



FINANCIAL FOCUS

Small habits help shape a stronger financial future



By Cory Taylor

Financial security doesn't have to come from a big salary, a lucky investment or some dramatic turning point.

For most people, wealth is built more simply, through small habits repeated many times over.

If you're like many young people, you may feel you

don't have enough money to start investing. The reality is that you're in a great position to build the small habits that will help you create lasting wealth. Here are five tips to help you get started.

1. Automate savings before you spend. One of the most powerful financial habits you can build is among the easiest. Set up an automatic transfer such as by contributing to an employer retirement plan or exploring if you can direct part of your paycheck to a savings or investment account.

This helps remove the temptation to spend that money instead of saving it. Even setting aside 1% to

5% of your income can help build momentum over time.

2. Watch the small stuff. It's easy to dismiss a \$15-a-month streaming service or a \$6 coffee twice a week. But those small purchases add up. Forgotten subscriptions, food delivery fees and impulse buys can quietly drain your bank account.

"Just \$25 a week, if invested well, can grow into the thousands in a few short years." Scan your recurring charges regularly, cancel what you don't use and put that money to work instead.

3. Don't let your lifestyle outpace your income. When you get a raise or bonus, it's tempting to

upgrade your apartment, car or everyday spending. This "lifestyle creep" can be a significant hindrance to building wealth.

Here's an alternate approach: Every time your income goes up, increase your savings rate before anything else. Even saving half of a raise while spending the rest puts you ahead.

4. Start now, even imperfectly. Don't wait to start investing. Even if you can only set aside a small amount each month, do it. Starting just five to 10 years earlier can result in significantly more wealth down the line, even if the early contributions are small,

thanks to compounding.

Compounding means your contributions earn interest, and even that interest earns interest. Over decades, that snowball effect can make a world of difference.

5. Stay aware, not obsessed. You don't necessarily need to track every dollar you spend. But you do need to be aware of your money habits. A quick weekly or monthly check-in on your accounts, spending patterns and progress toward savings goals can help you catch problems early.

Financial awareness also means protecting what you build. An emergency fund

covering three to six months of total expenses keeps one bad month from becoming a financial crisis. Avoiding high-interest debt does the same. These defensive habits make everything else possible.

Your financial future likely won't be shaped by one big decision. Instead, it will probably be built by small choices you make every day. And the best time to start making good choices is now.

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.

The family was able to recover their boat

BOATERS

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got them all loaded into our boat, and all were okay, with no injuries."

The TCSO received the distress call at 9:59 a.m., and "we had the boat in

the water at 10:41 a.m.," Gunter said. "We had everyone safely aboard our boat at 10:57 a.m."

"Fortunately, I happened to be where we had our boat, so we were able to respond quickly. We put in at Peterson's Landing in the

middle of a monsoon. There was low visibility due to the rain and then fog started rolling in," he said.

The TCSO reminds everyone heading out on the water to closely monitor weather conditions, ensure their vessel is in good

working order, wear life jackets and carry emergency communication equipment.

"We are grateful for the safe outcome and commend the responding personnel for their swift actions in bringing everyone safely back to shore," TCSO said.

Family members of the boaters expressed their thanks to the TCSO officers involved in the rescue.

"We would like to thank Brian Hayden, Buddy Lee and Thomas Gunter for the quick response, along with everyone else who

aided in their rescue. They literally saved our son and his family's lives. God was definitely with them," Sherra Paris Sadler said.

The family was able to recover their boat, which they left anchored, later Monday afternoon.

In response to those who commented on permit

FDEP discusses sprayfield option, San Pedro Bay

FDEP

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lagoons and sludge basins, the permittee shall conduct expanded groundwater sampling at monitoring wells MWC-7, MW-14A, MWC-2 and MW-16A."

Comments on Closure Plan

"The department received several comments regarding the time for remediation and closure. The commentors expressed the need for a closure schedule as well as an improvement plan," FDEP officials said.

"Based on discussions with Foley Cellulose, LLC, 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 Foley Cellulose, LLC to submit closure plans for the Solid Waste Management Area (SWMA) and the wastewater treatment system (WWTS) no later than 180 days prior to the planned inactivation or abandonment of the wastewater treatment facility.

"If the property is sold in the future, the wastewater permit could be transferred to a new owner, subject to FDEP approval. In addition, Foley Cellulose, LLC and FDEP have been discussing

a long-term care plan for the landfill on the property, which would be authorized under a solid waste permit."

Additional Comments

"The department received several additional comments about constructing and operating a spray field, developing a witness cooperation program and restoring San Pedro Bay," officials said.

"Foley Cellulose, LLC, in consultation with FDEP, considered a range of alternatives. A spray field application would take approximately three to five years to construct and become operational; however, the facility may be closed by that

timeframe.

"FDEP remains available to answer additional questions from the community. Future authorization will also provide the opportunity for public participation.

"The restoration of San Pedro Bay has been completed and has entered the Operation and Maintenance phase," FDEP officials said.

"The San Pedro Bay site functions as a wetland mitigation bank. Foley Cellulose, LLC has contracted Stantec Consulting Services to conduct quarterly inspections of the San Pedro Bay Mitigation Bank and manage invasive vegetative

species.

"These quarterly monitoring reports are submitted semi-annually to the FDEP Mitigation Bank Team," officials said.

"FDEP is committed to protecting all Floridians, our state's natural resources and ensuring that the state's

environmental laws are followed. FDEP does not issue any permit that is not protective of Florida's environment and does not meet all requirements of Florida law.

"Once again, thank you for your participation in this process," officials said.

'The 12 of us all came together at the table'

SUN-N-SANDSPURS

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Sunday was pick up day and generally the 12 of us all came together at the dinner table then.

Susan, Jeannie, Peggy,

Pam, Polly, Rosemary, Speck, Janie, Warren, Tommie, Bill and finally, Maud. Grandma always sat down last, after everyone was settled.

Never, ever, did we ride the bus home.

6U team out-hit Okeechobee 36-24

6U ALL-STARS

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for 5 with 4 RBIs and a double.

Parker (3 for 5, RBI), Stefanelli (3 for 4, 2 RBI, double), Bishop (3 for 4, RBI, double), Crews (3 for 4, double) and Padgett (3 for 4, 3 RBI, double) all had

3 hits.

In Sunday's championship game, Taylor County out-hit Okeechobee 36-24, but lost 27-21 after managing to score only 2 runs in the top of the 6th after Okeechobee built a 27-19 lead.

English (4 for 4, 6 RBIs) hit a homer in the 1st inning,

a triple in the 3rd, single in the 4th and doubled in the 6th to hit for the cycle, but it was not enough to overcome the undefeated Okeechobee squad.

Webb (double, RBI), Sullivan (double, triple, 2 RBI) and Crews all went 4 for 4 at the plate.

Padgett (double),

Borklund (triple, 3 RBIs), Stefanelli (RBI), Sadler (triple, 2 RBI) and Curry (RBI) all went 3 for 4 at the plate.

"Congratulations to our Taylor County 6U boys on an incredible DYB State Tournament run," Taylor County Baseball Association (TCBA)

officials said Sunday. "What a championship game it was! Both teams battled from the first hit to the last, with the score staying close the entire game.

"These boys came ready to compete putting the ball in play, making big defensive outs and leaving everything they had on the

field. It truly felt like they could have played all day with the Okeechobee boys!

"A huge thank you to our coaches and parents. Thank you for giving us a season to remember. We are incredibly proud of our 2026 DYB State Runners-Up," the TCBA stated.

10U defeated Port St. Joe 18-13

10U ALL-STARS

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Okeechobee 9-3, led by Everette Glover (2 for 3, 3 RBI, run scored) and Reid Hagberg (2 for 3, RBI, run scored).

Zayne Murphy was 1 for 2 with a triple, drew a walk and scored a run. Lopez was 1 for 2 with a walk and scored twice.

Vann went 1 for 3 with

an RBI, Nawlin was 1 for 3 and Jerkobi McGrew was 1 for 3 and scored a run.

The Bulldogs struck out only 4 times, while Taylor County pitchers struck out 6 Okeechobee batters. On defense, Taylor County committed 5 errors, compared to 4 by Okeechobee.

Five Bulldog pitchers combined to issue 13 walks, compared to just 6

issued by Okeechobee's three pitchers.

Lopez led the Bulldogs' pitching staff with 3 strikeouts in 2.1 innings, while Everette Glover had 2 strikeouts in 1.1 innings of work. Murphy struck out 1 batter.

In the Saturday morning game, Taylor County defeated Port St. Joe 18-13 behind an impressive offensive performance —

out-hitting the Sharks 11-5.

Everette Glover (1 for 3, triple, walk) powered the Bulldog All-Stars with five runs batted in. The third baseman keyed a 7-run rally in the 2nd inning with a 3-RBI triple.

Hagberg (2 for 4, double, 2 runs) and McGrew (2 for 3, double, 2 RBI, 3 runs, 2 RBIs) each collected two hits for Taylor, and the Bulldogs had a good

discipline at the plate, drawing 8 walks, led by Murphy and Lopez with 2 each.

Cruce (3 steals), Hagberg (2) and Nawlin (2) each stole multiple bases for the Bulldogs, who finished with 9 steals in the game.

Lopez (1 for 2, double, 2 walks, 3 runs scored), Murphy (1 for 2, double, 2 RBI, 2 walks, 3 runs scored), Vann (1 for 3,

RBI), Cruce (1 for 3, RBI, 2 runs), Nawlin (1 for 2, walk, 2 runs scored) and Brantley (1 for 2, walk, run) all had a hit.

Five Taylor County pitchers combined to strike out 6, while allowing 13 runs (4 earned) on 5 hits and 12 walks. Wigglesworth led the effort with 3 strikeouts, while Murphy, Hagberg and Vann each had 1 strikeout.

LEGALS

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published.

DATED this 8th day of July 2026, by GARY KNOWLES, Clerk of the Circuit Court and Clerk of the Board of County Commissioners of Taylor County, Florida.

LEGAL NOTICE REQUEST FOR STATEMENTS OF QUALIFICATIONS HMGP STORMWATER ENGINEERING DESIGN SERVICES TAYLOR COUNTY, FLORIDA

The Taylor County Board of County Commissioners (the "County") is soliciting Statements of

Qualifications (SOQ) from qualified professional engineering firms to provide Phase I engineering design services for four (4) Hazard Mitigation Grant Program (HMGP) stormwater flood-risk-reduction projects funded through the Federal Emergency Management Agency (FEMA) under Disaster Declaration DR-4734 (Hurricane Idalia) and administered by the Florida Division of Emergency Management (FDEM):

- Foley Cut Off Road Flood Risk Reduction — HMGP No. 4734-138-R
- East Ellison Road Flood Risk Reduction — HMGP No. 4734-135-R
- Dewey McGuire Road Flood Risk Reduction — HMGP No. 4734-136-R
- Wilder Creek Flood Risk Reduction — HMGP No. 4734-137-R

This procurement is conducted under the Consultants' Competitive Negotiation Act (CCNA), Section 287.055, Florida Statutes, and is subject to FEMA Hazard Mitigation Grant Program requirements and 2 CFR Part 200 (Uniform Guidance). Selection will be made on the basis of qualifications, not price.

RSOQ documents may be obtained from the Taylor County website at www.taylorcountygov.com or from the Office of the County Administrator, 201 East Green Street, Perry, Florida 32347, telephone (850) 838-3506.

Sealed submittals — one (1) original and four (4) copies — must be clearly marked on the outside of the sealed envelope or package:

"HMGP STORMWATER ENGINEERING DESIGN SERVICES — FOLEY CUT OFF ROAD, EAST ELLISON ROAD, DEWEY MCGUIRE ROAD & WILDER CREEK — DO NOT OPEN" and delivered to:

Taylor County Clerk of Courts 108 N Jefferson Street Perry, Florida 32347.

Statements of Qualifications will be received until **4:00 P.M. (Local Time) on Friday, August 14, 2026**. Submittals received after this date and time will not be considered.

Questions concerning this solicitation must be submitted in writing in accordance with the procedures set forth in the RSOQ documents.

Taylor County is an Equal

Opportunity Employer. Consistent with Executive Order 14173, all federally funded procurement and employment actions shall be identity-neutral and merit-based. Small, minority-owned, women-owned, and veteran-owned businesses are encouraged to respond.

The County reserves the right to reject any and all Statements of Qualifications, to waive informalities and irregularities in the procurement process, and to make the selection determined to be in the best interest of Taylor County.

BY ORDER OF THE BOARD OF COUNTY COMMISSIONERS, TAYLOR COUNTY, FLORIDA

NOTICE OF INTENTION TO REGISTER FICTITIOUS NAME

TO WHOM IT MAY CONCERN: Notice is hereby given that Poncho's 76, LLC, owner(s), desiring to engage in business under the fictitious name of The Oyster Cartel, intends to register said name in Taylor County with the Florida Department of State, Division of Corporations, pursuant to the fictitious name statute (Chapter 20953 or Section 865.09). Upon receipt of proof of publication of this notice, I/we expect to engage in business at our address: 2286 S. Byron Butler Pkwy, Ste. D Perry, Florida., 32348. The extent of ownership is: Poncho's 76, LLC (owner) (100%).