FINANCIAL FOCUS

Four estate planning myths that could cost your family



By Cory Taylor

Consider this scenario: A teacher of 30 years and mother of three passes away at age 58. She leaves behind a modest home, a retirement account and cherished family heirlooms – but no estate plan. Her children, still grieving, find themselves navigating a confusing probate process, disagreeing about when to sell the house and considering who gets their grandmother's ring.

This mom wasn't wealthy by most measures, but her lack of planning created confusion, conflict and uncertainty at a time when her family needed clarity. Her story reminds us of an important truth: estate planning is about easing conflict and making sure what you have goes where you want it to go.

As you think about your own legacy, consider these myths that can lead to costly mistakes and unintended outcomes.

Myth 1: Estate planning is only for wealthy people The desire to make things easier for loved ones has nothing to do with net worth. Formally documenting your wishes reduces the burden on family members and gives you control. Without a plan, your state's laws will decide how your estate is handled, and you may not like what those laws say.

Myth 2: Having a will is all you need While a will is important, it only takes effect after death. That means it offers no protection if you become incapacitated and cannot make decisions for yourself. It does, however, allow you to name legal guardians for dependent children.

The foundation of most estate plans includes a will (which directs asset distribution), a financial power of attorney (for financial decisions), a health care power of attorney (for medical decisions), and a medical directive (to share your end of life wishes).

While not everyone needs a trust, there are several that allow you to make special provisions, such as for minor children, a special needs family member or even a cherished pet.

Consulting with a financial advisor and an estate planning attorney can help determine the right combination based on your situation.

Myth 3: Equal distribution is always fair It's likely that the individuals in your estate plan, especially if they are adult children, have different family and financial situations.

You may have one child who's extremely successful financially while another is struggling. Or you may have assets, such as a house or ownership of a family business, that are more suitable for one beneficiary than another. It's important to consider any unique circumstances as you develop your estate plan.

Myth 4: I can set it and forget it. You'll want to review your estate plan every few years or when a major life event occurs. Life is full of changes, such as marriages, divorces, new children and relocations, and they will likely impact your goals. Reviewing your plan helps keep everything aligned with your wishes and serves as a reminder to keep your beneficiaries on all your assets up to date.

Ultimately, estate planning is about helping ensure your voice is heard and your loved ones cared for, no matter what the future holds.

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.

'Respecting the environment should never mean overlooking the health and safety of the people and animals who live in it'

MOSQUITO
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damage to their hearts and lungs. They can harm wildlife, too. West Nile virus can be deadly to certain bird species, and EEE poses serious risks to horses and other animals.

If we are concerned about protecting wildlife, shouldn't we also consider the diseases mosquitoes transmit to them?

Another point you seem to overlook is that these mosquitoes are biting residents throughout the day, even in bright sunshine. People should not have to remain indoors, wear long sleeves from head to toe or avoid their yards just to escape overwhelming mosquito populations.

Different mosquito species have different feeding habits, which is why proper surveillance and species identification are important.

And suggesting that residents wear long sleeves, stay inside, or move away from home or county is not a mosquito-control program. Neither is your suggestion of building smoke fires by burning old clothes. Many modern fabrics contain synthetic materials, dyes, and chemical finishes that can release harmful pollutants when burned. If environmental protection is the concern, shouldn't we consider those consequences as well?

Florida law recognizes mosquito control as a public-welfare concern. Florida Statute 388.021 addresses the abatement of disease-bearing and nuisance arthropods for the comfort, health and welfare of residents. Florida Statute 388.361 addresses aerial applications and the establishment of appropriate criteria and environmental safeguards. These provisions support the need for responsible mosquito-control programs and consideration of appropriate control methods.

I am not asking Taylor County to spray blindly or disregard the environment. I am asking county officials to investigate the problem, conduct mosquito surveillance, identify the species and population levels, explain what criteria determine when spraying is warranted and consider all appropriate control methods, including aerial spraying.

Based on newspaper reports, I am clearly not the only resident asking for help. Other citizens have contacted county offices about overwhelming mosquito populations, and some of those calls reportedly went unanswered.

Residents deserve to have their concerns acknowledged. I encourage everyone experiencing this problem to contact county officials and report what they are experiencing so the county understands how widespread the situation has become.

It is also important to recognize that some Taylor County residents are becoming increasingly unhappy and frustrated with the overwhelming mosquito populations and are very upset with how the situation is being addressed. People want answers, they want to know what is being done and they want to see some relief. Their frustration should not be dismissed or ignored.

I have personally contacted a county commissioner, who also expressed serious concern about the current mosquito populations and has addressed the situation. This makes it clear that the problem is being recognized and that residents' concerns deserve attention.

When people repeatedly experience a problem that affects their ability to enjoy their homes and properties, they have every right to expect county officials to listen, take their concerns seriously and explain what steps are being taken to address the situation.

There is a difference between acknowledging that pesticides must be used responsibly and dismissing an effective mosquito-control option altogether. We must weigh environmental considerations against the health and safety risks of allowing overwhelming mosquito populations to continue unchecked.

I would much rather see our county take reasonable preventative measures than wait until a disease outbreak makes the decision for us. The absence of a confirmed disease outbreak in Taylor County today does not guarantee that the risk will remain absent tomorrow.

I am not asking Taylor County to choose between honeybees and people. I am asking for a responsible mosquito-control program that protects both.

Respecting the environment should never mean overlooking the health, safety and quality of life of the people and animals who live in it.

Taylor County residents deserve more than unsolicited advice to stay indoors, wear long sleeves, burn old, potentially toxic clothing or move away from the homes they have lived in their entire lives.

We deserve answers, meaningful action and a mosquito-control program that seriously considers all available options. Aerial spraying is one of those options and should not be dismissed when it could provide much-needed relief to our community.

Still very concerned,
Debra Taylor



Let your voice be heard!

Letters to the Editor are accepted and published each week in the **Taco Times** as space is available. Send letters to P.O. Box 888, Perry, FL 32348; or newsdesk@perrynewspapers.com.

Please include a phone number with your letter for our records (your phone number will not be published).

LEGALS

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a head count in advance, anyone wishing to attend should contact TCDA Treasurer Michele Curtis at mcurtis55@gmail.com or the TCDA office at (850) 838-4834.

REQUEST FOR QUALIFICATIONS (RFQ)
ALTA/NSPS LAND TITLE AND TOPOGRAPHIC SURVEY SERVICES

Project: Gram's Legacy Industrial Site Pre-Development Survey
Issued By: City of Perry, Florida

1. Introduction & Project Overview

Pursuant to Florida's Consultants' Competitive Negotiation Act (CCNA), Section 287.055, Florida Statutes, the City of Perry is soliciting Statements of Qualifications (SOQ) from licensed Florida Professional Surveyors and Mappers (PSM) to perform comprehensive surveying services for the Gram's Legacy Industrial Site.

This project is funded through the FloridaCommerce Community Planning and Technical Assistance (CPTA) Grant Program (State Fiscal Year 2026–2027). The objective is to provide accurate, reliable, and defensible survey data to satisfy state and federal pre-development requirements, support industrial site planning, and facilitate a public right-of-way land transfer.

PLEASE NOTE: Do not include any cost proposals, pricing, or fee estimates with your submission. Firms will be evaluated and ranked strictly on their qualifications, capacity, and experience, after which a fee will be negotiated with the top-ranked firm.

Statements of Qualification Deadline and Delivery

SOQ's must be received by the City of Perry at 224 S. Jefferson Street, Perry, FL 32347 no later than December 7, 2026, at 4:00 p.m. Eastern Time. SOQ's received after this deadline will not be accepted. The submitter is responsible for ensuring timely receipt. A postmark or shipment date does not constitute receipt.

Sealed Statements of Qualification and Labeling Requirements

Submit one signed original in a sealed envelope or sealed package. SOQ's submitted by email or fax will not be accepted. Clearly label the outside of the sealed envelope or package as follows:

SEALED SOQ — DO NOT OPEN
CITY OF PERRY, FLORIDA
ALTA/NSPS Land Title and Topographic Survey Services
SOQ No.: 2026-05

2. Property Location & Description

• Site Name: Gram's Legacy Industrial Site
• Location: 101 Thomas Demps Road, Perry, Taylor County, Florida 32348
• Total Area: Approximately 272.9 acres
• Parcel Identification Numbers: 05192-000, 05706-000, 05706-075, and 05706-100

3. Scope of Services

The selected surveying firm must provide all labor, materials, and equipment necessary to complete the following integrated services:

A. Full ALTA/NSPS Land Title Survey

• Conduct a comprehensive ALTA/NSPS Land Title Survey covering the entire ±272.9-acre boundary across the four designated parcels.
• Identify and map all visible, above-ground features, boundary lines, easements, encumbrances, and access points in accordance with current ALTA/NSPS standards.

B. Full-Site Topographic Survey

• Perform a full-site topographic survey covering the entire ±272.9-acre property to provide baseline elevation data for future civil engineering, drainage, and infrastructure design.

C. Roadway Parcel Survey & Right-of-Way Legal Description

• Survey and map a new strip parcel measuring sixty feet (60') in width and approximately one thousand three hundred twenty linear feet (1,320') in length.
• This corridor will run in a southerly direction from the existing terminus of Warner Avenue along the western boundary of Parcel #05706-075.
• Provide a signed and sealed sketch and legal description for this specific corridor to be used in a Warranty Deed for the public transfer of the right-of-way to the City of Perry.

D. Utility Location

• Locate and map existing public utilities interfacing with the site.
• Specifically locate and map the terminus/ends of the existing water, wastewater, and natural gas utility lines on South Warner Avenue to facilitate the engineering of future utility extensions.

4. Project Schedule & Timeline Requirements

Time is of the essence due to overlapping state grant deadlines. The selected firm must have the capacity to mobilize and complete the entire scope of work, including all final deliverables, within ninety (90) days of the execution of the contract and issuance of the Notice to Proceed.

5. Submission Requirements

Interested firms must submit a Statement of Qualifications (SOQ) package containing the following:

1. Letter of Interest: A brief cover letter expressing interest in the project and confirming the firm's availability to meet the project schedule.

2. Firm Qualifications & Licensure: Proof of active licensure as a Professional Surveyor and Mapper (PSM) in the State of Florida, along with a brief history of the firm.

3. Experience & Past Performance: Examples of recent, similar projects (particularly ALTA surveys for large-scale industrial, commercial, or municipal sites) completed by the firm. Include references for these projects.

4. Project Team & Capacity: Identify the Lead PSM and key personnel who will be assigned to this project. Provide a written statement confirming the firm's current capacity to complete all deliverables within the mandatory 90-day timeline.

6. Evaluation and Selection Process

Firms will be evaluated and ranked by a City selection committee based on their submitted qualifications, past performance, technical capabilities, and ability to meet the 90-day timeline. Following the ranking, the City will enter into competitive negotiations with the highest-ranked firm to establish a fair, competitive, and reasonable fee for the defined scope of services.

Contact Information for SOQ Submission:
John Hart, City Manager
City of Perry
224 South Jefferson Street
Perry, Florida 32347
Email: jhart@cityofperry.net
Phone: (850) 584-7161

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT OF FLORIDA IN AND FOR TAYLOR COUNTY
GENERAL JURISDICTION DIVISION
CASE NO. 26000037CAAXMX

ROCKET MORTGAGE, LLC,
Plaintiff,vs.
GINELLI FIALLO A/K/A GINELLI MULERO, et al., Defendant.

NOTICE OF FORECLOSURE SALE

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered October 26, 2026 in Civil Case No. 26000037CAAXMX of the Circuit Court of the THIRD JUDICIAL CIRCUIT in and for Taylor County, Perry, Florida, wherein ROCKET MORTGAGE, LLC is Plaintiff and Ginelli Fiallo a/k/a Ginelli Mulero, et al., are Defendants, the Clerk of Court, Gary Knowles, Jr., will sell to the highest and best bidder for cash Taylor County Courthouse, 108 North Jefferson Street, East Door, Perry, FL, 32347 in accordance with Chapter 45, Florida Statutes on the 10 day of December, 2026 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

COMMENCING AT THE SOUTHEAST CORNER OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 23, TOWNSHIP 4 SOUTH, RANGE 7 EAST, THENCE RUN NORTH 205 FEET; THENCE RUN WEST 649 FEET TO A POINT ON THE NORTH RIGHT OF WAY LINE OF RAILROAD STREET FOR A POINT OF BEGINNING; THENCE FROM SAID POINT OF BEGINNING RUN NORTH 125 FEET; THENCE RUN WEST 65 FEET; THENCE RUN SOUTH 125 FEET TO THE NORTH RIGHT OF WAY LINE OF SAID RAILROAD 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.)

Address: 902 W Wilcox St, Perry, FL 32347

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 13 day of November, 2026
Deputy Clerk
CLERK OF THE CIRCUIT COURT
As Clerk of the Court
BY: Kathryn Lago

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. 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.

IN THE CIRCUIT COURT FOR TAYLOR COUNTY, FLORIDA
PROBATE DIVISION
File No. 2026-CP-0098

IN RE: ESTATE OF
Division PROBATE
STEPHEN SCOTT ROBINSON,
Deceased.

NOTICE TO CREDITORS

The administration of the Estate of STEPHEN SCOTT ROBINSON, deceased, whose date of death was December 22, 2025, is pending in the Circuit Court for Taylor County, Florida, Probate Division, the address of which is 108 North 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 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.

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.

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

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 November 18, 2026.

Attorney for Personal Representative: Personal Representative:
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Attorney
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McGraw, Rauba & Mutarelli
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