

## COLLIER COUNTY LEGAL NOTICES

FIRST INSERTION	FIRST INSERTION	FIRST INSERTION	FIRST INSERTION	FIRST INSERTION	FIRST INSERTION
<p><b>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION</b> <b>File No. 11-2022-CP-001848-0001-XX</b> <b>Division: Hugh D. Hayes</b> <b>IN RE: ESTATE OF EILEEN NIELSEN</b> <b>Deceased.</b></p> <p>The administration of the estate of Eileen Nelson, deceased, whose date of death was April 21, 2022, 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.</p> <p>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.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is July 15, 2022.</p> <p><b>Personal Representative:</b> <b>Joseph J. Corasanti</b> 745 Pectin Road Naples, Florida 34102 Attorney for Personal Representative: Daniel D. Peck Florida Bar Number: 169177 PECK &amp; PECK, P.A. 5200 Tamiami Trail North, Suite 101 Naples, Florida 34103 Telephone: (239) 263-9811 Fax: (239) 263-9818 E-Mail: peckandpeck@aol.com July 15, 22, 2022 22-01499C</p>	<p><b>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION</b> <b>File No. 22-CP-1927</b> <b>IN RE: ESTATE OF CONNIE N. CORASANTI,</b> <b>Deceased.</b></p> <p>The administration of the estate of Connie N. Corasanti, deceased, whose date of death was on June 9, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>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 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>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 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is July 15, 2022.</p> <p><b>Personal Representative:</b> <b>Joseph J. Corasanti</b> 745 Pectin Road Naples, Florida 34102 Attorney for Personal Representative: Daniel D. Peck Florida Bar Number: 169177 PECK &amp; PECK, P.A. 5200 Tamiami Trail North, Suite 101 Naples, Florida 34103 Telephone: (239) 263-9811 Fax: (239) 263-9818 E-Mail: peckandpeck@aol.com July 15, 22, 2022 22-01505C</p>	<p><b>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION</b> <b>File No. 2022-CP-001891</b> <b>IN RE: ESTATE OF T. EUGENE BLANCHARD,</b> <b>Deceased.</b></p> <p>The administration of the estate of T. EUGENE BLANCHARD, deceased, whose date of death was May 22, 2022, 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.</p> <p>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.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is: July 15, 2022.</p> <p>Signed on this 11th day of July, 2022. <b>LISA H. LIPMAN</b> <b>Personal Representative</b> 850 Park Shore Drive, Third Floor Naples, Florida 34103 Lisa H. Lipman Attorney for Personal Representative Florida Bar No. 030485 Roetzel &amp; Andress LPA 850 Park Shore Drive, Third Floor Naples, Florida 34103 Telephone: (239) 649-6200 Email: llipman@ralaw.com Secondary Email: serve.llipman@ralaw.com July 15, 22, 2022 22-01494C</p>	<p><b>NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA</b> <b>PROBATE DIVISION</b> <b>PROBATE CASE NO. 2022-CP-001780</b> <b>IN RE: ESTATE OF LORNE EDMUND BARR</b> <b>a/k/a LORNE BARR,</b> <b>Deceased.</b></p> <p>The administration of the estate of LORNE EDMUND BARR a/k/a LORNE BARR, deceased, File Number 2022-CP-1780, whose date of death was February 16, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3301 Tamiami Trail East, Naples, Florida 34102. The names and addresses of the personal representative and personal representative's attorney are set forth below.</p> <p>All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is served, must file their claims with this court ON OR BEFORE THE LATER OF THREE MONTHS AFTER THE DATE OF FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>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 MONTHS AFTER THE DATE OF FIRST PUBLICATION OF THIS NOTICE.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.</p> <p>NOT WITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIMS FILED TWO YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is July 15, 2022.</p> <p>Signed this 12 day of July, 2022. <b>TRACY-ANNE BARR</b> <b>Personal Representative</b> 1002 3rd Street Hermosa Beach, CA 90254 PETER T. FLOOD Attorney at Law 125 N. Airport Rd., Ste. 202 Naples, FL 34104 Florida Bar No: 443077 ptflaw@gmail.com Attorney for Personal Representative July 15, 22, 2022 22-01509C</p>	<p><b>NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA</b> <b>PROBATE DIVISION</b> <b>File No. 2022-CP-001972</b> <b>Judge: BRODIE</b> <b>IN RE: ESTATE OF ANNE G. SUMMERS,</b> <b>Deceased.</b></p> <p>The administration of the estate of ANNE G. SUMMERS (the "Decedent"), whose date of death was June 8, 2022, 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.</p> <p>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.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is July 15, 2022.</p> <p><b>WILLIAM C. SUMMERS</b> 28551 Calabria Ct., Unit 201 Naples, FL 34110 <b>Personal Representative</b> QUARLES &amp; BRADY LLP Jacqueline C. Johnson Florida Bar No. 86450 jacqueline.johnson@quarles.com 1395 Panther Lane, Suite 300 Naples, FL 34109 Phone: 239-262-5959 Facsimile: 239-434-4999 Attorneys for Personal Representative QB\74622170.1 July 15, 22, 2022 22-01497C</p>	<p><b>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION</b> <b>File No. 11-2022-CP-001789-0001-XX</b> <b>IN RE: ESTATE OF MARYANNE JOHNSON A/K/A MARYANNE DONYON JOHNSON</b> <b>Deceased.</b></p> <p>The administration of the estate of Maryanne Johnson a/k/a Maryanne Donyon Johnson, deceased, whose date of death was November 4, 2021, 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 personal representative and the personal representative's attorney are set forth below.</p> <p>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.</p> <p>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.</p> <p><b>Personal Representative:</b> <b>Keri E. Ipjian</b> 3 Spring Creek Court Hawthorn Woods, Illinois 60047 Attorney for Personal Representative: Amy M. Neaheer, Esq., Attorney Florida Bar Number: 190748 6313 Corporate Court, Ste. 110 Ft. Myers, FL 33919 Telephone: (239) 785-3800 Fax: (239) 224-3391 E-Mail: aneaheer@neaheerlaw.com Secondary E-Mail: jshoemaker@neaheerlaw.com July 15, 22, 2022 22-01475C</p>
<p><b>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION</b> <b>File No. 2022-CP-1740</b> <b>IN RE: ESTATE OF MYRON P. REDMOND</b> <b>Deceased.</b></p> <p>The administration of the estate of Myron P. Redmond, deceased, whose date of death was February 16, 2022, and whose social security number is xxx-xx-6620, 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.</p> <p>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</p>	<p><b>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION</b> <b>File No. 2022-CP-001521</b> <b>IN RE: ESTATE OF BRIAN M. CAMPBELL</b> <b>Deceased.</b></p> <p>The administration of the estate of BRIAN M. CAMPBELL, deceased, whose date of death was February 20, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>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.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is July 15, 2022.</p> <p><b>SOPHIE CAMPBELL</b> <b>Personal Representative</b> c/o Todd L. Bradley, Esq. CUMMINGS &amp; LOCKWOOD LLC P.O. Box 413032 Naples, Florida 34101-3032 TODD L. BRADLEY, ESQ. Attorney for Personal Representative Email Address: tbradley@cl-law.com Florida Bar No. 0898007 CUMMINGS &amp; LOCKWOOD LLC P.O. Box 413032 Naples, Florida 34101-3032 July 15, 22, 2022 22-01501C</p>	<p><b>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION</b> <b>File No. 22-CP-001787</b> <b>IN RE: ESTATE OF MARY ANN HOLOBINKO,</b> <b>Deceased.</b></p> <p>The administration of the estate of MARY ANN HOLOBINKO, deceased, whose date of death was October 21, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Post Office Box 413044, Naples, FL 34101. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.</p> <p>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.</p> <p>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.</p> <p><b>Personal Representative:</b> <b>/s/Timothy Holobinko</b> <b>TIMOTHY HOLOBINKO</b> 151 Cypress Way E, Apt. 102 Naples, Florida 34110 Attorney for Personal Representative: <b>/s/Stephen W. Buckley</b> <b>STEPHEN W. BUCKLEY, ESQUIRE</b> Florida Bar Number: 117747 GOLDSTEIN, BUCKLEY, CECHMAN, RICE &amp; PURTZ, P.A. Post Office Box 2366 Fort Myers, Florida 33902 Telephone: (239) 334-1146 Fax: (239) 334-3039 E-Mail: sbuckley@gbclaw.com Secondary E-Mail: lmintz@gbclaw.com July 15, 22, 2022 22-01483C</p>	<p><b>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION</b> <b>File No. 22-1502-CP</b> <b>Division PROBATE</b> <b>IN RE: ESTATE OF DOMINIC T. DIVENERE, a/k/a DOMINIC THOMAS DIVENERE</b> <b>Deceased.</b></p> <p>The administration of the estate of DOMINIC T. DIVENERE, a/k/a DOMINIC THOMAS DIVENERE, deceased, whose date of death was March 28, 2022, 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.</p> <p>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.</p> <p>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.</p> <p><b>Personal Representative:</b> <b>RAFFAELLA L. DIVENERE,</b> <b>a/k/a RAE DIVENERE</b> 120 Granville Court Naples, Florida 34104 Attorneys for Personal Representative: Conrad Willkomm, Esq. Florida Bar Number: 697338 Law Office of Conrad Willkomm P.A. 3201 Tamiami Trail North, 2nd Floor Naples, FL 34103 Telephone: (239) 262-5303 Fax: (239) 262-6030 E-Mail: conrad@swfloridalaw.com Secondary E-Mail: kara@swfloridalaw.com Amber R. Mondock, Esq. Florida Bar Number: 118817 Mondock Law, PLLC 4760 Tamiami Trail North, Unit 23 Naples, FL 34103 Telephone: (239) 673-2211 Fax: (239) 734-9933 E-Mail: amber@mondocklaw.com July 15, 22, 2022 22-01503C</p>		

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION Case No.: 22-CP-1752 IN RE: ESTATE OF PIETRINA PIERA FASOLO Deceased

The administration of the estate of PIETRINA PIERA FASOLO, deceased whose date of death was May 17, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, as File No. 22-CP-1752, the address of which is 3315 Tamiami Trail E, 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 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 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 July 15, 2022

**Personal Representative:**

/s/ Barbara Sue Jensen  
Barbara Sue Jensen  
273 Siberian Cypress Circle  
Winter Haven, FL 33881  
Attorney for Personal Representative:  
/s/ Paul P. Pacchiana  
Paul P. Pacchiana, Esq  
Florida Bar No. 0990541  
5621 Strand Blvd, Ste 210  
Naples, FL 34110-7303  
Telephone: (239) 596-0777  
Facsimile: (239) 592-5666  
E-mail: paul@pppfloridalaw.com  
July 15, 22, 2022 22-01507C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION CASE NO.: 22-CP-1938 JUDGE: HUGH D. HAYES IN RE: THE ESTATE OF MARY LORETTA JOYCE Deceased.

The administration of the estate of MARY LORETTA JOYCE, deceased whose date of death was June 10, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, as File No. 22-CP-1938, the address of which is 3315 Tamiami Trail E, 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 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 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 July 15, 2022

**Personal Representative:**

/s/ James Joyce  
James Joyce  
2174 Morning Sun Lane  
Naples, FL 34119  
Attorney for Personal Representative:  
/s/ Paul P. Pacchiana  
Paul P. Pacchiana, Esq  
Florida Bar No. 0990541  
5621 Strand Blvd, Ste 210  
Naples, FL 34110-7303  
Telephone: (239) 596-0777  
Facsimile: (239) 592-5666  
E-mail: paul@pppfloridalaw.com  
July 15, 22, 2022 22-01506C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2022-CP-001877 IN RE: ESTATE OF NANCY A. PAYTON, Deceased.

The administration of the estate of NANCY A. PAYTON, deceased, whose date of death was May 23, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, 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 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: July 15, 2022.

Signed on this 12th day of July, 2022.

/s/ALICE J. PAYTON  
ALICE J. PAYTON  
Personal Representative  
163 Bristol Lane, Unit A  
Naples, Florida 34112

s/Geena G. Kardel  
Geena G. Kardel, Esq.  
Attorney for Personal Representative  
Florida Bar No. 1019226  
Roetzel & Andress LPA  
850 Park Shore Drive, Third Floor  
Naples, Florida 34103  
Telephone: (239) 649-6200  
Email: gkandel@ralaw.com  
Secondary Email:  
serve.gkandel@ralaw.com  
July 15, 22, 2022 22-01500C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2022-CP-001933 Judge: BRODIE IN RE: ESTATE OF NANCY JUNE FOGELSON, A/K/A NANCY FOGELSON, Deceased.

The administration of the estate of NANCY JUNE FOGELSON, a/k/a NANCY FOGELSON (the "Decedent"), whose date of death was April 26, 2022, 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 July 15, 2022.

M. HAROLD FOGELSON  
900 Arbor Lake Drive, Apt. 401  
Naples, Florida 34110

**Personal Representative**  
QUARLES & BRADY LLP  
Jacqueline C. Johnson  
Florida Bar No. 86450  
jacqueline.johnson@quarles.com  
1395 Panther Lane,  
Suite 300  
Naples, FL 34109  
Phone: 239-262-5959  
Facsimile: 239-434-4999  
Attorneys for Personal Representative  
QB\74620119.1  
July 15, 22, 2022 22-01498C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 22-CP-1949 Division Probate IN RE: ESTATE OF JANET B. GEMMER CASSIMATIS, A/K/A JANET B. CASSIMATIS, Deceased.

The administration of the estate of Janet B. Gemmer Cassimatis, also known as Janet B. Cassimatis, deceased, whose date of death was May 19th, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 10, 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 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 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 July 15, 2022.

**Baron G. Gemmer, Personal Representative**

By: /s/ Samantha R. Encalada  
Samantha R. Encalada, Esq.  
Florida Bar No.: 1022500  
LINDE LAW GROUP  
12693 New Brittany Blvd.  
Ft. Myers, FL 33907  
(239) 939-7100 Telephone  
(239) 939-7104 Facsimile  
malinde@lindelawgroup.com  
sencalada@lindelawgroup.com  
courtfilings@lindelawgroup.com  
Attorneys for Personal Representative  
July 15, 22, 2022 22-01510C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 22-CP-1951 Division: Probate IN RE: ESTATE OF PHILIP E. BRADY, Deceased.

The administration of the Estate of Philip E. Brady, deceased, whose date of death was January 23, 2022, 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 34112-5324. 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 July 15, 2022.

**Personal Representative: THE NORTHERN TRUST COMPANY**

c/o Ann C. Graham, Senior Vice President and Senior Administrator  
4001 Tamiami Trail North, Suite 100  
Naples, Florida 34103  
Attorney for Personal Representative:  
WILLIAM M. PEARSON, ESQ.  
Florida Bar Number: 0521949  
GRANT FRIDKIN PEARSON PA  
5551 Ridgewood Drive, Suite 501  
Naples, FL 34108  
E-Mail: wpearson@gfpac.com  
Secondary E-Mail:  
smorris@gfpac.com  
Secondary E-Mail:  
dseymour@gfpac.com  
Tel: (239) 514-1000/  
Fax: (239) 594-7313  
4861-3169-2833, v.1  
July 15, 22, 2022 22-01481C

# The Public Notice laws are changing, but working with us is not.

When the new laws\* go into effect Jan. 1, 2022, the Business Observer will still be in compliance. Which means doing business with us will still be simple, fast, affordable and accurate.

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To publish your legal notices, call Kristen:  
**941-906-9386, ext. 323**  
Email: [kboothroyd@BusinessObserverFL.com](mailto:kboothroyd@BusinessObserverFL.com)



\*Florida House Bill 35



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 P.A.C.E. TRAVEL : Located at PO Box 699 : Clay County in the City of Naples : Florida, 28760-0699 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated at Naples Florida, this July day of 11, 2022  
P.A.C.E. OF HENDERSON COUNTY, INC.  
July 15, 2022 22-01492C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY FLORIDA PROBATE DIVISION File No. 22-CP-130 Division Probate IN RE: ESTATE OF CONRAD COTE Deceased.

The administration of the estate of CONRAD COTE, deceased, whose date of death was June 20, 2021, 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. 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 July 15, 2022.

**Personal Representative: Nancy Cote**

26252 Squire Lane  
Bonita Springs, Florida 34135  
Attorney for Personal Representative:  
Scott Kuhn, Esq.  
E-mail Addresses:  
pleadings@kuhnlegal.com  
Florida Bar No. 555436  
Kuhn Law Firm PA  
6720 Winkler Rd  
Fort Myers, Florida 33919  
Telephone: (239) 333-4529  
July 15, 22, 2022 22-01488C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 22-CP-1986 Division: Probate IN RE: ESTATE OF BETTY JO BEULIKE Deceased.

The administration of the estate of Betty Jo Beulike, deceased, whose date of death was June 10, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E Naples, FL 34112. 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 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 July 15, 2022.

**Personal Representative: Michael Beulike**

1003 Breezemount Dr  
Charleston, West Virginia 25302  
Attorney for Personal Representatives:  
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: dlrankin@drankinlaw.com  
Secondary E-Mail:  
kj@drankinlaw.com  
July 15, 22, 2022 22-01502C

**HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER**

**CALL 941-906-9386** and select the appropriate County name from the menu option

**OR E-MAIL: legal@businessobserverfl.com**

**Business Observer**

LV10161

FIRST INSERTION

NOTICE OF PUBLIC SALE: MORLEY'S TOWING OF NAPLES gives notice that on 08/02/2022 at 10:00 AM the following vehicle(s) may be sold by public sale at 6344 JANGES LANE, NAPLES, FL 34109 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78.

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 UPTOWN KNOT : Located at 3337 Baltic Dr : Collier County in the City of Naples : Florida, 34119-8680 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

FIRST INSERTION

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of PAW-SITIVE PET NANNY : Located at 1185 Cherrystone Ct Apt A : Collier County in the City of Naples : Florida, 34102-2419 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

FIRST INSERTION

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of XSM PROOF IN THE CARDS : Located at 2625 12th Ave NE : Collier County in the City of Naples : Florida, 34120-3559 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 11-2021-CP-001149-0001-XX IN RE: ESTATE OF JEROME F. CONNOLLY DECEASED The administration of the estate of JEROME F. CONNOLLY, deceased, whose date of death was November 5, 2016, is pending in the Circuit Court for Collier County, Florida, Probate Division; File Number 11-2021-CP-001149-0001-XX the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 22-CP-1326 Division Probate IN RE: ESTATE OF SUSAN CARVER Deceased. The administration of the estate of Susan Carver, deceased, whose date of death was March 18, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E Naples, FL 34112. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below.

FIRST INSERTION

Notice is hereby given that CRAZY MONKEY, LLC, OWNER, desiring to engage in business under the fictitious name of AMERICAN FASHION WORLD located at 4309 CORPORATE SQUARE, NAPLES, FLORIDA 34104

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CASE NO.: 2020-CA-002416 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE FOR AMERICAN HOME MORTGAGE INVESTMENT TRUST 2005-2, Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF CURTIS SITTENFELD A/K/A CURTIS JOSEPH SITTENFELD A/K/A CURTIS J. SITTENFELD, DECEASED; LINDA R. SITTENFELD; CALUSA BAY SOUTH CONDOMINIUM ASSOCIATION, INC.; CALUSA BAY MASTER ASSOCIATION, INC.; PARTNERS FOR PAYMENT RELIEF DE IV, LLC, BETTY SITTENFELD; MIRIAM SITTENFELD; VICKI SITTENFELD, Defendant(s).

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CASE NO.: 2019-CA-001606 THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CUALT, INC. ALTERNATIVE LOAN TRUST 2005-27, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2005-27, Plaintiff, v. KRAMER HUY P.A. F/K/A THE KRAMER LAW FIRM P.A., AS TRUSTEE FOR THE PRINCE CONDO UNIT 608 TRUST; NADIA GABER A/K/A NADIA M. GABER, ET AL., Defendant(s).

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 11-2021-CP-001149-0001-XX IN RE: ESTATE OF JEROME F. CONNOLLY DECEASED

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 unmatured, 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 NOTICE ON THEM. ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY

FIRST INSERTION

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 July 15, 2022. Co-Personal Representatives: PATTI M. CONNOLLY 76 Peach Palm Lane Naples, FL 34114 Attorney for Co-Personal Representatives: Jamie B. Greusel, Esq. Florida Bar No. 0709174 1104 North Collier Blvd. Marco Island, FL 34145 239 394 8111 jamie@jamiagreusel.net July 15, 22, 2022 22-01473C

FIRST INSERTION

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.

FIRST INSERTION

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. July 15, 2022 22-01493C

FIRST INSERTION

HOME MORTGAGE INVESTMENT TRUST 2005-2, is Plaintiff and THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF CURTIS SITTENFELD A/K/A CURTIS JOSEPH SITTENFELD A/K/A CURTIS J. SITTENFELD, DECEASED; LINDA R. SITTENFELD; CALUSA BAY SOUTH CONDOMINIUM ASSOCIATION, INC.; CALUSA BAY MASTER ASSOCIATION, INC.; PARTNERS FOR PAYMENT RELIEF DE IV, LLC, BETTY SITTENFELD; MIRIAM SITTENFELD; VICKI SITTENFELD, are Defendants, the Office of the Clerk, Collier County Clerk of the Court will sell to the highest bidder or bidders for cash in the lobby on the Third Floor of the Collier County Courthouse Annex, located at 3315 Tamiami Trail East, Naples, FL 34112 at 11:00 a.m. on the 11th day of August, 2022, the following described property as set forth in said Summary Final Judgment, to wit:

THAT CERTAIN CONDOMINIUM PARCEL COMPOSED OF UNIT 1-104, CALUSA BAY SOUTH, A CONDOMINIUM AND AN UNDIVIDED SHARE IN THE COMMON ELEMENTS APPURTENANT THERETO IN ACCORDANCE WITH AND SUBJECT TO THE COVENANTS, RESTRICTIONS, TERMS AND OTHER PROVISIONS OF THE DECLARATION THEREOF RECORDED IN OFFICIAL RECORDS BOOK 2264, PAGES 200 THROUGH 283, IN-

FIRST INSERTION

ER HUY P.A. F/K/A THE KRAMER LAW FIRM P.A., AS TRUSTEE FOR THE PRINCE CONDO UNIT 608 TRUST; NADIA GABER A/K/A NADIA M. GABER; SEAN COUTTS A/K/A SEAN COOTS; THE PRINCE CONDOMINIUM OWNERS ASSOCIATION, INC; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRY-WIDE HOME LOANS, INC.; UNKNOWN SPOUSE OF NADIA GABER A/K/A NADIA M. GABER; IBERIA-BANK F/K/A SABADELL UNITED BANK, NATIONAL ASSOCIATION F/K/A TRANSATLANTIC BANK; SANIBEL CAPTIVA COMMUNITY BANK; UNKNOWN SUCCESSOR TRUSTEE OF THE PRINCE CONDO UNIT 608 TRUST; UNKNOWN BENEFICIARIES OF THE PRINCE CONDO UNIT 608 TRUST are defendants, Crystal K. Kinzel, Clerk of Court, will sell the property in the lobby on the 3rd Floor of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112 beginning at 11:00 AM on August 11, 2022 the following described property as set forth in said Final Judgment, to-wit: UNIT 608, OF THE PRINCE, A CONDOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUMS RECORDED

FIRST INSERTION

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 July 15, 2022. Co-Personal Representatives: PATTI M. CONNOLLY 76 Peach Palm Lane Naples, FL 34114 Attorney for Co-Personal Representatives: Jamie B. Greusel, Esq. Florida Bar No. 0709174 1104 North Collier Blvd. Marco Island, FL 34145 239 394 8111 jamie@jamiagreusel.net July 15, 22, 2022 22-01473C

FIRST INSERTION

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 July 15, 2022. Personal Representative: Lisa Artusio 510 N. Satinwood Pl Rosewell, Georgia 30076 Attorney for Personal Representatives: 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 July 15, 22, 2022 22-01474C

FIRST INSERTION

Notice is hereby given that RB NAPLES LLC, OWNER, desiring to engage in business under the fictitious name of COURTYARD NAPLES located at 3250 US 41 NORTH, NAPLES, FLORIDA 34103 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. July 15, 2022 22-01491C

FIRST INSERTION

CLUSIVE, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, AND SUBSEQUENT AMENDMENTS THERETO. Property Address: 6800 Satinleaf Rd S # 104, Naples, Florida 34109 and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mortgage.

FIRST INSERTION

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. 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 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.

McCabe, Weisberg & Conway, LLC By: Craig Stein, Esq. FL Bar No. 0120464 McCabe, Weisberg & Conway, LLC 3222 Commerce Place, Suite A West Palm Beach, Florida, 33407 Telephone: (561) 713-1400 Email: FLpleadings@mwc-law.com File No: 20-401110 July 15, 22, 2022 22-01513C

FIRST INSERTION

IN OFFICIAL RECORDS BOOK 876, PAGE 1951, AND SUBSEQUENTLY AMENDED, ALL IN THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. PROPERTY ADDRESS: 176 S. COLLIER BLVD. AP, UNIT 608, MARCO ISLAND, FL 34145 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN. Kelley Kronenberg 10360 West State Road 84 Fort Lauderdale, FL 33324 Phone: (954) 370-9970 Fax: (954) 252-4571 Service E-mail: flrealprop@kelleykronenberg.com /s/ Jason M. Vanslette Jason M Vanslette, Esq. FBN: 92121 File No: M190580-JMV July 15, 22, 2022 22-01511C

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 CRABBY LADY RESTAURANT located at 123 BAYSHORE WAY in the City of GOODLAND, Collier County, FL 34140 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida. Dated this 8th day of July, 2022. CRABBY LADY RESTAURANT, LLC ERIN ANN FEEHAN July 15, 2022 22-01482C

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 DealVetto located at 15275 Collier Blvd. Suite 201-565 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 12th day of July, 2022. SBA Loan Advisors, LLC Peter Siegel July 15, 2022 22-01508C

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 MYKONOS KUZINA located at 13510 TAMAMIAMI TRL N #1 in the City of NAPLES, Collier County, FL 34110 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida. Dated this 12th day of July, 2022. A&E FOODIES, INC EMILY MARTINO July 15, 2022 22-01504C

FIRST INSERTION

NOTICE OF PUBLIC SALE: Specialist Auto Tech gives Notice of Foreclosure of Lien and intent to sell these vehicles on 07/26/2022 09:00 AM at 6345 Lee Ann Ln., Naples, FL 34109 pursuant to subsection 713.78 of the Florida Statutes. Specialist Auto Tech reserves the right to accept or reject any and/or all bids. 3HGCM56466G709658 2006 HONDA ACCORD LX July 15, 2022 22-01477C

FIRST INSERTION

Notice of public sale: VICTORY TOWING GIVES NOTICE OF FORECLOSURE OF LIEN AND INTENT TO SELL THESE VEHICLES ON 07/31/2022 @ 10AM AT 1730 40TH TERRACE SW NAPLES FL 34116-6036, PURSUANT TO SUBSECTION 713.78 OF THE FLORIDA STATUTES. VICTORY TOWING RESERVES THE RIGHT TO REJECT ANY /OR ALL BIDS 1997 GRAND MARQUIS VIN# 2MELM74W3VX642406 July 15, 2022 22-01484C

FIRST INSERTION

Notice of public sale: VICTORY TOWING GIVES NOTICE OF FORECLOSURE OF LIEN AND INTENT TO SELL THESE VEHICLES ON 07/29/2022 @ 10AM AT 1730 40TH TERRACE SW NAPLES FL 34116-6036, PURSUANT TO SUBSECTION 713.78 OF THE FLORIDA STATUTES. VICTORY TOWING RESERVES THE RIGHT TO REJECT ANY /OR ALL BIDS 2017 TOY CAMRY VIN# 4T1BF1FK2HU372686 2000 MERZ VIN# 4JGAB54EXYA162852 July 15, 2022 22-01485C

FIRST INSERTION

Notice of public sale: VICTORY TOWING GIVES NOTICE OF FORECLOSURE OF LIEN AND INTENT TO SELL THESE VEHICLES ON 07/31/2022 @ 10AM AT 1730 40TH TERRACE SW NAPLES FL 34116-6036, PURSUANT TO SUBSECTION 713.78 OF THE FLORIDA STATUTES. VICTORY TOWING RESERVES THE RIGHT TO REJECT ANY /OR ALL BIDS 2010 DODG VIN# 1D7CE2GK7AS166092 July 15, 2022 22-01486C

FIRST INSERTION

NOTICE OF PUBLIC SALE: BAKERS TOWING & EMERGENCY SERVICES, INC. gives notice that on 08/05/2022 at 08:00 AM the following vehicle(s) may be sold by public sale at 2318 J AND C BLVD NAPLES FL 34109 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78. JH2PC21335M601162 2005 HOND July 15, 2022 22-01495C

FIRST INSERTION

NOTICE OF PUBLIC SALE: SWF TOWING gives notice that on 07/29/2022 at 08:00 AM the following vehicle(s) may be sold by public sale at 4273 ENTERPRISE AVE NAPLES FL 34104 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78. 2T1BR32E24C273722 2004 TOYT July 15, 2022 22-01496C

SUBSEQUENT INSERTIONS

SECOND 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: 10550 Goodlette-Frank Rd. Naples FL 34109 on 07/26/2022 at 11:30am Susan Mackey - Household goods and Misc. Items Rachel Alvarez - Household goods and Misc. Items Javarious Toombs - Household goods and Misc. Items 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. July 8, 15, 2022 22-01433C

SECOND INSERTION

NOTICE OF PUBLIC SALE TO BE HELD AT: www.storage treasures.com The Lock Up Self Storage 1025 Piper Blvd. Naples, Florida 34110 DATE July 27, 2022. BEGINS AT: 11:30 a.m. CONDITIONS: All units will be sold to the highest bidder. Bids taken only for each unit in its entirety. All goods must be removed from the unit within 48 hours. Payment due immediately upon acceptance of bid. Unit availability subject to prior settlement of account. Steve Ramirez, Unit 2434 - Miscellaneous boxes, furniture, household items Mojo Brothers / Robert Spitzer, Unit 1031 - Miscellaneous boxes and plastic bins, mountain bikes July 8, 15, 2022 22-01463C

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER CALL 941-906-9386 and select the appropriate County name from the menu option or e-mail legal@businessobserverfl.com

FOURTH INSERTION

NOTICE OF ACTION FOR PETITION TO DETERMINE PATERNITY AND RELATED RELIEF IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA... Case No.: 22 DR 810 Division: FAMILY ARACELI GALAN, Petitioner and BRANDON JOSHUA MEJIAS, Respondent.

immediately 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.

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2021-CP-001384001 Division Probate IN RE: ESTATE OF RAYMOND T. SALADA Deceased.

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.

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2022-CP-001860 Division Probate IN RE: ESTATE OF CHRISTI L. MacMILLAN, Deceased.

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.

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 22-CP-1890 Division Probate IN RE: ESTATE OF ALEC MICHAEL PEARSON, Deceased.

file their claims with this Court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

FOURTH INSERTION

NOTICE OF ACTION FOR PUBLICATION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA Case No.: 2022-DR-001149 Division: Domestic Relations IN RE: THE MARRIAGE OF YAZMIN GONZALEZ REYES, Husband, and ALEJANDRO LOPEZ PAVON, Wife

on or before July 29, 2022, and file the original with the clerk of this court at Collier County Courthouse, 3315 East Tamiami Trail, Naples, Florida 34112, either before service on Petitioner's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the petition.

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 11-22-CP-1408-0001-XX IN RE: ESTATE OF DOROTHY ROBERTS SCHOLTENS Deceased.

file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

SECOND INSERTION

NOTICE TO CREDITORS (summary administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2022-CP-001698 IN RE: ESTATE OF JOHN C. MILLER II Deceased.

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.

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 22-CP-1785 Division Probate IN RE: ESTATE OF EDWARD Z. DAGER Deceased.

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.

FOURTH INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA Case No.: 2022-DR-0211 EMMANUEL PIERRE, Petitioner, and CLAUDETTE TURENNE, Respondent.

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.

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA Case No: 2019-CA-000516 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWAULT, INC., ALTERNATIVE LOAN TRUST 2005-75CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-75CB, Plaintiff, vs. XAVIER ENRIQUE RODRIGUEZ A/K/A XAVIER E. RODRIGUEZ; et al., Defendants.

Collier County Clerk of Courts will sell to the highest and best bidder for cash at Naples 1st Floor Atrium, 3315 Tamiami Trail East, Suite 102, Naples, FL 34112 on July 21, 2022 at 11:00 a.m. on the following described property set forth in said Final Judgment, to wit: The West 180 feet of Tract 109, GOLDEN GATE ESTATES UNIT NO. 76, according to the plat thereof as recorded in Plat Book 5 at page 13 of The Public Records of Collier County, Florida.

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA. CIVIL DIVISION CASE NO. 112021CA0024730001XX U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CIT, Plaintiff, vs. THE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEES, CREDITORS, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF ERIC P. SCHRAMM, DECEASED; CARLA SCHRAMM; CHRISTOPHER SCHRAMM; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).

the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, 11:00 a.m., on July 21, 2022, the following described property as set forth in said Order or Final Judgment, to-wit: THE WEST 180 FEET OF TRACT 120, GOLDEN GATE ESTATES, UNIT NO. 68, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGE 90, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

## SECOND INSERTION

NOTICE OF PUBLIC SALE  
The Lockup Self Storage at 13015 Livingston Road, Naples, FL 34105 will sell the contents of the following units to satisfy a lien to the highest bidder on July 27, 2022 by 12:00 p.m. at WWW.STORAGETREASURES.COM. All goods must be removed from the unit within 48 hours. Unit availability subject to prior settlement of the account.

Unit B3012, Drew Tyler, Bunk Bed, Dartboard, Toy box, and Balls - Unit A3229 Emily Clark, Couch, Bolt Cutters, Shop Vac, and a pot - Unit A3214 Sherry Mathey, Wall art, Boxes, Light, and Blankets.

July 8, 15, 2022 22-01432C

## SECOND 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 July 28th, 2022 at 12:00pm

Greg Figueroa  
Audi rims & tires, totes, tool box, sporting equipment, personal documents and car seat  
Maria Castaldo  
Bed, nightstand, tool box, ladders, kids toys, and totes  
Donald Lester  
Dollhouse, boxes, totes and household furniture  
Donald Lester  
Printer, dresser, bedding, mattress, and household furniture  
Donald Lester  
Office chair, boxes, TV, household decor, wall pictures, bicycle and totes

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.

July 8, 15, 2022 22-01434C

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 22-CP-001767  
IN RE: ESTATE OF  
WILLIAM D. HAMILTON A/K/A  
WILLIAM DUNLAP HAMILTON  
Deceased.

The administration of the estate of William D. Hamilton a/k/a William Dunlap Hamilton, deceased, whose date of death was February 15, 2022, 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 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 July 8, 2022.

**Personal Representatives:**  
**Gloria Lynn Hamilton**  
681 Jenoa Drive  
Castle Hayne, North Carolina 28429  
**Nickey Marie Miller**  
80 Lauer Lane  
Camp Hill, PA 17011  
Attorney for Personal  
Representatives:  
James E. Kerr, Attorney  
Florida Bar Number: 521728  
HENDERSON FRANKLIN  
STARNES & HOLT, P.A.  
3451 Bonita Bay Boulevard,  
Suite 206  
Bonita Springs, FL 34134  
Telephone: (239) 344-1130  
Fax: (239) 344-1559  
E-Mail: james.kerr@henlaw.com  
Secondary E-Mail:  
becky.defrancesco@henlaw.com  
July 8, 15, 2022 22-01428C

## SECOND 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:

571 Airport Pulling Rd. N.  
Naples FL 34104  
Phone: 239-643-5113  
Auction date: 07/28/2022  
Time: 10:15am

Joseph F Verbanac -  
Household & Garage Items  
Jessica Stewart -  
Computers & Household Items

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.

July 8, 15, 2022 22-01431C

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 22-CP-1804  
IN RE: ESTATE OF  
FLORABELLE BIRTCHER  
ZIEGLER,  
Deceased.

The administration of the estate of FLORABELLE BIRTCHER ZIEGLER, deceased, whose date of death was May 11, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, 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 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: June 8, 2022.

**JAMES R. NICI**  
**Personal Representative**  
1865 Veterans Park Drive, Suite 203  
Naples, FL 34109  
JAMES R. NICI, ESQ.  
Attorney for Personal Representative  
Florida Bar No. 0000507  
Nici Law Firm, P.L.  
1865 Veterans Park Drive, Suite 203  
Naples, FL 34109  
Telephone: (239) 449-6150  
Email: jnici@nicilawfirm.com  
June 8, 15, 2022 22-01455C

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2022-CP-001344  
IN RE: ESTATE OF  
AHMET ORHAN GURSOY  
Deceased.

The administration of the estate of Ahmet Orhan Gursoy, deceased, whose date of death was March 2, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 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 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER 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 July 8, 2022.

**Personal Representative:**  
**George A. Wilson, Esq.**  
2425 Tamiami Trail North,  
Suite 211  
Naples, Florida 34103  
Attorney for Personal  
Representative:  
Robert T. Carroll, Esq.  
E-mail Addresses:  
rtcarroll@naplesestatelaw.com,  
courtfilings@naplesestatelaw.com  
Florida Bar No. 115107  
Wilson & Johnson  
2425 Tamiami Trail North,  
Suite 211  
Naples, Florida 34103  
Telephone: (239) 687-1381  
July 8, 15, 2022 22-01452C

## SECOND INSERTION

NOTICE TO CREDITORS  
(summary administration)  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2022-CP-001868  
Division Probate  
IN RE: ESTATE OF  
KATHLEEN V. PRICE A/K/A  
KATHLEEN VIRGINIA PRICE  
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 KATHLEEN V. PRICE a/k/a KATHLEEN VIRGINIA PRICE, deceased, File Number 2022-CP-001868, 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 January 11, 2022; that the total value of the estate is less than \$75,000.00 and that the names and addresses of those to whom it has been assigned by such order are:

NAME ADDRESS  
Joseph Evan Price, Individually, directly as a beneficiary under Decedent's Will, indirectly as a beneficiary of the Kathleen V. Price Revocable Trust u/a/d 9/27/2000, as amended on 7/9/2003  
Joseph Evan Price, Trustee of the Kathleen V. Price Revocable Trust u/a/d 9/27/2000, as amended on 7/9/2003  
c/o Todd L. Bradley, Esq.  
Cummings & Lockwood LLC

3001 Tamiami Trail N., Ste. 400  
Naples, FL 34103  
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 July 8, 2022.

**Person Giving Notice:**  
**JOSEPH EVAN PRICE**  
**Petitioner**  
c/o CUMMINGS & LOCKWOOD LLC  
3001 Tamiami Trail N., Ste 400  
Naples, FL 34103  
Attorney for Person Giving Notice:  
TODD L. BRADLEY, ESQ.  
Attorney for Petitioner  
Florida Bar No. 0898007  
CUMMINGS & LOCKWOOD LLC  
3001 Tamiami Trail N., Ste 400  
Naples, FL 34103  
Phone: (239) 262-8311  
Primary Email: tbradley@cl-law.com;  
Secondary Email:  
jpklemba@cl-law.com,  
mmaxam@cl-law.com  
6868557.1.docx  
July 8, 15, 2022 22-01464C

## SECOND 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: 8471 Davis Blvd. Naples, FL 34104 on 07/28/2022 at 10:45am.

Tenant Name: Jorge Calvo  
General Description of Property:  
Misc. Personal Items

Tenant Name: Barbara Hooper  
General Description of Property:  
Misc. Personal Items

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.

July 8, 15, 2022 22-01430C

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
File No. 11-2022-CP-001649  
Division Probate  
IN RE: ESTATE OF  
ERIC P. STEINER  
Deceased.

The administration of the estate of Eric P. Steiner, deceased, whose date of death was May 6, 2022, 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 July 8, 2022.

**Personal Representative:**  
**Marion Steiner**  
5288 Ventura Drive  
Delray Beach, Florida 33484

Attorney for  
Personal Representative:  
Robert T. Kleinknecht  
Attorney for Petitioner  
Florida Bar Number: 181330  
Oakstone Law PL  
225 Banyan Blvd., Ste 230  
Naples, Florida 34102  
Telephone: (239) 206-3454  
E-Mail:  
rkleinknecht@oakstonelaw.com  
Secondary E-Mail:  
asmith@oakstonelaw.com  
4857-9358-2625, v. 2  
July 8, 15, 2022 22-01453C

## SECOND INSERTION

NOTICE OF PUBLIC SALE:  
THE LOCK UP SELF STORAGE at 2295 Tamiami Trail E, Naples, FL 34112 will sell the contents of the following units to satisfy a lien to the highest bidder on July 27, 2022 by 10:00 AM at WWW.STORAGETREASURES.COM. All goods must be removed from the unit within 48 hours. Unit availability subject to prior settlement of account.

Unit 2047 James Wheeler, Computer Electronics, TV, Furniture, Bicycle, Tools  
July 8, 15, 2022 22-01429C

## SECOND INSERTION

NOTICE OF PUBLIC AUCTION for monies due on storage units. Auction will be held on July 27th, 2022, starting at 8:30 am at our U-Haul Moving and Storage of Naples, 2001 E. Tamiami Trail, Naples, FL. Units are said to contain household items. Property is being sold under the Florida Statute 83.806. The names of whose units will be auctioned are as follows:

Caitlin McPherson  
Unit#B13 \$543.11  
Martin Raldiris  
Unit#B5 \$612.28  
July 8, 15, 2022 22-01449C

## SECOND INSERTION

NOTICE OF FORECLOSURE SALE  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
CIVIL ACTION  
CASE NO.: 2018-CA-003557  
WELLS FARGO BANK, N.A.,  
Plaintiff, vs.  
KENNETH A. WILKEY; et al.,  
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order Granting Motion to Revoke Foreclosure Sale dated May 12, 2022 and entered in 2018-CA-003557 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein WELLS FARGO BANK, N.A. is the Plaintiff, and DEBORAH J. WILKEY; KENNETH A. WILKEY A/K/A KENNETH WILKEY; FIRST SERVICE OF CGC, INC.; MADISON PARK HOMEOWNERS' ASSOCIATION, INC.; UNITED STATES OF AMERICA, DEPARTMENT OF TREASURY are the Defendant(s), the Collier County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/ on 3315 Tamiami Trail East, Naples, FL 34112, Collier County in the Lobby on the First Floor of the Collier County Courthouse Annex., at 11:00 AM, on

July 21, 2022, the following described property as set forth in Final Judgment, to wit :

LOT 36, MADISON PARK PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 42, PAGE(S) 1 THROUGH 13, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

Property Address: 7914 FOUNDERS CIRCLE, NAPLES, FL 34104

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

Dated this 16 day of May, 2022.

CRYSTAL K. KINZEL

Clerk of the Court

(SEAL) By: G. Karlen

As Deputy Clerk

Gina Karlen

Submitted By:

McMichael Taylor Gray, LLC,

Attorneys for Plaintiff

3550 Engineering Drive, Suite 260

Peachtree Corners, GA 30092

Phone: 404.474.7149;

Fax: 404.745.8121

July 8, 15, 2022 22-01423C

## SECOND INSERTION

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 July 8, 2022.

**Personal Representative:**  
**Susan Light**  
449 Cooper Drive

Warmminster, Pennsylvania 18974

Attorney for Personal

Representative:

Amy M. Neaheer, Esq.

Florida Bar Number: 190748

6313 Corporate Court,

Ste. 110

Ft. Myers, FL 33919

Telephone: (239) 785-3800

Fax: (239) 224-3391

E-Mail: aneaheer@neaheerlaw.com

Secondary E-Mail:

jshoemaker@neaheerlaw.com

July 8, 15, 2022 22-01427C

## SECOND INSERTION

## NOTICE OF PUBLIC SALE

To satisfy the owner's storage lien, PS Retail Sales, LLC will sell at public lien sale on July 26, 2022, the personal property in the below-listed units, which may include but are not limited to: household and personal items, office and other equipment. The public sale of these items will begin at 08:00 AM and continue until all units are sold. The lien sale is to be held at the online auction website, www.storagetreasures.com, where indicated. For online lien sales, bids will be accepted until 2 hours after the time of the sale specified.

**PUBLIC STORAGE # 00121, 13191 Tamiami Trl E, Naples, FL 34114, (239) 610-1150**  
**Time: 08:00 AM**  
**Sale to be held at www.storagetreasures.com.**  
1075 - Riordan, Stephanie; 1216 - Bodie, Doug; 2124 - McCain, Harry; 3181 - kemble, Tangy  
**PUBLIC STORAGE # 26659, 3807 White Lake Blvd, Naples, FL 34117, (239) 920-5315**  
**Time: 08:10 AM**  
**Sale to be held at www.storagetreasures.com.**  
1013 - Hickey, Brad; 1242 - ocampo, Juan; 2003 - Mendoza, Jesus; 2029 - Andrade, Edgar; 2101 - Accousti, James;  
2314 - Halverson, Jessica; 2470 - stiehl, Samantha; 2509 - Thomas, Jahnikwa  
**PUBLIC STORAGE # 25849, 7325 Davis Blvd, Naples, FL 34104, (305) 615-1925**  
**Time: 08:20 AM**  
**Sale to be held at www.storagetreasures.com.**  
A1473 - Chery, Jane; C2183 - Stevens, Steve; D1147 - Forde, Roxanne; D2123 - Dejesus, Mariah; D2137 - otero, Melinda; F2105 - minnis, jacque; F2142 - abraham, elien; F2231 - Smith, Vicki; F2357 - Lozada, Roberto  
**PUBLIC STORAGE # 25435, 3555 Radio Road, Naples, FL 34104, (941) 229-6127**  
**Time: 08:30 AM**  
**Sale to be held at www.storagetreasures.com.**  
A027 - Young, Vaughn; A057 - Austin, Matthew; A238 - Doulvy, Dominique; B032 - Wright, Joshua; E233 - Brown, Terry  
**PUBLIC STORAGE # 25428, 15800 Old 41 North, Naples, FL 34110, (941) 212-2707**  
**Time: 08:40 AM**  
**Sale to be held at www.storagetreasures.com.**  
A031 - CharlesJean, Frantseize; E025 - Ingram, Levii; E036 - Rodriguez, Anderson  
**PUBLIC STORAGE # 25841, 8953 Terrene Ct, Bonita Springs, FL 34135, (305) 501-4721**  
**Time: 08:50 AM**  
**Sale to be held at www.storagetreasures.com.**  
0018 - Butts Jr., Tyrone L.; 0071 - Lake, Kimberly  
Public sale terms, rules, and regulations will be made available prior to the sale. All sales are subject to cancellation. We reserve the right to refuse any bid. Payment must be in cash or credit card-no checks. Buyers must secure the units with their own personal locks. To claim tax-exempt status, original RESALE certificates for each space purchased is required. By PS Retail Sales, LLC, 701 Western Avenue, Glendale, CA 91201. (818) 244-8080.  
July 8, 15, 2022 22-01454C

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

# \$\$\$

**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.

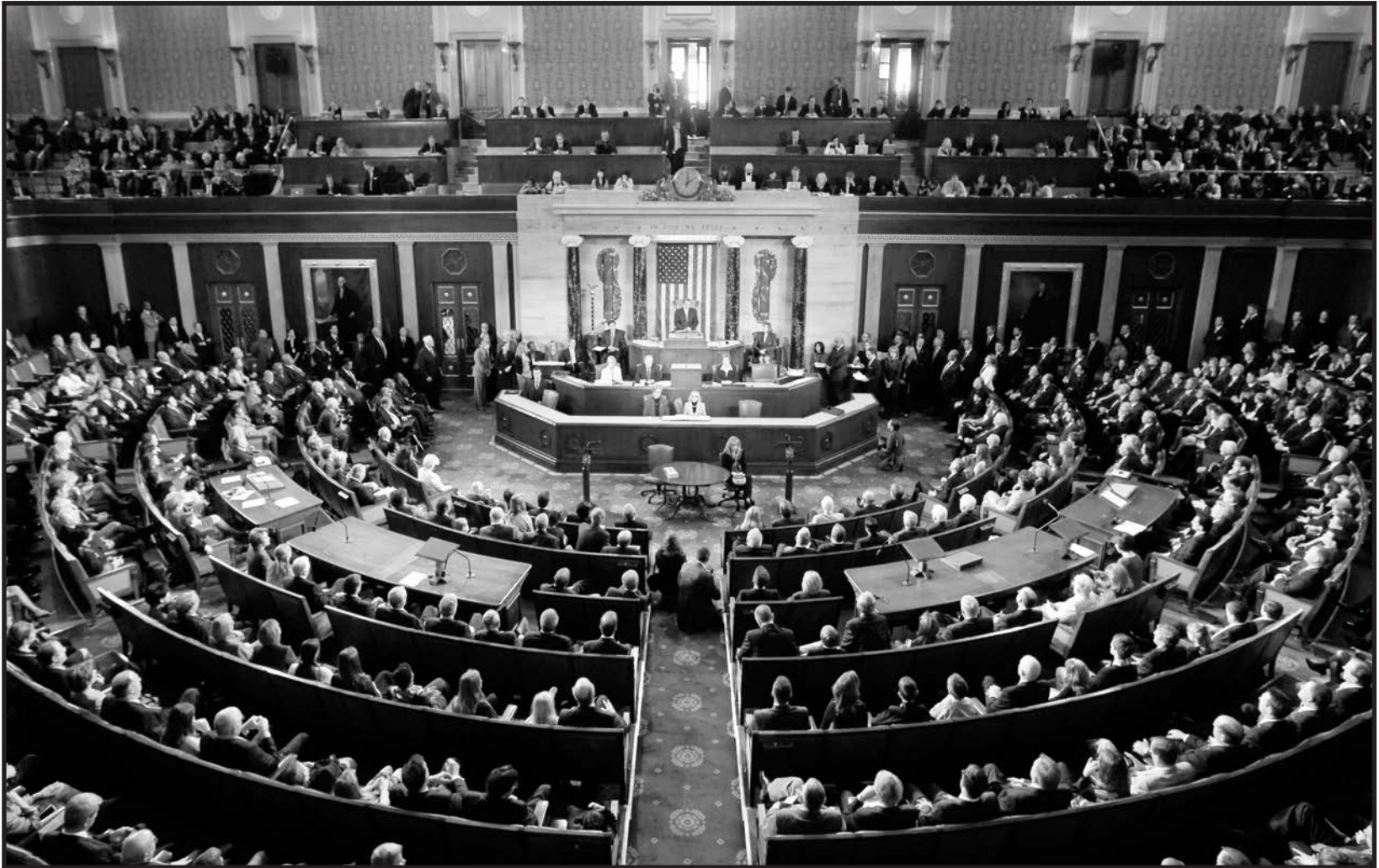
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities. 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.