CHARLOTTE COUNTY LEGAL NOTICES

FIRST INSERTION NOTICE TO CREDITORS (Summary Administration)
IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 20-1016-CP **Division Probate** IN RE: ESTATE OF MARTIN J. DEUTCH a/k/a MARTIN JAMES DEUTCH

Deceased. TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:

You are hereby notified that an Order of Summary Administration has been entered in the estate of Martin J. Deutch a/k/a Martin James Deutch, deceased, by the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue - Punta Gorda, FL 33950; that the decedent's date of death was August 30, 2020; that the total value of the estate is \$1,500.00 and that the names and addresses of those to whom it has been assigned by such order are:

Name Diane D. Cali, Trustee of the Deutch Family Revocable Trust dated February 24, 2015 Address 8004 Hack-

amore Drive Potomac, MD 20854 ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITH-STANDING ANY OTHER APPLI-CABLE TIME PERIOD, 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 6, 2020.

Person Giving Notice: Diane D. Cali

8004 Hackamore Drive Potomac, MD 20854 Attorney for Person Giving Notice Brett H. Sifrit, Attorney Florida Bar Number: 105564 Farr, Farr, Emerich, Hackett, Carr & Holmes, P.A. 99 Nesbit Street Punta Gorda, FL 33950 Telephone: (941) 639-1158 Fax: (941) 639-0028 E-Mail: bsifrit@farr.com Secondary E-Mail: mlavine@farr.com and probate@farr.com November 6, 13, 2020 20-00873T

IN THE CIRCUIT COURT OF THE

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 20-1031-CP Division PROBATE IN RE: ESTATE OF ELAINE H. DARNELL, A/K/A ELAINE HELEN DARNELL, A/K/A ELAINE DARNELL Deceased.

The administration of the estate of Elaine H. Darnell, a/k/a Elaine Helen Darnell, a/k/a Elaine Darnell, deceased, whose date of death was October 20, 2020, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is Charlotte County Justice Center, 350 E. Marion Avenue, Punta Gorda, FL 33950. 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.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 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 SEC-TION 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 6, 2020.

Personal Representative: Robin Vazquez

6230 Scott Street, Suite 211 Punta Gorda, Florida 33950 Attorney for Personal Representative: Ellie K. Harris, Attorney Florida Bar Number: 0021671 Schwarz & Harris, P.A. 17841 Murdock Circle Port Charlotte, Florida 33948 Telephone: (941) 625-4158 Fax: (941) 625-5460 E-Mail: e-service@schwarzlaw.net Secondary E-Mail: joy@schwarzlaw.net November 6, 13, 2020 20-00881T FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 20-1011-CP Division PROBATE

IN RE: ESTATE OF RICHARD F. ALKIRE, A/K/A RICHARD FARYL ALKIRE Deceased.

The administration of the estate of Richard F. Alkire, a/k/a Richard Faryl Alkire, deceased, whose date of death was September 25, 2020, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is Charlotte County Center, 350 E. Marion Av enue, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth

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.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 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 SEC-TION 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 6, 2020

Personal Representative: Richard B. Alkire 7437 Lake Willow Court Warrenton, Virginia 20187 Attorney for Personal Representative: Ellie K. Harris, Attorney Florida Bar Number: 0021671 Schwarz & Harris, P.A. 17841 Murdock Circle Port Charlotte, Florida 33948 Telephone: (941) 625-4158 Fax: (941) 625-5460 E-Mail: e-service@schwarzlaw.net Secondary E-Mail: joy@schwarzlaw.net November 6, 13, 2020 20-00879T FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION

File No. 20-000933-CP **Division Probate** IN RE: ESTATE OF JAMES H. HARDY, IV a/k/a JAMES HARDY Deceased.

The administration of the estate of JAMES H. HARDY, IV a/k/a JAMES HARDY, deceased, whose date of death was August 19, 2020, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, Florida 33950. 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.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 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 SEC-TION 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 6, 2020.

Personal Representative: Catherine A. Hardy 2204 Cannolot Blvd.

Port Charlotte, Florida 33948 Attorney for Personal Representative: Jeffrey R. Kuhns, Attorney Florida Bar Number: 96026 425 Cross Street, Ste. #312 Punta Gorda, Florida 33950 Telephone: (941) 205-8000 Fax: (941) 205-8001 E-Mail: jeff@kuhnslawfirm.com Secondary E-Mail: Karen@kuhnslawfirm.com November 6, 13, 2020 20-00880T

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE

TWENTIETH JUDICIAL CIRCUIT

IN AND FOR CHARLOTTE

COUNTY, FLORIDA

CIVIL ACTION

CASE NO. 2018-CA-718 RITZ ENTERPRISES, LLC, a

Florida limited liability company,

Plaintiff, vs.
JAMES A. MCLEAN and SUSAN

E. MCLEAN, husband and wife,

their devisees, grantees, creditors,

through, under or against them and

all unknown natural persons, if alive

and if not known to be dead or alive.

their several and respective spouses,

creditors or other parties claiming

natural persons and their several

under or against any corporation

or other legal entity named as a defendant and all claimants, persons

or parties natural or corporate

whose exact status is unknown.

claiming under any of the above

named or described defendants or

unknown assigns, successors in

interest trustees, or any other

persons claiming by through,

by, through, or under those unknown

heirs, devisees grantees, and

and all other parties claiming by,

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 20-900-CP **Division Probate** IN RE: ESTATE OF JANET L. MUMMERT

Deceased. The administration of the estate of Janet L. Mummert, deceased, whose date of death was August 14, 2020, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 East Marion Avenue, Punta Gorda, FL 33950. 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.

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

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 6, 2020.

Personal Representative: Dorothea K. Mummert 1112 San Mateo Drive

Punta Gorda, Florida 33950 Attorney for Personal Representative: Guy S. Émerich, Esquire Florida Bar Number: 126991 Farr, Farr, Emerich, Hackett, Carr & Holmes, P.A. 99 Nesbit Street Punta Gorda, FL 33950 Telephone: (941) 639-1158 Fax: (941) 639-0028 E-Mail: gemerich@farr.com Secondary E-Mail: probate@farr.com colleen.stapleton@farr.com 20-00872T November 6, 13, 2020

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 20-910-CP IN RE: ESTATE OF KENNETH J. WALKER

Deceased.The administration of the estate of Kenneth J. Walker, deceased, whose date of death was August 4, 2020, is pending in the Circuit Court for harlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave, Punta Gorda, Florida 33950. The names and addresses of the personal representative and the personal representative's attorney are

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.

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

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 11/06/2020.

Personal Representative: Lorri McCleary 1806 Glen Ridge Rd

Towson, Maryland 21286 Attorney for Personal Representative: /s/ Elias M. Mahshie Elias M. Mahshie, ESQ., Attorney Florida Bar Number: 073103 MAHSHIE & DECOSTA, PA 407 E. Marion Ave, suite 101 Punta Gorda, Florida 33950 Telephone: (941) 639-7627 Fax: (941) 575-0242 E-Mail: Elias@MD-Lawfirm.com Secondary E-Mail: Kamalee@MD-Lawfirm.com November 6, 13, 2020 20-00874T

FIRST INSERTION

TWENTIETH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR CHARLOTTE COUNTY AND LEE COUNTY, FLORIDA GENERAL CIVIL DIVISION CASE NO.: 2020-CA-000925 BABCOCK RANCH COMMUNITY INDEPENDENT SPECIAL DISTRICT, a local unit of special-purpose government organized and existing under the laws of the State of Florida, Plaintiff, v. THE STATE OF FLORIDA, AND THE TAXPAVERS, PROPERTY OWNERS AND CITIZENS OF BABCOCK RANCH COMMUNITY INDEPENDENT SPECIAL DISTRICT, INCLUDING NON-RESIDENTS OWNING PROPERTY OR SUBJECT TO TAXATION THEREIN, CLAIMING ANY RIGHTS, TITLE OR INTEREST IN PROPERTY

Defendants. NOTICE AND ORDER TO SHOW CAUSE TO THE STATE OF FLORIDA, AND THE TAXPAYERS, PROPERTY OWNERS AND CITIZENS OF BAB-COCK RANCH COMMUNITY IN-DEPENDENT SPECIAL DISTRICT, NON-RESIDENTS INCLUDING OWNING PROPERTY OR SUBJECT TO TAXATION THEREIN, AND OTHERS HAVING OR CLAIMING ANY RIGHT, TITLE OR INTEREST IN PROPERTY TO BE AFFECTED BY THE ISSUANCE OF BABCOCK RANCH COMMUNITY INDEPEN-DENT SPECIAL DISTRICT SPECIAL ASSESSMENT REVENUE BONDS. OR TO BE AFFECTED THEREBY:

TO BE AFFECTED BY THE

ISSUANCE OF THE BONDS

HEREIN DESCRIBED, OR TO

BE AFFECTED IN ANY WAY

THEREBY.

Babcock Ranch Community Independent Special District (the "District") having filed its Complaint for Validation of not to exceed \$3,850,000,000 principal amount of Babcock Ranch Community Independent Special District Special Assessment Revenue Bonds. in one or more series (the "Bonds"), and it appearing in and from said Complaint and the Exhibits attached thereto that the District has adopted a resolution authorizing the issuance of the Bonds for the purpose of providing funds, together with other available funds, for paying the cost of the planning, acquisition, construction, reconstruction, equipping and installation of such systems, facilities and improvements comprising the Additional Projects (as defined in said Complaint), and it also appearing that all of the facts required to be stated by said Complaint and Exhibits by Chapter 75 of the Florida the District prays that this Court issue an order as directed by said Chapter 75, and the Court being fully advised in the

NOW, THEREFORE, IT IS ORDERED that all taxpayers, property owners and citizens of the District, including non-residents owning property or subject to taxation therein, and others having or claiming any rights, title or interest in property to be affected by the issuance of the Bonds or to be affected thereby, and the State of Florida, through the State Attorney of the Twentieth Judicial Circuit, in and for Charlotte County, Florida, appear on the December 2, 2020, at 9:30 a.m., before the Honorable Geoffrey Henry Gentile via Zoom Application (invitation below), this hearing shall be conducted by video conference, and show cause, if any there be, why the prayers of said Complaint for the validation of the Bonds should not be granted and the Bonds, the proceedings therefore, and other matters set forth in said Complaint, should not be validated as prayed for in said Complaint. The parties and public may access the hearing via their computer at following ZOOM

https://zoom.us/j/97665342007?p wd=V3QzMkM5RXBtb1hpaUpZSjJLV DZrQT09

Meeting ID: 976 6534 2007 Password: 105634 Or by telephone at: (786) 635-1003 Meeting ID: 976 6534 2007

IT IS FURTHER ORDERED that prior to the date set for the hearing on said Complaint for validation, the Clerk of this Court shall cause a copy of this Notice and Order to be published in a newspaper published and of general circulation in Charlotte County and Lee County, being the County wherein said Complaint for validation is filed and where the District is located, once each commencing with the first publication which shall not be less than twenty (20) days prior to the date set for said hear

ing. IT IS FURTHER ORDERED that by such publication of this Notice and Or der, the State of Florida, and the several taxpayers, property owners and citizens of the District, including non-residents owning property or subject to taxation therein, and others having or claiming any rights, title or interest in property to be affected by the issuance of the Bonds or to be affected thereby, shall be and are made party defendants to this proceeding, and that this Court shall have jurisdiction of them to the same extent as if specifically and personally named as defendants in said Complaint and personally served with process in

this cause. ORDERED AND ADJUDGED

eSigned by GENTILE, GEOFFREY H in 20000925CA on 10/30/202010:09:12 71Cho4z+

November 6, 13, 2020 20-00884T

parties who are claiming to have any right, title or interest in and to the lands hereafter described, **Defendants.**NOTICE IS HEREBY GIVEN that I,

FIRST INSERTION

the undersigned Clerk of the Circuit Court of Charlotte County, Florida, shall sell the property at public sale to the highest bidder for cash, except as set forth hereinafter, on December 17, 2020, at 11:00 a.m. at www.charlotte.realforeclose.com, in accordance with Chapter 45 Florida Statutes, the following-described real property:

The Northeasterly 60 feet of Lot 7 and Lot 8. Less the Northeasterly 45 feet, Block 2774, PORT CHARLOTTE SUBDIVISION, SECTION 33, according to the map or plat thereof, as recorded in Plat Book 5, Pages 35A through 35E, of the Public Records of Charlotte County, Florida

Commonly known as: 2435 Conway Blvd., Port Charlotte, FL 33952

The said sale will be made pursuant to the Final Judgment of Foreclosure of the Circuit Court of Charlotte County, Florida, in Civil Action No. 2018-000718-CA, Ritz Enterprises, LLC., v. James A. McLean and Susan E. McLean.

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 within 60 days after the sale.

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. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

Dated this day of 11/02/2020. ROGER D. EATON, Clerk By: (SEAL) Brittany Lackey

Deputy Clerk Albert J. Tiseo, Jr., Esq., 701 JC Center Court, Suite 3,

Port Charlotte, FL 33954 November 6, 13, 2020 20-00877T

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE

COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 19001340CA

FREEDOM MORTGAGE CORPORATION. Plaintiff, vs. JANET WALKER, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 14, 2020, and entered in 19001340CA of the Circuit Court of the TWENTIETH Judicial Circuit in and for Charlotte County, Florida, wherein FREEDOM MORTGAGE CORPORATION the Plaintiff and JANET WALKER: UNKNOWN SPOUSE OF JANET WALKER are the Defendant(s). ROGER D. EATON as the Clerk of the Circuit Court will sell to the high-

est and best bidder for cash at www.

charlotte.realforeclose.com, at 11:00

AM, on November 30, 2020, the fol-

lowing described property as set forth in said Final Judgment, to wit:

LOTS 33, 34, 35 AND 36, BLOCK 29. HARBOUR HEIGHTS, SEC-TION 8. ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 3, PAGE 84A THROUGH 84B, OF THE PUB-LIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

Property Address: 3054 MAN-CINI TER, PUNTA GORDA, FL 33983

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

IMPORTANT

AMERICANS WITH DISABILITY ACT. If you are an individual with a disability who needs an accommodation in order to participate in a court proceeding or other court service, program, or activity, you are entitled, at no cost to you, to the provision of certain assistance. Requests for accommodations may be presented on this form, in another written format, or orally.

Please complete the attached form and return it to jembury@ca.cjis20.org as far in advance as possible, but preferably at least seven (7) days before your scheduled court appearance or other court activity. Upon request by a qualified individual with a disability, this document will be made available in an alternate format. If you need assistance in completing this form due to your disability, or to request this document in an alternate format, please contact Jon Embury, Admin. Svc. Mgr., phone (941) 637-2110, e-mail jembury@ca.cjis20.

Dated this day of 10/28/2020. ROGER D. EATON As Clerk of the Court By: (SEAL) M. Hicks

As Deputy Clerk Submitted by: Robertson, Anschutz & Schneid, P.L. Attorneys for Plaintiff 6409 Congress Avenue, Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Fax: 561-997-6909

November 6, 13, 2020 20-00868T

19-403331 - NaC

HOW TO

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CALL 941-906-9386

and select the appropriate County name from the menu option or e-mail legal@businessobserverfl.com

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FIRST INSERTION

NOTICE TO CREDITORS
(Summary Administration)
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY, FLORIDA
PROBATE DIVISION
File No. 20000710CP
Division Probate
IN RE: ESTATE OF
HAROLD R. GORDON,

Deceased.
TO ALL PERSONS HAVING CLAIMS
OR DEMANDS AGAINST THE
ABOVE ESTATE:

You are hereby notified that an Order of Summary Administration has been entered in the estate of HAROLD R. GORDON, deceased, File Number 20000710CP by the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, FL 33950; that the decedent's date of death was July 12, 2019; that the total value of the estate is \$5,000.00 and that the names and addresses of those to whom it has been assigned by such order are:

Name: Address:
MICHAEL A. GORDON
2610 W. Montrose Ave., Apt. G
Chicago, IL 60618-1543
ALL INTERESTED PERSONS ARE

NOTIFIED THAT:
All creditors of the estate of the decedent and persons having claims or

g claims or Novemb

demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702.

ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED.

NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, 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 6, 2020. **Person Giving Notice:**

Person Giving Notice: Michael A. Gordon

2610 W. Montrose Ave., Apt. G
Chicago, IL 60618-1543
Attorney for Person Giving Notice:
Ariana R. Fileman, Esq.
Florida Bar No. 0990612
Fileman Law Firm, P.A.
201 W. Marion Ave.,
Suite 1208
Punta Gorda, FL 33950
Tel. (941) 833-5560
E-mail Address:
afileman@filemanlaw.com
November 6, 13, 2020
20-00878T

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY FLORIDA

CASE NO.: 18001103CA
PHH MORTAGE CORPORATION,

SUSANNE M. KELLY, ET AL., Defendants,

NOTICE IS HEREBY GIVEN pursuant to Final Judgment dated September 9, 2020 entered in Civil Case No. 18001103CA in Circuit Court of the Twentieth Judicial Circuit in and for Charlotte County, Florida, wherein PHH MORTGAGE CORPORATION, Plaintiff and SUSANNE M. KELLY; PATRICIA ADSIT; UNKNOWN TENANT N/K/A TERRY CONGER are Defendant(s), Roger D. Eaton, Clerk of Court, will sell to the highest and best bidder for cash beginning at 11:00 AM at www.charlotte. realforeclose.com in accordance with Chapter 45, Florida Statutes on January 4, 2021 the following described property as set forth in said Final Judgment, to-wit:

adgment, to-wit:
LOT 3, BLOCK 1053, PORT
CHARLOTTE SUBDIVISION,
SECTION 14, ACCORDING
TO THE PLAT THEREOF RECORDED IN PLAT BOOK 5,
PAGE(S) 3A, OF THE PUBLIC
RECORDS OF CHARLOTTE
COUNTY, FLORIDA

Property Address: 18108 BREDETTE, PORT CHAR-LOTTE, FL 33954

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.

THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

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. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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

11/04/2020

Roger D. Eaton CLERK OF THE CIRCUIT COURT Charlotte County, Florida (SEAL) B. Lackey

DEPUTY CLERK OF COURT
Submitted By: Jason M. Vanslette
Kelley Kronenberg, PA
10360 West State Road 84
Ft. Lauderdale, FL 33324
Service Email:
ftlrealprop @kelleykronenberg.com
File No.: FL20-000110-01
Case No.: 18001103CA
November 6, 13, 2020
20-00885T



E-mail your Legal Notice legal@businessobserverfl.com

Sarasota / Manatee counties

Hillsborough County

Pasco County

Pinellas County

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Lee County

Collier County

Charlotte County

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No. While the internet is clearly a useful resource, websites should not be used as the sole source of a legal notice.

Websites, whether controlled by a government body or a private firm, are not independent, archived, readily available or independently verified.

Newspaper legal notices fulfills all of those standards.

VIEW NOTICES ONLINE AT Legals.BusinessObserverFL.com

To publish your legal notice call:

941-906-9386

Wednesday 2_{PM} Deadline Friday Publication

Business Observer

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 19001312CA FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. ROBERT PAUL DOYLE JR., et al.

Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 14, 2020, and entered in 19001312CA of the Circuit Court of the TWENTIETH Judicial Circuit in and for Charlotte County, Florida, wherein FREEDOM MORT-GAGE CORPORATION is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ROBERT PAUL DOYLE JR., DECEASED; ARON P. DOYLE are the Defendant(s). ROGER D. EATON as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.charlotte. realforeclose.com, at 11:00 AM, on November 30, 2020, the following described property as set forth in said Final Judgment, to wit: LOT 20, BLOCK 4372, PORT

CHARLOTTE SUBDIVISION, SECTION 71, A SUBDIVI-SION ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 6, PAGES 27A THROUGH 27L, OF THE PUB-LIC RECORDS OF CHARLOTTE COUNTY, FLORIDA. Property Address: 9461 MIAMI CIR, PORT CHARLOTTE, FL

33981

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.

IMPORTANT

AMERICANS WITH DISABIL-ITY ACT. If you are an individual with a disability who needs an accommodation in order to participate in a court proceeding or other court service, program, or activity, you are entitled, at no cost to you, to the provision of certain assistance. Requests for accommodations may be presented on this form, in another written format, or orally. Please complete the attached form and return it to jembury@ca.cjis20.org as far in advance as possible, but preferably at least seven (7) days before your scheduled court appearance or other court activity. Upon request by a qualified individual with a disability, this document will be made available in an alternate format. If you need assistance in completing this form due to your disability, or to request this document in an alternate format, please contact Jon Embury, Admin. Svc. Mgr., phone (941) 637-2110, e-mail jembury@ ca.cjis20.org.

Dated this day of 10/28/2020. ROGER D. EATON As Clerk of the Court By: (SEAL) M. Hicks As Deputy Clerk

Submitted by: Robertson, Anschutz & Schneid, P.L. Attorneys for Plaintiff 6409 Congress Avenue, Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Fax: 561-997-6909 19-402659 - AnL 20-00867T November 6, 13, 2020

FIRST INSERTION

THROUGH 2Z42,

COUNTY, FLORIDA.

RECORDS OF CHARLOTTE

has been filed against you and you are

required to serve a copy of your writ-

ten defenses, if any, to it on counsel for

Plaintiff, whose address is 6409 Con-

gress Ave., Suite 100, Boca Raton, Flor-

ida 33487 on or before 12/07/2020/(30 days from Date of First Publication of

this Notice) and file the original with

the clerk of this court either before service on Plaintiff's attorney or imme-

diately thereafter; otherwise a default

will be entered against you for the relief

demanded in the complaint or petition

THIS NOTICE SHALL BE PUB-

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. Please

contact Jon Embury, Administrative

Services Manager, whose office is lo-

cated at 350 E. Marion Avenue, Punta

Gorda, Florida 33950, and whose

telephone number is (941) 637-2110,

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.

WITNESS my hand and the seal of

this Court at Charlotte County, Florida,

this 30th day of October, 2020 CLERK OF THE CIRCUIT COURT

PRIMARY EMAIL: mail@rasflaw.com

FIRST INSERTION

NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE

TWENTIETH JUDICIAL CIRCUIT

IN AND FOR CHARLOTTE

COUNTY, FLORIDA

CASE NO.: 08-2020-CA-000232

UNKNOWN HEIRS, DEVISEES,

OTHER PERSONS CLAIMING BY,

THROUGH, UNDER OR AGAINST

the Defendants UNKNOWN

ASSIGNEES OR OTHER PERSONS

CLAIMING BY, THROUGH, UN-

DER OR AGAINST WILLIAM JOHN

REYNOLDS and all others whom it

You are hereby notified that an ac-

tion to foreclose a mortgage lien on the

following property in Charlotte County,

Lot 14, Block 430, Port Charlotte

Subdivision, Section 18, accord-

ing to the plat thereof recorded in Plat Book 5, Page 8, Public

Records of Charlotte County,

has been filed against you. You are re-

quired to serve a copy of your written

defenses, if any, within 30 days after the first publication of this Notice, on

Michael C. Caborn, Esquire, Winder-

weedle, Haines, Ward & Woodman, P.A., Plaintiffs' attorney, whose ad-

dress is P.O. Box 880, Winter Park, FL

32790-0880, and file the original with

the Clerk of this Court either before

service on Plaintiffs' attorneys or imme-

diately thereafter; otherwise a default

will be entered against you for the relief

demanded in the complaint or peti-

tion. See \$49.09. Fla. Stat. This Notice

of Action shall be published once dur-

If you are a person with a disability

who needs any accommodation in or-

der to participate in this proceeding,

you are entitled, at no cost to you, to the

provision of certain assistance. Please

contact Jon Embury, Administrative

Services Manager, whose office is lo-

cated at 350 E. Marion Avenue, Punta

Gorda, Florida 33950, and whose

telephone number is (941) 637-2110,

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

Clerk of Circuit Court

(SEAL) By: K. Kossick

As Deputy Clerk

Dated on November 3rd, 2020.

Michael C. Caborn, Esquire,

Winter Park, FL 32790-0880;

Winderweedle, Haines,

Ward & Woodman, P.A.,

P.O. Box 880.

FIRST INSERTION

impaired, call 711.

weeks under §49.10(c), Fla. Stat.

ach week fo

DEVISEES. GRANTEES.

GRANTEES, ASSIGNEES OR

WILLIAM JOHN REYNOLDS,

ROBERTSON, ANSCHUTZ,

ATTORNEY FOR PLAINTIFF

6409 Congress Ave., Suite 100

AND SCHNEID, PL

Boca Raton, FL 33487

November 6, 13, 2020

REGIONS BANK D/B/A

REGIONS MORTGAGE.

Plaintiff, vs.

Defendants.

may concern:

Florida.

et al..

HEIRS.

Florida:

20-000284 - JaR

By: (SEAL) K. Kossick

DEPUTY CLERK

20-00869T

LISHED ONCE A WEEK FOR TWO

(2) CONSECUTIVE WEEKS.

filed herein.

PUBLIC

CHARLOTTE COUNTY

NOTICE OF ACTION -CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 20000116CA CASCADE FUNDING MORTGAGE TRUST 2019-RM3,

Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF EARL DAVIS A/K/A EARL H. DAVIS, DECEASED. et. al.

Defendant(s), TO: THE UNKNOWN HEIRS, BEN-EFICIARIES, DEVISEES, GRANT-EES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF EARL DAVIS A/K/A EARL H. DAVIS, DE-CEASED,

whose residence is unknown if he/she/ they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by. through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage be-

ing foreclosed herein.
YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the

following property: LOT 23, BLOCK 527, PUNTA GORDA ISLES, SECTION 20, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 11, PAGES 2A

FIRST INSERTION

NOTICE OF AGENCY ACTION SOUTH FLORIDA WATER MANAGEMENT DISTRICT

The South Florida Water Management District (District) has issued an Individual Environmental Resource Permit No. 08-104125-P to Crown Hive, LLC authorizing the construction and operation of a stormwater management system serving 3.3 acres of industrial development known as Tract J - Crown Hive. The project is under Application Number 200923-4320 and is located in Tract J of the Babcock Ranch Community, Charlotte County, Florida.

NOTICE OF RIGHTS

As required by Chapter 120, Florida Statutes, the following provides notice of the opportunities which may be available for administrative hearing pursuant to Sections 120.569 and 120.57, Florida Statutes, or judicial review pursuant to Section 120.68, Florida Statutes, when the substantial interests of a party are determined by an agency. Please note that this Notice of Rights is not intended to provide legal advice. Some of the legal proceedings detailed below may not be applicable or appropriate for your

situation. You may wish to consult an attorney regarding your legal rights.

RIGHT TO REQUEST ADMINISTRATIVE HEARING

A person whose substantial interests are or may be affected by the South Florida Water Management District's (District) action has the right to request an administrative hearing on that action pursuant to Sections 120.56 $\overset{\circ}{9}$ and 120.57, Fla. Stat. Persons seeking a hearing on a District decision which affects or may affect their substantial interests shall file a petition for hearing in accordance with the filing instructions set forth herein within 21 days of receipt of written notice of the decision, unless one of the following shorter time periods apply: (1) within 14 days of the notice of consolidated intent to grant or deny concurrently reviewed applications for environmental resource permits and use of sovereign submerged lands pursuant to Section 373.427, Fla. Stat.; or (2) within 14 days of service of an Administrative Order pursuant to Section 373.119(1), Fla. Stat. "Receipt of written notice of agency decision" means receipt of written notice through mail, electronic mail, posting or publication that the District has taken or intends to take final agency action. Any person who receives written notice of a District decision and fails to file a written request for hearing within the timeframe described above waives the right to request a hearing on that decision.

If the District takes final agency action that materially differs from the noticed intended agency decision, persons who may be substantially affected shall, unless otherwise provided by law, have an additional point of entry pursuant to Rule 28-106.111, Florida Administrative Code.

Any person to whom an emergency order is directed pursuant to Section 373.119(2), Fla. Stat., shall comply therewith im-

mediately, but on petition to the board shall be afforded a hearing as soon as possible.

A person may file a request for an extension of time for filing a petition. The District may grant the request for good cause. Requests for extension of time must be filed with the District prior to the deadline for filing a petition for hearing. Such requests for extension shall contain a certificate that the moving party has consulted with all other parties concerning the extension and whether the District and any other parties agree to or oppose the extension. A timely request for an extension of time shall toll the running of the time period for filing a petition until the request is acted upon.

FILING INSTRUCTIONS

A petition for administrative hearing must be filed with the Office of the District Clerk. Filings with the Office of the District Clerk may be made by mail, hand-delivery, or e-mail. Filings by facsimile will not be accepted. A petition for administrative hearing or other document is deemed filed upon receipt during normal business hours by the Office of the District Clerk at the District's headquarters in West Palm Beach, Florida. The District's normal business hours are 8:00 a.m. - 5:00 p.m., excluding weekends and District holidays. Any document received by the Office of the District Clerk after 5:00 p.m. shall be deemed filed as of 8:00 a.m. on the next regular business day. Additional filing instructions are as follows:

Filings by mail must be addressed to the Office of the District Clerk, 3301 Gun Club Road, West Palm Beach, Florida

Filings by hand-delivery must be delivered to the Office of the District Clerk. Delivery of a petition to the District's security desk does not constitute filing. It will be necessary to request that the District's security officer contact the Office of the District Clerk. An employee of the District's Clerk's office will receive and process the petition.

Filings by e-mail must be transmitted to the Office of the District Clerk at clerk@sfwmd.gov. The filing date for a document transmitted by electronic mail shall be the date the Office of the District Clerk receives the complete document.

INITIATION OF AN ADMINISTRATIVE HEARING

initiation of an administrative hearing shall be made by written petition to the District in legible form and on 8 1/2 by 11-inch white paper. All petitions shall contain:

1. Identification of the action being contested, including the permit number, application number, District file number or any other District identification number, if known.

2. The name, address, any email address, any facsimile number, and telephone number of the petitioner, petitioner's attorney

or qualified representative, if any. 3. An explanation of how the petitioner's substantial interests will be affected by the agency determination.

4. A statement of when and how the petitioner received notice of the District's decision.

5. A statement of all disputed issues of material fact. If there are none, the petition must so indicate.

6. A concise statement of the ultimate facts alleged, including the specific facts the petitioner contends warrant reversal or modification of the District's proposed action.

7. A statement of the specific rules or statutes the petitioner contends require reversal or modification of the District's pro-

8. If disputed issues of material fact exist, the statement must also include an explanation of how the alleged facts relate to the specific rules or statutes.

9. A statement of the relief sought by the petitioner, stating precisely the action the petitioner wishes the District to take with

MEDIATION

The procedures for pursuing mediation are set forth in Section 120.573, Fla. Stat., and Rules 28-106.111 and 28-106.401-.405, Fla. Admin. Code. The District is not proposing mediation for this agency action under Section 120.573, Fla. Stat., at this time. RIGHT TO SEEK JUDICIAL REVIEW

Pursuant to Section 120.68, Fla. Stat., and in accordance with Florida Rule of Appellate Procedure 9.110, a party who is adversely affected by final District action may seek judicial review of the District's final decision by filing a notice of appeal with the Office of the District Clerk in accordance with the filing instructions set forth herein within 30 days of rendition of the order to be reviewed, and by filing a copy of the notice with the appropriate district court of appeals via the Florida Courts E-Filing Portal. 20-00870T

November 6, 2020

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW Pursuant to F.S. §865.09 NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Barking bubbles, located at 363 Reading St NW, in the City of Port Charlotte, County of Charlotte, State of FL, 33952,

intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated this 3 of November, 2020. Cheyenne Renee murdick 363 Reading St NW Port Charlotte, FL 33952 20-00882T Notice Under Fictitious Name Law Pursuant to Section 865.09.

Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Fine Line Home Services located at 2489 Abscott St, in the County of Charlotte, in the City of Port Charlotte, Florida

33952 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida,

November 6, 13, 2020 20-00886T

Dated at Port Charlotte, Florida, this 4th day of November, 2020. Gregory Scott Farnack

20-00887T November 6, 2020

FIRST INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT) IN THE CIRCUIT COURT OF THE $\begin{array}{c} {\rm 20th\ JUDICIAL\ CIRCUIT,\ IN\ AND} \\ {\rm FOR\ Charlotte\ COUNTY,} \end{array}$

FLORIDA Case No.: 2020-1199-DR **Division: Domestic Relations** Kip Murphy,

Petitioner, and Cynthia Jo Murphy, Respondent,

TO: Cynthia Jo Murphy 2477 Cannolot Blvd Port Charlotte, FL 33940 (as of 12/2019)

YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Kip Murphy, whose address is 2477 Cannolot Boulevard Port Charlotte, FL 33940 on or before 12/8/2020, and file the original with the clerk of this Court at 3506 Marion Avenue Punta Gorda, Florida 33950 before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

The action is asking the court to decide how the following real or personal property should be divided:

Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon

You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the address(es) on record at the clerk's office.

WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information, Failure to comply can result in sanctions, including dismissal or striking of pleadings

Dated: 11/2/2020 CLERK OF THE CIRCUIT COURT By: (SEAL) Rachel Boeckman Deputy Clerk

Bill Bouchard Law, P.A. admin@bouchardlawpa.com Elise V. Bouchard 17827 Murdock Cir, Ste B Port Charlotte, FL 33948 941-764-1146 Nov. 6, 13, 20, 27, 2020 20-00875T

FIRST INSERTION

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY Please take notice SmartStop Self Storage located at 3811 Tamiami Trail, Punta Gorda, FL 33950, intends to hold an auction of the goods stored in the following units to satisfy the lien of the owner. The sale will occur as an online auction via www.selfstorageauction. com on 11/24/2020 at 11:59 pm. Contents include personal property belonging to those individuals listed below. Unit – 2129 Stacy Baier

Boxes, bags, totes Unit - 2604 Earl Kahn Boxes, bags, totes Unit - 72 Karen Townsend Boxes, bags, totes

Purchases must be paid at the above referenced facility in order to complete the transaction. SmartStop Self Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal prop-

Please contact the property with any questions (239) 842-9011.

November 6, 13, 2020 20-00883T

NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of Cup A Joe located at 42850 Crescent Loop, Ste 110, Babcock Ranch, in the County of Charlotte, in the Town of Babcock Ranch, Florida 33982 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated at Charlotte, Florida, this 30th day of October, 2020.

Babcock Ranch Outfitter Operations,

November 6, 2020 20-00876T

NOTICE UNDER FICTITIOUS NAME LAW Pursuant to F.S. §865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Epitomi, located at 15700 Water Oak Court, in the City of Punta Gorda, County of Charlotte, State of FL, 33982, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated this 29 of October, 2020. Tomi Irene Sapp 15700 Water Oak Court Punta Gorda, FL 33982 November 6, 2020

20-00871T

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR Charlotte COUNTY. FLORIDA PROBATE DIVISION File No. 2020 CP 964 IN RE: ESTATE OF DOROTHY GOBER ANDREWS Deceased.

The administration of the estate of DOROTHY GOBER ANDREWS, deceased, whose date of death was March 10, 2020, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 18500 Murdock Cir, Port Charlotte, FL 33948. 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.

All other creditors of the decedent

and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 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 SEC-TION 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 30, 2020. Louie Verner Andrews, III

P.O. Address: 29 Lakeside Close Nellysford, VA 22958 Eugene O. George, Esq. Bowman, George, Scheb, Kimbrough, Koach & Chapman, PA 2750 Ringling Blvd., Suite 3 Sarasota, FL 34237

(941) 366-5510 Florida Bar No. 127285 ggeorge@bowmangeorge.comAttorneys for Personal Representative Oct. 30; Nov. 6, 2020

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION

File No. 20000723CP IN RE: ESTATE OF GERARD M LIKAVEC Deceased.

The administration of the estate of GERARD M LIKAVEC, deceased, whose date of death was June 9, 2020, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E Marion Ave, Punta Gorda, FL 33950. 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

All other creditors of the decedent

and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 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 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 30, 2020.

Personal Representative: JUDITH L. DAVIS P.O. Box 331

Gresham, OR 97030 Attorney for Personal Representative: Patrick Ruster Email Addresses: patrick@rusterlaw.com Florida Bar No. 123917 3908 26th St W Bradenton, FL 34205 Telephone: 941-758-8888 Oct. 30; Nov. 6, 2020 20-00857T

OF THIS NOTICE ON THEM.

FOURTH INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL ACTION CASE NO.: 20000844CA CHARLES W. PORTER,

SUN ENTERPRISES, INC., c/o Khawaja Afzal, Vice-President, and SOBHAGYA GUPTA,

Defendants. TO: SUN ENTERPRISES, INC., c/o Khawaja Afzal, Vice-President, and SOBHAGYA GUPTA, if alive, or if dead, their unknown spouses, widows, widowers, heirs, devisees, creditors, grantees, and all parties having or claiming by, through, under, or against them, and any and all persons claiming any right, title, interest, claim, lien. estate or demand against the Defendants in regards to the following-described

property in Charlotte County, Florida: Lot 18, Block 356, PORT CHAR-LOTTE SUBDIVISION, SEC-TION 21, according to the plat thereof, recorded in Plat Book 5, Pages 12A thru 12G, of the Public Records of Charlotte County, Florida. Parcel ID No.: 402218177005

Notice is hereby given to each of you that an action to quiet title to the above-described property has been filed against you and you are required to serve your written defenses on Plaintiff's attorney, Sandra A. Sutliff, 3440 Conway Blvd., Suite 1-C, Port Charlotte. FL 33952, and file the original with the

Clerk of the Circuit Court, Charlotte County, 350 E. Marion Avenue, Punta Gorda, FL 33950, on or before November 16th, 2020, or otherwise a default judgment will be entered against you for the relief sought in the Complaint.

THIS NOTICE will be published once each week for four consecutive weeks in a newspaper of general circulation published in Charlotte County, Florida.

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. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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

DATED this 9th day of October,

Clerk of the Court (SEAL) By: K. Kossick Deputy Clerk

SANDRA A. SUTLIFF, ESQ. 3440 Conway Blvd., Suite 1-C Port Charlotte, FL 33952 $(941)\,743\text{-}0046$ e-mail: Ssutlaw@aol.com FL Bar # 0857203 Oct. 16, 23, 30; Nov. 6, 2020

20-00825T

SECOND INSERTION

NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION

File No. 20-000823-CP Division Probate IN RE: ESTATE OF ETHEL A MURRAY

Deceased.
TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:

You are hereby notified that an Order of Summary Administration has been entered in the estate of ETHEL A MURRAY, deceased, File Number 20-000823-CP, by the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, Florida 33950; that the decedent's date of death was July 14, 2020; that the total value of the estate is approximately \$34,344.67 and that the names and addresses of those to whom it has been assigned by such order are:

Name Address Robert E. Murray 19 Wrays Way, Rising Sun, MD 21911 John W. Murray 11 Borem Shore Road, Elkton,

Maryland 21921 Joan Murray MacKenzie 26322 Feathersound Drive, Punta Gorda, Florida 33955 Marcella Lockwood 10051 Worton Road, Chestertown, Maryland 21620

Maureen H. Murray

21 S. New Road, Middletown, Delaware 19709 Marguerite Murray Lanovara 8195 Parish Way, Apt. 2,Gilroy, California 95020 ALL INTERESTED PERSONS ARE

NOTIFIED THAT: All creditors of the estate of the de-

cedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOT-WITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, 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 30, 2020.

Person Giving Notice: Robert E. Murray 19 Wrays Way

Rising Sun, Maryland 21911 Attorney for Person Giving Notice: Jeffrey R. Kuhns, Attorney Florida Bar Number: 96026 252 W. Marion Ave., Suite #1129 Punta Gorda, Florida 33950 Telephone: (941) 205-8000 Fax: (941) 205-8001 E-Mail: jeff@kuhnslawfirm.com Secondary E-Mail: karen@kuhnslawfirm.com 20-00853T Oct. 30; Nov. 5, 2020

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL DIVISION

CASE NO. 20200604CA CHARLES W. RAND and WILLIAM J. MURPHY, Plaintiffs, v.

STEVEN CARTER-LOVEJOY, JANICE CARTER-LOVEJOY, ANN WENDELL 1031 Tax Group, LLC, a dissolved Delaware Limited Liability Company, as successor in interest to Investment Exchange Group, LLC, a dissolved Colorado Limited Liability Company; SIMONE APARECIDA OKUN, as sole heir of EDWARD HUGH OKUN, as sole member of 1031 Tax Group, LLC, a dissolved Delaware Limited Liability Company, as successor in interest to Investment Exchange Group, LLC, a dissolved Colorado Limited Liability Company; and GERARD A. McHALE, Jr., P.A., as Liquidation Trustee for the 1031 Debtors Liquidation Trust, Defendants.

TO: 1031 Tax Group, LLC, a dissolved Delaware Limited Liability Company, as successor in interest to Investment Exchange Group, LLC, a dissolved Colorado Limited Liability Company.

YOU ARE NOTIFIED that an action has been filed against you to quiet title on the following property located in Charlotte County, Florida:

Lot 13, Block 570, PUNTA GORDA ISLES, Section 20, a subdivision according to the Plat thereof as recorded in Plat Book 11, Pages 2-A through 2-Z-42, inclusive, of the Public Records of

Charlotte County, Florida. You are required to serve a copy of your written defenses, if any, upon plaintiff's attorney, Marty J. Solomon, Esquire, whose address is 28100 U.S. Hwy. 19 North, Suite 104, Clearwater, Florida 33761, within 30 days of the first date of publication, and file the original with the Clerk of this Court either before service on plaintiffs attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in th

TO BE PUBLISHED ONCE A WEEK FOR FOUR CONSECUTIVE WEEKS IN THE BUSINESS OB-SERVER.

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. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

WITNESS, my hand and seal of this Court on this 22nd day of October,

ROGER D. EATON CLERK OF THE CIRCUIT COURT (SEAL) By: R. Boeckman Deputy Clerk

Marty J. Solomon, Esquire 28100 U.S. Hwy. 19 North, Suite 104 Clearwater, Florida 33761 Oct. 30; Nov. 6, 13, 20, 2020

20-00851T

SUBSCRIBE TO THE BUSINESS OBSERVER Call: (941) 362-4848 or go to: www.businessobserverfl.com

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION

File No. 20 CP 971 **Division Probate** IN RE: ESTATE OF CLARENCE MARVIN NICHOLS, Deceased.

The administration of the estate of CLARENCE MARVIN NICHOLS, deceased, whose date of death was October 28, 2019, is pending in the Circuit Court for CHARLOTTE County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, Florida 33950. The names and addresses of the personal representative and the personal representative's attornev 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.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 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 SEC-TION 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 30, 2020.

Personal Representative:

PAUL V. LIOON 24123 Peachland Blvd., Unit C4-#306 Port Charlotte, FL 33954 Attorney for Personal Representative:

Jonathan Baker, Florida Bar Number: 97793 Attorney for the Personal Representative Mizell & Mays Law Firm, P.A. 331 Sullivan Street Punta Gorda, FL 33950 Telephone: (941) 575-9291 Fax: (941) 575-9296 E-Mail: jbaker@mizell-law.com Secondary E-Mail: acormier@mizell-law.com Oct. 30; Nov. 6, 2020 20-00854T

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No.: 20000979CP **Division: Probate** IN RE: ESTATE OF KENNETH DIXON

Deceased. The administration of the estate of Kenneth Dixon, deceased, whose date of death was September 8, 2020, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 East Marion Avenue, Punta Gorda, FL 33950. 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.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 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

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 Friday, October 30, 2020.

Personal Representative:

Marjorie A. Gonzalez 23063 23rd Place O'Brien, Florida 32071 Attorney for Personal Representative: Lori Wellbaum Emery Attorney for Marjorie A. Gonzalez Florida Bar Number: 071110 WELLBAUM & EMERY PA 686 N. Indiana Avenue Englewood, FL 34223 Telephone: (941) 474-3241 Fax: (941) 475-2927

lemery@wellbaumandemery.com Secondary E-Mail: karen@wellbaumandemery.com

SECOND INSERTION

CHARLOTTE COUNTY

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION

File No. 20000880CP **Division: Probate** IN RE: ESTATE OF H. GREG LEE Deceased.

The administration of the estate of H. Greg Lee, deceased, whose date of death was September 5, 2020, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, Florida 33950. The names and addresses of the co-personal representatives and the co-personal representatives' 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.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 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 SEC-TION 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 10-30-2020.

Co-Personal Representatives: /s Kimberly S. Lee /s Greg A. Betterton

Attorney for Co-Personal Representatives: /s David W. Payne, Attorney Florida Bar Number: 0958530 PAYNE LAW GROUP PLLC 766 Hudson Ave., Suite C Sarasota, Florida 34236 Telephone: (941) 487-2800 Fax: (941) 487-2801 E-Mail: dpayne@lawnav.com Secondary E-Mail: tmonfils@lawnav.com Oct. 30; Nov. 6, 2020

20-00855T

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 20-000945-CP **Division: PROBATE** IN RE: ESTATE OF GLADYS OLAND JOHNSON a/k/a GLADYS O. JOHNSON.

Deceased. The administration of the estate of Gladys Oland Johnson a/k/a Gladys O. Johnson, deceased, whose date of death was July 28, 2020, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, FL 33950. 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.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 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 SEC-TION 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 30, 2020.

Personal Representative: Michael S. Davis 158 Johnson Avenue Meriden, CT 06451 Cheyenne R. Young, Esq.

Attorney for Personal Representative Florida Bar Number: 0515299 Wotitzky, Wotitzky, Ross, McKinley & Young, P.A. Attorneys at Law 1107 W. Marion Avenue, Unit #111 Punta Gorda, FL 33950 Telephone: (941) 639-2171 Fax: (941) 639-8617 E-Mail: cyoung@wotitzkylaw.com Secondary E-Mail: jackie@wotitzkylaw.com

SECOND INSERTION

NOTICE TO CREDITORS IN THE TWENTIETH CIRCUIT COURT IN AND FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 20000993CP **Probate Division**

ESTATE OF BRYANT AMIS GILLHAM JR., Deceased.

The administration of the estate of BRYANT AMIS GILLHAM JR., deceased, whose date of death was September 29, 2020, file number 20000993CP, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is Charlotte County Justice Center, 350 E. Marion Avenue, Punta Gorda, FL 33951-1687. The names and addresses of the personal representatives 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 WITHIN 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 decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREV-

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 30, 2020.

BRADLEY I GILLHAM

7120 Pale Dawn Place SE Owens Crossroads, AL 35763 Joseph W. Lehn, Esq. 1777 Tamiami Trail, Suite 505 Port Charlotte, FL 33948 Tel. 941-255-5346 Email: joe@lehnlaw.com FL. Bar 0056203 Oct. 30; Nov. 6, 2020

SECOND INSERTION

20-00852T

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 20-0994-CP Division PROBATE IN RE: ESTATE OF EDWARD J. WRONA A/K/A EDWARD WRONA

Deceased. The administration of the estate of Edward J. Wrona, a/k/a Edward Wrona, deceased, whose date of death was August 31, 2020, is pending in the Circuit Court for CHARLOTTE County, Florida, Probate Division, the address of which is Charlotte County Justice Center, 350 E. Marion Avenue, Punta Gorda, FL 33950. 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 AF-

TER 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 decedent's estate must file their claims with this court WITH-IN 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 SEC-TION 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 30, 2020. Personal Representative:

/s/ Christen M. Wrona

Christen M. Wrona 508 N. 11th Street PO Box 41 Savannah, Missouri 64485 Attorney for Personal Representative:

/s/ Ellie K. Harris Ellie K. Harris, Attorney Florida Bar Number: 0021671 Schwarz & Harris, P.A. 17841 Murdock Circle Port Charlotte, Florida 33948 Telephone: (941) 625-4158 Fax: (941) 625-5460 $\hbox{E-Mail: e-service@schwarzlaw.net}$ Secondary E-Mail: joy@schwarzlaw.net Oct. 30; Nov. 6, 2020 20-00858T

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No.: 20-998-CP **Division: PROBATE** IN RE: ESTATE OF

PATRICIA K. APEL

Deceased. The administration of the estate of PATRICIA K. APEL, deceased, whose date of death was August 6, 2020, is pending in the Circuit Court for CHARLOTTE County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, Florida 33950. 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.

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

ALL CLAIMS NOT FILED WITH-IN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 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 30, 2020.

Personal Representative: JOHN K. APEL

1212 Animas St. Montrose, Colorado 81401 Attorney for Personal Representative: MARY A. BYRSKI, Attorney Florida Bar Number: 0166413 25086 Olympia Ave., Suite 310 Punta Gorda, Florida 33950 Telephone: (941) 833-9262 Fax: (941) 833-9264 E-Mail: mary@byrskilaw.com Secondary E-Mail: kaye@byrskilaw.com Oct. 30; Nov. 6, 2020 20-00862T

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY. FLORIDA PROBATE DIVISION File No. 2020CP000922 IN RE: ESTATE OF MICHAEL C. GRODOWSKY,

Deceased. The administration of the estate of Michael C. Grodowsky, deceased, whose date of death was 10/15/2019, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, File No. 2020CP000922, the address of which is 350 E. Marion Ave., Charlotte Co Justice Ctr., Punta Gorda, FL 33950. 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 WITHIN THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREV-ER 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 THE FIRST PUBLI-

CATION OF THIS NOTICE IS October 30, 2020. Personal Representative Michael C. Grodowsky, Jr. 9542 Numenore Drive

Charlotte, NC 28269 Jennifer M. Rak 27 Pettyridge Road Hamilton, NJ 08620 Attorney for Personal Representative Bruce A. McDonald Attorney for Personal Representative Florida Bar No. 263311 Suite B, PMB # 137 707 E. Cervantes St. Pensacola, FL 32501-3286 850-776-5834

bamcdonald@pensacolalaw.com mmstoner@pensacolalaw.com Oct. 30; Nov. 6, 2020 20-00856T

20-00860T Oct. 30; Nov. 6, 2020 20-00859T Oct. 30; Nov. 6, 2020

Choices and Solutions =

What Should Be Done

Left unchanged, Social Security and Medicare are bankrupting America. Here are practical ways to provide a social safety net for those who need it. Unfortunately, politicians don't show the courage to cross that bridge.

BY MILTON & ROSE FRIEDMAN

should never have been enacted. If they had not been, many of the people now dependent on them would have become self-reliant individuals instead of wards of the state.

In the short run, that might have appeared cruel for some, leaving them no option to low-paying, unattractive work. But in the long run, it would have been far more humane. However, given that the welfare programs exist, they cannot simply be abolished overnight. We need some way to ease the transition from where we are to where we would like to be, of providing assistance to people now dependent on welfare while at the same time encouraging an orderly transfer of people from welfare rolls to payrolls.

Such a transitional program has been proposed that could enhance individual responsibility, end the present division of the nation into two classes, reduce both government spending and the present massive bureaucracy, and at the same time assure a safety net for every person in the country, so that no one need suffer dire distress.

Unfortunately, the enactment of such a program seems a utopian dream at present. Too many vested interests — ideological, political and financial — stand in the way.

Nonetheless, it seems worth outlining the major elements of such a program, not with any expectation that it will be adopted in the near future, but in order to provide a vision of the direction in which we should be moving, a vision that can guide incremental changes.

The program has two essential components: first, reform the present welfare system by replacing the ragbag of specific programs with a single comprehensive program of income supplements in cash — a negative income tax linked to the positive income tax; second, unwind Social Security while meeting present commitments and gradually requiring people to make their own arrangements for their own retirement.

Such a comprehensive reform would do more efficiently and humanely what our present welfare system does so inefficiently and inhumanely. It would provide an assured minimum to all persons in need regardless of the reasons for their need while doing as little harm as possible to their character, their independence or their incentive to better their own condition.



The basic idea of a negative income tax is simple, once we penetrate the smoke screen that conceals the essential features of the positive income tax. Under the current positive income tax you are permitted to receive a certain amount of income without paying any tax. The exact amount depends on the size of your family, your age and on whether you itemize your deductions. This amount is composed of a number of elements — personal exemptions, low-income allowance, standard deduction (which has recently been relabeled the zero-bracket amount), the sum corresponding to the general tax credit, and for all we know still other items that have been added by the Rube Goldberg geniuses who have been having a field day with the personal income tax.



STEPS TO FIX ENTITLEMENTS

- Enact a "negative income tax."
- Wind down Social Security

4477

Yet, as Anderson says, "There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients."

To simplify the discussion, let us use the simpler British term of "personal allowances" to refer to this basic amount.

If your income exceeds your allowances, you pay a tax on the excess at rates that are graduated according to the size of the excess. Suppose your income is less than the allowances? Under the current system, those unused allowances in general are of no value. You simply pay no tax.

If your income happened to equal your allowances in each of two succeeding years, you would pay no tax in either year. Suppose you had that same income for the two years together, but more than half was received the first year. You would have a positive taxable income, that is, income in excess of allowances for that year, and would pay tax on it. In the second year, you would have a negative taxable income, that is, your allowances would exceed your income but you would, in general, get no benefit from your unused allowances. You would end up paying more tax for the two years together than if the income had been split evenly.

With a negative income tax, you would receive from the government some fraction of the unused allowances. If the fraction you received was the same as the tax rate on the positive income, the total tax you paid in the two years would be the same regardless of how your income was divided between them.

When your income was above allowances, you would pay tax, the amount depending on the tax rates charged on various amounts of income. When your income was below allowances, you would receive a subsidy, the amount depending on the subsidy rates attributed to various amounts of unused allowances.

The negative income tax would allow for fluctuating income, as in our example, but that is not its main purpose. Its main purpose is rather to provide a straightforward means of assuring every family a minimum amount, while at the same time avoiding a massive bureaucracy, preserving a considerable measure of individual responsibility and retaining an incentive for individuals to work and earn enough to pay taxes instead of receiving a subsidy.

Consider a particular numerical example. In 1978, allowances amounted to \$7,200 for a family of four, none above age 65. Suppose a negative income tax had been in existence with a subsidy rate of 50% of unused allowances. In that case, a family of four that had no income would have qualified for a subsidy of \$3,600. If members of the family had found jobs and earned an income, the amount of the subsidy would have gone down, but the family's total income — subsidy plus earnings — would have gone up. If earnings had been \$1,000, the subsidy would have gone down to \$3,100, and total income up to \$4,100. In ef-

fect, the earnings would have been split between reducing the subsidy and raising the family's income.

When the family's earnings reached \$7,200, the subsidy would have fallen to zero. That would have been the break-even point at which the family would have neither received a subsidy nor paid a tax. If earnings had gone still higher, the family would have started paying a tax.

We need not here go into administrative details — whether subsidies would be paid weekly, biweekly or monthly, how compliance would be checked and so on. It suffices to say that these questions have all been thoroughly explored; that detailed plans have been developed and submitted to Congress.

The negative income tax would be a satisfactory reform of our present welfare system only if it replaces the host of other specific programs that we now have. It would do more harm than good if it simply became another rag in the ragbag of welfare programs.

NEGATIVE TAX HELPS POOR

If it did replace them, the negative income tax would have enormous advantages. It is directed specifically at the problem of poverty. It gives help in the form most useful to the recipient, namely, cash.

It is general — it does not give help because the recipient is old or disabled or sick or lives in a particular area, or any of the other many specific features entitling people to benefits under current programs. It gives help because the recipient has a low income. It makes explicit the cost borne by taxpayers. Like any other measure to alleviate poverty, it reduces the incentive of people who are helped to help themselves.

However, if the subsidy rate is kept at a reasonable level, it does not eliminate that incentive entirely. An extra dollar earned always means more money available for spending.

Equally important, the negative income tax would dispense with the vast bureaucracy that now administers the host of welfare programs. A negative income tax would fit directly into our current income tax system and could be administered along with it. It would reduce evasion under the current income tax since everyone would be required to file income tax forms. Some additional personnel might be required, but nothing like the number who are now employed to administer welfare programs.

By dispensing with the vast bureaucracy and integrating the subsidy system with the tax system, the negative income tax would eliminate the present demoralizing situation under which some people — the bureaucrats administering the programs — run other people's lives.

It would help to eliminate the present division of the population into two classes — those who pay and those who are supported on public funds. At reasonable breakeven levels and tax rates, it would be far less expensive than our present system.

There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities. We believe that one of the greatest costs of our present welfare system is that it not only undermines and destroys the family, but also poisons the springs of private charitable activity.

HOW TO FIX SOCIAL SECURITY

Where does Social Security fit into this beautiful, if politically unfeasible, dream?

The best solution in our view would be to combine the enactment of a negative income tax with winding down Social Security while living up to present obligations. The way to do that would be:

- l. Repeal immediately the payroll tax.
- 2. Continue to pay all existing beneficiaries under Social Security the amounts that they are entitled to under current law.
- 3. Give every worker who has already earned coverage a claim to those retirement, disability and survivors benefits that his tax payments and earnings to date would entitle him to under current law, reduced by the present value of the reduction in his future taxes as a result of the repeal of the payroll tax. The worker could choose to take his benefits in the form of a future annuity or government bonds equal to the present value of the benefits to which he would be entitled.
- 4. Give every worker who has not yet earned coverage a capital sum (again in the form of bonds) equal to the accumulated value of the taxes that he or his employer has paid on his behalf.
- 5. Terminate any further accumulation of benefits, allowing individuals to provide for their own retirement as they wish.
 - 6. Finance payments under items 2, 3 and 4 out of gen-



eral tax funds plus the issuance of government bonds.

This transition program does not add in any way to the true debt of the U.S. government. On the contrary, it reduces that debt by ending promises to future beneficiaries. It simply brings into the open obligations that are now hidden. It funds what is now unfunded.

These steps would enable most of the present Social Security administrative apparatus to be dismantled at once.

The winding down of Social Security would eliminate its present effect of discouraging employment and so would mean a larger national income currently. It would add to personal saving and so lead to a higher rate of capital formation and a more rapid rate of growth of income. It would stimulate the development and expansion of private pension plans and so add to the security of many workers.

WHAT IS POLITICALLY FEASIBLE?

This is a fine dream, but unfortunately it has no chance whatsoever of being enacted at present. Three presidents — Presidents Nixon, Ford and Carter — have considered or recommended a program induding elements of a negative income tax.

In each case, political pressures have led them to offer the program as an addition to many existing programs, rather than as a substitute for them. In each case, the subsidy rate was so high that the program gave little if any incentive to recipients to earn income.

These misshapen programs would have made the whole system worse, not better.

Despite our having been the first to have proposed a negative income tax as a replacement for our present welfare system, one of us testified before Congress against the version that President Nixon offered as the "Family Assistance Plan."

The political obstacles to an acceptable negative income tax are of two related kinds. The more obvious is the istence of vested interests in present programs: the recipients of benefits, state and local officials who regard themselves as benefiting from the programs and, above all, the welfare bureaucracy that administers them. The less obvious obstacle is the conflict among the objectives that advocates of welfare reform, including existing vested interests, seek to achieve.

As Martin Anderson puts it in an excellent chapter on "The Impossibility of Radical Welfare Reform":

"All radical welfare reform schemes have three basic parts that are politically sensitive to a high degree. The first is the basic benefit level provided, for example, to a family of four on welfare.

"The second is the degree to which the program affects the incentive of a person on welfare to find work or to earn more

"The third is the additional cost to the taxpayers."

"To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time."

The conflict arises from the content given to "decent," to "strong" and to "reasonable," but especially to "decent." If a "decent" level of support means that few if any current recipients are to receive less from the reformed program than they now do from the collection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how

"strong" and "reasonable" are interpreted.
Yet, as Anderson says, "There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients."

Consider the simple negative income tax that we introduced as an illustration in the preceding section: a break-even point for a family of four of \$7,200, a subsidy rate of 50%, which means a payment of \$3,600 to a family with no other source of support. A subsidy rate of 50% would give a tolerably strong incentive to work.

The cost would be far less than the cost of the present complex of programs.

However, the support level is politically unacceptable today. As Anderson says, "The typical welfare family of four in the United States now [early 1978] qualifies for about \$6,000 in services and money every year. In higher paying states, like New York, a number of welfare families receive annual benefits ranging from \$7,000 to \$12,000 and more."

Even the \$6,000 "typical" figure requires a subsidy rate of 83.3% if the break-even point is kept at \$7,200. Such a rate would both seriously undermine the incentive to work and add enormously to cost.

The subsidy rate could be reduced by making the break-even point higher, but that would add greatly to the cost. This is a vicious circle from which there is no

So long as it is not politically feasible to reduce the payments to many persons who now receive high benefits from multiple current programs, Anderson is right: "There is no way to achieve all the politically necessary conditions for radical welfare reform at the same time.

However, what is not politically feasible today may become politically feasible tomorrow. Political scientists and economists have had a miserable record in forecasting what will be politically feasible. Their forecasts have repeatedly been contradicted by experience.

Our great and revered teacher Frank H. Knight was fond of illustrating different forms of leadership with ducks that fly in a V with a leader in front. Every now and then, he would say, the ducks behind the leader would veer off in a different direction while the leader continued flying ahead. When the leader looked around and saw that no one was following, he would rush to get in front of the V again. That is one form of leadership — undoubtedly the most prevalent form in Washington.

While we accept the view that our proposals are not currently feasible politically, we have outlined them as fully as we have, not only as an ideal that can guide incremental reform, but also in the hope that they may, sooner or later, become politically feasible.