













**FIRST INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT  
 FOR PINELLAS COUNTY,  
 FLORIDA  
 PROBATE DIVISION  
**File No. 22-010142-ES**  
**Division 4**  
**IN RE: ESTATE OF**  
**JUNE A. NICKUM**  
**Deceased.**  
 The administration of the estate of June A. Nickum, deceased, whose date of death was May 21, 2022, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, FL 33756. 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 November 11, 2022.  
**Personal Representative:**  
**Alan S. Barrier**  
 1200 89th Avenue North  
 St. Petersburg, Florida 33702  
 Attorney for Personal Representative:  
 Karen S. Keaton, Esquire  
 Attorney  
 Florida Bar Number: 394165  
**GULF BEACHES LAW PA**  
 Post Office Box 1139  
 St. Petersburg, FL 33731-1139  
 Telephone: (727) 822-2200  
 Fax: (727) 822-1985  
 E-Mail: Karen@GulfBeachesLaw.com  
 Secondary E-Mail:  
 Christy@GulfBeachesLaw.com  
 November 11, 18, 2022 22-05171N

**FIRST INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT FOR  
 PINELLAS COUNTY, FLORIDA  
 PROBATE DIVISION  
**Case No.: 22-0101059-ES**  
**IN RE: ESTATE OF**  
**BETTY LOU DOMBROSKI,**  
**a/k/a BETTY L. DOMBROSKI,**  
**Deceased**  
 The administration of the estate of BETTY LOU DOMBROSKI, a/k/a BETTY L. DOMBROSKI, deceased, whose date of death was April 25, 2022, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, Florida 33756. 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 November 11, 2022.  
**Debra A. Celletti,**  
**Petitioner**  
 2254 Norwegian Drive,  
 Unit 4  
 Clearwater, Florida 33763  
 /s/ Christina Green Rankin  
 Christina Green Rankin, Esquire  
 FLA BAR 0651621  
 Attorney for Personal Representative  
 1010 Drew Street  
 Clearwater, Florida 33755  
 (727) 441-8813  
 Email: cgrankin@greenlawoffices.net  
 Email: kdileone@greenlawoffices.net  
 Email: kdileone@greenlawoffices.net  
 November 11, 18, 2022 22-05196N

**FIRST INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT  
 FOR PINELLAS COUNTY,  
 FLORIDA  
 PROBATE DIVISION  
**File No. 22-010859-ES**  
**IN RE: ESTATE OF**  
**THEODORA PALKO,**  
**Deceased.**  
 The administration of the estate of Theodora Palko, deceased, whose date of death was September 17, 2022, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, Florida 33756. 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 November 11, 2022.  
**Personal Representative:**  
**Anna Varga**  
 1100 Belcher Road S, Lot 791  
 Largo, Florida 33771  
**Julie Zajdel**  
 14408 Regatta Way  
 Seminole, Florida 33776  
 Attorney for Personal Representative:  
 David A. Peek  
 david@theseminolelegalcenter.com  
 info@theseminolelegalcenter.com  
 Florida Bar No. 0044660  
 The Legal Center  
 10700 Johnson Blvd.,  
 Suite 1  
 Seminole, Florida 33772  
 Telephone: (727) 393-8822  
 November 11, 18, 2022 22-05195N

**FIRST INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT FOR  
 PINELLAS COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No. 22-10469-ES**  
**Division 4**  
**IN RE: ESTATE OF**  
**PAUL FRANCIS MORGAN,**  
**Deceased.**  
 The administration of the estate of PAUL FRANCIS MORGAN, deceased, whose date of death was August 23, 2022, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 545 First Avenue North, St. Petersburg, FL 33701. 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: November 11, 2022.  
**VICTORIA V. MORGAN**  
**Personal Representative**  
 8453 Macoma Drive NE  
 St. Petersburg, FL 33702  
**DAVID F. WILSEY**  
 Attorney for Personal Representative  
 Florida Bar No. 0652016  
 Fisher and Wilsey, PA  
 1000 16th Street North  
 St. Petersburg, FL 33705-1147  
 Telephone: 727-898-1181  
 Email:  
 dwilsey@fisher-wilsey-law.com  
 Secondary:  
 gmccauley@fisher-wilsey-law.com  
 November 11, 18, 2022 22-05155N

**FIRST INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT  
 FOR PINELLAS COUNTY,  
 FLORIDA  
 PROBATE DIVISION  
**File No. 22-010802**  
**UCN: 522022CP010802XXESXX**  
**Division: 004**  
**IN RE: ESTATE OF**  
**CASSIUS LEE MCFERREN,**  
**Deceased.**  
 The administration of the estate of CASSIUS LEE MCFERREN, deceased, whose date of death was August 14, 2022, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, FL 33756. 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: November 11, 2022.  
**MARGARET CLARIE,**  
**AKA PEGGY CLARIE**  
**Personal Representative**  
 1101 Pasadena Ave. S  
 South Pasadena, FL 33707  
**LINDA R ALLAN, ESQ**  
 Attorney for Personal Representative  
 Florida Bar No. 327621  
**CLARIE LAW OFFICES P.A.**  
 1101 Pasadena Ave. S.  
 suite 3  
 South Pasadena, FL 33707  
 Telephone: (727) 345 0041  
 Eservice: eservice@clarielaw.com  
 Email: email@clarielaw.com  
 November 11, 18, 2022 22-05144N

**FIRST INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT FOR  
 PINELLAS COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No. 22-011064-ES**  
**IN RE: ESTATE OF**  
**GERALDINE G. KAUFMAN**  
**Deceased.**  
 The administration of the estate of GERALDINE G. KAUFMAN, deceased, whose date of death was September 4, 2022, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, Florida 33756. 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 November 11, 2022.  
**Personal Representative:**  
**GLENN R. KAUFMAN**  
 5181 61st Lane N.  
 St. Petersburg, Florida 33709  
 Attorney for Personal Representative:  
**SANDRA F. DIAMOND**  
 Attorney  
 Florida Bar Number: 275093  
**THE DIAMOND LAW FIRM, P.A.**  
 150 2ND AVE N STE 570  
 ST. PETERSBURG, FL 33701  
 Telephone: (727) 823-1400  
 Fax: (727) 999-5111  
 E-Mail:  
 sandra@diamonddlawflorida.com  
 Secondary E-Mail:  
 sharon@diamonddlawflorida.com  
 November 11, 18, 2022 22-05149N

**FIRST INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT, SIXTH  
 JUDICIAL CIRCUIT,  
 FOR PINELLAS COUNTY,  
 FLORIDA  
 PROBATE DIVISION  
**REF: 22-010040 ES**  
**UCN: 522022CP011040XXESXX**  
**IN RE: ESTATE OF**  
**ANTHONY GENE MARINARI**  
**Deceased**  
 The administration of the estate of ANTHONY GENE MARINARI, deceased, whose date of death was found July 25, 2022, is pending in the Circuit Court for Pinellas County, Florida Probate Division, the address of which is 315 Court Street, Clearwater, Florida 33756. 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 SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE 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 November 11, 2022.  
**Personal Representative:**  
**CHRISTOPHER MARINARI**  
 8229 Yardley Avenue North  
 St. Petersburg, Florida 33710  
 Attorney for Personal Representative:  
 MICHAEL W. PORTER, Esquire  
 Law Firm of Michael W. Porter  
 Attorney for Personal Representative  
 Florida Bar Number: 607770  
 535 49th Street North,  
 St. Petersburg, FL 33710  
 Telephone: (727) 327-7600  
 Primary Email:  
 Mike@mwplawfirm.com  
 November 11, 18, 2022 22-05131N

**FIRST INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT OF THE  
 SIXTH JUDICIAL CIRCUIT IN AND  
 FOR PINELLAS COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No. 2021-CP-010923**  
**Division PROBATE**  
**IN RE: ESTATE OF**  
**MARIA DE LA**  
**SALUD CINTORA**  
**Deceased.**  
 The administration of the estate of MARIA DE LA SALUD CINTORA, deceased, whose date of death was April 15, 2021, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, Florida 33756. 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 November 11, 2022.  
**Personal Representative:**  
**Esther Rendon-Thompson**  
 2211 Franklin Crossing Road  
 Franklin, Massachusetts 02038  
 Attorney for Personal Representative:  
 Ruth C. Rhodes, Esq.  
 Attorney  
 Florida Bar Number: 0028313  
 1751 Sarno Road,  
 Suite 2  
 Melbourne, Florida 32935  
 Telephone: (321) 610-4542  
 Fax: (321) 610-8141  
 E-Mail: ruth@rhodeslawpa.com  
 Secondary E-Mail:  
 office@rhodeslawpa.com  
 November 11, 18, 2022 22-05207N

**FIRST INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT  
 FOR PINELLAS COUNTY,  
 FLORIDA  
 PROBATE DIVISION  
**File No. 52-2022-CP-10126**  
**IN RE: ESTATE OF**  
**BERDENA L. MULFORD**  
**Deceased.**  
 The administration of the estate of BERDENA L. MULFORD, deceased, whose date of death was February 27, 2021, is pending in the Circuit Court for PINELLAS County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, Florida 33756. 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 November 11, 2022.  
**Personal Representative:**  
**Janet L. Wilson aka**  
**Janet L. Mulford-Wilson**  
 5203 Lady Rose Court  
 Lutz, Florida 33558  
 Attorney for Personal Representative:  
 /s/ N. Michael Kouskoutis  
 N. Michael Kouskoutis, Esq.  
 FBN: 883591.  
 623 E. Tarpon Avenue,  
 Suite A  
 Tarpon Springs, FL 34689  
 Telephone: 727/942-3631  
 Facsimile: 727/937-5453  
 Email: nmk@nmklaw.com  
 Secondary Email:  
 transcribe123@gmail.com  
 November 11, 18, 2022 22-05130N

**FIRST INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT FOR  
 PINELLAS COUNTY FLORIDA,  
 PROBATE DIVISION  
**REF. # 22-010154-ES,**  
**Sec 003**  
**UCN: 522022CP010154XXESXX**  
**IN RE: ESTATE OF**  
**BEVERLY BELLIS LIEBENOW,**  
**Deceased.**  
 The administration of the estate of Beverly Bellis Liebenow, deceased, whose date of death was September 3, 2022, and whose social security number ends in 8097, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, FL 33756. The names and addresses of the co-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 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 November 11, 2022.  
**Co-Personal Representatives:**  
**Diane L. Gray**  
 697 Hidden Lake Drive  
 Tarpon Springs, FL 34689  
**Debra L. Daly**  
 1539 Coppersmith Ct.  
 Lutz, FL 33559  
 Attorney for Personal Representatives:  
 Ted A. Barrett, Esq.  
**BARRETT & BARRETT**  
 505 Patricia Avenue  
 Dunedin, Florida 34698  
 barrettandbarrettllaw@gmail.com  
 Telephone: (727) 733-5012  
 Facsimile: (727) 733-5172  
 FBN: 802700  
 November 11, 18, 2022 22-05208N

**FIRST INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT FOR  
 PINELLAS COUNTY, FLORIDA  
 PROBATE DIVISION  
**Case No: 22-000107-ES-004**  
**IN RE: ESTATE OF**  
**JOSEPH NUZZO,**  
**Deceased**  
 The administration of the estate of JOSEPH NUZZO, deceased, whose date of death was September 23, 2021 is pending in the Circuit Court for Pinellas County, Florida, Probate Division, Case Number.: 22-000107-ES-004, the address of which is 545 1st Avenue N., St. Petersburg, FL 33701. The names and addresses of the personal representative and the personal representative's attorney are set forth below.  
 All Creditors of the decedent and other persons having claims or demands against the decedent's estate on whom a copy of this notice is required to be served must file their claims with this court 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 the decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
 ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.302 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 the first publication of this Notice is November 11, 2022.  
**Personal Representative:**  
**MICHAEL B. CUSSON**  
 3119 Boca Ciega Dr. N.  
 St. Petersburg, FL 33710  
 Attorney for Personal Representative:  
 W. G. BOSTICK, JR.  
 Attorney at Law  
 6160 Central Ave. Ste. 300  
 St. Petersburg, FL 33707  
 727/388-1355  
 Email wgblawoffice@gmail.com  
 FBN 294101  
 Attorney for Petitioner  
 November 11, 18, 2022 22-05129N

**FIRST INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT FOR  
 PINELLAS COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No. 22-009955-ES003**  
**IN RE: ESTATE OF**  
**JOSEPH C. ROCCHIETTI**  
**Deceased.**  
 The administration of the estate of Joseph C. Rocchetti, deceased, whose date of death was March 6, 2022, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street Room 106, Clearwater, Florida 33756. 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 November 11, 2022.  
**John S. Morgan**  
**Personal Representative**  
 2700 Bayshore Blvd. #532  
 Dunedin, Florida 34698  
 Megan R. Hamisvicz  
 Attorney for Personal Representative  
 E-mail Addresses:  
 megan@cityattorneys.legal,  
 dawn@cityattorneys.legal  
 Florida Bar No. 1023766  
 Trask Daigneault, LLP  
 1001 S. Ft. Harrison Avenue, Suite 201  
 Clearwater, Florida 33756  
 Telephone: (727) 733-0494  
 November 11, 18, 2022 22-05140N

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

# Q&A

## What is a public notice?

A public notice is information intended to inform citizens of government activities. The notice should be published in a forum independent of the government, readily available to the public, capable of being securely archived and verified by authenticity.

The West Orange Times carries public notices in Orange County, Florida.

## Are internet-only legal notices sufficient?

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

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

Newspaper legal notices fulfill all of those standards.

## Are there different types of legal notices?

Simply put, there are two basic types - Warning Notices and Accountability Notices.

Warning notices inform you when government, or a private party authorized by the government, is about to do something that may affect your life, liberty or pursuit of happiness. Warning notices typically are published more than once over a certain period.

Accountability notices are designed to make sure citizens know details about their government. These notices generally are published one time, and are archived for everyone to see. Accountability is key to efficiency in government.

## Who benefits from legal notices?

You do. Legal notices are required because a government body or corporation wants to take action that can affect individuals and the public at large.

When the government is about to change your life, or your property or assets are about to be taken, public notices in newspapers serve to alert those affected.

## How much do legal notices cost?

The price for notices in the printed newspaper must include all costs for publishing the ad in print, on the newspaper's website and to [www.floridapublicnotices.com](http://www.floridapublicnotices.com).

The public is well-served by notices published in a community newspaper.

### FIRST INSERTION

**CREDITORS NOTICE**  
IN THE CIRCUIT COURT IN AND  
FOR PINELLAS COUNTY, FLORIDA  
PROBATE DIVISION  
UCN: 522022CP008996XXESXX  
File No. 22-8996 ES  
In Re: The Estate of  
BARRY H. KELLS,  
DECEASED

The administration of the estate of BARRY H. KELLS, deceased, File Number 22-8996-ES, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, FL 33756. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the decedent and other persons having claims or demands against decedent's trust and/or estate on whom a copy of this notice is served within three months after the date of first publication of this notice must file their claims with this COURT WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS AND DEMANDS 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 FILE TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED

The date of the first publication of this Notice is November 11, 2022.

**Personal Representative:**  
Berkley C. Badger  
33629 US Hwy 19 N.  
Palm Harbor, FL 34684

Attorney for Trustee:  
Paul J. Burns, Esq.  
12525 Walsingham Road  
Largo, FL 33774  
(727) 595-4540  
Florida Bar No. 968201  
SPN 1517068  
Pburns20@tampabay.rr.com  
November 11, 18, 2022 22-05221N

### FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT  
FOR PINELLAS COUNTY,  
FLORIDA  
PROBATE DIVISION  
UCN: 522022CP011065XXESXX  
REF# 22-011065ES  
IN RE: ESTATE OF  
DEBORAH K. CHENEY,  
Deceased.

The administration of the estate of DEBORAH K. CHENEY, deceased, whose date of death was September 22, 2022, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, FL 33756. 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: NOVEMBER 11, 2022

**Personal Representative:**  
GREGORY GROSS  
c/o Rooth and Rooth P.A.  
7600 Seminole Blvd., Suite 102  
Seminole, Florida 33772

Attorney for Personal Representative:  
SUSAN A. ROOTH, Attorney  
ROOTH & ROOTH P.A.  
Suite 102  
7600 Seminole Blvd  
Seminole, FL 33772  
Telephone: (727) 397-4768  
Florida Bar No. 0194378  
E-Mail:  
E-Mail: brooke@roothlaw.com  
November 11, 18, 2022 22-05219N

### FIRST INSERTION

**NOTICE OF SALE**  
IN THE COUNTY COURT OF THE  
SIXTH JUDICIAL CIRCUIT OF  
FLORIDA IN AND FOR PINELLAS  
COUNTY, FLORIDA  
CASE NO: 22-3048-CO  
COUNTRYSIDE NORTH  
COMMUNITY ASSOCIATION,  
INC., a Florida not-for-profit  
corporation,  
Plaintiff, vs.  
JOSEPH ROBERT DAVIS, MARIA  
THERESA DAVIS, CO-TRUSTEES  
OF THE JOSEPH AND MARIA  
DAVIS REVOCABLE TRUST  
UNDER DECLARATION OF TRUST  
DATED JULY 6, 2010 and ANY  
UNKNOWN OCCUPANTS IN  
POSSESSION,  
Defendants.

NOTICE IS HEREBY GIVEN that, pursuant to the Summary Final Judgment in this cause, in the County Court of Pinellas County, Florida, I will sell all the property situated in Pinellas County, Florida described as:

Unit 501 of Phase II of MAGNOLIA RIDGE CONDOMINIUM II, according to the Declaration of Condominium thereof recorded in Official Records Book 5477, Pages 434-497, of the Public Records of Pinellas County, Florida. With the following street address: 3510 Magnolia Ridge Circle, #501, Palm Harbor, Florida, 34684.

at public sale, to the highest and best bidder, for cash, at [www.pinellas.realforeclose.com](http://www.pinellas.realforeclose.com), at 10:00 A.M. on December 8, 2022.

Any person claiming an interest in the surplus from the sale, if any, must file a claim with the Clerk no later than the date that the Clerk reports the funds 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 the Human Rights Office, 400 S. Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756, (727) 464-4062 (V/TDD) at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711."

Dated this 3rd day of November, 2022.

KEN BURKE  
CLERK OF THE CIRCUIT COURT  
s/ Daniel J. Greenberg  
Daniel J. Greenberg  
(collections@associationlawfl.com )  
Bar Number 74879  
Attorney for Plaintiff Countryside North Community Association, Inc.  
1964 Bayshore Boulevard, Suite A  
Dunedin, Florida 34698  
Telephone: (727) 738-1100  
November 11, 18, 2022 22-05142N

### FIRST INSERTION

**NOTICE OF SALE**  
IN THE COUNTY COURT OF THE  
SIXTH JUDICIAL CIRCUIT OF  
FLORIDA IN AND FOR PINELLAS  
COUNTY, FLORIDA  
CASE NO: 22-3487-CO  
KAPOK MANOR CONDOMINIUM  
ASSOCIATION, INC., a Florida  
not-for-profit corporation,  
Plaintiff, vs.  
LINDA MOTZENBECKER, GROW  
FINANCIAL FEDERAL CREDIT  
UNION and ANY UNKNOWN  
OCCUPANTS IN POSSESSION,  
Defendants.

NOTICE IS HEREBY GIVEN that, pursuant to the Summary Final Judgment in this cause, in the County Court of Pinellas County, Florida, I will sell all the property situated in Pinellas County, Florida described as:

Unit No. 1233, KAPOK MANOR CONDOMINIUM VILLAGE ONE, according to the plat thereof recorded in Condominium Plat Book 22, Pages 48-51, inclusive; and being further described in that certain Declaration of Condominium recorded in Official Records Book 4353, page 875, and subsequent amendments thereto, of the Public Records of Pinellas County, Florida. With the following street address: 1233 N. McMullen Booth Road, Clearwater, Florida 33759.

at public sale, to the highest and best bidder, for cash, at [www.pinellas.realforeclose.com](http://www.pinellas.realforeclose.com), at 10:00 A.M. on January 5, 2023.

Any person claiming an interest in the surplus from the sale, if any, must file a claim with the Clerk no later than the date that the Clerk reports the funds 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 the Human Rights Office, 400 S. Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756, (727) 464-4062 (V/TDD) at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711."

Dated this 3rd day of November, 2022.

KEN BURKE  
CLERK OF THE  
CIRCUIT COURT  
s/ Daniel J. Greenberg  
Daniel J. Greenberg  
(collections@associationlawfl.com )  
Bar Number 74879  
Attorney for Plaintiff Kapok Manor Condominium Association, Inc.  
1964 Bayshore Boulevard, Suite A  
Dunedin, Florida 34698  
Telephone: (727) 738-1100  
November 11, 18, 2022 22-05135N

### FIRST INSERTION

**NOTICE OF ACTION**  
IN THE CIRCUIT COURT OF THE  
SIXTH JUDICIAL  
CIRCUIT IN AND FOR PINELLAS  
COUNTY, FLORIDA

CASE NO.: 22-004060-CI  
TOWD POINT MORTGAGE TRUST  
2019-1, U.S. BANK NATIONAL  
ASSOCIATION, AS INDENTURE  
TRUSTEE,  
Plaintiff, vs.

ESTATE OF NORMAN HOUGH  
A/K/A NORMAN A. HOUGH,  
DECEASED; UNKNOWN  
HEIRS, DEVISEES, GRANTEES,  
ASSIGNEES, CREDITORS,  
LIENORS, TRUSTEES OF  
NORMAN HOUGH A/K/A  
NORMAN A. HOUGH,  
DECEASED; PAUL FRANCIS  
GARY, JR.; TAMARA ANN GARY;  
CHRISTOPHER SCOTT GARY;  
WILLIAM HOWARD PARKER;  
ROBERT LEWIS PARKER;  
NANCY L. HUBMAN; RICHARD  
MILTON HUSON; DAVID PAUL  
HOOPER; DALE R. HOOPER;  
ROBERT DOUGLAS HOOPER;  
PAUL ALFRED HOOPER, JR.,;  
UNKNOWN TENANT(S) IN  
POSSESSION #1 and #2, et.al.  
Defendant(s).

TO: ESTATE OF NORMAN HOUGH  
A/K/A NORMAN A. HOUGH, DE-  
CEASED  
(Current Residence Unknown)

717 NEW YORK STREET  
CLEARWATER, FL 33756  
UNKNOWN HEIRS, DEVISEES,  
GRANTEES, ASSIGNEES, CREDI-  
TORS, LIENORS, TRUSTEES OF  
NORMAN HOUGH A/K/A NORMAN  
A. HOUGH, DECEASED  
(Last Known Address)  
717 NEW YORK STREET  
CLEARWATER, FL 33756  
WILLIAM HOWARD PARKER  
(Last Known Address)  
717 NEW YORK STREET  
CLEARWATER, FL 33756

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

LOTS 13 AND 14, BLOCK H,  
BELMONT SUBDIVISION 1ST  
ADDITION, AS RECORDED

IN PLAT BOOK 6, PAGE 27,  
ACCORDING TO THE PUB-  
LIC RECORDS OF PINELLAS  
COUNTY, FLORIDA.

A/K/A: 717 NEW YORK  
STREET, CLEARWATER, FL  
33756.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Brian L. Rosaler, Esquire, POPKIN & ROSALER, P.A., 1701 West Hillsboro Boulevard, Suite 400, Deerfield Beach, FL 33442., Attorney for Plaintiff, whose on or before, a date which is within thirty (30) days after the first publication of this Notice in the (Please publish in Business Observer) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact:

Human Rights Office  
400 S. Ft. Harrison Ave., Ste. 500  
Clearwater, FL 33756  
Phone: 727.464.4062 V/TDD

Or 711 for the hearing impaired  
Contact should be initiated at least seven days before the scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days.

WITNESS my hand and the seal of this Court this 2nd day of November, 2022.

KEN BURKE  
As Clerk of the Court  
By /s/ Thomas Smith  
As Deputy Clerk

Brian L. Rosaler, Esquire,  
POPKIN & ROSALER, P.A.,  
1701 West Hillsboro Boulevard,  
Suite 400,  
Deerfield Beach, FL 33442  
Attorney for Plaintiff  
21-49193  
November 11, 18, 2022 22-05139N







## FIRST INSERTION

NOTICE OF SALE IN THE COUNTY COURT FOR THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA CIVIL DIVISION

Case No.: 20-005080-CO  
**IMPERIAL COVE CONDOMINIUM IX ASSOCIATION, INC., Plaintiff, vs. DAVID HENNESSY, BONNIE HENNESSY, and UNKNOWN TENANT(S), Defendants.**

Notice is hereby given that pursuant to the Uniform Final Judgment of Foreclosure, and the Order to Reschedule Foreclosure Sale, both entered in the case pending in the County Court of the Sixth Judicial Circuit in and for Pinellas County, Florida, Case No. 20-005080-CO, the Clerk of the Court, Pinellas County, shall sell the property situated in said county, described as:

UNIT 207 OF IMPERIAL COVE CONDOMINIUM IX, A CONDOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF RECORDED IN OFFICIAL RECORDS BOOK

4249, PAGE 1180 OF THE PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA, AND ALL AMENDMENTS THERETO, TOGETHER WITH ITS UNDIVIDED SHARE IN THE COMMON ELEMENTS.

Property Address: 19029 U.S. Highway 19 North, Unit 9-207, Clearwater, Florida 33764  
 at public sale, to the highest and best bidder for cash at 10:00 a.m. on December 8, 2022. The sale shall be conducted online at <http://www.pinellas.realforeclose.com>. Any person claiming an interest in the surplus proceeds from the sale, if any, other than the property owner as of the date of the notice, must file a claim within 60 days after the sale.

If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Human Rights Office, 400 South Fort Harrison Avenue, Suite 500, Clearwater, Florida 33756, (727)464-4062 V/TDD or 711 for the hearing impaired. Contact should be initiated at least seven

days before the scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days.

Dated this 4th day of November, 2022.

RABIN PARKER GURLEY, P.A.  
 28059 U.S. Highway 19 North, Suite 301  
 Clearwater, Florida 33761  
 Telephone: (727)475-5535  
 Facsimile: (727)723-1131  
 For Electronic Service:  
[pleadings@rpglaw.com](mailto:pleadings@rpglaw.com)  
 Counsel for Plaintiff

By: /s/ Monique E. Parker  
 Monique E. Parker,  
 Florida Bar No.: 0669210  
 Bennett L. Rabin,  
 Florida Bar No.: 0394580  
 Adam C. Gurley,  
 Florida Bar No.: 112519  
 John D. Kimbrough III,  
 Florida Bar No.: 1018111  
 Drew C. Corbin,  
 Florida Bar No.: 1019183  
 Kyle J. Keough,  
 Florida Bar No.: 1026077  
 10427-006  
 November 11, 18, 2022 22-05169N

## FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA  
**CASE NUMBER 20-005948-CI**  
**Marianne Harrison as Trustee of the Marianne LaFrancesca Revocable Trust dated November 8, 2006, Plaintiff, vs. Meredith Gorelich a/k/a Meredith Goerlich a/k/a Meredith Daniel Goerlich, Individually and as heir of Kathleen Jacobs, Deceased, Melanie Grace Gioviati as heir of Kathleen Jacobs, Deceased, The Unknown Spouse, Heirs, Lienors, Creditors, Trustees, and all other parties claiming an interest by, through, under or against the Estate of Kathleen Jacobs, Deceased, Defendants.**

Notice is hereby given that pursuant to the Uniform Final Judgment of Foreclosure As To Meredith Gorelich a/k/a Meredith Goerlich a/k/a Meredith Daniel Goerlich's One-Half Interest In Real Property entered in this cause, in the Circuit Court for Pinellas County, Florida, I will sell the property

situated in Pinellas County, Florida: MEREDITH GORELICH A/K/A MEREDITH GOERLICH A/K/A MEREDITH DANIEL GOERLICH'S ONE-HALF INTEREST IN: UNIT NO 1125A OF JAMESTOWN, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM AS RECORDED IN O.R. BOOK 4847, PAGE 1, AND ALL EXHIBITS AND AMENDMENTS THEREOF, AND RECORDED IN CONDOMINIUM PLAT BOOK 33, PAGE 115, OF THE PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA (legal description).  
 Property address: 1125 83rd Ave N, Apt A, St. Petersburg, FL 33702

at public sale, to the highest and best bidder, beginning at 10:00 a.m. ET, on November 29, 2022, at [www.pinellas.realforeclose.com](http://www.pinellas.realforeclose.com).

A person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within 60

days after the sale.

"If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Human Rights Office, 400 S. Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756, (727) 464-4062 (V/TDD) at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711."

Dated: November 7, 2022  
 Respectfully Submitted,  
 BOWDEN BARLOW LAW, P.A.  
 Attorneys for Marianne Harrison as Trustee of the Marianne LaFrancesca Revocable Trust dated November 8, 2006

3845 Fifth Avenue North  
 St. Petersburg, FL 33713  
 Email: [pleadings@bowdenbarlow.com](mailto:pleadings@bowdenbarlow.com)  
 Telephone: 727-323-4719  
 By: JESSIE E BOWDEN, ESQ.  
 Florida Bar No. 0063836  
 JASON D. BARLOW, ESQ.  
 Florida Bar No. 632181  
 November 11, 18, 2022 22-05200N

## FIRST INSERTION

AMENDED NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA  
**CASE NO. 22-001731-CI**

**WYNDHAM VACATION RESORTS, INC., F/K/A FAIRFIELD RESORTS, INC., F/K/A FAIRFIELD COMMUNITIES, INC., A DELAWARE CORPORATION, Plaintiff, vs. DEBORAH SUE MCNEIL, et al., Defendants.**

NOTICE IS HEREBY GIVEN that pursuant to the Final Judgment of Foreclosure entered on October 18, 2022 in the cause pending in the Circuit Court, in and for Pinellas County, Florida, Civil Case No.: 22-001731-CI, the Office of Pinellas County Clerk of Court will sell the property situated in said County described as:

**COUNT I - DEBORAH SUE MCNEIL**

One (1) Standard Vacation Ownership Interest ("VOI") having a 554,000/158,162,000 undivided tenant-in-common fee simple interest in real property commonly known as Units Numbered 571, 572, 574, 576, 577, 578, 579, 580, 581, 582 AND 583 of CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM"), TOGETHER WITH ALL APPURTENANCES THERETO, ACCORDING AND SUBJECT TO THE DECLARATION OF CONDOMINIUM OF CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 176 ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; AND THE DECLARATION OF VACATION PLAN FOR CLEARWATER BEACH RESORT VACATION OWNERSHIP PLAN ("TIMESHARE DECLARATION"), AS RECORDED IN OFFICIAL RECORDS BOOK 19519, PAGE 2693, ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA TOGETHER WITH ANY AND ALL AMENDMENTS AND SUPPLEMENTS THERETO; AND MASTER DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF CLEARWATER BEACH RESORT ("MASTER DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 20 ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; THE SAID CONDOMINIUM DECLARATION, MASTER DECLARATION AND TIMESHARE DECLARATION BEING HERINAFTER COLLECTIVELY REFERRED TO AS THE "DECLARATIONS". The Vacation Ownership Interest ("VOI") described above has a(n) ANNUAL Ownership Interest as described in the Declaration and such Ownership Interest has been allocated 1,475,000 Points as defined in the Declaration for use in EACH year(s). The Usage Right of the VOI is a Floating Use Right.

**COUNT II - ROSE MAREE MORGAN**

One (1) Standard Vacation Ownership Interest ("VOI") having a 1,475,000/158,536,000 undivided tenant-in-common fee simple interest in real property commonly known as Units Numbered S1571, S1574, S1576, S1577, S1580, S1582, S1583 of CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM"), TOGETHER WITH ALL APPURTENANCES THERETO,

ACCORDING AND SUBJECT TO THE DECLARATION OF CONDOMINIUM OF CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 176 ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; AND THE DECLARATION OF VACATION PLAN FOR CLEARWATER BEACH RESORT VACATION OWNERSHIP PLAN ("TIMESHARE DECLARATION"), AS RECORDED IN OFFICIAL RECORDS BOOK 19519, PAGE 2693, ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA TOGETHER WITH ANY AND ALL AMENDMENTS AND SUPPLEMENTS THERETO; AND MASTER DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF CLEARWATER BEACH RESORT ("MASTER DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 20 ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; THE SAID CONDOMINIUM DECLARATION, MASTER DECLARATION AND TIMESHARE DECLARATION BEING HERINAFTER COLLECTIVELY REFERRED TO AS THE "DECLARATIONS". The Vacation Ownership Interest ("VOI") described above has a(n) ANNUAL Ownership Interest as described in the Declaration and such Ownership Interest has been allocated 1,475,000 Points as defined in the Declaration for use in EACH year(s). The Usage Right of the VOI is a Floating Use Right.

**COUNT III - ROBERT W LINDSAY and SHARON LEE LINDSAY**

One (1) Standard Vacation Ownership Interest ("VOI") having a 1,000,000/158,536,000 undivided tenant-in-common fee simple interest in real property commonly known as Units Numbered 1671, 1674, 1676, 1677, 1680, 1682 and 1683 of CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM"), TOGETHER WITH ALL APPURTENANCES THERETO, ACCORDING AND SUBJECT TO THE DECLARATION OF CONDOMINIUM OF CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 176 ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; AND THE DECLARATION OF VACATION PLAN FOR CLEARWATER BEACH RESORT VACATION OWNERSHIP PLAN ("TIMESHARE DECLARATION"), AS RECORDED IN OFFICIAL RECORDS BOOK 19519, PAGE 2693, ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA TOGETHER WITH ANY AND ALL AMENDMENTS AND SUPPLEMENTS THERETO; AND MASTER DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF CLEARWATER BEACH RESORT ("MASTER DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 20 ET

SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; THE SAID CONDOMINIUM DECLARATION, MASTER DECLARATION AND TIMESHARE DECLARATION BEING HERINAFTER COLLECTIVELY REFERRED TO AS THE "DECLARATIONS". The Vacation Ownership Interest ("VOI") described above has a(n) ANNUAL Ownership Interest as described in the Declaration and such Ownership Interest has been allocated 1,000,000 Points as defined in the Declaration for use in EACH year(s). The Usage Right of the VOI is a Floating Use Right.

**COUNT IV - TIMOTHY ALLEN EILOLA and TAMMY MARIE EILOLA**

One (1) Standard Vacation Ownership Interest ("VOI") having a 505,000/158,162,000 undivided tenant-in-common fee simple interest in real property commonly known as Units Numbered 571, 572, 574, 576, 577, 578, 579, 580, 581, 582 and 583 of CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM"), TOGETHER WITH ALL APPURTENANCES THERETO, ACCORDING AND SUBJECT TO THE DECLARATION OF CONDOMINIUM OF CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 176 ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; AND THE DECLARATION OF VACATION PLAN FOR CLEARWATER BEACH RESORT VACATION OWNERSHIP PLAN ("TIMESHARE DECLARATION"), AS RECORDED IN OFFICIAL RECORDS BOOK 19519, PAGE 2693, ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA TOGETHER WITH ANY AND ALL AMENDMENTS AND SUPPLEMENTS THERETO; AND MASTER DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF CLEARWATER BEACH RESORT ("MASTER DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 20 ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; THE SAID CONDOMINIUM DECLARATION, MASTER DECLARATION AND TIMESHARE DECLARATION BEING HERINAFTER COLLECTIVELY REFERRED TO AS THE "DECLARATIONS". The Vacation Ownership Interest ("VOI") described above has a(n) ANNUAL Ownership Interest as described in the Declaration and such Ownership Interest has been allocated 505,000 Points as defined in the Declaration for use in EACH year(s). The Usage Right of the VOI is a Floating Use Right.

**COUNT V - RUTH J BENDICION and DOROTHY A LOSA**

One (1) Standard Vacation Ownership Interest ("VOI") having a 628,000/158,162,000 undivided tenant-in-common fee simple interest in real property commonly known as Units Numbered 571, 572, 574, 576, 577, 578, 579, 580, 581, 582 and 583 of CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM"), TOGETHER WITH ALL AP-

PURTENANCES THERETO, ACCORDING AND SUBJECT TO THE DECLARATION OF CONDOMINIUM OF CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 176 ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; AND THE DECLARATION OF VACATION PLAN FOR CLEARWATER BEACH RESORT VACATION OWNERSHIP PLAN ("TIMESHARE DECLARATION"), AS RECORDED IN OFFICIAL RECORDS BOOK 19519, PAGE 2693, ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA TOGETHER WITH ANY AND ALL AMENDMENTS AND SUPPLEMENTS THERETO; AND MASTER DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF CLEARWATER BEACH RESORT ("MASTER DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 20 ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; THE SAID CONDOMINIUM DECLARATION, MASTER DECLARATION AND TIMESHARE DECLARATION BEING HERINAFTER COLLECTIVELY REFERRED TO AS THE "DECLARATIONS". The Vacation Ownership Interest ("VOI") described above has a(n) ANNUAL Ownership Interest as described in the Declaration and such Ownership Interest has been allocated 628,000 Points as defined in the Declaration for use in EACH year(s). The Usage Right of the VOI is a Floating Use Right.

**COUNT VI - SUSAN J ELBERT**

One (1) Standard Vacation Ownership Interest ("VOI") having a 1,154,000/158,536,000 undivided tenant-in-common fee simple interest in real property commonly known as Units Numbered 1671, 1674, 1676, 1677, 1680, 1682, and 1683 of CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM"), TOGETHER WITH ALL APPURTENANCES THERETO, ACCORDING AND SUBJECT TO THE DECLARATION OF CONDOMINIUM OF CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 176 ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; AND THE DECLARATION OF VACATION PLAN FOR CLEARWATER BEACH RESORT VACATION OWNERSHIP PLAN ("TIMESHARE DECLARATION"), AS RECORDED IN OFFICIAL RECORDS BOOK 19519, PAGE 2693, ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA TOGETHER WITH ANY AND ALL AMENDMENTS AND SUPPLEMENTS THERETO; AND MASTER DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF CLEARWATER BEACH RESORT ("MASTER DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 20 ET SEQ., PUBLIC RECORDS OF

PINELLAS COUNTY, FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; THE SAID CONDOMINIUM DECLARATION, MASTER DECLARATION AND TIMESHARE DECLARATION BEING HERINAFTER COLLECTIVELY REFERRED TO AS THE "DECLARATIONS". The Vacation Ownership Interest ("VOI") described above has a(n) ANNUAL Ownership Interest as described in the Declaration and such Ownership Interest has been allocated 1,154,000 Points as defined in the Declaration for use in EACH year(s). The Usage Right of the VOI is a Floating Use Right.

**COUNT VII - LOREDANA LIPPENCOTT and GREGORY H LIPPENCOTT**

One (1) Standard Vacation Ownership Interest ("VOI") having a 1,504,000/158,536,000 undivided tenant-in-common fee simple interest in real property commonly known as Units Numbered 1671, 1674, 1676, 1677, 1680, 1682, and 1683 of CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM"), TOGETHER WITH ALL APPURTENANCES THERETO, ACCORDING AND SUBJECT TO THE DECLARATION OF CONDOMINIUM OF CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 176 ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; AND THE DECLARATION OF VACATION PLAN FOR CLEARWATER BEACH RESORT VACATION OWNERSHIP PLAN ("TIMESHARE DECLARATION"), AS RECORDED IN OFFICIAL RECORDS BOOK 19519, PAGE 2693, ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA TOGETHER WITH ANY AND ALL AMENDMENTS AND SUPPLEMENTS THERETO; AND MASTER DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF CLEARWATER BEACH RESORT ("MASTER DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 20 ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; THE SAID CONDOMINIUM DECLARATION, MASTER DECLARATION AND TIMESHARE DECLARATION BEING HERINAFTER COLLECTIVELY REFERRED TO AS THE "DECLARATIONS". The Vacation Ownership Interest ("VOI") described above has a(n) ANNUAL Ownership Interest as described in the Declaration and such Ownership Interest has been allocated 559,500 Points as defined in the Declaration for use in EACH year(s). The Usage Right of the VOI is a Floating Use Right.

**COUNT VIII - DOLORES A KELLY and JOHN J KELLY**

One (1) Standard Vacation Ownership Interest ("VOI") having a 559,500/158,162,000 undivided tenant-in-common fee simple interest in real property commonly known as Units Numbered 571, 572, 574, 576, 577, 578, 579, 580, 581, 582 and 583 of CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM"), TOGETHER WITH ALL APPURTENANCES THERETO, ACCORDING AND SUBJECT TO THE DECLARATION OF CONDOMINIUM OF CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 176 ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; AND THE DECLARATION OF VACATION PLAN FOR CLEARWATER BEACH RESORT VACATION OWNERSHIP PLAN ("TIMESHARE DECLARATION"), AS RECORDED IN OFFICIAL RECORDS BOOK 19519, PAGE 2693, ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA TOGETHER WITH ANY AND ALL AMENDMENTS AND SUPPLEMENTS THERETO; AND MASTER DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF CLEARWATER BEACH RESORT ("MASTER DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 20 ET SEQ., PUBLIC RECORDS OF

TO THE DECLARATION OF CONDOMINIUM OF CLEARWATER BEACH RESORT VO CONDOMINIUM ("CONDOMINIUM DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 176 ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; AND THE DECLARATION OF VACATION PLAN FOR CLEARWATER BEACH RESORT VACATION OWNERSHIP PLAN ("TIMESHARE DECLARATION"), AS RECORDED IN OFFICIAL RECORDS BOOK 19519, PAGE 2693, ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA TOGETHER WITH ANY AND ALL AMENDMENTS AND SUPPLEMENTS THERETO; AND MASTER DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF CLEARWATER BEACH RESORT ("MASTER DECLARATION"), AS RECORDED ON FEBRUARY 2, 2017 IN OFFICIAL RECORDS BOOK 19507, PAGE 20 ET SEQ., PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA, TOGETHER WITH ANY AND ALL APPURTENANCES THERETO; THE SAID CONDOMINIUM DECLARATION, MASTER DECLARATION AND TIMESHARE DECLARATION BEING HERINAFTER COLLECTIVELY REFERRED TO AS THE "DECLARATIONS". The Vacation Ownership Interest ("VOI") described above has a(n) ANNUAL Ownership Interest as described in the Declaration and such Ownership Interest has been allocated 559,500 Points as defined in the Declaration for use in EACH year(s). The Usage Right of the VOI is a Floating Use Right.

at Public sale to the highest and best bidder for cash starting at the hour of 11:00 o'clock a.m. on December 1, 2022. These foreclosure sales will be held online at the following website: <https://www.pinellas.realforeclose.com>. Please refer to this website for complete details.

IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, IF ANY, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A TIMELY CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

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 the Human Rights Office, 400 S. Ft. Harrison Ave., Ste. 300 Clearwater, FL 33756, (727) 464-4880(V) at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing impaired call 711. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services. /s/ Tara C. Early  
 Tara C. Early, Esq.  
 Florida Bar #0173355  
 Gasdick Stanton Early, P.A.  
 1601 W. Colonial Dr.  
 Orlando, FL, 32804  
 Ph. (407)425-3121 Fx (407) 425-4105  
 E-mail: [tsf@gse-law.com](mailto:tsf@gse-law.com)  
 Attorney for Plaintiff  
 CBR0001

\*\* Pursuant to Rule 2.516, you are hereby notified the designated email address for the attorney is: [tsf@gse-law.com](mailto:tsf@gse-law.com).  
 November 11, 18, 2022 22-05183N



**SECOND INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT  
 FOR PINELLAS COUNTY,  
 FLORIDA  
 PROBATE DIVISION  
**REF: 22-010397-ES**  
**IN RE: ESTATE OF**  
**DAVID W. WILSON,**  
**Deceased.**  
 The administration of the estate of DAVID W. WILSON, deceased, whose date of death was August 7, 2022, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, FL 33756. 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: November 4, 2022.  
**JASON W. WILSON**  
**Personal Representative**  
 3201 Groveland Terrace  
 Denton, Texas 76210  
 ALISON K. FREEBORN, Esquire  
 Attorney for Personal Representative  
 FBN #904104 SPN#1559811  
 FREEBORN & FREEBORN  
 360 Monroe Street  
 Dunedin, FL 34698  
 Telephone: (727) 733-1900  
 alison@freebornlaw.com  
 November 4, 11, 2022 22-05014N

**SECOND INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT FOR  
 PINELLAS COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No. 22-10984 ES**  
**IN RE: ESTATE OF**  
**TOM THEODORE JOHN**  
**Deceased.**  
 The administration of the estate of TOM THEODORE JOHN, deceased, whose date of death was March 28, 2022, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, Florida 33756. 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 November 4, 2022.  
**Personal Representative:**  
**DENISE M. JOHN**  
 14326 Nottingham Trail  
 Hudson, Florida 34669  
 Attorney for Personal Representative:  
 RACHEL N. BARLOW  
 Attorney  
 Florida Bar Number: 101624  
 THE DIAMOND LAW FIRM, P.A.  
 150 2ND AVE N STE 570  
 ST. PETERSBURG, FL 33701  
 Telephone: (727) 823-1400  
 Fax: (727) 999-5111  
 E-Mail:  
 rachel@diamonddlawflorida.com  
 Secondary E-Mail:  
 sharon@diamonddlawflorida.com  
 November 4, 11, 2022 22-05073N

**SECOND INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT FOR  
 PINELLAS COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No. 22-10548-ES**  
**IN RE: ESTATE OF**  
**MARILYN WALKER MCCURDY**  
**Deceased.**  
 The administration of the estate of Marilyn Walker McCurdy, deceased, whose date of death was August 9, 2022, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, FL 33756. 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 November 4, 2022.  
**Personal Representative:**  
**Christy Ann Whitehurst**  
 120 Live Oak Lane  
 Largo, Florida 33770  
 Attorney for Personal Representative:  
 Lynne Walder  
 Attorney  
 Florida Bar Number: 3069  
 425 22nd Avenue North, Suite D  
 St. Petersburg, Florida 33704  
 Telephone: (727) 800-6996  
 Fax: (727) 399-6986  
 E-Mail: lw@walderlegal.com  
 November 4, 11, 2022 22-05021N

**SECOND INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT FOR  
 PINELLAS COUNTY, FLORIDA  
 PROBATE DIVISION  
**CASE NO: 522022CP007069**  
**IN RE: ESTATE OF**  
**MITCHEL P. BARTER**  
**Deceased.**  
 The administration of the estate of Mitchel P. Barter, deceased, whose date of death was January 28, 2021, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 545 1st Ave. North, St. Petersburg, FL 33701. 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 November 4, 2022.  
**Personal Representative:**  
**Chandra D. Page**  
 9511 45th Street North  
 Pinellas Park, Florida 33782  
 Attorney for Personal Representative:  
 Stephanie M. LeBlanc  
 Florida Bar Number: 117759  
 Lawn & LeBlanc, PLLC  
 5070 Highway A1A, Suite 221  
 Vero Beach, FL 32963  
 Telephone: (772) 231-1212  
 Fax: (772) 404-6011  
 E-Mail:  
 stephanie@verobeachlawgroup.com  
 Secondary E-Mails:  
 eli@verobeachlawgroup.com  
 dee@verobeachlawgroup.com  
 November 4, 11, 2022 22-05057N

**SECOND INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT  
 FOR PINELLAS COUNTY,  
 FLORIDA  
 PROBATE DIVISION  
**File Number: 22-010754-ES**  
**Division: Probate**  
**In Re The Estate Of:**  
**MARK CHARLES PEPIN,**  
**Deceased**  
 The administration of the estate of MARK CHARLES PEPIN, deceased, File Number 22-010754-ES, is pending in the Probate Court, Pinellas County, Florida, the address of which is:  
 Clerk Of The Courts  
 315 Court Street  
 Clearwater, Florida 34616  
 The names and addresses of the personal representative and the personal representative's attorney are set forth below.  
 All creditors of the decedent, and other persons having claims or demands against the decedent's estate, including unmaturred, contingent or unliquidated claims, on whom a copy of this notice is served, must file their claims with this court, DURING THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY 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, including unmaturred, contingent, or unliquidated claims, must file their claims with this court DURING THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
 ALL CLAIMS, NOT SO FILED WILL BE FOREVER BARRED.  
 The date of first publication of this notice is November 4, 2022.  
**Personal Representative:**  
**Jeanne M. Lydon**  
 48 Pepperbush Trail  
 Saundertown, RI 02874  
 s/Allen M. Barrett  
 ALLEN M. BARRETT  
 Attorney For Personal Representative  
 826 24th Ave. N.  
 St. Petersburg, FL 33704  
 attyamb@aol.com  
 amblab@aol.com  
 (727) 896-2346  
 Florida Bar Number: 254894  
 November 4, 11, 2022 22-05025N

**SECOND INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT FOR  
 PINELLAS COUNTY, FLORIDA  
**File No. 22-009402-ES**  
**Probate Division**  
**IN RE: ESTATE OF**  
**Lap Thuy Unzicker,**  
**Deceased.**  
 The administration of the estate of Lap Thuy Unzicker, deceased, whose date of death was June 8, 2021, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is Pinellas County Clerk of Court, Probate Division, 315 Court Street, Clearwater, Florida 33756. 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 November 4, 2022.  
**Personal Representative:**  
**William N. Unzicker**  
 5528 Palmer Circle, Apt. 206  
 Lakewood Ranch, FL 34211  
 Attorney for Personal Representative:  
 Matthew D. Unzicker  
 Email Address:  
 munnzicker@manateelegal.com  
 Email Address:  
 cgodfrey@manateelegal.com  
 Florida Bar No. 1015962  
 Greene Hamrick Schermer  
 & Johnson, P.A.  
 410 43rd Street West, Suite N  
 Bradenton, FL 34209  
 Telephone: (941) 747-1871  
 November 4, 11, 2022 22-05023N

**SECOND INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT FOR  
 PINELLAS COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No. 22-010663-ES**  
**IN RE: ESTATE OF**  
**FRANCES W. BOYD A/K/A**  
**FRANCES WILSON BOYD,**  
**Deceased**  
 The administration of the estate of FRANCES W. BOYD A/K/A FRANCES WILSON BOYD, deceased, whose date of death was March 19, 2022 is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, Florida 33756. 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 November 4, 2022.  
**Personal Representative**  
**Rose Marie Culbreth**  
 201 Meadows Lane  
 Newport, NC 28570  
 Attorney for Personal Representative  
 Lucinda J. Warren  
 P.O. Box 1009  
 Crystal Beach, FL 34681  
 727-771-1921  
 Florida Bar No. 160514  
 dwwarren2@tampabay.rr.com  
 November 4, 11, 2022 22-05034N

**SECOND INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT FOR  
 SIXTH JUDICIAL CIRCUIT, IN AND  
 FOR PINELLAS COUNTY, FLORIDA  
**Case No.: 22-007766-ES**  
**Division: SECTION 4**  
**IN RE: THE ESTATE OF**  
**ELIZABETH ANN DUBOIS**  
**Deceased.**  
 The administration of the estate of Elizabeth Ann Dubois, deceased, whose date of death was February 12, 2021, is pending in the Sixth Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Room 106, Clearwater, FL 33756.  
 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 November 4, 2022.  
**Personal Representative**  
**Cherry M. Hartnett, Pettitioner**  
 /s/Skiles K. Jones, Esq.  
 Attorney for Cherry M. Hartnett  
 Florida Bar Number: 1000367  
 Patriot Legal Group  
 871 Outer Road Suite B  
 Orlando, FL 32814  
 Telephone: (407) 737-7222  
 Fax: (407) 720-8350  
 E-Mail: skiles@patriotlegal.com  
 Secondary E-Mail:  
 service@patriotlegal.com  
 November 4, 11, 2022 22-05001N

**SECOND INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT FOR  
 PINELLAS COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No. 22-010994-ES**  
**Division 03**  
**IN RE: ESTATE OF**  
**CYNTHIA A. PHILLIPS,**  
**Deceased.**  
 The administration of the estate of CYNTHIA A. PHILLIPS, deceased, whose date of death was September 24, 2022, is pending in the Circuit Court for PINELLAS County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, Florida 33756. 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 November 4, 2022.  
**LAURIE HAVEMAN**  
**Personal Representative**  
 G. Andrew Gracy  
 Attorney  
 Florida Bar No. 570451  
 Peebles & Gracy, P.A.  
 826 Broadway  
 Dunedin, Florida 34698  
 Telephone: (727) 736-1411  
 Fax: (727) 734-0701  
 Email: Andrew@ppeeblsandgracy.com  
 November 4, 11, 2022 22-05065N

**SECOND INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT FOR  
 PINELLAS COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No.: 22-009247-ES**  
**IN RE: ESTATE OF**  
**KEVIN JEROME BORKOWSKI,**  
**Deceased.**  
 The administration of the estate of KEVIN JEROME BORKOWSKI, deceased, whose date of death was August 1, 2022, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, FL 33756. 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: November 4, 2022.  
**LYNN J. BORKOWSKI**  
**Personal Representative**  
 4561 Olde Perimeter Way, Unit #1607  
 Atlanta, GA 30345  
 CHARLES F. REISCHMANN  
 Attorney for Personal Representative  
 FBN#0443247  
 SPN#00428701  
 REISCHMANN & REISCHMANN, PA  
 1101 Pasadena Avenue South, Suite 1  
 South Pasadena, FL 33707  
 Telephone: 727-345-0085  
 Fax: 727-344-3660  
 Email: Charles@Reischmannlaw.com  
 Secondary Email:  
 Dana@Reischmannlaw.com  
 November 4, 11, 2022 22-04998N

**SECOND INSERTION**  
 Notice to Creditors  
 IN THE CIRCUIT COURT OF THE  
 6TH JUDICIAL IN AND FOR  
 PINELLAS COUNTY, FLORIDA  
**File No. 2022-CP-4750-ES**  
**Probate Division**  
**IN RE: ESTATE OF**  
**NUNZIO THOMAS SCIATTARA,**  
**Deceased.**  
 The administration of the estate of Nunzio Thomas Sciattara, deceased, whose date of death was 07/16/2021, is pending in the Clerk of Courts - Probate, the address of which is 315 Court Street, Clearwater, FL 33756. 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 DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
 All other creditors of the decedent and other persons having claims or 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 SO 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 November 4, 2022.  
**Diane Sciattara,**  
**Personal Representative**  
 113 East 3rd Street  
 Brooklyn, NY 11218  
 John Thomas Cardillo, Esq.  
 Florida Bar #: 0649457  
 CARDILLO LAW, PLLC  
 PO Box 808  
 Naples, FL 34106  
 Phone: (239) 774-2229  
 Fax: (239) 774-2494  
 JT@CardilloLawNaples.com  
 SJ@CardilloLawNaples.com  
 Attorney for Personal Representative  
 November 4, 11, 2022 22-04995N

**SECOND INSERTION**  
 NOTICE TO CREDITORS  
 IN THE CIRCUIT COURT FOR  
 PINELLAS COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No.: 22-010679-ES**  
**Division: 003**  
**IN RE: ESTATE OF**  
**ANTHONY P. SALINE,**  
**Deceased.**  
 The administration of the estate of ANTHONY P. SALINE, deceased, whose date of death was May 14, 2021, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is 315 Court Street, Clearwater, FL 33756. 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 November 4, 2022.  
**Personal Representative:**  
**ANTHONY CHRISTOPHER SALINE**  
 1333 Baldwin Rd.  
 Yorktown Heights, NY 10598  
 Attorney for Personal Representative:  
 THEODORE R. SCHOFNER,  
 ESQUIRE  
 Attorney for Personal Representative  
 Florida Bar No. 381357 /  
 SPN: 01243397  
 2117 Indian Rocks Road  
 Largo, Florida 33774  
 Telephone: (727) 588-0290  
 Fax: (727) 584-0932  
 E-Mail: info@elderlawattorney.com  
 November 4, 11, 2022 22-05056N









SECOND INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE WITH NO CHILDREN OR FINANCIAL SUPPORT IN THE CIRCUIT COURT FOR THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA...

YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to...

side how the following real or personal property should be divided: NONE. Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office...

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

Joseph P. Cairns Attorney for Petitioner Cairns Law, P.A. 801 West Bay Drive, Ste. 713 Largo, FL 33770

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 6TH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA...

YOU ARE NOTIFIED that an action to foreclose based on boundaries established by acquiescence, on the following described property: ALL THAT PROPERTY SITUATE IN THE COUNTY OF PINELLAS AND STATE OF FLORIDA DESCRIBED AS:

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Ghidottii Berger LLP, Attorney for Plaintiff, whose address is 1031 North Miami

Beach Boulevard, North Miami Beach, FL 33162 on or before , a date which is within thirty (30) days after the first publication of this Notice in the Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

This notice is provided pursuant to Administrative Order No. 2010-08. 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. Within two (2) working days or your receipt of this (describe notice/order) please contact the Human Rights Office, 400 S. Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756, (727) 464-4062 (V/TDD).

WITNESS my hand and the seal of this Court this 27th day of October, 2022. KEN BURKE, CPA As Clerk of the Court By: /s/ Thomas Smith As Deputy Clerk

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA PROBATE DIVISION...

The administration of the estate of CHARLES M. CARRON, deceased, Case Number 22-10217-ES, is pending in the Circuit Court for Pinellas County, Florida, Probate Division, the address of which is Pinellas County Courthouse, 315 Court Street Clearwater, Florida 33756.

ALL INTERESTED PERSONS ARE NOTIFIED THAT: All persons upon whom this notice is served who have objections that challenge the qualifications of the personal representative, venue, or jurisdiction of this Court are required to file their objections with this Court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and persons having claims or demands against the decedent's estate must file their claims with this Court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

ALL CLAIMS, DEMANDS AND OBJECTIONS NOT SO FILED WILL BE FOREVER BARRED. The date of first publication of this Notice is November 4, 2022. Attorney for Personal Representative: Steven W. Moore, Esquire and Personal Representative 8240 118th Avenue North, Suite 300 Largo, Florida 33773 Telephone: (727) 395-9300 steven@stevenmoorepa.com FBN:0982660

THIRD INSERTION

NOTICE OF ACTION (Petition for Dissolution of Marriage) IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT, IN AND FOR PINELLAS COUNTY, FLORIDA FAMILY LAW DIVISION...

Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's Office. You may review these documents upon request. You must keep the Clerk of Circuit Court's Office notified of your current address. (You may file a Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the addresses on record at the clerk's office.

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

ANY PERSON WITH A DISABILITY REQUIRING REASONABLE ACCOMMODATIONS SHOULD CALL (813) 464-4062 (V/TDD), NO LATER THAN SEVEN (7) DAYS PRIOR TO ANY PROCEEDING. WITNESS my hand and seal of this Court on 10/24, 2022. KEN BURKE CLERK OF THE CIRCUIT COURT By: /s/ Thomas Smith Deputy Clerk

SECOND INSERTION

NOTICE OF ACTION IN THE COUNTY COURT FOR THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA...

YOU ARE NOTIFIED that an action to foreclose a homeowners association assessment's lien on real property in Pinellas County, Florida has been filed against you and you are required to serve a copy of your written defenses, if any, to PETER D. GRAHAM, ESQ., of ZACUR & GRAHAM, P.A., Plaintiff's attorney whose address is 5200 Central Avenue, St. Petersburg, Florida 33707, within thirty (30) days after the first publication of this Notice of Action, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition. Any persons with a disability requiring reasonable accommodations should call (352) 754-4201 (V/T.D.), no later than two (2) days prior to any proceeding. The property proceeded against is described as follows: Unit A-25, BAY WEST CONDOMINIUM, a condominium,

according to the Condominium Plat Book 35, Pages 65 through 68, inclusive, and being further described in that certain Declaration of Condominium recorded in Official Records Book 4895, Pages 535 through 600 inclusive, and as amended, Public Records of Pinellas County, Florida, together with exhibits attached thereto and made a part thereof; and together with an undivided share or interest in the common elements appurtenant thereto.

"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 the Human Rights Office, 400 S. Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756, (727) 464-4062 (V/TDD) at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711."

WITNESS my hand and the seal of this Court on this the 26th day of October, 2022. KEN BURKE CLERK OF THE CIRCUIT COURT BY: /s/ Thomas Smith DEPUTY CLERK

SECOND INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE WITH NO CHILDREN OR FINANCIAL SUPPORT IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA...

YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to Jarica B. Cairns Attorney for Petitioner Cairns Law, P.A. 801 West Bay Drive, Ste. 713 Largo, FL 33770

The action is asking the court to decide how the following real or personal property should be divided: NONE. Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office.

SECOND INSERTION

You may review these documents upon request. You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Notice of Current Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed to the address on record at the clerk's office.

WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. 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. Within two (2) working days of your receipt of this summons/notice, please contact the Human Rights Office, 400 S. Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756, (727) 464-4062 (V/TDD).

WITNESS my hand and the seal of this Court this 27th day of October, 2022. KEN BURKE Clerk of the Circuit Court and Comptroller 315 Court Street Clearwater, Pinellas County, FL 33756-5165 Clerk of the Circuit Court By: /s/ Thomas Smith Deputy Clerk

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA...

NOTICE IS GIVEN that, in accordance with the Uniform Final Judgment of Foreclosure entered on July 28, 2022, in the above-styled cause, Ken Burke, Pinellas county clerk of court shall sell to the highest and best bidder for cash on November 29, 2022 at 10:00 A.M., at www.pinellas.realforeclose.com, the following described property: LOT 4 & 5, BLOCK V, REVISED PLAT OF CRYSTAL BEACH, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 7, PAGE 30, PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA.

Property Address: 228 Georgia Avenue, Crystal Beach, FL 34681 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

AMERICANS WITH DISABILITIES ACT 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. Within two (2) working days or your receipt of this (describe notice/order) please contact the Human Rights Office, 400 S. Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756, (727) 464-4062 (V/TDD).

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 6TH JUDICIAL CIRCUIT, IN AND FOR PINELLAS COUNTY, FLORIDA CIVIL DIVISION...

PINELLAS.REALFORECLOSE.COM, at 10:00 A.M., on November 30, 2022, the following described property as set forth in said Final Judgment, to wit:

LOT 188, STRATHMORE GATE-WEST-UNIT A, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 83, PAGE 39 AND 40, OF THE PUBLIC RECORDS OF PINELLAS 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. This notice is provided pursuant to Administrative Order 2010-045 PA/PI-CIR "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 the Human Rights Office, 400 S. Ft. Harrison Ave., Ste.300, Clearwater, FL 33756, (727) 464-4062 (V/TDD) 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 hearing or voice impaired, call 711."

Dated this 27th day of October 2022. /s/ Marc Granger, Esq. Bar. No.: 146870 Kahane & Associates, P.A. 8201 Peters Road, Suite 3000 Plantation, Florida 33324 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 20-00493 JPC V6.20190626 November 4, 11, 2022 22-05007N

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 6TH JUDICIAL CIRCUIT, IN AND FOR PINELLAS COUNTY, FLORIDA...

REVERSE MORTGAGE FUNDING LLC, Plaintiff, vs. UNKNOWN SPOUSE, HEIRS, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF ROOSEVELT STEPHENS AKA ROOSEVELT STEPHENS, SR., DECEASED, et al.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 21-003994-CI of the Circuit Court of the 6th Judicial Circuit in and for PINELLAS County, Florida, wherein, REVERSE MORTGAGE FUNDING LLC, Plaintiff and UNKNOWN SPOUSE, HEIRS, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF ROOSEVELT STEPHENS AKA ROOSEVELT STEPHENS, SR., DECEASED, et al are Defendants, Ken Burke, CPA, Clerk of the Circuit Court will sell to the highest bidder for cash at WWW.PINELLAS.REALFORECLOSE.COM, at the hour of 10:00 AM, on the 23rd day of November, 2022, the following described property:

LOT 14, AND A 20 FT. STRIP LYING SOUTH OF AND ADJOINING LOT 14, RIDGEWOOD TERRACE, ACCORDING TO THE PLAT

THEREOF AS RECORDED IN PLAT BOOK 5, PAGE 81, OF THE PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, must file a claim per the requirements set forth in FL Stat. 45.032.

IMPORTANT AMERICANS WITH DISABILITIES ACT: 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 the Human Rights Office, 400 S. Ft. Harrison Ave., Ste. 500 Clearwater, FL 33756, (727) 464-4062 V/TDD; or 711 for the hearing impaired. Contact should be initiated at least seven days before the scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days. The court does not provide transportation and cannot accommodate such requests. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services.

DATED this 28th day of October, 2022. GREENSPOON MARDER LLP TRADE CENTRE SOUTH, SUITE 700 100 WEST CYPRESS CREEK ROAD FORT LAUDERDALE, FL 33309 Telephone: (954) 343 6273 Hearing Line: (888) 491-1120 Facsimile: (954) 343 6982 Email 1: Karissa.Chin-Duncan@gmlaw.com Email 2: gmforeclosure@gmlaw.com By: Karissa Chin-Duncan, Esq. Florida Bar No. 98472 58341.0833 /JDeleon-Colonna November 4, 11, 2022 22-05024N

SAVE TIME



Email your Legal Notice legal@businessobserverfl.com

Deadline Wednesday at noon Friday Publication

SARASOTA • MANATEE HILLSBOROUGH • PASCO PINELLAS • POLK • LEE COLLIER • CHARLOTTE

Business Observer

The History  
How We Got Here

# Cradle to Grave

The election of 1932 changed how the public viewed the role of government. Every decade since, government has continually expanded, with greater regulation and one failed welfare program after another.

BY MILTON & ROSE FRIEDMAN

**T**he presidential election of 1932 was a political watershed for the United States.

Herbert Hoover, seeking re-election on the Republican ticket, was saddled with a deep depression. Millions of people were unemployed. The standard image of the time was a breadline or an unemployed person selling apples on a street corner.

Though the independent Federal Reserve System was to blame for the mistaken monetary policy that converted a recession into a catastrophic depression, the president, as the head of state, could not escape responsibility. The public had lost faith in the prevailing economic system. People were desperate. They wanted reassurance, a promise of a way out.

Franklin Delano Roosevelt, the charismatic governor of New York, was the Democratic candidate. He was a fresh face, exuding hope and optimism.

True enough, he campaigned on the old principles. He promised if elected to cut waste in government and balance the budget, and berated Herbert Hoover for extravagance in government spending and for permitting government deficits to mount.

At the same time, both before the election and during

the interlude before his inauguration, Roosevelt met regularly with a group of advisers at the Governor's Mansion in Albany — his "brain trust," as it was christened. They devised measures to be taken after his inauguration that grew into the "New Deal" FDR had pledged to the American people in accepting the Democratic nomination for president.

The election of 1932 was a watershed in narrowly political terms.

In the 72 years from 1860 to 1932, Republicans held the presidency for 56 years, Democrats for 16. In the 48 years from 1932 to 1980, the tables were turned: Democrats held the presidency for 32 years, Republicans for 16.

The election was also a watershed in a more important sense: It marked a major change in both the public's perception of the role of government and the actual role assigned to government.

One simple set of statistics suggests the magnitude of the change. From the founding of the Republic to 1929, spending by governments at all levels — federal, state, and local — never exceeded 12% of the national income except in time of major war, and two-thirds of that was state and local spending. Federal spending typically amounted to 3% or less of the national income.

Since 1933, government spending has never been less than 20% of national income and is now over 40%, and two-thirds of that is spending by the federal government.

True, much of the period since the end of World War II has been a period of cold or hot war. However, since 1946 non-defense spending alone has never been less than 16% of the national income and is now roughly one-third the national income. Federal government spending alone is more than one-quarter of the national income in total, and more than a fifth for non-defense purposes alone. By this measure, the role of the federal government in the economy has multiplied roughly tenfold in the past half-century.

#### ROOSEVELT'S UTOPIAN FANTASY

Roosevelt was inaugurated on March 4, 1933 — when the economy was at its lowest ebb. Many states had declared a banking holiday, closing their banks. Two days after he was inaugurated, President Roosevelt ordered all banks throughout the nation to close.

But Roosevelt used his inaugural address to deliver a message of hope, proclaiming that "the only thing we have to fear is fear itself." And he immediately launched a frenetic program of legislative measures — the "100 days" of a special congressional session.

The members of FDR's brain trust were drawn mainly from the universities — in particular, Columbia University. They reflected the change that had occurred earlier in the intellectual atmosphere on the campuses — from

## \$\$\$

The role of the federal government in the economy has multiplied roughly tenfold in the past half-century.

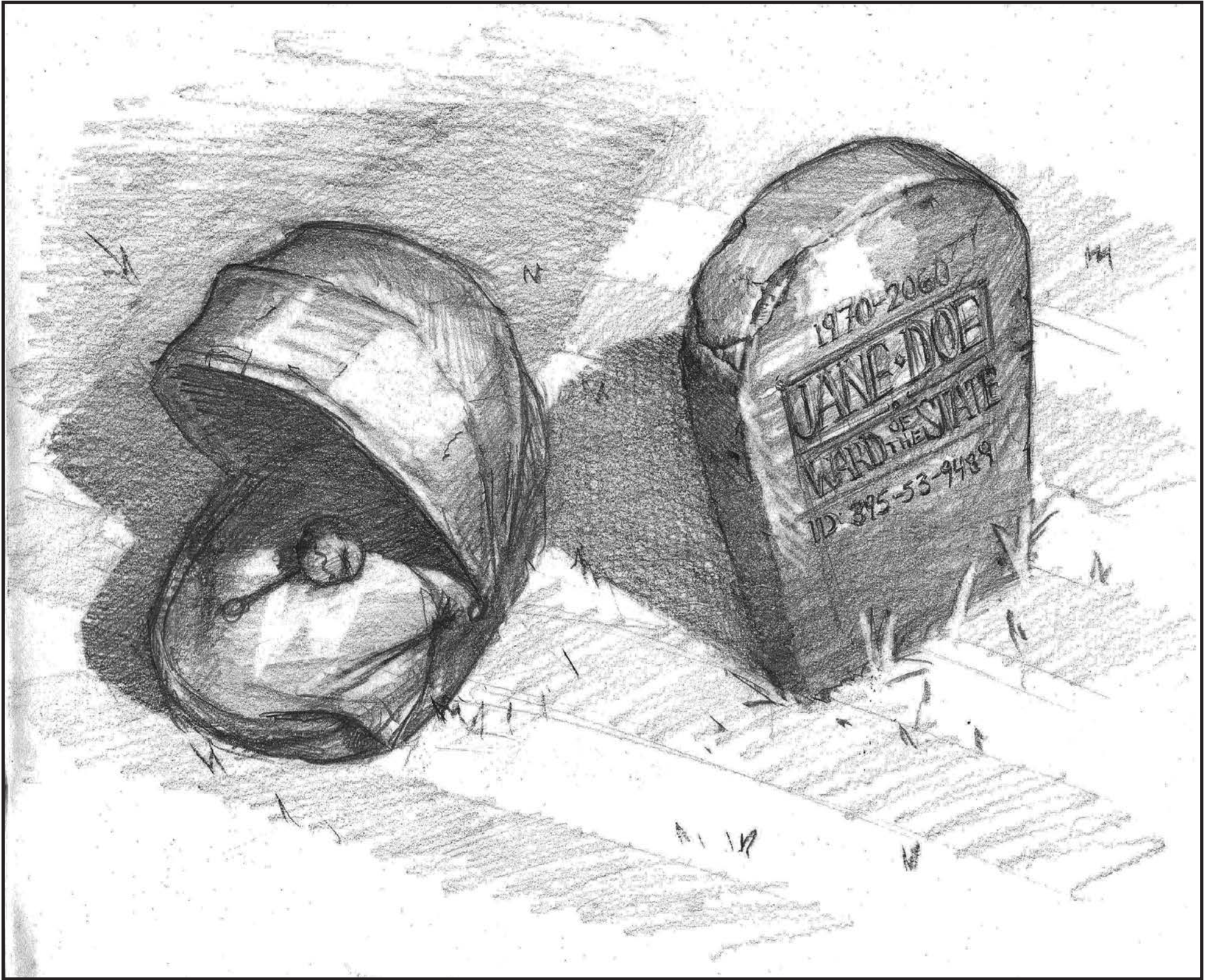


ILLUSTRATION BY SEAN MICHAEL MONAGHAN

belief in individual responsibility, laissez faire and a decentralized and limited government to belief in social responsibility and a centralized and powerful government. It was the function of government, they believed, to protect individuals from the vicissitudes of fortune and to control the operation of the economy in the “general interest,” even if that involved government ownership and operation of the means of production.

These two strands were already present in a famous novel published in 1887, “Looking Backward,” by Edward Bellamy, a utopian fantasy in which a Rip Van Winkle character who goes to sleep in the year 1887 awakens in the year 2000 to discover a changed world. “Looking backward,” his new companions explain to him how the utopia that astonishes him emerged in the 1930s — a prophetic date-from the hell of the 1880s.

That utopia involved the promise of security “from cradle to grave” — the first use of that phrase we have come across — as well as detailed government planning, including compulsory national service by all persons over an extended period.

Coming from this intellectual atmosphere, Roosevelt’s advisers were all too ready to view the depression as a failure of capitalism and to believe that active intervention by government — and especially central government — was the appropriate remedy. Benevolent public servants, disinterested experts, should assume the power that narrow-minded, selfish “economic royalists” had abused. In the words of Roosevelt’s first inaugural address, “The money changers have fled from the high seats in the temple of our civilization.”

In designing programs for Roosevelt to adopt, they could draw not only on the campus, but on the earlier experience of Bismarck’s Germany, Fabian England and middle-way Sweden. The New Deal, as it emerged during the 1930s, clearly reflected these views.

It included programs designed to reform the basic structure of the economy. Some of these had to be aban-

doned when they were declared unconstitutional by the Supreme Court, notably the NRA (National Recovery Administration) and the AAA (Agricultural Adjustment Administration). Others are still with us, notably the Securities and Exchange Commission, the National Labor Relations Board, and nationwide minimum wages.

The New Deal also included programs to provide security against misfortune, notably Social Security (OASI: Old Age and Survivors Insurance), unemployment insurance and public assistance.

The New Deal also included programs intended to be strictly temporary, designed to deal with the emergency situation created by the Great Depression. Some of the temporary programs became permanent, as is the way with government programs.

The most important temporary programs included “make work” projects under the Works Progress Administration, the use of unemployed youth to improve the national parks and forests under the Civilian Conservation Corps, and direct federal relief to the indigent.

At the time, these programs served a useful function. There was distress on a vast scale; it was important to do something about that distress promptly, both to assist the people in distress and to restore hope and confidence to the public. These programs were hastily contrived, and no doubt were imperfect and wasteful, but that was understandable and unavoidable under the circumstances. The Roosevelt administration achieved a considerable measure of success in relieving immediate distress and restoring confidence.

#### **CENTRAL PLANNING TAKES OVER**

World War II interrupted the New Deal, while at the same time strengthening greatly its foundations. The war brought massive government budgets and unprecedented control by government over the details of economic life: fixing of prices and wages by edict, rationing

of consumer goods, prohibition of the production of some civilian goods, allocation of raw materials and finished products, control of imports and exports.

The elimination of unemployment, the vast production of war materiel that made the United States the “arsenal of democracy” and unconditional victory over Germany and Japan — all these were widely interpreted as demonstrating the capacity of government to run the economic system more effectively than “unplanned capitalism.”

One of the first pieces of major legislation enacted after the war was the Employment Act of 1946, which expressed government’s responsibility for maintaining “maximum employment, production and purchasing power” and, in effect, enacted Keynesian policies into law.

The war’s effect on public attitudes was the mirror image of the depression’s. The depression convinced the public that capitalism was defective; the war, that centralized government was efficient. Both conclusions were false.

The depression was produced by a failure of government, not of private enterprise. As to the war, it is one thing for government to exercise great control temporarily for a single overriding purpose shared by almost all citizens and for which almost all citizens are willing to make heavy sacrifices; it is a very different thing for government to control the economy permanently to promote a vaguely defined “public interest” shaped by the enormously varied and diverse objectives of its citizens.

At the end of the war, it looked as if central economic planning was the wave of the future. That outcome was passionately welcomed by some who saw it as the dawn of a world of plenty shared equally. It was just as passionately feared by others, including us, who saw it as a turn to tyranny and misery. So far, neither the hopes of the one nor the fears of the other have been realized.

Government has expanded greatly. However, that expansion has not taken the form of detailed central economic planning accompanied by ever widening nationalization of industry, finance and commerce, as so many of us feared it would. Experience put an end to detailed economic planning, partly because it was not successful in achieving the announced objectives, but also because it conflicted with freedom.

That conflict was clearly evident in the attempt by the British government to control the jobs people could hold. Adverse public reaction forced the abandonment of the attempt. Nationalized industries proved so inefficient and generated such large losses in Britain, Sweden, France and the United States that only a few die-hard Marxists today regard further nationalization as desirable.

The illusion that nationalization increases productive efficiency, once widely shared, is gone. Additional nationalization does occur — passenger railroad service and some freight service in the United States, Leyland Motors in Great Britain, steel in Sweden. But it occurs for very different reasons — because consumers wish to retain services subsidized by the government when market conditions call for their curtailment or because workers in unprofitable industries fear unemployment. Even the supporters of such nationalization regard it as at best a necessary evil.

### **SOCIALIZING RESULTS OF PRODUCTION**

The failure of planning and nationalization has not eliminated pressure for an ever bigger government. It has simply altered its direction. The expansion of government now takes the form of welfare programs and of regulatory activities. As W. Allen Wallis put it in a somewhat different context, socialism, “intellectually bankrupt after more than a century of seeing one after another of its arguments for socializing the means of production demolished — now seeks to socialize the results of production.”

In the welfare area, the change of direction has led to an explosion in recent decades, especially after President Lyndon Johnson declared a “War on Poverty” in 1964. New Deal programs of Social Security, unemployment insurance and direct relief were all expanded to cover new groups; payments were increased; and Medicare, Medicaid, food stamps and numerous other programs were added. Public housing and urban renewal programs were enlarged. By now there are literally hundreds of government welfare and income transfer programs.

The Department of Health, Education and Welfare, established in 1953 to consolidate the scattered welfare programs, began with a budget of \$2 billion, less than 5% of expenditures on national defense. Twenty-five years later, in 1978, its budget was \$160 billion, one and a half times as much as total spending on the Army, the Navy, and the Air Force. It had the third-largest budget in the world, exceeded only by the entire budget of the

# “““

**The war’s effect on public attitudes was the mirror image of the depression’s. The depression convinced the public that capitalism was defective; the war, that centralized government was efficient. Both conclusions were false.**

U.S. government and of the Soviet Union.

The department supervised a huge empire, penetrating every corner of the nation. More than one out of every 100 persons employed in this country worked in the HEW empire, either directly for the department or in programs for which HEW had responsibility but which were administered by state or local government units. All of us were affected by its activities. (In late 1979, HEW was subdivided by the creation of a separate Department of Education.)

No one can dispute two superficially contradictory phenomena: widespread dissatisfaction with the results of this explosion in welfare activities; and continued pressure for further expansion.

### **BAD MEANS FOR GOOD OBJECTIVES**

The objectives have all been noble; the results, disappointing. Social Security expenditures have skyrocketed, and the system is in deep financial trouble. Public housing and urban renewal programs have subtracted from rather than added to the housing available to the poor. Public assistance rolls mount despite growing employment.

By general agreement, the welfare program is a “mess” saturated with fraud and corruption. As government has paid a larger share of the nation’s medical bills, both patients and physicians complain of rocketing costs and of the increasing impersonality of medicine. In education, student performance has dropped as federal intervention has expanded.

The repeated failure of well-intentioned programs is not an accident. It is not simply the result of mistakes of execution. The failure is deeply rooted in the use of bad means to achieve good objectives.

Despite the failure of these programs, the pressure to expand them grows. Failures are attributed to the miserliness of Congress in appropriating funds, and so are met with a cry for still bigger programs. Special interests that benefit from specific programs press for their expansion — foremost among them the massive bureaucracy spawned by the programs.

An attractive alternative to the present welfare system is a negative income tax. This proposal has been widely supported by individuals and groups of all political persuasions. A variant has been proposed by three presidents; yet it seems politically unfeasible for the foreseeable future.