FINANCIAL FOCUS

Stay one step ahead of cybercriminals


By Cory Taylor

Your financial security is only as strong as your digital security. A single stolen password, convincing scam or fraudulent investment offer can lead to lost savings, damaged credit or hours spent recovering compromised accounts. As our financial lives move increasingly online, protecting your personal information is part of protecting your financial future.

Cybercriminals are getting smarter, and technology like AI is making their job easier. But fortunately, some consistent habits can help protect you from many of today's common threats.

Watch out for phishing.

Phishing is a common way criminals break into accounts and steal money. These attacks often arrive as emails, texts or phone calls that appear to come from your bank, employer or another trusted organization. Fake websites can trick you into typing in your password or financial details.

To protect yourself, verify unexpected requests through a separate channel, such as calling a company directly using a number from its official website rather than one provided in a suspicious message. Avoid clicking unexpected links and consider using a password manager which auto-fills your login information only on legitimate websites.

Strengthen your accounts.

Stolen passwords give criminals easy access to your email, banking and social media accounts. Try using a unique password for every account and enable multifactor authentication whenever it's offered. When possible, choose phishing-resistant options like passkeys or security keys; they're harder for scammers to bypass than basic text message codes.

Be skeptical of urgency.

Scammers increasingly use deepfakes, which leverage AI-generated voices, videos and images to convincingly impersonate trusted people, including company executives, advisors and even family members. These messages often create pressure to send money or share sensitive information immediately.

If you receive an urgent request that feels off, slow down. Hang up and try calling back to the person or organization using a known phone number. Many successful scams rely on emotional pressure rather than technical tricks, so a moment of skepticism can go a long way.

Protect your money and identity.

Fraudulent investment platforms and cryptocurrency schemes continue to cost Americans billions of dollars each year. Be cautious of investment opportunities promoted through unsolicited messages or social media contacts, and always verify a platform independently before sending money. If you're unsure whether an opportunity is legitimate, a financial advisor can help evaluate it before you invest.

Data breaches can also put your information at risk, even when you've done everything right. It's smart to check your bank and credit card statements regularly for unfamiliar charges, and to freeze your credit if you suspect your information has been compromised. You may also choose to freeze your credit preemptively.

Keep your devices updated. Software updates often fix security weaknesses that criminals could otherwise exploit. Backing up important files, whether to the cloud or an external drive, also protects you if ransomware ever locks you out of your own data.

Small habits matter. Unique passwords, multifactor authentication and skepticism help stop many scams before they start. Take steps to help safeguard your money, identity and long-term financial goals.

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.

TAXABLE ITEMS VS. NON TAXABLE ITEMS

TAXABLE ITEMS:

- **Tangible goods**: furniture, electronics, clothing, tools, books
- **Prepared food**: deli items, food sold for immediate consumption, soft drinks, candy, alcohol,
- **Rentals**: commercial real property rentals, transient rentals (hotels)
- **Utilities**: electricity

NON TAXABLE ITEMS:

- **Food & groceries**: unprepared food
- **Medical items**: prescription medications, medical supplies, wheelchairs, hearing aids
- **Household safety**: batteries, flashlights, smoke detectors
- **Baby products**: diapers, baby food
- **Agriculture items**: seeds, fertilizers, pesticides, livestock feed
- **Services:** legal, accounting & medical

Superintendent: 'The half-cent sales tax is a very minimal impact on the people in this community'

IGNORANT
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of our schools and our children. Period. If you're not interested in that, then I have to question maybe why you even live here.

"I'm just being very honest, and I don't even care who likes it or don't. That is my feelings, and I want to make this very clear.

"We don't get the funding that we need for transportation. We get roughly half of what we need, if that. So this notion that the half-cent sales tax is going to be used to upgrade teacher salaries is totally wrong. They're clueless when they say that, because it has to go toward capital outlay funding. Period," Wentworth said.

"We have spelled it out before. They just let it go over their heads, I guess. Or again, they're ignorant or don't care about our schools. And by that, I'm saying this: we're funding over $1.2 million to $1.5 million every year out of our General Fund to compensate for what the state doesn't give us for transportation. Therefore, that kills us when it comes to raising teacher salaries and raising teacher pay, so that we can recruit and retain quality teachers.

"As superintendent of schools, we are not going to do anything but what we feel is in the best interest of our school system, our community and our children – that's our job and our responsibility. That's why I'm so adamant about the half-cent sales tax.

"We've got to have it in order to help support our schools, which all of our schools are getting older. We've got to have a lot of work done. We're to the point we're going to have to build new schools before long," Wentworth added.

"So the half-cent sales tax is a very minimal impact on the people in this community – roughly $66 a year to the average per person, $5 a month, 10¢ on a $20 pizza, $4 on an $800 refrigerator. The sales tax cap is $5,000. Anything over that is only $25. So, it's pennies to help our school system be the best it can be for our children, for the future of our community, to help entice industry to move here. That's what the half-cent sales tax is all about.

"So again, these people out there that run their mouth on social media when they don't have a clue is kind of disheartening and disgusting. But that's okay, because we're going to get it passed," Wentworth added.

"It's gonna happen, and I just wish some more of the right people were here tonight that need to hear it, because again, I'm sorry to rant, but the ignorance is abundant for some people. It's like they have nothing better to do.

"In my opinion, if you're not willing to support our community and this investment, which is pennies, I have to question whether you really care about this community," Wentworth said.

School board member Deidra Dunnell reiterated her support of the half-cent sales tax, but urged that the district "stay proactive and not reactive."

She advocated for the district and board members to "be aware of anything we can do to address those concerns" from the public.

The board, as fiscal agents of the district, "needs to make sure we are being fiscally responsible, as well as carrying out our responsibilities in regards to governance. I think that will potentially address a lot of those concerns that we are seeing in regards to the need for this funding," Dunnell said.

"While we are saying (the tax) is for our schools and what we need to do with it, we still have got to have a secure level of stewardship there, and maybe that will fizzle out a lot of concerns," she said.

"We have to make sure we're doing our fiscal responsibility, knowing that we're making necessary cuts and eliminating waste, and making sure that we're being good stewards of what we currently have.

"I understand the concern that you presented tonight, Superintendent, in regard that it is for capital outlay in our buildings and different things. But, the information also has been put out there that whenever we secure this half-cent sales tax to address different concerns that have been eating our General Fund, it will secure additional funding for these other areas (salaries, etc.) that are built into our budget. I just want to make sure we're doing everything we can do to wholeheartedly address the concerns that are coming from the public," Dunnell said.

"When you look at every county in the state of Florida, they are all short on transportation. We're at least one of them. That's one of the reasons that other counties are having to go to a half-cent sales tax," school board member Bonnie Sue Agner said.

"I go back to previous superintendents – I tried my best to get (former superintendent of schools) Danny Glover to go after the half-cent sales tax from the county when it sunsetted. The people in the county don't have a problem with the county collecting a penny, but they're wanting to cross hairs with the school getting half of that penny. I would love for the county to just give us that half-cent, because they have a surplus – it was in the paper last week -- and so they're thinking about giving their employees raises. Well, we want to give our employees raises, but we all know the General Fund is where the raises will come from," Agner said.

"But we're having to support transportation. We're having to support all these other things that are mandated to us, because that's the only place we can get the money (from) if they don't give it to us. We want to be competitive in our rural area. We've got to be competitive. And if we can't continue to improve our schools like you (administrators) are doing... we need that leg up," Agner added.

"But there's some people who just want to vote negative. Period. They don't care. They are just going to do the opposite of what you want. There's just people out there like that. But hopefully, there's enough people that understand that this is not going to be breaking the bank in anybody's house, and it's going to be so helpful that hopefully they'll understand that and they will vote for it," Agner said.

"I agree with everything that Bonnie Sue said, and we need the half-cent sales tax. It would help alleviate so much of the burden that we have," school board member Jeannie Mathis said.

The half-cent sales tax will go before voters in the upcoming General Election slated Tuesday, Nov. 3, and is forecast to generate $1.8 million to $2 million in funding for the district to underwrite capital projects (defined as having a lifespan of more than five years), including facility upgrades, safety enhancements, technology improvements and transportation (replacement of aging school buses).

LEGALS

promote and increase quality economic development in Taylor County, Florida, invites statements of qualifications from attorneys and law firms to serve as its general legal counsel.

Services include advising the Board and staff; attending monthly Board meetings; preparing and reviewing contracts, resolutions, real estate documents, and economic development agreements; advising on public records, open meetings, ethics, and applicable laws; and providing other legal services as authorized by the Board.

Respondents must identify the attorney who will have primary responsibility for the engagement and confirm that the attorney is a member in good standing of The Florida Bar. Submissions should include the firm's contact information; resumes and relevant experience, particularly representing Florida public bodies and handling economic development and real estate matters; availability to attend meetings and respond promptly; three client references; disclosure of actual or potential conflicts of interest; and proposed hourly rates, any retainer arrangement, and reimbursable expenses.

Statements of qualifications must be RECEIVED by 5:00 p.m. Eastern Time on Wednesday, October 7, 2026. Submit one PDF by email only to a.portwood@tcdaperry.com, with the subject line "TCDA Legal Counsel RFQ." Submissions by mail or hand delivery will not be accepted. The deadline is for receipt, not transmission. Late submissions will not be considered.

TCDA will evaluate relevant experience and qualifications, ability to provide timely service, references, conflicts of interest, and proposed fees. TCDA may interview respondents and negotiate the scope of services and compensation. Any engagement is subject to Board approval and a mutually acceptable written agreement. TCDA reserves the right to reject any or all submissions, waive minor irregularities, and discontinue this solicitation. Respondents bear all costs of preparing and submitting their qualifications.

Submissions are subject to Florida's public records laws, except as otherwise provided by law. Questions should be submitted by email to a.portwood@tcdaperry.com.