice and file the original with the Clerk of this Court, otherwise, a default will be entered against you for the relief demanded in the complaint or petition.

If you are a person with a disability who needs any accommodation 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, Florida 32055; DAdamail@jud3.flcourts.org; (386)758-2163 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.

Dated on June 26, 2026.

Gary Knowles

Clerk of said Court

By: Kathryn Lago

As Deputy Clerk