

## COLLIER COUNTY LEGAL NOTICES

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
File No. 2020-CP-002651  
Division: Probate  
IN RE: ESTATE OF  
TREVOR OAKLEY MOORE,  
Deceased.

The administration of the Estate of Trevor Oakley Moore, deceased, whose date of death was June 25, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Circuit Court for Collier County, 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112. The name and address 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 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 PERIOD 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 December 18, 2020.

#### Personal Representative:

**JOHN S. MOORE**  
1800 Galleon Drive  
Naples, Florida 34102  
Attorney for Personal Representative:  
WILLIAM M. PEARSON, ESQ.  
Florida Bar No. 0521949  
GRANT FRIDKIN PEARSON, P.A.  
5551 Ridgewood Drive, Suite 501  
Naples, FL 34108-2719  
Attorney E-mail:  
wpearson@gfpac.com  
Secondary E-mail:  
sdurant@gfpac.com  
Telephone: 239-514-1000/  
Fax: 239-594-7313  
December 18, 25, 2020 20-02381C

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2020-CP-3032  
Division Probate  
IN RE: ESTATE OF  
RICHARD A. MASON  
Deceased.

The administration of the estate of Richard A. Mason, deceased, whose date of death was September 18, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., 102, Naples, FL 34112-5324. 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 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 12/18/20.

#### Personal Representative

**Robert L. Beane**  
13131 University Drive  
Ft. Myers, Florida 33907  
Attorney for Personal Representative:  
Joshua A. Grant, Attorney  
Florida Bar Number: 1002763  
Grant, Cottrell & Miller-Meyers, PLLC  
5147 Castello Drive  
Naples, FL 34103  
Telephone: (239) 649-4848/  
Fax: (239) 643-9810  
E-Mail: josh@grantcottrell.com  
Secondary E-Mail:  
jennifer@grantcottrell.com  
December 18, 25, 2020 20-02346C

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 20-CP-3039  
Division Probate  
IN RE: ESTATE OF  
JOHN EDWARD BOGART,  
a/k/a JOHN E. BOGART  
Deceased.

The administration of the estate of JOHN EDWARD BOGART, a/k/a JOHN E. BOGART, deceased, whose date of death was July 29, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. 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 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 December 18, 2020.

#### Personal Representative:

**BRIAN BOGART**  
2219 Woodford Rd.  
Vienna, Virginia 22182  
Attorney for Personal Representative:  
Brandon R. Bytnar, Esq.  
Florida Bar Number: 66365  
The Law Office of  
Brandon R. Bytnar, P.L.  
9120 Galleria Court, Suite B  
Naples, Florida 34109  
Telephone: (239) 592-9211  
Fax: (239) 963-1479  
E-Mail: brandon@bytnarlaw.com  
December 18, 25, 2020 20-02374C

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File # 20-CP-2569  
IN RE: THE ESTATE OF:  
GLENN A. JENKINS,  
Deceased.

The administration of the Estate of Glenn A. Jenkins, deceased, whose date of death was August 20, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, 3315 Tamiami Trail East, Naples, FL 34112. File # 20-CP-2569. 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 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 WITHIN 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, FLORIDA PROBATE CODE, 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 December 18, 2020.

#### Personal Representative:

**Steven A. Jenkins**  
17 Locke Road  
Billerica, MA 01821  
Attorney for Personal Representative:  
David McElrath, Esq.  
Florida Bar # 622291  
2375 Tamiami Trail North, Suite 207  
Naples, FL 34109  
(239) 261-6666  
dmlawfile@gmail.com  
I certify a copy hereof was mailed to CS Recovery Services, P. O. Box 12188, Tallahassee, FL 32317-2188, and Florida Agency for Health Care Admin., 2727 Mahan Drive, Tallahassee, FL 32308, on 12/10, 2020.  
David McElrath, Esq.  
December 18, 25, 2020 20-02351C

### FIRST INSERTION

NOTICE TO CREDITORS  
(Summary Administration)  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2020-CP-2474  
Division PROBATE  
IN RE: ESTATE OF  
JOSE VICENTE CASTELLO  
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 Jose Vicente Castello, deceased, File Number 20-CP-2474 by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East Naples FL 34109; that the decedent's date of death was August 9, 2020; that the total value of the estate is \$45,000.00 and that the names and addresses of those to whom it has been assigned by such order are:

Name	Address
Vicente Castello	444 Saratoga Apt 18D Santa Clara, CA 95050
Maria P. Castello	Autovia Murcia-Almeria, Sal: da 547 Huerca-Overa Almeria, Spain 04600
Jose A. Castello	1116 Hazelwood Ave Middlesex, NJ 08846

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. 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 December 18, 2020.

Attorney for Person Giving Notice  
Douglas L. Rankin, Attorney  
Florida Bar Number: 365068  
2335 Tamiami Trail North, Suite 308  
Naples, FL 34103  
Telephone: (239) 262-0061  
Fax: (239) 239-262-2092  
E-Mail: dlr@drankinlaw.com  
Secondary E-Mail:  
kj@drankinlaw.com  
December 18, 25, 2020 20-02367C

### FIRST INSERTION

AMENDED  
NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
File No. 11-2020-CP-002748  
IN RE: ESTATE OF  
ANGELINA CRISCIONE,  
Deceased.

The administration of the estate of ANGELINA CRISCIONE, deceased, whose date of death was June 16, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044, Naples, FL 34101-3044. The names and addresses of the personal representatives and the 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 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 PERIOD 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: December 18, 2020.

#### PAUL A. CRISCIONE

**Personal Representative**  
P.O. Box 301  
Winchester, MA 01890  
**DONNA S. VIERAITIS**  
**Personal Representative**  
40 Battery Street, #501  
Boston, MA 2109-1905  
Jeffrey S. Goethe  
Attorney for Personal Representative  
Florida Bar No. 0861420  
3119 Manatee Avenue West  
Bradenton, FL 34205  
Telephone: (941) 741-8224  
Email: jgoethe@barneswalker.com  
Secondary Email:  
rbattle@barneswalker.com  
December 18, 25, 2020 20-02348C

### FIRST INSERTION

NOTICE TO CREDITORS  
(Summary Administration)  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 20-CP-150  
Division Probate  
IN RE: ESTATE OF  
JOHN HENRY KINNEY JR.  
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 John Henry Kinney Jr., deceased, File Number 20-CP-150, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail Naples, FL 34112; that the decedent's date of death was December 22, 2019; that the total value of the estate is \$3,000.00 and that the names and addresses of those to whom it has been assigned by such order are:

Name	Address
E Thi Kinney	654 Grand Rapids Blvd Naples, FL 34120
Patrick Kinney Sr.	254 Thomas Davis Dr Clayton, DE 19938
Sharon Kinney	

2 Thistle Ct  
Wilmington, DE 19810  
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. 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 December 18, 2020.

Attorney for Person Giving Notice  
Douglas L. Rankin, Attorney  
Florida Bar Number: 365068  
2335 Tamiami Trail North, Suite 308  
Naples, FL 34103  
Telephone: (239) 262-0061  
Fax: (239) 239-262-2092  
E-Mail: dlr@drankinlaw.com  
Secondary E-Mail:  
kj@drankinlaw.com  
December 18, 25, 2020 20-02366C

### FIRST INSERTION

Notice to Creditors  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL IN AND  
FOR COLLIER COUNTY,  
FLORIDA  
File No. 2020-CP-3004  
Probate Division  
IN RE: ESTATE OF  
RUSSELL J. MECHALUK,  
Deceased.

The administration of the estate of Russell Joseph Mechaluk, deceased, whose date of death was 11/19/2020, is pending in the Clerk of Courts - Probate, the address of which is 3315 East Tamiami Trail, Bldg. L, Naples, FL 34112. The names and addresses of the personal representative and of 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 DATE 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 de-

mands 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 SECTION 733.702 OF THE FLORIDA PROBATE CODE 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 December 18, 2020.

#### Jerome Brickett,

**Personal Representative**  
7999 Valentina Court  
Naples, FL 34114  
John Thomas Cardillo, Esq.  
Florida Bar #: 0649457  
CARDILLO, KEITH &  
BONAQUIST, P.A.  
3550 East Tamiami Trail  
Naples, FL 34112  
Phone: (239) 774-2229  
Fax: (239) 774-2494  
jtcardillo@ckblaw.com  
sjudd@ckblaw.com  
Attorneys for Personal Representative  
December 18, 25, 2020 20-02358C

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
FILE NO:  
11-2020-CP-002921-0001-XX  
IN RE: ESTATE OF  
JAMES H. ARMSTRONG  
Deceased.

The administration of the ancillary estate of JAMES H. ARMSTRONG, deceased, whose date of death was July 23, 2020; is pending in the Circuit Court for Collier County, Florida, Probate Division; File No. 11-2020-CP-002921-0001-XX; the address of which is 3315 Tamiami Trail E, Naples, FL 34112. 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, who have claims or demands against decedent's estate, including unmaturing, contingent or unliquidated claims, and who have been served a copy of this notice, must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NO-

TICE ON THEM.  
All other creditors of the decedent and other persons who have claims or demands against the decedent's estate, including unmaturing, contingent or unliquidated claims, must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED 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 December 18, 2020.

#### Personal Representative:

**AMY J. ARMSTRONG NEWDOME**  
112 Woodside Blvd.  
Lexington, OH 44904  
Attorney for Personal Representative:  
Joan DeMichael Henry  
LUSK, DRASITES & TOLISANO, P.A.  
202 Del Prado Boulevard  
Cape Coral, Florida 33990  
(239) 574-7442  
FLORIDA BAR #0136352  
December 18, 25, 2020 20-02375C

OFFICIAL  
COURTHOUSE  
WEBSITES:

Check out your notices on:  
[www.floridapublicnotices.com](http://www.floridapublicnotices.com)

MANATEE COUNTY: [manateeclerk.com](http://manateeclerk.com) | SARASOTA COUNTY: [sarasotaclerk.com](http://sarasotaclerk.com)

CHARLOTTE COUNTY: [charlotte.realforeclose.com](http://charlotte.realforeclose.com) | LEE COUNTY: [leeclerk.org](http://leeclerk.org)

COLLIER COUNTY: [collierclerk.com](http://collierclerk.com) | HILLSBOROUGH COUNTY: [hillsclerk.com](http://hillsclerk.com)

PASCO COUNTY: [pasco.realforeclose.com](http://pasco.realforeclose.com) | PINELLAS COUNTY: [pinellasclerk.org](http://pinellasclerk.org)

POLK COUNTY: [polkcountyclerk.com](http://polkcountyclerk.com) | ORANGE COUNTY: [myorangeclerk.com](http://myorangeclerk.com)

# Business Observer



## FIRST INSERTION

NOTICE TO CREDITORS  
(Summary Administration)  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 20-CP-2578  
Division PROBATE  
IN RE: ESTATE OF  
JOSEPH ROBERT FIGGA  
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 Joseph Robert Figga, deceased, File Number 20-CP-2578, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E Ste 102 Naples FL 34112; that the decedent's date of death was September 8, 2020; that the total value of the estate is \$ 4,250.00 and that the names and addresses of those to whom it has been assigned by such order are:

Name	Address
Anthony Shane Figga	580 16th ST SE Naples, FL 34117
Joseph R Figga JR	13718 Riada Way Dade City, Florida 33625
James Anthony Figga	

3450 Silver Meadow Way  
Plant City, Florida 33566  
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. 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 December 18, 2020.  
Attorney for Persons Giving Notice  
Douglas L. Rankin, Attorney  
Florida Bar Number: 365068  
2335 Tamiami Trail North, Suite 308  
Naples, FL 34103  
Telephone: (239) 262-0061  
Fax: (239) 239-262-2092  
E-Mail: dlr@drankinlaw.com  
Secondary E-Mail:  
kj@drankinlaw.com  
December 18, 25, 2020 20-02376C

## FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY, FL  
PROBATE DIVISION  
FILE NO. 2020-CP-002741  
JUDGE: HAYES  
IN RE: ESTATE OF  
ROBERT JOSEPH MEYER,  
DECEASED.

The administration of the estate of ROBERT JOSEPH MEYER (the "Decedent"), whose date of death was October 10, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3301 Tamiami Trail East, Suite 102, P.O. Box 413044, Naples, Florida 34101-3044. 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 the 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 THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the Decedent and other persons having claims or

demands against the Decedent's estate must file their claims with this court WITHIN THREE (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 PERIOD 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: December 18, 2020.

**HAROLD WILLIAM GUY MEYER**  
P.O. Box 511136  
New Berlin, WI 53152  
**Personal Representative**  
QUARLES & BRADY LLP  
Kimberly A. Dillon, Esq.  
Florida Bar No. 14160  
Email: Kimberly.Dillon@quarles.com  
Courtney C. Pugh, Esq.  
Florida Bar No. 125106  
Email: Courtney.Pugh@quarles.com  
1395 Panther Lane, Suite 300  
Naples, Florida 34109  
Telephone: (239) 262-5959  
Facsimile: (239) 434-4999  
Attorneys for Personal Representative  
QB\65456191.1  
December 18, 25, 2020 20-02359C

## FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
FILE NO. 2020-CP-2977  
IN RE: ESTATE OF  
BETSY B. MOULTON,  
Deceased.

The administration of the estate of BETSY B. MOULTON, deceased (the "Decedent"), whose date of death was October 18, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112-5324. The names and addresses of the Personal Representatives and the Personal Representatives' attorney are set forth below.

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

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

OF THIS NOTICE.

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 December 18, 2020.

**RICHARD W. MOULTON**  
**Personal Representative**  
**FINEMARK NATIONAL BANK AND TRUST**  
c/o Alison K. Douglas, Esq.  
CUMMINGS & LOCKWOOD LLC  
3001 Tamiami Trail North, Suite 400  
Naples, FL 34103  
Attorney for Personal Representative:  
ALISON K. DOUGLAS  
Attorney for Personal Representatives  
Florida Bar No. 0899003  
CUMMINGS & LOCKWOOD LLC  
3001 Tamiami Trail North, Suite 400  
Naples, FL 34103  
Phone: (239) 262-8311  
Fax: (239) 263-0703  
Primary Email: adouglas@cl-law.com  
Secondary Email: lwasch@cl-law.com  
Secondary Email:  
jpoklemba@cl-law.com  
61495771.docx 12/10/2020  
December 18, 25, 2020 20-02347C

## FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY, FL  
PROBATE DIVISION  
FILE NO. 2020-CP-002969  
JUDGE: Brodie  
IN RE: ESTATE OF  
JOHN S. WELLUM a/k/a  
JOHN SIDNEY WELLUM,  
DECEASED.

The administration of the estate of JOHN S. WELLUM a/k/a JOHN SIDNEY WELLUM, deceased, whose date of death was November 13, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3301 Tamiami Trail East, Suite 102 P.O. Box 413044, Naples, Florida 34101-3044. 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 THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (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 de-

mands against decedent's estate must file their claims with this court WITHIN THREE (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 PERIOD 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: December 18, 2020.

**Julia Anne Rinaldi a/k/a  
Julia Rinaldi Vise**  
1562 Blue Point Avenue  
Naples, Florida 34102  
**Personal Representative**  
QUARLES & BRADY LLP  
David N. Morrison, Esq.  
Florida Bar No. 436161  
Email: David.Morrison@quarles.com  
Courtney C. Pugh, Esq.  
Florida Bar No. 125106  
Email: Courtney.Pugh@quarles.com  
1395 Panther Lane, Suite 300  
Naples, Florida 34109  
Telephone: (239) 262-5959  
Facsimile: (239) 434-4999  
Attorneys for Personal Representative  
QB\65820494.1  
December 18, 25, 2020 20-02352C

## FIRST INSERTION

NOTICE TO CREDITORS  
(Summary Administration)  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
FILE NO. 20-CP-1666  
Division PROBATE  
IN RE: ESTATE OF  
PAULETTE DUBCZAK  
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 Paulette Dubczak, deceased, File Number 20-CP-1666 by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East Ste 102 Naples FL 34112; that the decedent's date of death was April 23, 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
Denise Ellis	4719 Cedar Hammond, IN 46327

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. 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 December 18, 2020.

Attorney for Person Giving Notice  
Douglas L. Rankin, Attorney  
Florida Bar Number: 365068  
2335 Tamiami Trail North, Suite 308  
Naples, FL 34103  
Telephone: (239) 262-0061  
Fax: (239) 239-262-2092  
E-Mail: dlr@drankinlaw.com  
Secondary E-Mail:  
kj@drankinlaw.com  
December 18, 25, 2020 20-02368C

## FIRST INSERTION

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 Leoni's Pizzeria located at 4131 Bonita Beach Rd, in the County of Collier in the City of Naples, Florida 34134 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Collier, Florida this 9th day of DECEMBER, 2020.

Leonispizzeria 3 llc  
December 18, 2020 20-02338C

## FIRST INSERTION

NOTICE IS HEREBY GIVEN THAT YUDEL QUIROS, ELIZABETH VILLALOBOS, AUTO PERFORMANCE BY J&Y, INC., OWNERS, desiring to engage in business under the fictitious name of A PRIVATE LIMOUSINE located at 1250 WILDWOOD LAKES BLVD, APT 201, NAPLES, FLORIDA 34104 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
December 18, 2020 20-02362C

## FIRST INSERTION

Notice Under Fictitious Name Law  
According to Florida Statute  
Number 865.09  
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of BG Floors and More located at 1570 Oakes Blvd in the City of Naples, Collier County, FL 34119 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.  
Dated this 15th day of December, 2020.  
William Watson  
December 18, 2020 20-02372C

## FIRST INSERTION

NOTICE OF PUBLIC SALE:  
Economy Body Shop Inc. gives Notice of Foreclosure of Lien and intent to sell these vehicles on 01/02/2021, 09:00 am at 2240 Davis Blvd Naples, FL 34104-4211, pursuant to subsection 713.78 of the Florida Statutes. Economy Body Shop Inc. reserves the right to accept or reject any and/or all bids.  
3GNEC16R5VG105524  
1997 Chevrolet  
December 18, 2020 20-02361C

## FIRST INSERTION

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 Sadie June Hardware located at 5465 Jaeger Road, Suite 11, in the County of Collier, in the City of Naples, Florida 34109 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated at Naples, Florida, this 15 day of December, 2020.  
ROGUE GATOR, LLC  
December 18, 2020 20-02373C

## FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 20-CP-2358  
Division Probate  
IN RE: ESTATE OF  
THOMAS K. NIEHOFF  
Deceased.

The administration of the estate of Thomas K. Niehoff, deceased, whose date of death was March 25, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112. 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 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 December 18, 2020.

**Personal Representative:**  
**Rebecca S. Niehoff**  
13507 Coronado Drive  
Naples, Florida 34109  
Attorney for Personal Representative:  
Ronald A. Eisenberg, Attorney  
Florida Bar Number: 404527  
Henderson, Franklin,  
Starnes & Holt, P.A.  
8889 Pelican Boulevard, Suite 400  
Naples, FL 34108  
Telephone: (239) 344-1100  
Fax: (239) 344-1200  
E-Mail: ronald.eisenberg@henlaw.com  
Secondary E-Mail:  
barbara.asselta@henlaw.com  
December 18, 25, 2020 20-02349C

## FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No.:  
11-2020-CP-002624-0001-XX  
Division: Probate  
IN RE: ESTATE OF  
EVELYN LILA FRIEDMAN  
Deceased.

The administration of the estate of EVELYN LILA FRIEDMAN deceased, whose date of death was July 6, 2020, is pending in the Circuit Court for COLLIER County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, #102, Naples, FL 34112. 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 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 December 18, 2020.

**Personal Representative:**  
**DEBRA O'CONNOR**  
7 Peter Cooper Road, Apt. #3B  
New York, NY 10010  
Attorney for Personal Representative:  
KITROSER & ASSOCIATES  
Mitchell I. Kitroser, Esq.,  
Fla. Bar #995134  
Preston Mighdoff, Esq.,  
Fla. Bar #220124  
Jonathan R. Gigele, Esq.,  
Fla. Bar #95585  
Kathryn Lewis Perrin, Esq.,  
Fla. Bar #59182  
North Palm Beach Location:  
631 US Highway 1, Suite 406  
North Palm Beach, FL 33408  
Phone: 561-721-0600  
Fax: 561-616-0079  
Suit Location:  
850 NW Federal Highway  
Stuart, FL 34994  
Phone: 772-763-1400  
Email: mitch@kitroserlaw.com  
Secondary Email:  
kate@kitroserlaw.com  
Service Email:  
mikadmin@kitroserlaw.com  
Attorney for Petitioner  
December 18, 25, 2020 20-02350C

## FIRST INSERTION

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated:

7391 Rattlesnake Hammock Rd., Naples FL 34113 Phone: 239-280-1255  
Auction date: 1/5/2021 Time: 2:00 PM

Bizcomm Technologies  
Business Inventory  
The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.  
December 18, 25, 2020 20-02364C

## FIRST INSERTION

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 Riverwalk Wealth Advisors located at 1511 N. Westshore Blvd., Suite 500, in the County of Hillsborough, in the City of Tampa, Florida 33607 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated at Hillsborough County, Florida, this 16th day of December, 2020.  
Matthew Lytell LLC  
December 18, 2020 20-02380C

## FIRST INSERTION

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of LEONI'S PIZZERIA located at 9503 TAMIAMI TRAIL N, in the County of COLLIER in the City of NAPLES, Florida 34108 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated at COLLIER, Florida this 11TH day of DECEMBER, 2020.  
LEONIS PIZZERIA 2 LLC  
December 18, 2020 20-02339C

## FIRST INSERTION

NOTICE OF PUBLIC SALE: Morleys Towing of Naples gives Notice of Foreclosure of Lien and intent to sell these vehicles on 01/14/2021, 10:00 am at 6344 JANES LANE NAPLES, FL 34109, pursuant to subsection 713.78 of the Florida Statutes. Morleys Towing of Naples reserves the right to accept or reject any and/or all bids.  
1FTCR10A4NUA74121  
1992 Ford  
1HGEJ8243YL068371  
2000 Honda  
JH4DB7648SS013566  
1995 Acura  
December 18, 2020 20-02365C

## FIRST INSERTION

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 THE BROOKLYN DELICATESSEN located at 247 North Collier Blvd, in the County of Collier, in the City of Marco Island, Florida 34145 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated at Marco Island, Florida, this 16th day of December, 2020.  
S & J REAL ESTATE HOLDINGS, LLC  
December 18, 2020 20-02379C

## FIRST INSERTION

NOTICE OF PUBLIC SALE:  
GETTING HOOKED TOWING LLC gives Notice of Foreclosure of Lien and intent to sell these vehicles on 01/11/2021, 08:00 am at 4344 Enterprise Ave Ste 5 NAPLES, FL 34104, pursuant to subsection 713.78 of the Florida Statutes. GETTING HOOKED TOWING LLC reserves the right to accept or reject any and/or all bids.  
2MELM74W2VX699311  
1997 Mercury  
2S3DB217186108358  
2008 Suzuki  
4JGAB54E5XA057635  
1999 Mercedes-Benz  
December 18, 2020 20-02371C

**SAVE TIME**

E-mail your Legal Notice  
**legal@businessobserverfl.com**

Sarasota & Manatee counties  
Hillsborough County | Pasco County  
Pinellas County | Polk County  
Lee County | Collier County  
Charlotte County

Wednesday 2PM Deadline  
Friday Publication

**Business Observer**



FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA  
**CASE NO: 112020-CA0032770001XX**  
**HMC ASSETS, LLC SOLELY IN ITS CAPACITY AS SEPARATE TRUSTEE OF CIVIC HOLDINGS III TRUST,**  
**Plaintiff, vs.**  
**JOHN L. GILLETTI A/K/A JOHN GILLETTI; UNKNOWN SPOUSE OF JOHN L. GILLETTI A/K/A JOHN GILLETTI; JOHN L. GILLETTI, AS TRUSTEE OF THE BISCAYNE DRIVE LAND TRUST #4900-11B; ANY AND ALL UNKNOWN BENEFICIARIES OF THE BISCAYNE DRIVE LAND TRUST #4900-11; SATELLITE INTERNET SECURITY LLC, AS TRUSTEE OF THE BISCAYNE DRIVE LAND TRUST #4900-11B; ANY AND ALL UNKNOWN BENEFICIARIES OF THE BISCAYNE DRIVE LAND TRUST #4900-11B; BISCAYNE APARTMENTS OF NAPLES, INC.; MIDLAND TRUST COMPANY AS CUSTODIAN FBO ADAM MENKES IRA; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, OR AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEE, OR OTHER CLAIMANTS; UNKNOWN TENANT #1; UNKNOWN TENANT #2, whose name is fictitious to account for parties in possession, Defendants.**

TO: JOHN L. GILLETTI A/K/A JOHN GILLETTI  
 JOHN L. GILLETTI, AS TRUSTEE OF THE BISCAYNE DRIVE LAND TRUST #4900-11B  
 LAST KNOWN RESIDENCE ADDRESS  
 1645 TEMPLE TERRACE  
 NORTH FORT MYERS, FL 33917  
 JOHN L. GILLETTI A/K/A JOHN GILLETTI

JOHN L. GILLETTI, AS TRUSTEE OF THE BISCAYNE DRIVE LAND TRUST #4900-11B  
 OTHER POSSIBLE ADDRESS:  
 2204 SE 13TH TER.  
 CAPE CORAL, FL 33990  
 JOHN L. GILLETTI A/K/A JOHN GILLETTI  
 JOHN L. GILLETTI, AS TRUSTEE OF THE BISCAYNE DRIVE LAND TRUST #4900-11B  
 OTHER POSSIBLE ADDRESS:  
 1882 N. TAMIAMI TR. 4310  
 FORT MYERS, FL 33918  
 UNKNOWN SPOUSE OF JOHN L. GILLETTI A/K/A JOHN GILLETTI  
 LAST KNOWN RESIDENCE ADDRESS  
 1645 TEMPLE TERRACE  
 NORTH FORT MYERS, FL 33917  
 ANY AND ALL UNKNOWN BENEFICIARIES OF THE BISCAYNE DRIVE LAND TRUST #4900-11  
 LAST KNOWN RESIDENCE ADDRESS  
 1645 TEMPLE TERRACE  
 NORTH FORT MYERS, FL 33917  
 whose current residence is unknown and all parties claiming an interest by, through, under, or against, the said 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 recorded on recorded on July 19, 2018 in OR Book 5534 at Page 2290 of the Public Records of Collier County, Florida, which mortgage is the subject of this action and which mortgage encumbers property in Collier County, Florida which is described in this notice.

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:  
 UNIT NO. 11, BISCAYNE APARTMENTS, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM RECORDED IN OR BOOK 551, PAGE 629, AND ALL EXHIBITS AND AMENDMENTS THEREOF, PUB-

LIC RECORDS OF COLLIER COUNTY, FLORIDA  
 PROPERTY ADDRESS: 4900 BISCAYNE DRIVE #11, NAPLES, FLORIDA 34112  
 PARCEL IDENTIFICATION NUMBER: 24170440000.  
 has been filed against you, and you are required to serve a copy of your written defenses, if any, to it on counsel for the Plaintiff, Ashland R. Medley, Esq., Ashland Medley Law, PLLC, 2856 North University Drive, Coral Springs, Florida 33065, on or before (30 days from the date of the first publication of this Notice) and file with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint filed in this action.

THIS NOTICE SHALL BE PUBLISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS: PLEASE PUBLISH IN THE BUSINESS OBSERVER.

AMERICANS WITH DISABILITIES ACT OF 1990 - ADA NOTICE  
 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 Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, 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 Dec 15 2020.  
 CRYSTAL K. KINZEL  
 CLERK OF THE CIRCUIT COURT (SEAL) By: Kathleen Murray  
 As Deputy Clerk  
 Kathleen Murray  
 Attorney: Ashland R. Medley, Esq.,  
 Attorney For: Plaintiff,  
 FBN: 89578  
 Address: 2856 North University Drive,  
 Coral Springs, FL 33065  
 Florida Bar No: 89578  
 December 18, 25, 2020 20-02378C

FIRST INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT) IN THE CIRCUIT COURT OF THE 20th JUDICIAL CIRCUIT, IN AND FOR Collier County, FLORIDA  
**Case No.: 11-2020-DR-002254-FM01-XX**  
**Oki C. Silva,**  
**Petitioner, and**  
**Julian Alonso Bobadilla Vinasco**  
**Respondent.**  
 TO: Julian Alonso Bobadilla Vinasco  
 Unknown  
 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 Oki Carina Silva whose address is 5470 16th PL SW#102, Naples, FL 34116 on or before 1/18/2021, and file the original with the clerk of this Court at 3315 Tamiami Trail East, Naples, FL 34112 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 request.

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: Dec 04 2020  
 CLERK OF THE CIRCUIT COURT (SEAL) By: Yhiana Mirabal  
 Deputy Clerk  
 Kathleen Murray  
 Dec. 18, 25, 2020; Jan. 1, 8, 2021  
 20-02354C

FIRST INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT) IN AND FOR COLLIER COUNTY, FLORIDA  
 CIRCUIT CIVIL DIVISION  
**CASE NO.: 11-2020-CA-002898-0001-XX**  
**FV-I, INC. IN TRUST FOR MORGAN STANLEY MORTGAGE CAPITAL HOLDINGS LLC,**  
**Plaintiff, v.**  
**CLARK T. MINKER, et al.,**  
**Defendants.**  
 TO: UNKNOWN BENEFICIARIES OF THE AVIANO LOT 19 HOMESTEAD TRUST DATED JANUARY 15, 2007  
 Last Known Address: UNKNOWN  
 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property located in Collier County, Florida:  
 LOT 19, AVIANO AT NAPLES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 43, PAGE 67, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, including the buildings, appurtenances, and fixtures located thereon.  
 Property Address: 12763 Aviano Dr., Naples, FL, 34105  
 filed against you and you are required to serve a copy of your written defenses, if any, to it on HARRIS S. HOWARD, ESQ., of HOWARD LAW GROUP, Plaintiff's attorney, whose address is 4755 Technology Way, Suite 104 Boca Raton, FL 33431 on or before, 2020 (no later than 30 days from the date of the first publication of this Notice of Action) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition filed herein.

WITNESS my hand and seal of this Court at Collier County, Florida on this 08 day of Dec, 2020.  
 CLERK OF COURT (SEAL) BY: Kathleen Murray  
 Deputy Clerk  
 Kathleen Murray  
 HARRIS S. HOWARD, ESQ.,  
 HOWARD LAW GROUP,  
 Plaintiff's attorney,  
 4755 Technology Way, Suite 104  
 Boca Raton, FL 33431  
 December 18, 25, 2020 20-02355C

FIRST INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT) IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA  
**Case No.: 2020-DR-2300**  
**MIZRAIN OTONIEL**  
**DONIS SAMAYOA,**  
**Petitioner and**  
**YUNAIY ALVAREZ MILLAR,**  
**Respondent.**  
 TO: YUNAIY ALVAREZ MILLAR  
 UNKNOWN  
 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 MIZRAIN OTONIEL DONIS SAMAYOA, whose address is 11090 WINDSONG CIR #201 NAPLES, FL 34109 on or before 1/20/2021, and file the original with the clerk of this Court at 3315 Tamiami Trail East, Naples, FL 34112 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: "none"  
 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 request.

You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Notice of Current Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed to the address 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: Dec 10 2020  
 CLERK OF THE CIRCUIT COURT (SEAL) By: Yhiana Mirabal  
 Deputy Clerk  
 Dec. 18, 25, 2020; Jan. 1, 8, 2021  
 20-02353C

FIRST INSERTION

NOTICE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA  
 PROBATE DIVISION  
**CASE NO: 11-1996-GA-001179-0001-XX**  
**IN RE: GUARDIANSHIP OF Sandra Buckhannon**  
 Notice is hereby given that in the Guardianship of Sandra Buckhannon, Deceased, the Clerk of the Circuit Court holds unclaimed funds that have not been distributed by the Guardian, Patrick C Weber, in the amount of \$4,565.36 minus any clerk's fees. Any heirs or interested parties must contact Crystal K. Kinzel, Clerk of the Circuit Court, Probate Department at the Collier County Courthouse, 3315 Tamiami Trail E, Suite 102, Naples, FL 34112, Phone (239) 252-2728.

After the expiration of six months from the date of the first publication of this notice, the undersigned Clerk shall deposit the afore-mentioned funds with the Chief Financial Officer of the State of Florida, after deduction of the fees and the costs of this publication, pursuant to Florida Statutes 744.534.  
 Dated this 12/11/2020.  
 Crystal K. Kinzel  
 Clerk of the Circuit Court (SEAL) By: Barbara C. Flowers,  
 Deputy Clerk  
 Dec. 18, 2020; Jan. 15, 2021  
 20-02344C

FIRST INSERTION

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated:  
 5304 Useppa Way, Naples, FL 34109  
 Phone: 239-449-0545 Auction date: 1/05/2021 Time: 11:00 AM  
 Jennifer Mosca  
 boxes, household items, clothing  
 The auction will be listed and advertised on www.storage-treasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.  
 December 18, 25, 2020 20-02342C

FIRST INSERTION

Online Auction  
 Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated:  
 10550 Goodlette Rd  
 Naples, FL 34109  
 01/05/2021 at 11:30 AM  
 Tiffany Keefer  
 - Boxes, totes, luggage, statue, bags, / Carl Avery Benton - Boxes, clothes, dresser, bed frame, furniture, /  
 The auction will be listed and advertised on www.storage-treasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.  
 December 18, 25, 2020 20-02340C

FIRST INSERTION

Notice is hereby given that WW EVENTS LLC, OWNER, desiring to engage in business under the fictitious name of LOUD ITALIAN PIZZA located at 14817 SUTHERLAND AVE, NAPLES, FLORIDA 34119 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
 December 18, 2020 20-02356C

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No. 2020-CP-002877**  
**IN RE: ESTATE OF SHIRLEY M. VARLEY, Deceased.**  
 The administration of the estate of SHIRLEY M. VARLEY, deceased, whose date of death was October 2, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. 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 de-

mands 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 December 11, 2020.  
**Personal Representative:**  
**ALAN B. VARLEY**  
 26455 Tamiami Tr S Unit 5207  
 Bonita Springs, FL 34134  
 Attorney for Personal Representative:  
 CYNTHIA BOCK  
 Florida Bar No. 23408  
 Akerman LLP  
 9128 Strada Place, Suite 10205  
 Naples, Florida 34108  
 E-Mail Address:  
 cynthia.bock@akerman.com  
 Telephone: (239) 449-5600  
 5533842;1  
 December 11, 18, 2020 20-02311C

FIRST INSERTION

NOTICE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA  
 PROBATE DIVISION  
**CASE NO: 11-1998-GA-000210-0001-XX**  
**IN RE: GUARDIANSHIP OF Barbara Becker**  
 Notice is hereby given that in the Guardianship of Barbara Becker, Deceased, the Clerk of the Circuit Court holds unclaimed funds that have not been distributed by the Guardian, Patrick C Weber, in the amount of \$3,621.81 minus any clerk's fees. Any heirs or interested parties must contact Crystal K. Kinzel, Clerk of the Circuit Court, Probate Department at the Collier County Courthouse, 3315 Tamiami Trail E, Suite 102, Naples, FL 34112, Phone (239) 252-2728.

After the expiration of six months from the date of the first publication of this notice, the undersigned Clerk shall deposit the afore-mentioned funds with the Chief Financial Officer of the State of Florida, after deduction of the fees and the costs of this publication, pursuant to Florida Statutes 744.534.  
 Dated this 12/11/2020.  
 Crystal K. Kinzel  
 Clerk of the Circuit Court (SEAL) By: Barbara C. Flowers,  
 Deputy Clerk  
 Dec. 18, 2020; Jan. 15, 2021  
 20-02345C

FIRST INSERTION

NOTICE OF PUBLIC SALE  
 The following personal property of MARIE ELAINE ZION, if deceased any unknown heirs or assigns, and HERMAN DEVON BROWN, JR., will, on December 30, 2020, at 10:00 a.m., at 433 Laurelwood Lane, Lot #433, Naples, Collier County, Florida 34112; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:  
 1989 PALM MOBILE HOME,  
 VIN: 23650153AY,  
 TITLE NO.: 0046688879, and  
 VIN: 23650153BY,  
 TITLE NO.: 0046688869  
 and all other personal property located therein  
 PREPARED BY:  
 Jody B. Gabel  
 Lutz, Bobo & Telfair, P.A.  
 2 North Tamiami Trail, Suite 500  
 Sarasota, Florida 34236  
 December 18, 25, 2020 20-02343C

FIRST INSERTION

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 14600 Old US 41 Naples, FL 34110 January 7th, 2021 at 12:00pm  
 Donald Lester  
 Household items and furniture  
 Donald Lester  
 Household items and furniture  
 Donald Lester  
 Household items and furniture  
 Melody Gentile  
 Household items, fishing poles, totes and boxes  
 Francis Moore  
 Dressers and bedding  
 Francis Moore  
 Household furniture, personal goods, and artwork  
 Ashley Fain  
 Furniture, totes and Christmas decorations  
 Philip Masi  
 Household furniture, bicycle and personal goods  
 The auction will be listed and advertised on www.storage-treasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.  
 December 18, 25, 2020 20-02341C

FIRST INSERTION

NOTICE OF PUBLIC SALE:  
 Bald Eagle Towing & Recovery, Inc. gives Notice of Foreclosure of Lien and intent to sell these vehicles on 01/11/2021, 08:00 am at 3935 Enterprise Avenue Naples, FL 34104, pursuant to subsection 713.78 of the Florida Statutes. Bald Eagle Towing & Recovery, Inc. reserves the right to accept or reject any and/or all bids.  
 SAJXX6743TC760511 1996 Jaguar  
 December 18, 2020 20-02377C

FIRST INSERTION

Notice is hereby given that GRETCHEN MARIE KINNE, OWNER, desiring to engage in business under the fictitious name of WEN PROPERTY MAINTENANCE located at 838 BLUEBIRD STREET, NAPLES, FLORIDA 34104 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
 December 18, 2020 20-02363C

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS Trust Estate  
 Estate of Anthony W. Gargiulo  
 Date of Birth: May 21, 1930  
 NOTICE TO CREDITORS: The decedent, ANTHONY W. GARGIULO, Settlor of the Anthony W. Gargiulo Trust dated December 23, 1998, as amended died on December 20, 2019. Creditors of the decedent are notified that all claims against the decedent, his estate, or his trust will be forever barred unless presented to Jane Silvestri-Gargiulo, Trustee of the Anthony W. Gargiulo Trust, at the address below, within 4 months after the date of publication of this notice.  
 Jane Silvestri-Gargiulo  
 5025 Blauvelt Way  
 Naples, Florida 34105  
 Laura E. Morris (P70179)  
 Attorney for Trustee  
 Warner Norcross + Judd LLP  
 150 Ottawa Avenue NW, Suite 1500  
 Grand Rapids, Michigan 49503  
 December 11, 18, 2020 20-02319C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA  
 PROBATE DIVISION  
**CASE NO: 2020-CP-2479**  
**IN RE: THE ESTATE OF: BARBARA P. THOMAS, DECEASED.**  
 The Administration of the Estate of BARBARA P. THOMAS, Deceased, Case No. 2020-CP-2479, is pending in the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite #102, Naples, Florida 34112-5324. 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 THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

SECOND INSERTION

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 THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
 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 publication of this Notice is December 11, 2020.  
**Personal Representative**  
**JENNIFER JACKSON**  
**c/o Christopher E. Mast, Esquire**  
 Christopher E. Mast, P.A.  
 1059 5th Avenue North  
 Naples, Florida 34102  
 Attorney for Personal Representative:  
 Christopher E. Mast, P.A.  
 By: Christopher E. Mast, Esquire  
 Florida Bar No: 0858412  
 1059 5th Avenue North  
 Naples, Florida 34102-5818  
 239/434-5922  
 Fax: 239-434-6355  
 December 11, 18, 2020 20-02332C



## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
File No. 20-2715-CP  
Division PROBATE  
IN RE: ESTATE OF  
CHARLES J. SHERLOCK  
Deceased.

The administration of the estate of CHARLES J. SHERLOCK, deceased, whose date of death was August 27, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Unit 102, Naples, Florida, 34112. 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 de-

mands 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 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 the first publication of this notice is December 11, 2020.

**Personal Representative:**  
**ROSEMARY ACAMPORA**  
21650 Malibu Avenue  
Prior Lake, Minnesota 55372  
Attorney for Personal Representative:  
Amber Mondock, Esq.  
Florida Bar Number: 118817  
Law Office of Conrad Willkomm, P.A.  
3201 Tamiami Trail North,  
Second Floor  
Naples, FL 34103  
Telephone: (239) 262-5303  
Fax: (239) 262-6030  
E-Mail: amber@swfloridalaw.com  
Secondary E-Mail:  
kara@swfloridalaw.com  
December 11, 18, 2020 20-02335C

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2020-CP-2889  
Division Probate  
IN RE: ESTATE OF  
PATSY D. CARTER-RATTIGAN  
Deceased.

The administration of the estate of Patsy D. Carter-Rattigan, deceased, whose date of death was August 29, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112-5324. 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 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 December 11, 2020.

**Personal Representative:**  
**Leo F. Rattigan, Jr.**  
4235 Cortland Way  
Naples, Florida 34119  
Attorney for Personal Representative:  
Robert M. Buckel, Attorney  
Florida Bar Number: 030677  
Wood, Buckel & Carmichael  
2150 Goodlette Road North,  
Sixth Floor  
Naples, FL 34102  
Telephone: (239) 552-4100  
Fax: (239) 263-7922  
Primary E-Mail:  
rmb@wblawyers.com  
Secondary E-Mail:  
probate@wblawyers.com  
4832-8561-6336, v. 1  
December 11, 18, 2020 20-02326C

## SECOND INSERTION

## SECOND INSERTION

NOTICE TO CREDITORS  
(Summary Administration)  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2020-CP-2567  
Division Probate  
IN RE: ESTATE OF  
WALTER G. NELSON, A/K/A  
WALTER GERALD NELSON  
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 WALTER G. NELSON, A/K/A WALTER GERALD NELSON, deceased, File Number 2020-CP-2567, by the Circuit Court for COLLIER County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, Florida 34112; that the decedent's date of death was August 18, 2020; that the total value of non-exempt estate assets does not exceed Seventy-five Thousand Dollars (\$75,000) and that the names and addresses of those to whom the assets have been assigned by such order are:

Name	Address
JEAN A. FRAZIER, Individually and as Qualified Beneficiary of the Walter G. Nelson Living Trust dated June 29, 2006	4494 Novato Ct.

Naples, Florida 34109  
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. 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 December 11, 2020.

**Person Giving Notice:**  
**JEAN A. FRAZIER**  
4494 Novato Court  
Naples, Florida 34109  
Attorney for Person Giving Notice  
Neil R. Covert, Attorney  
Florida Bar Number: 227285  
311 Park Place Blvd., Ste. 180  
Clearwater, Florida 33759  
Telephone: (727) 449-8200  
Fax: (727) 450-2190  
E-Mail: ncovert@covertlaw.com  
Secondary E-Mail:  
service@covertlaw.com  
December 11, 18, 2020 20-02331C

## SECOND INSERTION

NOTICE OF ACTION  
BY PUBLICATION  
IN THE COUNTY COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
DIVISION: CIVIL  
CASE NO.  
11-2020-CC-001408-0001-XX

**EAGLE'S NEST ON MARCO BEACH CONDOMINIUM ASSOCIATION, INC., a Florida non-profit corporation, Plaintiff, vs. FRANCES R. ESTES, TRUSTEE, Defendants.**

TO: FRANCES R. ESTES, TRUSTEE  
Last Known Address: 96 Hecker Ave,  
Darien, CT 06820

YOU ARE HEREBY notified that an action to foreclose a Claim of Lien upon the following described real property located in COLLIER County, Florida:  
Unit/Week No. 12, in Condominium Parcel Number 102 of EAGLES NEST ON MARCO BEACH, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 976 at Page 600 of the Public Records of Collier County, Florida, and all amendments thereto, if any.  
Unit/Week No. 13, in Condominium Parcel Number 102 of

EAGLES NEST ON MARCO BEACH, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 976 at Page 600 of the Public Records of Collier County, Florida, and all amendments thereto, if any.

has been filed against you and you are required to serve a copy of your written defenses, if any, upon Michael J. Belle, Esq., of Michael J. Belle, P.A., Attorney for Plaintiff, whose address is 2364 Fruitville Road, Sarasota, Florida 34237, within 30 days from the first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Plaintiff's Complaint.

WITNESS my hand and seal of this Court on this 08 day of Dec, 2020.

Crystal K. Kinzel,  
CLERK OF COURTS  
(SEAL) By: Kathleen Murray  
Deputy Clerk  
Kathleen Murray

Michael J. Belle, Esq.,  
Attorney for Plaintiff  
service@michaelbelle.com  
40085 / 23-25137  
December 11, 18, 2020 20-02329C

## SECOND INSERTION

NOTICE OF ACTION  
BY PUBLICATION  
IN THE COUNTY COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
DIVISION: CIVIL  
CASE NO.  
11-2020-CC-001536-0001-XX

**THE SURF CLUB OF MARCO, INC., a Florida non-profit corporation, Plaintiff, vs. JOAN A. JUNGBLUTH, Defendants.**

TO: JOAN A. JUNGBLUTH  
Last Known Address: 2870 S. Calhoun Rd, New Berlin, WI 53151

YOU ARE HEREBY notified that an action to foreclose a Claim of Lien upon the following described real property located in COLLIER County, Florida:  
Timeshare Estate No. 3, in Unit 811, in Building I, of THE SURF CLUB OF MARCO, a Condominium, as so designated in the Declaration of Condominium recorded in Official Records Book 1011, Pages 1316 through 1437, of the Public Records of Collier County, Florida and amendments thereto, if any, together with an undivided interest as tenant in common in the Common Elements of the property as described in said Declara-

tion, and together with the right of ingress and egress from said property and the right to use the common elements of the Condominium, in accordance with said Declaration during the terms of Grantees Timeshare Estate also known as 540 South Collier Boulevard, Marco Island, Florida 34145.

has been filed against you and you are required to serve a copy of your written defenses, if any, upon Michael J. Belle, Esq., of Michael J. Belle, P.A., Attorney for Plaintiff, whose address is 2364 Fruitville Road, Sarasota, Florida 34237, within 30 days from the first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Plaintiff's Complaint.

WITNESS my hand and seal of this Court on this 7 day of Dec, 2020.

CRYSTAL K. KINZEL,  
CLERK OF COURTS  
(SEAL) By: Leeona Hackler  
Deputy Clerk

Michael J. Belle, Esq.,  
Attorney for Plaintiff  
service@michaelbelle.com  
40202  
December 11, 18, 2020 20-02330C

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
CASE NO: 20-CP-2824  
IN RE: ESTATE OF:  
STEVEN F. BALSOM,  
Deceased.

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

The administration of the estate of STEVEN F. BALSOM, deceased, whose date of death was September 5, 2020, and the last four digits of whose social security number were 4129, is pending in the Circuit Court of Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112-5324. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the decedent and other persons having claims or demands against the estate of the decedent 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 DATE 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 or other persons having claims or demands against decedents estate must file their claims with this court WITHIN 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 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 December 11, 2020.

**Personal Representative:**  
**Susan Balsom**  
7265 Northpointe Ct  
Concord Township, OH 44077  
Attorney for Personal Representative:  
Stephen N. McGuire II, Esq.,  
FL Bar No.: 102755  
Costello, McGuire & Wicker, P.A.  
PO Box 60205  
Fort Myers, FL 33906  
(239) 939-2222 (telephone)  
(239) 939-2280 (facsimile)  
smcguire@cmw.law  
December 11, 18, 2020 20-02316C

## SECOND INSERTION

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

File No.  
11-2020-CP-002802-0001-XX  
IN RE: ESTATE OF  
MICHAEL W. MROZINSKI  
Deceased.

The administration of the estate of MICHAEL W. MROZINSKI, deceased, whose date of death was April 18, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. 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 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 December 11, 2020.

**Personal Representative:**  
**/S/ Datan Z. Dorot**  
**DATAN Z. DOROT, ESQ.**  
**Personal Representative**  
20295 NE 29th Place, Suite 201  
Aventura, Florida 33431  
Attorney for Personal Representative:  
/S/ Datan Z. Dorot  
DATAN Z. DOROT, ESQ., Attorney  
Florida Bar Number: 43727  
Dorot & Bensimon, PL  
20295 NE 29th Place,  
Suite 201  
Aventura, Florida 33180  
Telephone: (305) 921-9421  
Fax: (305) 395-3978  
E-Mail: ddorot@dorotbensimon.com  
December 11, 18, 2020 20-02318C

## SECOND INSERTION

NOTICE OF ACTION OF PETITION  
FOR DISSOLUTION OF MARRIAGE  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
FAMILY DIVISION  
CASE NO.: 20-DR-1185

**IN RE: THE MARRIAGE OF:  
KATHERINE GRACE CROWE  
Wife, and  
STEVEN SANZARO  
Husband.**

TO: STEVEN SANZARO  
373 Sharwood Drive  
Naples, Florida 34110  
Physical Description:  
Age: 43; Race: Caucasian; Hair Color:  
Brown; Height: 5'10"; Date of Birth:  
February 16, 1977

YOU ARE NOTIFIED that an action for Petition for Dissolution of Marriage and Other Related Relief has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on the Wife, KATHERINE GRACE CROWE, to Toni S. Boettcher, Esquire, c/o Family First Legal Group, 2950 Immokalee Road, Suite 2, Naples, Florida 34110 on or before January 28, 2021 and file the original with the Clerk of this Court at 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112, before service on Petitioner or imme-

diately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the Petition.

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 request.

You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Notice of Current Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed to the address 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: Dec 03 2020.

CLERK OF THE CIRCUIT COURT  
(SEAL) By: Kathleen Murray  
Deputy Clerk  
Kathleen Murray

Toni S. Boettcher, Esquire,  
c/o Family First Legal Group,  
2950 Immokalee Road,  
Suite 2,  
Naples, Florida 34110  
Dec. 11, 18, 25, 2020; Jan. 1, 2021

20-02322C

## SECOND INSERTION

NOTICE TO CREDITORS  
(Ancillary Administration)  
IN THE TWENTIETH CIRCUIT  
COURT FOR COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
File No. 112020CP0029230001XX  
Division: Judge Krier  
IN RE: ESTATE OF  
JOSEPH SPINOSA,  
Deceased.

The administration of the Ancillary Estate of Joseph Spinosa, deceased, whose date of death was April 15, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, Florida 34112-5324. The names and addresses of the Ancillary Personal Representative and the Ancillary 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 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: December 11, 2020.

**Carol Spinosa,**  
**Ancillary Personal Representative**  
5 Dante Avenue  
Hicksville, New York 11801  
Comiter Singer Baseman & Braun, LLP  
Attorneys for Ancillary  
Personal Representative  
3825 PGA Boulevard, Suite 701  
Palm Beach Gardens, Florida 33410  
Telephone: (561) 626-2101  
Fax: (561) 626-4742  
Keith B. Braun, Esq.  
Florida Bar Number: 0979724  
Primary E-Mail:  
legal-service@comitersinger.com  
Secondary E-Mail:  
kbraun@comitersinger.com  
Antonio P. Romano, Esq.  
Florida Bar Number: 113092  
Primary E-mail:  
legal-service@comitersinger.com  
Secondary E-mail:  
aromano@comitersinger.com  
December 11, 18, 2020 20-02315C

## OFFICIAL COURTHOUSE WEBSITES:

MANATEE COUNTY: manateeclerk.com | SARASOTA COUNTY: sarasotaclerk.com

CHARLOTTE COUNTY: charlotte.realforeclose.com | LEE COUNTY: leeclerk.org

COLLIER COUNTY: collierclerk.com | HILLSBOROUGH COUNTY: hillsclerk.com

PASCO COUNTY: pasco.realforeclose.com | PINELLAS COUNTY: pinellasclerk.org

POLK COUNTY: polkcountyclerk.net | ORANGE COUNTY: myorangeclerk.com

Check out your notices on:

www.floridapublicnotices.com

Business  
Observer







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

**M**ost of the present welfare programs 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 NEGATIVE INCOME TAX

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

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**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 break-even 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.

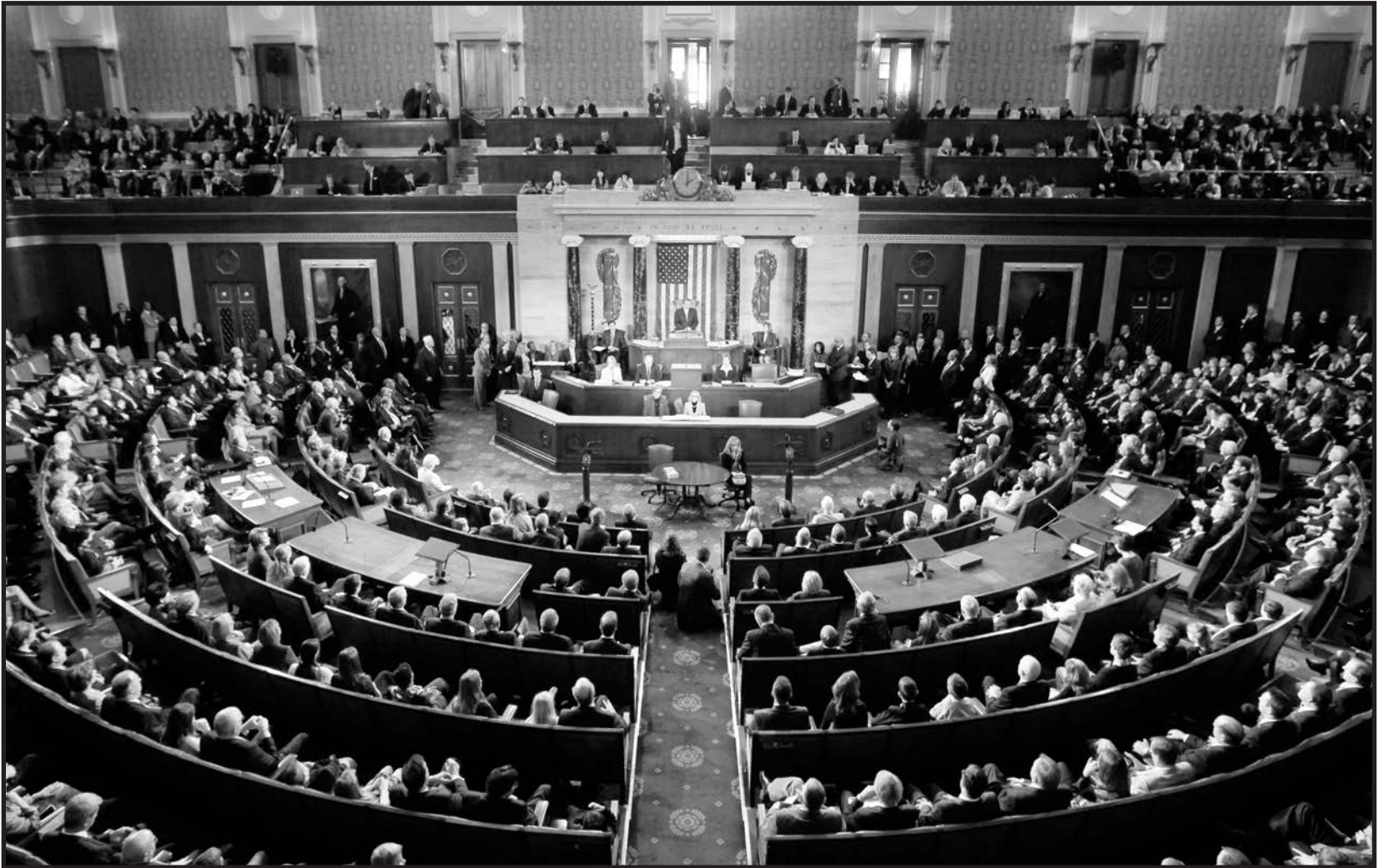
## **HOW TO FIX SOCIAL SECURITY**

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:

1. 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 including 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 existence 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 escape.

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.