

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.

Let's call it 'barking up the family tree'

IN THE WEEDS

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But my Facebook friend Sheri posted a timely article about October's designation, which I read with "fresh eyes."

I haven't been doing much genealogy these days, and the storage room is still packed with unsorted

letters, pictures, family memorabilia and various junkie.

My dear first cousin Kathy, who I consider my "older sister," gave me a large box filled with our great-grandparents' collection of scrapbooks and other items when I visited Cincinnati in August.

She texted me last week: "I forgot to ask you if you got a chance to look at Myrtle and Will's postcards, etc.?"

"Oh, no. Not yet. I WILL!" was my reply.

"I was just curious, no rush, they're yours!" she answered. "Do it when you feel like it. Next year, the year after! Whenever." She

added a smiley face with heart eyes.

Kathy follows a strict regimen of daily yoga and bike riding, yardwork and weekly volunteering at Matthew 25 Ministries in Cincinnati -- as well as cleaning out her parents' basement.

I follow a lax routine of periodic walking to the

mailbox, weed-pulling and regular checking on the women's and garden clubs.

Otherwise, I am on the sofa watching golf.

Who knows if we have next year or the year after? I am not as optimistic as she is. I need to get all of this family history in order -- culling out a lot of stuff no longer relevant to the

essentials.

October is the time.

I have been reminded. And now I am advocating learning about your ancestors, if you don't know them already; and sharing stories with your children and grandchildren.

In honor of hunting season, let's call it "barking up the family tree."

LEGALS

(Continued from page 9)

JOHN ALAN FERANCHUK A/K/A JOHN A. FERANCHUK, Deceased.

NOTICE TO CREDITORS

The administration of the Estate of John Alan Feranchuk a/k/a John A. Feranchuk, Deceased (the Estate), whose date of death was June 26, 2026, is pending in the Circuit Court for Taylor County, Florida, Probate Division, the address of which is 108 N. Jefferson Street, Perry, Florida 32347. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

All creditors of John Alan Feranchuk a/k/a John A. Feranchuk, Deceased (the Decedent), and other persons having claims or demands against Decedent's Estate on whom a copy of this notice is required to be served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the Decedent and other persons having claims or demands against the Decedent's Estate must file their claims with this Court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

The Personal Representative has no duty to discover whether any property held at the time of the Decedent's death by the Decedent or the Decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this Notice is October 7, 2026.

Personal Representative:

Janina Feranchuk Taylor
15205 Butler Lake Drive, Unit 201
Naples, Florida 34109-9033

Attorney for Personal Representative:

L. Brooke Quick, Esq. (1039826)
Thomas E. Slaymaker, Esq. (398535)

Michael T. Dandurand, Esq. (0124076)

Rochanda Gabourel, Esq. (56353)
Slaymaker and Nelson, P.A.

2218 Highway 44 West
Inverness, Florida 34453

Telephone: (352) 726-6129
Fax: (352) 726-0223

E-Mail: brooke@slaymakerlaw.com
Secondary E-Mail: amber@slaymakerlaw.com

NOTICE OF ACCEPTING BIDS LAWN MAINTENANCE SERVICES

TRI-COUNTY ELECTRIC COOPERATIVE, INC. is accepting sealed bids for lawn and grounds maintenance services for multiple facilities located within our service area (sites which include Madison, Jefferson and Taylor counties).

The total area to be maintained

is approximately 98.4 acres across several sites. Services include mowing, trimming, weed control using spot treatment and/or pre- and post-emergent, edging, flowerbed maintenance (to include shrub trimming, irrigation monitoring, and bedding. New bedding will be invoiced separately at twice a year for the bedding material only), routine lawn debris cleaning, and light tree trimming where applicable.

Potential Contractor(s) will have the ability to submit quotes on all three groups or just individual groups. Site locations will be split into three groups. These groups will be listed as Madison, Jefferson and Taylor. The list of each group's locations is listed below:

Madison Group Site Locations (consisting of 54.0 total acres):
Headquarters Office Property - Greenville District Office

Substations: Greenville, Cherry Lake, Highway 6, Blue Springs, Sonnie, Sonnie OCB, Madison, and Aucilla.

Jefferson Group Site Locations (consisting of 22.0 total acres):
Monticello District Office - Monticello Warehouse

Substations: Cabbage Grove/Scanlon, Eridu, Scanlon OCB, St. Augustine, and Lloyd.

Taylor Group Site Locations (consisting of 22.4 total acres):
Perry District Office - Perry 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.

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
Clerk of the Circuit Court of Taylor County, Florida.

By: Shana Neal
Deputy Clerk

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 SAID 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

ADVERTISEMENT OF SALE

NOTICE IS HEREBY GIVEN that the undersigned intends to sell or dispose of personal property described below to enforce a lien imposed on said property under the Florida Self-Storage Facility Act Statutes (section 83.801-83.809).

The undersigned will dispose or sell by silent bidding on the 17th day of October 2026, at 10:00 am, on the premises where said property has been stored and which are located at Lock & Key Mini Storage, 1309 S Jefferson St., Perry, County of Taylor, State of Florida, the following:

Margie Medley D46
Jennetta Miller A19
Courtney Williams A14
Ebony Pigford E26
Mandy Blue A34
Dewayne Williams E17
Quental Harris D30

Purchases must be paid for at time of auction, in cash only! Or, pay with Credit Card (4% fee will be applied) All purchased items sold as is where is and must be removed and unit cleaned at the time of sale. Sale subject to cancellation in the event of settlement between owner and obligated party.

Dated this 7th day of October, 2026.

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

GENERAL JURISDICTION DIVISION

Case No. 62-2025-CA-000192-CAAM

Freedom Mortgage Corporation, Plaintiff, vs.

Charles Grindrod a/k/a Charles R. Grindrod, et al., Defendants.

NOTICE OF FORECLOSURE SALE

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 62-2025-CA-000192-CAAM of the Circuit Court of the THIRD Judicial Circuit, in and

for Taylor County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and Charles Grindrod a/k/a Charles R. Grindrod; Rocket Mortgage, LLC FKA Quicken Loans, LLC; Crystal Bible Grindrod are the Defendants, that I will sell to the highest and best bidder for cash at, the east door of the courthouse, 108 North Jefferson Street, Perry, FL 32347, beginning at 11:00 AM on the 3rd day of December, 2026, the following described property as set forth in said Final Judgment, to wit:

THE NORTH 100 FEET OF LOTS 7, 8, 9, 10, 11, 12, 13 AND 14, BLOCK 59, STEINHATCHEE SUBDIVISION, ACCORDING TO THE MAP OR PLAT OF SAID SUBDIVISION ON RECORD IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT OF TAYLOR COUNTY, FLORIDA, IN PLAT BOOK 1, PAGES 26-27.

TAX ID: 09875-100
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 this 9th day of October, 2026.
Gary Knowles
As Clerk of the Court
By: Kathryn Lago
As Deputy Clerk

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, Florida 32055; (386) 758-2163 or complete the ADA Request form located at <https://thirdcircuitfl.org/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.

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

GENERAL JURISDICTION DIVISION

CASE NO. 25000171CAAXMX

PHH MORTGAGE CORPORATION, Plaintiff, vs.

WILLIE JOE BARNES AND IRENE B. BARNES A/K/A IRENE BARNES, et al.

Defendant(s).

NOTICE OF FORECLOSURE SALE

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 10, 2026, and entered in 25000171CAAXMX of the Circuit Court of the THIRD Judicial Circuit in and for Taylor County, Florida, wherein PHH MORTGAGE CORPORATION is the Plaintiff and IRENE B. BARNES A/K/A IRENE BARNES; WILLIE JOE BARNES; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; GOODLEAP, LLC are the Defendant(s). Gary Knowles, Jr. as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at the East Door, Taylor County Courthouse 108 N. Jefferson St., Perry, FL 32347, at 11:00 AM, on November 12, 2026, the following described property as set forth in said Final Judgment, to wit:

PARCEL 1:

COMMENCING AT THE SOUTHEAST CORNER OF THE SOUTHWEST

QUARTER OF THE SOUTHWEST

QUARTER OF SECTION 26,

TOWNSHIP 4 SOUTH, RANGE 7

EAST, THENCE RUN NORTH 25 FEET,

RUN WEST 569 FEET FOR A POINT

OF BEGINNING, THENCE FROM SAID

POINT OF BEGINNING, RUN NORTH

100 FEET, RUN WEST 100 FEET,

RUN SOUTH 100 FEET, THENCE RUN

EAST 100 FEET TO THE POINT OF

BEGINNING. SAME ALSO KNOWN AS

LOT 33 OF BELAIR SUBDIVISION,

AN UNRECORDED SUBDIVISION

OF THE SOUTHWEST QUARTER OF

THE SOUTHWEST QUARTER OF SECTION

26, TOWNSHIP 4 SOUTH, RANGE 7

EAST, TAYLOR COUNTY, FLORIDA.

PARCEL 2:

COMMENCING AT THE SOUTHEAST

CORNER OF THE SOUTHWEST

QUARTER OF THE SOUTHWEST

QUARTER OF SECTION 26,

TOWNSHIP 4 SOUTH, RANGE

7 EAST, RUN NORTH 125 FEET,

RUN WEST PARALLEL TO SOUTH

SECTION LINE 569 FEET TO THE

POINT OF BEGINNING, RUN NORTH

70 FEET, RUN WEST 100 FEET, RUN

SOUTH 70 FEET, RUN EAST 100

FEET TO THE POINT OF BEGINNING.

ALSO KNOWN AS LOT 34 OF BELAIR

SUBDIVISION, AN UNRECORDED

SUBDIVISION OF THE SOUTHWEST

QUARTER OF SOUTHWEST QUARTER

OF THE SOUTHWEST QUARTER OF

SECTION 26, TOWNSHIP 4 SOUTH,

RANGE 7 EAST.

PARCEL 3:

LOTS 35 AND 36 IN BELAIR AN

UNRECORDED SUBDIVISION OF

OWNERS PARTICULARLY DESCRIBED

AS FOLLOWS: COMMENCING AT

THE SOUTHEAST CORNER OF THE

SOUTHWEST QUARTER OF THE

SOUTHWEST QUARTER OF SECTION

26, TOWNSHIP 4 SOUTH, RANGE

7 EAST, THENCE RUN NORTH 195

FEET, THENCE RUN WEST 569

FEET FOR A POINT OF BEGINNING,

THENCE FROM SAID POINT OF

BEGINNING RUN NORTH 140 FEET,

THENCE RUN WEST 100 FEET,

THENCE RUN EAST 100 FEET BACK

TO THE POINT OF

BEGINNING.

Property Address: 105 MAYS 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 in accordance with Florida Statutes, Section 45.031.

Dated this 9 day of October 2026.

Gary Knowles, Jr.
As Clerk of the Court
By: Kathryn Lago
As Deputy Clerk

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