



FINANCIAL FOCUS

Local business owners: Don't overlook retirement plans



By Cory Taylor

If you're a local business owner, you're juggling many priorities: growing revenue, managing expenses, supporting your team and planning for your own future. What if one tool could help with all these goals?

A workplace retirement plan might be that solution and can, directly or indirectly, offer benefits that extend beyond

simple savings.

Double the tax advantages

Starting a retirement plan can deliver immediate tax advantages. For the business, employer contributions are tax-deductible. And as a participant in your company plan, your pretax salary deferrals are excluded from income taxes; your investments within the plan are tax-deferred until distributed. Many plans now offer Roth options that allow tax-free withdrawals in retirement.

Local businesses may also qualify for federal tax credits that help offset startup costs, employee education expenses and plan administration fees. Additional credits may be available for auto-enrollment features and employer contributions made

during the plan's first five years.

A competitive edge in hiring

In today's labor market, offering a retirement plan can differentiate your business from competitors and help improve employee retention.

Many plans also provide access to financial education tools and resources, helping your employees make informed decisions about saving, investing and planning for retirement. This support can lead to greater employee satisfaction and productivity, contributing to a positive work environment for your business.

More flexible than state-sponsored options

If you live in a state requiring an employee retirement

program, you might be considering a state-sponsored plan. While these programs can provide a starting point, they typically offer fewer investment options, lower contribution limits and limited design flexibility.

Establishing your own workplace retirement plan lets you customize features for your business needs to control administrative costs, set contribution limits and offer employees a wide range of investment options. This added control in plan design can lead to better outcomes for your business and your employees.

Reducing a hidden risk in your own retirement planning

Business owners often have as much as 80% of

their net worth tied up in their businesses, according to the Exit Planning Institute. While that demonstrates commitment to success, it also creates significant financial risk to the owner.

Relying solely on a future business sale to fund your retirement can be precarious. Market shifts, timing challenges or limited buyer interest could derail those plans. By building personal assets through your employer-sponsored retirement plan, you can gain financial flexibility and reduce the risk of having your retirement lifestyle depend entirely on one event.

Getting started

With various retirement plan options available, determining which one fits your business

best can feel overwhelming.

A qualified financial advisor can help you navigate these decisions, explaining the trade-offs between different plan types and identifying which option best suits your unique situation. They can also help you understand eligibility requirements and ensure the plan you choose aligns with your business goals and personal financial objectives.

Starting a workplace retirement plan represents an investment in your future, your employees and the long-term success of your business.

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.

'Investing in human beings, not AI'

THEME PARK

Continued from page 8

This is "Team Spot" with their own color t-shirts working as spotters.

On the ground, we have those folks on dirt bikes with cellphone capability and also the best team of all: rodeo clowns. These guys run in on foot and get unruly, inebriated or angry patrons off the track and the horse they rode in on too.

Someone on the Down syndrome spectrum would be excellent due to good nature and physical strength if guided and protected by an able-bodied teammate. Rescue team wears special capes like wrestlers and goggles.

The real fun happens on "The Back 40." You have to have a learner's permit and parent permission or a driver's license or be a competent adult and there is a separate waiver to sign similar to getting on a horse for a trail ride, understanding the activity is inherently dangerous and all liability lies with the consumer.

More safety talks. Someone who has run the state DMV-required defensive driving course would be perfect. Anyone

who has had to drone the same drill to workers or students.

Then the riders are turned loose in the closest thing we can build to a safe recreational area that is environmentally friendly and as much fun as Space Mountain, but out in the glorious wilds of the Forest Capital of the South.

Topiaries like Mickey and Minnie? Taylor Strong. Bulldogs and Lineworkers and Firefighters!

The Hospitality team is quietly emptying trash cans and putting paper in the restrooms, blowing off the parking lot, watering the plants, cleaning windows and floors.

Grants could be found. FSH at Chattahoochee used to train patients to be custodians.

This is easy non-scary work for developmentally disabled and withdrawn individuals with PTSD or victims of abuse.

It is also a good fit for a parent who may bring the child to work with them and by so doing give them an apprenticeship for a trade.

nHospitality staff have a special t-shirt color.

The "Greeter" teams and Hospitality (the "Clean Team") staff and "Teams

Spot" and "Rescue" meet daily under the supervision of the Safety team who are their individual supervisors to go to with concerns and questions. A coordinator on safety or an administrator will make work schedules and oversee staffing.

Administration would be payroll, purchasing and the usual office staff. We would need a receptionist for incoming calls perhaps combined with a dispatcher for in house calls for assistance.

The "Bug Barn" houses the vehicles used daily on the tracks, but is also a garage for repair of disabled vehicles and fabrication of new ones. These positions are suited to mobility-impaired workers as small engine repair, welding and fiberglass work and spray painting could be done from a seated position.

Disabled veterans would be terrific. This is a creative studio with opportunities for imaginative design. Industrial design is a degree program. Our fabricators who build the bugs are the "Dream Team." Young Walt Disney wanted.

The "Roated Dogs" or "Team Dirt" or whomever they want to be referred to are the formerly incorrigible

homeless now collecting garbage, trash and treasure, repairing vandalism and painting public spaces, mending fences so to speak, with supervisors riding around in the front seat of the king cab truck.

Earning minimum wage for food, beer or lodging, and too tired to make mischief at night, not like before just resting under a shady bush all day trying to avoid thinking about your reality. Having the camaraderie of being with the street people and supervisors who understand them, trying to act Christian together and do good together instead of being on opposite sides and antagonistic toward each other.

Supervisors with law enforcement or prison or military experience, not in uniform.

Furniture on the curb for trash could be taken where it can be used.

A group could go fishing and give the community fish fry.

Trash along coastal waterways could be collected and aluminum recycled.

Owners of overgrown lots could hire landscaping crews.

Salary for supervisors

determined by:

- 1) experience,
- 2) merit,
- 3) results.

The Taylor County Sports Complex or athletic field areas could be used immediately to stage: Mystery Bible Theater 2000, a performance under the "big top" (a tent hopefully donated to the organization supporting employment of marginalized persons).

We will recite parts from Author Clarence Thomas's "Cottonpatch Gospel," with each actor reading in their own voice the paraphrased Bible story using traditional Southern culture and modern places in the American South to make the meaning of familiar Bible passages come to life.

With minimal props, no costumes and no make-up, short plays will be presented. Similar to an outdoor meeting, the audience brings chairs, but why not bring a picnic basket, too?

You can throw roses or radishes at the actors, like in the well-attended vaudeville shows in California.

Why not also bring a shut-in neighbor or elder relative? Wheelchairs welcome. Bring a futon.

The idea is to meet as neighbors, as in the biblical sense.

Children and seniors will be actors welcomed. No one need acting experience or training. If you memorize good, you don't even have to be able to read!

The visually impaired could play a role, an otherwise handicapped person could also.

Jesus has room for everyone in the kingdom. There will be a donation box for admission to cover advertising and transportation and props, but the dual purpose is to gather the community and begin to show that just as this tiny theater could sprout like a fungus in a warm receptive environment, an amusement park staffed by both handicapped, marginalized and able-bodied people could grow into a new Disney World.

This is my vision for the next 30 years in Taylor County.

Investing in human beings, not artificial intelligence.

Living the biblical command to "feed my sheep."

Amen.

Make it so....

Deborah ODonahue

LEGALS

(Continued from page 9)

Warehouse - Steinhatchee District Office - Hines Tower-Beach Road Property

Substations: Cross City OCB, Steinhatchee, Perry, and Boyd.

Interested, licensed, and insured contractors may request a full bid specification packet by contacting Steven Hall, Facilities and Maintenance Director Shall@tcec.com or 850-843-3123. Detailed site information will be provided only to qualified respondents as appropriate.

Bids must be received no later than October 30, 2026, by 5:00 PM to Shall@tcec.com or mailed to Lawn Maintenance Services Department - 2862 West US Hwy 90 Madison, FL 32340.

A pre-bid meeting or scheduled site visits may be required.

Tri-County Electric Cooperative, Inc. reserves the right to accept or reject any or all bids.

JOINT FEDERAL, STATE, LOCAL PUBLIC NOTICE
October 5, 2026

The Federal Emergency Management Agency and Florida Division of Emergency Management have received the following application for Federal grant funding. Final notice is hereby given of the Federal Emergency Management Agency's (FEMA) consideration to provide funding in the form of Hazard Mitigation Grant Program. Funds will be provided in accordance with Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, Public Law 93-288, as amended.

Under the National Environmental Policy Act (NEPA), federal actions must be reviewed and evaluated for feasible alternatives and for social, economic, historic, environmental, legal, and safety considerations. Under Executive Order (EO) 11988 and EO 11990 FEMA is required to consider alternatives to and to provide public notice of any proposed actions in or affecting floodplains or wetlands.

Funding for the proposed project

will be conditional upon compliance with all applicable federal, tribal, state and local laws, regulations, floodplain standards, permit requirements and conditions.

Applicant: Tr-County Electric Cooperative Inc

Project Title: HMGP-4734-063-R (276) Scanlon Transmission Poles, Infrastructure Retrofit

Location of Proposed Work: The area affected by this project consists of homes in the following locations:

Taylor County generally between US Highway 27 and US Highway 98 [Start/West [30.149805 N / -83.900055 W] to End/East [30.264904 N / -83.706986]

Proposed Work and Purpose: TCEC is proposing to upgrade approximately 16 miles of wooden Class 2 poles to varying classes of light duty steel poles rated to 135 mph. Taking these actions will significantly reduce the risk and vulnerability to TCEC's infrastructure from more frequent, less severe wind events. Steel poles will also be expected to perform better during more severe, but less frequently occurring tropical systems. The goal of this project will be to strengthen this section of transmission overhead lines against high wind events, thereby reducing the risk of infrastructure damage, loss of electrical service, and various additional negative consequences.

Project Alternatives: The alternatives to the project that have been and will be considered are 1) the no action alternative and 2) to convert the existing overhead line to an underground system. These alternatives to the proposed project are not viable because under Alternative 1) if no action is taken, TCEC's infrastructure and its customers remain vulnerable to damage and loss of electrical service from high winds generated by severe storm events and/or tropical systems; and Alternative 2) undergrounding transmission lines can become quite expensive, typically/at least three (3) times the cost to install overhead lines. Also, the environmentally sensitive nature of the current transmission route would likely present permitting and

regulatory compliance issues.

Comment Period:

Comments are solicited from the public; local, state or federal agencies; and other interested parties in order to consider and evaluate the impacts of the proposed project. The comments should be made in writing and addressed to the Florida Division of Emergency Management, Bureau of Mitigation, 2489 Shumard Oak Blvd., Tallahassee, FL 32399-2100. These are due within 15 days of this notice. The State will forward comments to applicable regulatory agencies as needed. Interested persons may submit comments, obtain more detailed information about the proposed action, or request a copy of the findings by contacting: Kaitlynn Culpepper - TCEC Community Relations Director 850-973-2285 kculpepper@tcec.com State Environmental Specialist Team Florida Division of Emergency Management MitigationEnvironmental@em.myflorida.com

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

CASE NO.: 2026-CA-000068

LAKEVIEW LOAN SERVICING, LLC, Plaintiff, v. JAMES LOUIS STRAWTER II, et al., Defendants.

NOTICE OF ACTION

TO: James Louis Strawter II 502 East Bay Street Perry, FL 32347 Unknown Spouse of James Louis Strawter II 502 East Bay Street Perry, FL 32347 James Louis Strawter II 10461 Towncenter River Ln., Apt 332 Riverview, FL 33578 Unknown Spouse of James Louis Strawter II 10461 Towncenter River Ln., Apt 332 Riverview, FL 33578

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property in

Taylor County, Florida: Lot 33, Block M, S.H. PEACOCK SUB-DIVISION OF THE TOWN OF PERRY, FLORIDA, according to the map or plat thereof as recorded in Plat Book 1, Page 23, Public Records of Taylor County, Florida.

has been filed against you and you are required to serve a copy of your written defenses, if any, on Anthony R. Smith, Esquire, the Plaintiff's attorney, whose address is Tiffany & Bosco, P.A., 1201 S. Orlando Ave, Suite 430, Winter Park, FL 32789, on or before thirty (30) days from the date of first publication of this Notice, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; or a default will be entered against you for the relief demanded in the complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. For all other ADA accommodation requests please contact: Carrina Cooper, Court Administration, 173 NE Hernando Avenue, Room 408, Lake City, Florida 32055, Phone: 386-758-2163, Email: ADAmail@jud3.flcourts.org. *Contact Court Administration 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 impaired call 711.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Taylor County, Florida, this 2nd day of October, 2026.

Gary Knowles as Clerk of the Circuit Court of Taylor County, Florida.

By: Shana Neal Deputy Clerk

NOTICE OF PUBLIC HEARING

The Taylor County Planning Board will hold a public hearing on Thursday, October 22, 2026, at 5:00 p.m., or as soon thereafter as possible, at the Taylor County Administrative Complex located at 201 East Green Street, Perry, Florida

32347, to consider the following variance petition.

1) A variance petition by applicant Mark Pruitt, on behalf of the owner of record, Equity Trust Company, Custodian, is seeking variances from Taylor County Land Development Code Section 42-799(c)(1) (minimum site area of eight acres for a recreational vehicle park) and Section 42-799(c)(4) (access to a recreational vehicle park from a collector or arterial roadway) to allow a 14-space recreational vehicle park on approximately 0.78 acres described as Lots 24 through 32, Block 112, Steinhatchee. Section 26, Township 9S, Range 9E, Parcel No. 10036-200.

Copies of associated documents are available for public inspection at the Planning Administration Complex, located at 201 East Green Street, Perry, Florida 32347.

All persons are advised that if they decide to appeal any decision made at the above referenced public hearing, they will need a record of the proceeding, and that, for such purpose, they may need to ensure that a verbatim record of the proceedings is made, which record includes their testimony and evidence upon which the appeal is to be based.

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

CASE NO. 26- 29CA

PAUL CALAFIORE, Plaintiff, vs. GEORGE ARMSTRONG, JR, and TAMERA ELAINE MIDDLETON, et al Defendants.

CLERK'S NOTICE OF SALE UNDER F.S. CHAPTER 45

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated September 24, 2026, in the above-styled cause, I will sell to the highest and best bidder for cash, at the East Steps of the Taylor County Courthouse, located at 108 N. Jefferson Street, Perry, Florida at 11:00 a.m. on October 29th, 2026, the following described property:

COMMENCING AT A POINT OF INTERSECTION OF THE

NORTHEASTERN BOUNDARY LINE OF US HIGHWAY 19 WITH THE SOUTH BOUNDARY LINE OF SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 6, T5S, R8E. THENCE RUNNING NORTHWESTERLY ALONG SAID HIGHWAY BOUNDARY LINE 500 FEET, THENCE NORTHEASTERLY ON RIGHT ANGLES TO SAID HIGHWAY BOUNDARY LINE 350 FEET FOR A POINT OF BEGINNING. THENCE FROM SALD P.O.B. CONTINUE NORTHEASTERLY ON SAME BEARING 100 FEET. THENCE NORTHWESTERLY PARALLEL WITH SAID HIGHWAY BOUNDARY LINE 300 FEET; THENCE SOUTHWESTERLY ON RIGHT ANGLES TO SAID BOUNDARY LINE 100 FEET, THENCE SOUTHEASTERLY PARALLEL WITH SAID HIGHWAY BOUNDARY LINE 300 FEET TO POINT OF BEGINNING.

TOGETHER WITH A 1982 CAME SINGLEWIDE MOBILE HOME, IDENTIFICATION NUMBER: GDWVGA03817637, AND A 1985 SIES SINGLEWIDE MOBILE HOME, IDENTIFICATION NUMBER: 286208081 AND A 1988 LIBE SINGLEWIDE MOBILE HOME, IDENTIFICATION NUMBER: 10L20358.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the complaint must file a claim within 60 days after the sale.

Dated this 5th day of October, 2026

GARY KNOWLES Clerk of Court By: Kathryn Lago Deputy Clerk

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been provided to Angela M. Ball, Esq., as attorney for Plaintiff; George Armstrong, Jr, 263 Stecoah Road, Robbinsville, NC 28771, and Tamera Elaine Middleton, 263 Stecoah Road, Robbinsville, NC 28771 via US mail this 5th day of October, 2026.

Kathryn Lago Deputy Clerk Publication Dates: October 7, 2026 and October 14, 2026