

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2022CP0031340000XX
IN RE: ESTATE OF
WALTER KRUPA,
Deceased.

The administration of the Estate of WALTER KRUPA, Deceased, whose date of death was February 28, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P. O. Box 9000, Drawer No. CC-4, Bartow, Florida 33831-9000. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF THREE 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 THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is November 25, 2022.

Personal Representative:

Patricia L. Kerr
4349 Franklin Trail
Sterling, Michigan 48659
Attorney for Personal Representative:
R. Wesley Bradshaw
BRADSHAW & MOUNTJOY, P.A.
209 Courthouse Square
Inverness, Florida 34450
Telephone (352) 726-1211
Facsimile (352) 726-3180
Nov. 25; Dec. 2, 2022 22-01763K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 532022CP0036820000XX
Division: 14
IN RE: ESTATE OF
MARY ANN HOYLE,
Deceased.

The administration of the estate of MARY ANN HOYLE, deceased, whose date of death was September 14, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830. 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 25, 2022.

Personal Representative:

/s/ Cheryl Lynn Giles
CHERYL LYNN GILES
241 W. Lake Ina Drive
Winter Haven, Florida 33884
Attorney for Personal Representative:
/s/ Maria Rosso
for
RODOLFO SUAREZ, JR., ESQ.
Attorney
Florida Bar Number: 013201
9100 South Dadeland Blvd, Suite 1620
Miami, FL 33156
Telephone: (305) 448-4244
E-Mail: rudy@suarezlawyers.com
FBN# 1013557
Nov. 25; Dec. 2, 2022 22-01767K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 2022-CP-3216
IN RE: ESTATE OF
ETIEL DIAZ,
Deceased.

The ancillary administration of the estate of ETIEL DIAZ, deceased, whose date of death was June 30, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the ancillary personal representative and the ancillary personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or de-

mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is November 25, 2022.

Ancillary Personal Representative:

DAVID W. VELIZ
425 West Colonial Drive, Suite 104
Orlando, Florida 32804
Attorney for Ancillary Personal Representative:
ROBERTO S. KATZ, ESQUIRE
Florida Bar No.: 399086
425 West Colonial Drive, Suite 104
Orlando, Florida 32804
Telephone: (407) 849-7072
Fax: (407) 849-7075
E-Mail: velizkatz@velizkatzlaw.com
Secondary: ydiaz@velizkatzlaw.com
Nov. 25; Dec. 2, 2022 22-01755K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY FLORIDA
PROBATE DIVISION
File No. 2022CP0033170000XX
IN RE: ESTATE OF
THOMAS A. HERZOG
Deceased.

The administration of the estate of THOMAS A. HERZOG, deceased, whose date of death was July 31, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or de-

mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is November 25, 2022.

Personal Representative:

JOHN S. HERZOG
2915 SW 136TH Avenue
Davie, Florida 33330
Attorney for Personal Representative:
Robert M. Wolf, Attorney
Florida Bar Number: 306479
MANN WOLF PLYLER, LLC
55 NE 5th Ave Ste 500
Boca Raton, Florida 33432
Telephone: (561) 338-5060
Fax: (561) 395-4701
E-Mail: rwolf@mawolf.com
Secondary E-Mail:
RMWBoca@aol.com
Nov. 25; Dec. 2, 2022 22-01764K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
File No.
532022CP0034850000XX
IN RE: ESTATE OF
JARVIS JAVON MORRIS
Deceased.

The administration of the estate of Jarvis Javon Morris, deceased, whose date of death was May 7, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. 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 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 25, 2022.

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is November 25, 2022.

Personal Representative:

/s/ Kadeshia Roshell Ogletree
Kadeshia Roshell Ogletree
921 Avenue T SE
Winter Haven, Florida 33884
Attorney for Personal Representative:
KING & WOOD, P.A.
/s/ A. Kapusta
Annalise R. Kapusta
Florida Bar Number: 1018101
Kimberly L. King
Florida Bar Number: 0593011
1701 hermitage Blvd., Suite 203
Tallahassee, FL 32308
Telephone: (850) 580-7711
Fax: (850) 205-4501
annalisekapusta@kingandwoodlaw.com
kimking@kingandwoodlaw.com
eservice@kingandwoodlaw.com
Nov. 25; Dec. 2, 2022 22-01756K

FIRST INSERTION

Notice is hereby given that REYNALDO DE JESUS FADRI, LEA PINEDA FADRI, OWNERS, desiring to engage in business under the fictitious name of JAINA CAPITAL located at 305 PRESTWICK DR., DAVENPORT,

FLORIDA 33897 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
November 25, 2022 22-01766K

FIRST INSERTION

STATE OF FLORIDA
DEPARTMENT OF ENVIRONMENTAL PROTECTION
NOTICE OF PROPOSED AGENCY ACTION

The Department of Environmental Protection gives Notice of its Intent to issue a Waste Tire Collection Center Permit to Scrap It In Mulberry LLC. This permit allows for storage of up to 1,500 waste tires at the facility located at 4375 Hwy 60, Mulberry, Florida 33860. The Department has assigned File Number 0426780-001-WT/05 to this project.

The Department's file on this matter is available for public inspection during normal business hours, 8:00 a.m. to 5:00 p.m., Monday through Friday, except legal holidays, at the Department of Environmental Protection, Solid Waste Section, 13051 N Telecom Parkway, Temple Terrace, Florida 33637, phone 813-470-5700. Documents are also available at the following link: http://appprod.dep.state.fl.us/WWW_WACS/REPORTS/SW_Facility_Docs.asp?wacsid=102981.

A person whose substantial interests are affected by the above proposed agency action may petition for an administrative determination (hearing) under sections 120.569 and 120.57 of the Florida Statutes. The petition must contain the information set forth below and must be filed (received) in the Department's Office of General Counsel, Marjory Stoneman Douglas Building, 3900 Commonwealth Boulevard, Mail Station 35, Tallahassee, Florida 32399-3000 or via electronic correspondence at Agency_Clerk@dep.state.fl.us. Petitions filed by any persons other than those entitled to written notice under section 120.60(3) of the Florida Statutes must be filed within 14 days of publication of this notice or receipt of the written notice, whichever occurs first. The petitioner shall mail a copy of the petition to the applicant at the address indicated above at the time of filing. The failure of any person to file a petition within the appropriate time period shall constitute a waiver of that person's right to request an administrative determination (hearing) under sections 120.569 and 120.57 of the Florida Statutes, or to intervene in this proceeding and participate as a party to it. Any subsequent intervention (in a proceeding initiated by another party) will be only at the discretion of the presiding officer upon the filing of a motion in compliance with rule 28-106.205 of the Florida Administrative Code.

A petition that disputes the material facts on which the Department's action is based must contain the following information:

- The name, address, and telephone number of each petitioner, the applicant's name and address, the Department File Number and the county in which the project is proposed;
- A statement of how and when each petitioner received notice of the Department's action or proposed action;
- A statement of how each petitioner's substantial interests are affected by the Department's action or proposed action;
- A statement of all material facts disputed by petitioner or a statement that there are no disputed facts;
- A statement of facts which the petitioner contends warrant reversal or modification of the Department's action or proposed action;
- A statement of which rules or statutes the petitioner contends require reversal or modification of the Department's action or proposed action; and
- A statement of the relief sought by the petitioner, stating precisely the action the petitioner wants the Department to take with respect to the Department's action or proposed action.

A petition that does not dispute the material facts on which the Department's action is based shall state that no such facts are in dispute and otherwise shall contain the same information as set forth above, as required by rule 28-106.301 of the Florida Administrative Code.

Because the administrative hearing process is designed to formulate final agency action, the filing of a petition means that the Department's final action may be different from the position taken by it in this notice. Persons whose substantial interests will be affected by any such final decision of the Department have the right to petition to become a party to the proceeding, in accordance with the requirements set forth above.

In accordance with Section 120.573, F.S., the Department advises that mediation is not available in this case as an alternative to filing a petition for an administrative determination.

November 25, 2022

22-01753K

FIRST INSERTION

RE-NOTICE OF SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA.
CIVIL DIVISION
CASE NO.
532022CA001712000000

FLAGSTAR BANK,
Plaintiff, vs.
JOHN A. DEMARCO; SHADDOCK
ESTATES HOME OWNERS
ASSOCIATION, INC.; UNKNOWN
TENANT NO. 1; UNKNOWN
TENANT NO. 2; and ALL
UNKNOWN PARTIES CLAIMING
INTERESTS BY, THROUGH,
UNDER OR AGAINST A NAMED
DEFENDANT TO THIS ACTION,
OR HAVING OR CLAIMING TO
HAVE ANY RIGHT, TITLE OR
INTEREST IN THE PROPERTY
HEREIN DESCRIBED,
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated October 18, 2022 and an Order Resetting Sale dated November 15, 2022 and entered in Case No. 532022CA001712000000 of the Circuit Court in and for Polk County, Florida, wherein FLAGSTAR BANK is Plaintiff and JOHN A. DEMARCO; SHADDOCK ESTATES HOME OWNERS ASSOCIATION, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on January 31, 2023, the following

described property as set forth in said Order or Final Judgment, to-wit:

LOT 21, SHADDOCK ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 118, PAGE 9, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

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 Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, 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 18, 2022.

By: /s/ Ian Dolan
Ian C. Dolan
Florida Bar No.: 757071
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
2491-184980 / DAD
Nov. 25; Dec. 2, 2022 22-01759K

FIRST INSERTION

Notice to Creditors
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File Number
53-2022-CP-000611-0000-XX
IN RE: ESTATE OF
ERWIN LYLE COWAN, ALSO
KNOWN AS ERWIN L. COWAN,
Deceased.

The administration of the estate of Erwin Lyle Cowan, also known as Erwin L. Cowan, deceased, whose date of death was August 30, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Polk County Clerk of the Circuit Court, Probate Division, 255 N. Broadway Avenue, Bartow, FL 33830-3912. 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

FIRST INSERTION

Notice is hereby given that JOHNNY C TURNER, OWNER, desiring to engage in business under the fictitious name of POUR IT OUT CONCRETE CT located at 2365 TAYLOR ROAD, AUBURNDALE, FLORIDA 33823 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
November 25, 2022 22-01765K

FIRST INSERTION

Notice Under Fictitious Name Law
According to Florida Statute
Number 865.09
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Sky Zone Lakeland located at 6220 Hwy 98 N in the City of Lakeland, Polk County, FL 33809 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 17th day of November, 2022.
2infinity Florida, LLC
November 25, 2022 22-01758K

FIRST INSERTION

Notice is hereby given that AMANDA MANN, OWNER, desiring to engage in business under the fictitious name of LAKELAND MIDWIFERY CARE located at 1923 SOUTH FLORIDA AVE, LAKELAND, FLORIDA 33803 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
November 25, 2022 22-01761K

PROBATE CODE WILL BE FOREVER BARRED.

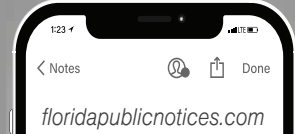
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is November 25, 2022.

Personal Representative:

Christine Mueller
140 Earlville Road
Chateaugay, NY 12920
Attorney for Personal Representative:
Stephen D. McCann, Attorney
Florida Bar No.: 211532
2180 Immokalee Road, Suite 306
Naples, FL 34110
Telephone: (239) 591-2700
Fax: (239) 591-2706
e-mail: sdmccannpa@aol.com
Nov. 25; Dec. 2, 2022 22-01760K

CHECK OUT YOUR LEGAL NOTICES



floridapublicnotices.com

SAVE TIME

Email your Legal Notice
legal@businessobserverfl.com • Deadline Wednesday at noon • Friday Publication

FIRST INSERTION

NOTICE OF SALE
IN THE COUNTY COURT OF THE
10TH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY,
FLORIDA

CASE NO.: 2022-CC-001546
LAKE LUCERNE PROPERTY OWNERS ASSOCIATION, INC., a-not-for-profit Florida corporation, Plaintiff, vs. LUIS ENRIQUE BABILONIA; ANGELA TERESA BABILONIA; AND UNKNOWN TENANT(S), Defendants.

NOTICE IS HEREBY GIVEN that, pursuant to the Final Judgment entered in this cause, in the County Court of Polk County, Florida, Stacy Butterfield Clerk of Court, will sell all the property situated in Polk County, Florida described as:

Lot 206 of LAKE LUCERNE PHASE 1, according to the Plat thereof as recorded in Plat Book 165, Pages 46, of the Public Records of Polk County, Florida, and any subsequent amendments to the aforesaid.

A/K/A 300 Lake Lucerne Way, Winter Haven FL 33881 at public sale, to the highest and best bidder, for cash, via the Internet at www.polk.realforeclose.com at 10:00 A.M. on December 14, 2022

IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THIS FINAL JUDGMENT.

IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO THE FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A 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 OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, 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.

534-4686, 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.

MANKIN LAW GROUP
By /s/ Brandon K. Mullis
BRANDON K. MULLIS, ESQ.
Attorney for Plaintiff
E-Mail:
Service@MankinLawGroup.com
2535 Landmark Drive,
Suite 212
Clearwater, FL 33761
(727) 725-0559
FBN: 23217
Nov. 25; Dec. 2, 2022 22-01754K

FIRST INSERTION

Notice is hereby given that on dates below these vehicles will be sold at public sale on the date listed below at 10AM for monies owed on vehicle repair and storage cost pursuant to Florida Statutes 713.585 or Florida Statutes 713.78. Please note, parties claiming interest have right to a hearing prior to the date of sale with the Clerk of Courts as reflected in the notice. The owner has the right to recover possession of the vehicle without judicial proceedings as pursuant to Florida Statute 559.917.

Any proceeds recovered from the sale of the vehicle over the amount of the lien will be deposited clerk of the court for disposition upon court order. "No Title Guaranteed, A Buyer Fee May Apply" at 10:00 AM
01/23/23 Jaime's Collision Center INC
2801 US Highway 17-92
W Haines City, FL 33844
2015 DODGE 1C4SDJCT5FC245909
\$10,667.90
November 25, 2022 22-01762K

FIRST INSERTION

Notice is hereby given that PAULA MCCARDLE, TAMARA FIELDS, AN-GIE HIBBARD, JESSICA WALTER, OWNERS, desiring to engage in business under the fictitious name of LAKE HAMILTON WOMAN'S CLUB located at P.O.BOX 189, LAKE HAMILTON,

FLORIDA 33851 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
November 25, 2022 22-01757K

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT FOR THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CIRCUIT CIVIL DIVISION
CASE NO.: 2022CA001519

VILLAGE CAPITAL & INVESTMENT, LLC Plaintiff(s), vs. SHAWN T. SMITH; et al., Defendant(s).

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on November 2, 2022 in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 20th day of December, 2022 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit:

ALL THAT CERTAIN LAND SITUATE IN POLK COUNTY, FLORIDA, VIZ: LOT 59, BLOCK 55, RIVER RANCH SHORES UNIT ONE, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 48, PAGES 26 THROUGH 48, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property address: 25322 Columbia Circle, Lake Wales, FL 33898

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.

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 OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, 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.

Respectfully submitted,
/s/ Heather L. Griffiths
PADGETT LAW GROUP
HEATHER GRIFFITHS, ESQ.
Florida Bar # 91444
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com
Attorney for Plaintiff
TDP File No. 22-001089-1
November 18, 25, 2022 22-01733K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 532022CP0032570000XX
Division: PROBATE
IN RE: ESTATE OF
VINCENTE TORRES SANTIAGO
A/K/A VICENTE TORRES
Deceased.

The administration of the estate of Vicente Torres Santiago a/k/a Vicente Torres, deceased, whose date of death was January 26, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is November 18, 2022.

Personal Representative:
/s/ Mildred Torres
Mildred Torres
(Nov 16, 2022
10:09 EST)
Mildred Torres
9337 Sausalito Dr.
Orlando, Florida 32825
Attorney for Personal Representative:
/s/ Bridget M. Friedman
Bridget M. Friedman, Esq., Attorney
Florida Bar Number: 20538
Friedman Law, P.A.
600 Rinehart Road, Suite 3086
Lake Mary, FL 32746
Telephone: (407) 830-6331
Fax: (407) 878-2178
E-Mail: bfriedman@ff-attorneys.com
Secondary E-Mail:
sadan@ff-attorneys.com
November 18, 25, 2022 22-01751K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
10TH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 532022CP0034320000XX
IN RE: ESTATE OF
JESSE EARL JOINER,
Deceased.

The administration of the estate of JESSE EARL JOINER, Deceased, whose date of death was August 17, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave. Bartow, FL 33830. 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 18, 2022.

LOIS MANUEL,
Personal Representative
Attorney for Personal Representative:
Scott R. Bugay, Esquire
Florida Bar No. 5207
Citicentre, Suite P600
290 NW 165th Street
Miami FL 33169
Telephone: (305) 956-9040
Fax: (305) 945-2905
Primary Email: Scott@srblawyers.com
Secondary Email:
angelica@srblawyers.com
November 18, 25, 2022 22-01747K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT
IN AND FOR POLK COUNTY,
FLORIDA

CASE NO.: 2021-CA-002346
FREEDOM MORTGAGE CORPO-
RATION, Plaintiff, v.
KEESHA KEOMI SMITH, et al.,
Defendants.

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on December 27, 2022, at 10:00 a.m. ET, via the online auction site at www.polk.realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit:

Lot 47, St James Crossing, according to the map or plat thereof, as recorded in Plat Book 149, Page(s) 44 and 45, of the Public Records of Polk County, Florida. Property Address: 4896 St. James Street, Winter Haven, FL, 33881

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

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.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagee, the Mortgagee or the Mortgagee's attorney.

If you need special assistance due to a disability to participate in court proceedings in Polk County Florida, please contact the Tenth Judicial Circuit of Florida Office of the Court Administrator at (863) 534-4686 (Voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as such in advance of your court appearance as possible. If you are hearing or voice impaired, you may call 711 and the Florida Relay Service will assist you with your call to our office. It is the intent of the Tenth Judicial Circuit to facilitate provisions for reasonable accommodations when requested by qualified persons with disabilities.

SUBMITTED on this 15th day of November, 2022.
TIFFANY & BOSCO, P.A.
/s/ Kathryn I. Kasper, Esq.
Anthony R. Smith, Esq.
FL Bar #157147
Kathryn I. Kasper, Esq.
FL Bar #621188
Attorneys for Plaintiff
November 18, 25, 2022 22-01743K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 53-2022-CP-003741-0000-XX
Division 14
IN RE: ESTATE OF
TIINA VAJAK
Deceased.

The administration of the estate of Tiina Vajak, deceased, whose date of death was August 23, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. 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 18, 2022.

Personal Representative:
L. Caleb Wilson
4927 Southfork Drive
Lakeland, Florida 33813
Attorney for Personal Representative:
L. Caleb Wilson, Attorney
Florida Bar Number: 73626
Craig A. Mundy, P.A.
4927 Southfork Drive
Lakeland, Florida 33813
Telephone: (863) 647-3778
Fax: (863) 647-4580
E-Mail: caleb@mundylaw.com
November 18, 25, 2022 22-01739K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2022CP0035920000XX
IN RE: ESTATE OF
ERIC MATTHEW KINNEY,
A/K/A ERIC KINNEY
Deceased.

The administration of the estate of Eric Matthew Kinney, A/K/A Eric Kinney, deceased, whose date of death was April 12, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, FL 33831. 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 18, 2022.

Personal Representative:
/s/ Erin Durkin
Erin Durkin
103 Colonial Dr.
Brick, New Jersey 08724
Attorney for Personal Representative:
/s/ John R. Frazier
John R. Frazier, Attorney
Florida Bar Number: 461385
Law Offices of Joseph F. Phippen, Jr. & Assoc., PL
10225 Ulmerton Rd., #11
Largo, Florida 33771
Telephone: (727) 586-3306 x 104
Fax: (727) 585-4209
E-Mail: John@atypip.com
Secondary E-Mail: Suzie@atypip.com
November 18, 25, 2022 22-01740K

SECOND INSERTION

Notice of Foreclosure Sale
IN THE COUNTY COURT OF THE
10TH JUDICIAL CIRCUIT, IN AND
FOR POLK COUNTY, FLORIDA.

CASE NO.: 2022-CC-003121
JUDGE: BRANDON J. RAFOOL
BE A MAN BUY LAND, LLC, a
Florida limited liability company
Plaintiff, v.

GERARD B. HANSEN, NICOLE
BRITTON-HANSEN, AND
UNKNOWN TENANT(S) IN
POSSESSION, IF ANY,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 4, 2022 and entered in Case No. 2022CC003121000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, whereby BE A MAN BUY LAND, LLC, a Florida limited liability company, is the Plaintiff and GERARD B. HANSEN, NICOLE BRITTON-HANSEN, AND UNKNOWN TENANT(S) IN POSSESSION are the Defendants. Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 a.m. on December 9, 2022, the following described property as set forth in the Final Judgment of Foreclosure, to wit:

Parcel ID: 27-31-21-000000-034010
THE EAST 165 FEET OF THE WEST 330 FEET OF THE SOUTH 330 FEET OF THE NORTH 2310 FEET OF THE WEST ½ OF THE NW ¼ OF SECTION 21, TOWNSHIP 31 SOUTH, RANGE 27 EAST. THE SOUTH 40 FEET AND

THE EAST 30 FEET THEREOF SUBJECT TO AN EASEMENT FOR ROAD RIGHT-OF-WAY.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

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 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 Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, 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 on November 16, 2022.
/s/ Rene S. Griffith
RENE S. GRIFFITH
Florida Bar No. 0041208
Attorney for Plaintiff
BE A MAN BUY LAND
4260 S.E. Federal Highway
Stuart, Florida 34997
Telephone (772) 546-4101
rene@beamanbuyland.com
November 18, 25, 2022 22-01752K

What makes public notices in newspapers superior to other forms of notices?

Public notices in newspapers are serendipitous. When readers page through a newspaper, they will find important public notice information they otherwise would not find anywhere else. Rarely do consumers specifically search online for public notices.

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION
CASE NO. 2018CA002097000000
U.S. BANK NATIONAL ASSOCIATION,
Plaintiff, vs.
BLACK POINT ASSETS INC, INDIVIDUALLY AND AS TRUSTEE OF THE 3753 MADBURY CIRCLE LAND TRUST AND STAR POINTE CAPITAL, LLC, INDIVIDUALLY AND AS TRUSTEE OF THE 3753 MC LAND TRUST, et al.
Defendant(s).
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 27, 2022, and entered in 2018CA002097000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSO-

CIATION is the Plaintiff and BLACK POINT ASSETS INC, AS TRUSTEE OF THE 3753 MADBURY CIRCLE LAND TRUST; BLACK POINT ASSETS INC; STAR POINTE CAPITAL, LLC AS TRUSTEE OF THE 3753 MC LAND TRUST; STAR POINTE CAPITAL, LLC; HAMPTON HILLS SOUTH HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA ON BEHALF OF SECRETARY OF HOUSING AND URBAN DEVELOPMENT; LAURA DAVIS; FREDERICK DAVIS A/K/A FREDERICK J. DAVIS; FLORIDA HOUSING FINANCE CORPORATION; UNKNOWN BENEFICIARIES OF THE 3753 MC LAND TRUST; UNKNOWN BENEFICIARIES OF THE 3753 MADBURY CIRCLE LAND TRUST are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on December 20, 2022,

the following described property as set forth in said Final Judgment, to wit:
 LOT NO. 21, IN BLOCK NO. 22, OF HAMPTON HILLS SOUTH PHASE 2, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 140, PAGE 1, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 Property Address: 3753 MADBURY CIRCLE, LAKELAND, FL 33810
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.
 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 Office of the Court Administrator, 255 N. Broadway Avenue, Bar-

tow, Florida 33830, (863) 534-4686, 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 15 day of November, 2022.
 By: /s/Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248
 Communication Email: dsalem@raslg.com
 ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
 Attorney for Plaintiff
 6409 Congress Ave., Suite 100
 Boca Raton, FL 33487
 Telephone: 561-241-6901
 Facsimile: 561-997-6909
 Service Email: flmail@raslg.com
 18-159135 - NaC
 November 18, 25, 2022 22-01745K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 22-CP-3584
Division Probate
IN RE: ESTATE OF RICHARD CRAIG ADAMSON a/k/a RICHARD C. ADAMSON Deceased.
 The administration of the estate of Richard Craig Adamson, deceased, whose date of death was September 5, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. 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 18, 2022.
Personal Representative:
Lisa M. Coons
 5858 Skyline Drive
 Delanson, NY 12053
 Attorney for Personal Representative:
 Joshua M. Sachs
 E-mail Addresses:
 jms@hendersonsachs.com,
 michael@hendersonsachs.com
 Florida Bar No. 24277
 Henderson Sachs PA
 8240 Exchange Drive Ste. C6
 Orlando, Florida 32809
 Telephone: (407) 850-2500
 November 18, 25, 2022 22-01748K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45, FLORIDA STATUTES IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO: 2021CA000142000000
TRINITY FINANCIAL SERVICES, LLC,
Plaintiff, v.
SAURABH PATHAK; UNKNOWN SPOUSE OF SAURABH PATHAK; POONAM PATHAK; UNKNOWN SPOUSE OF POONAM PATHAK; POLK COUNTY, FLORIDA,
Defendants.
 NOTICE IS HEREBY GIVEN that pursuant to the Final Judgment of Mortgage Foreclosure signed on November 1, 2022 and docketed November 2, 2022 in Civil Case Number 2021CA000142000000 in the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida wherein TRINITY FINANCIAL SERVICES, LLC is the Plaintiff and SAURABH PATHAK, POONAM PATHAK, UNKNOWN SPOUSE OF POONAM

PATHAK, and POLK COUNTY, FLORIDA are the Defendants, Stacy M. Butterfield, the Polk County Clerk of Courts & Country Comptroller, will sell to the highest and best bidder for cash online at the following website: www.polk.realforeclose.com beginning at 10:00 a.m. EST on January 30, 2023 in accordance with Chapter 45, Florida Statutes, the following described property in Polk County, Florida, as set forth in the Final Judgment of Mortgage Foreclosure, to wit:
 LOT 219 OF DRAYTON-PRESTON WOODS AT PROVIDENCE, AS RECORDED IN PLAT BOOK 138, PAGES 29 THROUGH 36, ET SEQ., PUBLIC RECORDS OF POLK COUNTY, FLORIDA
 PROPERTY ADDRESS: 225 KENDAL WAY, DAVENPORT, FLORIDA 33837
 PARCEL IDENTIFICATION NUMBER: 27-26-13-704003-002190.
 THE SALE WILL BE MADE PURSUANT TO THE FINAL JUDGMENT.

IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THE FINAL JUDGMENT.
 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.
 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.
 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 Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, 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 10, 2022
 /s/ Ashland R. Medley, Esquire
 Ashland R. Medley, Esquire
 FBN: 89578
 ASHLAND MEDLEY LAW, PLLC
 3111 North University Drive, Suite 718,
 Coral Springs, FL 33065
 Telephone: (954) 947-1524
 Fax: (954) 358-4837
 Designated E-Service Address: FLEservice@AshlandMedleyLaw.com
 Attorney for the Plaintiff
 November 18, 25, 2022 22-01735K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 53-2019-CA-005166
NEWREZ, LLC F/K/A NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING,
Plaintiff, v.
BLACK POINT ASSETS, INC., AS TRUSTEE OF THE 5764 KIMBALL ROAD LAND TRUST, ET AL.,
Defendant(s).
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated October 18, 2022 entered in Civil Case No. 53-2019-CA-005166 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein NEWREZ, LLC F/K/A NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff and BLACK POINT ASSETS, INC., AS TRUSTEE OF THE 5764 KIMBALL

ROAD LAND TRUST; ANY AND ALL UNKNOWN BENEFICIARIES OF THE 5764 KIMBALL ROAD LAND TRUST; STAR POINTE CAPITAL, LLC, AS TRUSTEE OF THE 5764 KBR LAND TRUST; ANY AND ALL UNKNOWN BENEFICIARIES OF THE 5764 KBR LAND TRUST; WILLIAM J. LUDWIG; LISA D. LUDWIG; POLK COUNTY, FLORIDA; UNKNOWN TENANT #1 N/K/A PAULINE JARVIS; UNKNOWN TENANT #2 N/K/A TRENTON GILILEO are defendants, Stacy M. Butterfield, Clerk of Court, will sell the property at public sale at www.polk.realforeclose.com beginning at 10:00 AM on December 20, 2022 the following described property as set forth in said Final Judgment, to-wit:
 THE SOUTH 264 FEET OF THE NORTH 792 FEET OF THE EAST 1/2 OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 29, TOWNSHIP 29 SOUTH, RANGE 23 EAST,

LESS THE WEST 196 FEET THEREOF, ALL LYING AND BEING SITUATE IN POLK COUNTY, FLORIDA.
 TOGETHER WITH THAT CERTAIN 1999 PALM HARBOR MOBILE HOME VIN NOS: PH0910992AFL AND PH0910992BFL AND TITLE NOS: 0076042333 AND 0076042334
 Property Address: 5765 Kimball Road, Mulberry, Florida 33860
 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.
 THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, 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.
 Kelley Kronenberg
 10360 West State Road 84
 Fort Lauderdale, FL 33324
 Phone: (954) 370-9970
 Fax: (954) 252-4571
 Service E-mail: fltrialprop@kelleykronenberg.com
 /s/ Jason M. Vanslette
 Jason M Vanslette, Esq.
 FBN: 92121
 File No: M190044-JMV
 November 18, 25, 2022 22-01737K

SECOND INSERTION

NOTICE AND ORDER TO SHOW CAUSE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY, FLORIDA GENERAL CIVIL DIVISION
CASE NO: 53-2022CA-003221000000
WOODLAND RANCH ESTATES COMMUNITY DEVELOPMENT DISTRICT, a local unit of special-purpose government organized and existing under the laws of the State of Florida,
Plaintiff, v.
THE STATE OF FLORIDA, AND THE TAXPAYERS, PROPERTY OWNERS AND CITIZENS OF WOODLAND RANCH ESTATES COMMUNITY DEVELOPMENT DISTRICT, INCLUDING NON-RESIDENTS OWNING PROPERTY OR SUBJECT TO TAXATION THEREIN, AND OTHERS HAVING OR CLAIMING ANY RIGHTS, TITLE, OR INTEREST IN PROPERTY TO BE AFFECTED BY THE BONDS HEREIN DESCRIBED, OR TO BE AFFECTED IN ANY WAY THEREBY,
Defendants.
 TO THE STATE OF FLORIDA, AND THE TAXPAYERS, PROPERTY OWNERS AND CITIZENS OF WOODLAND RANCH ESTATES COMMUNITY DEVELOPMENT DISTRICT, INCLUDING NON-RESIDENTS OWNING PROPERTY OR SUBJECT TO TAXATION THEREIN, AND OTHERS HAVING OR CLAIMING ANY RIGHT, TITLE, OR INTEREST IN PROPERTY TO BE AFFECTED BY THE ISSUANCE OF WOODLAND

RANCH ESTATES COMMUNITY DEVELOPMENT DISTRICT SPECIAL ASSESSMENT BONDS, OR TO BE AFFECTED THEREBY:
 Note: All capitalized terms used in this Notice and Order to Show Cause and not defined herein shall have the respective meanings set forth in the herein defined Complaint.
 The above cause comes to be heard upon the Complaint filed herein by the Woodland Ranch Estates Community Development District, in the County of Polk, State of Florida, seeking to determine the authority of said District to issue its Woodland Ranch Estates Community Development District Special Assessment Bonds, in one or more series (the "Bonds"), in an aggregate principal amount not to exceed Eighteen Million Three Hundred Eighty Thousand Dollars (\$18,380,000) as sought by the Complaint, to determine the legality of the proceedings had and taken in connection therewith, and the legality of the provisions, covenants and agreements therein contained, and seeking a judgment of this Court that, among other things, (a) the District has been validly established and has power to undertake the Project, to issue the Bonds and to incur the bonded debt as set forth in the Complaint and has properly approved the issuance of the Bonds; (b) the Bonds when issued pursuant thereto, the Special Assessments pledged for the payment of the principal thereof, redemption premium, if any, and interest thereon, and the Bond Resolution and all of the proceedings attendant to all of the foregoing are valid and in conformity with law; (c) upon due issuance of the Bonds in conformance with the Bond Resolution and the Indenture, the Bonds will constitute valid and bind-

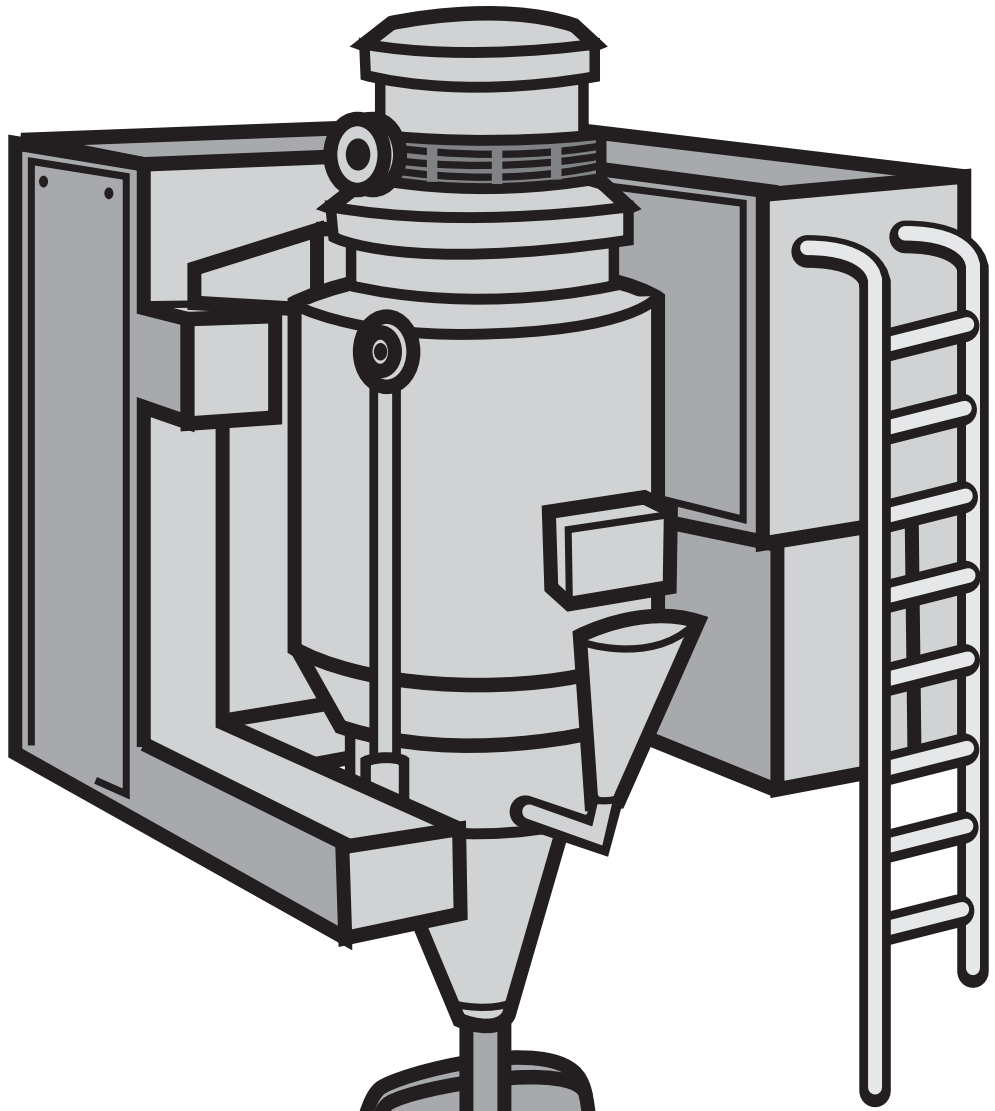
ing obligations of the District and will be enforceable by their terms as established by the Bond Resolution and the Indenture; (d) the Trustee appointed by the District Board is an acceptable trustee to the Court, but the District Board shall have the authority to replace such Trustee with another financial institution with similar qualifications; (e) the District has the power to plan, finance, acquire, construct, reconstruct, equip and install, in one or more stages, the Project; (f) the Project will serve a valid public purpose; and (g) this Court grant such other relief as is just and appropriate. The aforesaid Complaint having been presented to this Court, and this Court being fully advised in the premises:
 NOW, THEREFORE,
 IT IS ORDERED that all taxpayers, property owners and citizens of the District, including non-residents owning property or subject to taxation, and others having or claiming any rights, title, or interest in property to be affected by the issuance of the Bonds or to be affected thereby, and the State of Florida, through the State Attorney of the Tenth Judicial Circuit, in and for Polk County, Florida, appear on January 17, 2023, at 9:15 a.m., for an allotted time of 15 minutes, before Judge Michael P. McDaniell in Hearing Room 5A-1, at the Polk County Courthouse, 255 North Broadway Avenue, Bartow, Florida 33830, in the County of Polk in said Circuit, and show cause, if any there be, why the prayers of said Complaint for the validation of the Bonds should not be granted and the Bonds, the proceedings therefore, and other matters set forth in said Complaint, should not be validated as prayed for in said Complaint.
 IT IS FURTHER ORDERED that

prior to the date set for the hearing on said Complaint for validation, the Clerk of this Court shall cause a copy of this Notice and Order to be published in a newspaper published and of general circulation in Polk County, being the County wherein said Complaint for validation is filed, at least once each week for two (2) consecutive weeks, commencing with the first publication which shall not be less than twenty (20) days prior to the date set for said hearing.
 IT IS FURTHER ORDERED that by such publication of this Notice and Order, the State of Florida, and the several taxpayers, property owners and citizens of the District, including non-residents owning property or subject to taxation therein, and others having or claiming any rights, title or interest in property to be affected by the issuance of the Bonds or to be affected thereby, shall be and are made party defendants to this proceeding, and that this Court shall have jurisdiction of them to the same extent as if specifically and personally named as defendants in said Complaint and personally served with process in this cause.
 DONE AND ORDERED at the Courthouse in Polk County, Florida, this 9 day of November, 2022.
 /s/ Dana Y. Moore
 Dana Y. Moore, Circuit Judge
 Copies submitted to:
 Jacob S. Orr (jorr@SAO10.com)
 Lauren M. Gentry (lauren@kelawgroup.com)
 Roy Van Wyk (roy@kelawgroup.com)
 K. Grace Kobitter (grace@kelawgroup.com)
 Robert C. Gang (gangr@gtlaw.com)
 Ashton M. Bligh (bligha@gtlaw.com)
 November 18, 25, 2022 22-01734K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2022-CA-000364
HERITAGE ENTERPRISES FL LLC,
Plaintiff, v.
FLORIDA ECONOLAND SPECIALIST, INC, A FLORIDA CORPORATION; JANE DOE, as the Personal Representative of the Estate of OLGA S. JOHNSON; DENISE JOHNSON - LOPEZ; MARY C. MILLER; GAIL DARLING; DEAN SHATERNICK; PETER SHATERNICK; MONICA WATTS; MONIQUE WATTS; GERTRUD BAUER; JOSE ILLAN GARCIA; MARIA DEL ROSARIO PEREZ DE ILLAN; THE POLK COUNTY CLERK OF THE CIRCUIT COURT; FIA CARD SERVICES, N.A.; and BARBARA BODHOLDT, TRUSTEE OF THE BODHOLDT FAMILY TRUST DATED JULY 12, 2012,
Defendants.
 TO FLORIDA ECONOLAND SPECIALIST, INC, A FLORIDA CORPORATION; DENISE JOHNSON - LOPEZ; MARY C. MILLER; PETER SHATERNICK; GERTRUD BAUER; JOSE ILLAN GARCIA; FIA CARD SERVICES, N.A.; and BARBARA BODHOLDT, TRUSTEE OF THE BODHOLDT FAMILY TRUST DATED JULY 12, 2012:
 YOU ARE HEREBY NOTIFIED that an action to Quiet Title to real property described as:
 INDIAN LAKE EST UNIT 6 SEC 12 31 29 PB 40 PG 41 BLK 237 LOT 13 More commonly known as: 0 Pandora Drive, Indian Lake Estates FL 33855 AND/OR INDIAN LAKE ESTS UNIT 5 SEC 7 31 30 PB 39 PG 31 BLK 176 LOT 2 More commonly known as: 0 Pandora Drive, Indian Lake Estates FL 33855 AND/OR INDIAN LAKE

EST UNIT 4 SEC 8 31 30 PB 39 PG 30 BLK 156 LOT 2 More commonly known as: 0 Pandora Drive, Indian Lake Estates FL 33855 AND/OR INDIAN LAKE EST UNIT 4 SEC 8 31 30 PB 39 PG 30 BLK 156 LOT 7 More commonly known as: 0 Pandora Drive, Indian Lake Estates FL 33855 AND/OR INDIAN LAKE EST UNIT 4 SEC 8 31 30 PB 39 PG 30 BLK 166 LOT 5 More commonly known as: 0 Pandora Drive, Indian Lake Estates FL 33855
 has been filed by Plaintiff, HERITAGE ENTERPRISES FL LLC, and you are required to serve a copy of your written defenses, if any, on Alisa Wilkes, Esq., 13400 Sutton Park Dr. S., Suite 1204, Jacksonville, FL 32224, (904)620-9545 on or before Dec. 19, 2022 and file the original with the Clerk of Court and Plaintiff's attorney, otherwise a default and judgment will be entered against you for the relief demanded.
 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 Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, 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 15th day of November, 2022.
 Stacy M. Butterfield
 Clerk of the Circuit Court (SEAL) By: Lori Armijo
 Deputy Clerk
 Alisa Wilkes, Esq.
 Wilkes & Mee, PLLC
 13400 Sutton Park Dr, S, Suite 1204
 Jacksonville, FL 32224
 Nov. 18, 25; Dec. 2, 9, 2022
 22-01744K



A special printing of
a classic story illustrating
the importance of
protecting capitalism.

TOM SMITH AND HIS INCREDIBLE BREAD MACHINE

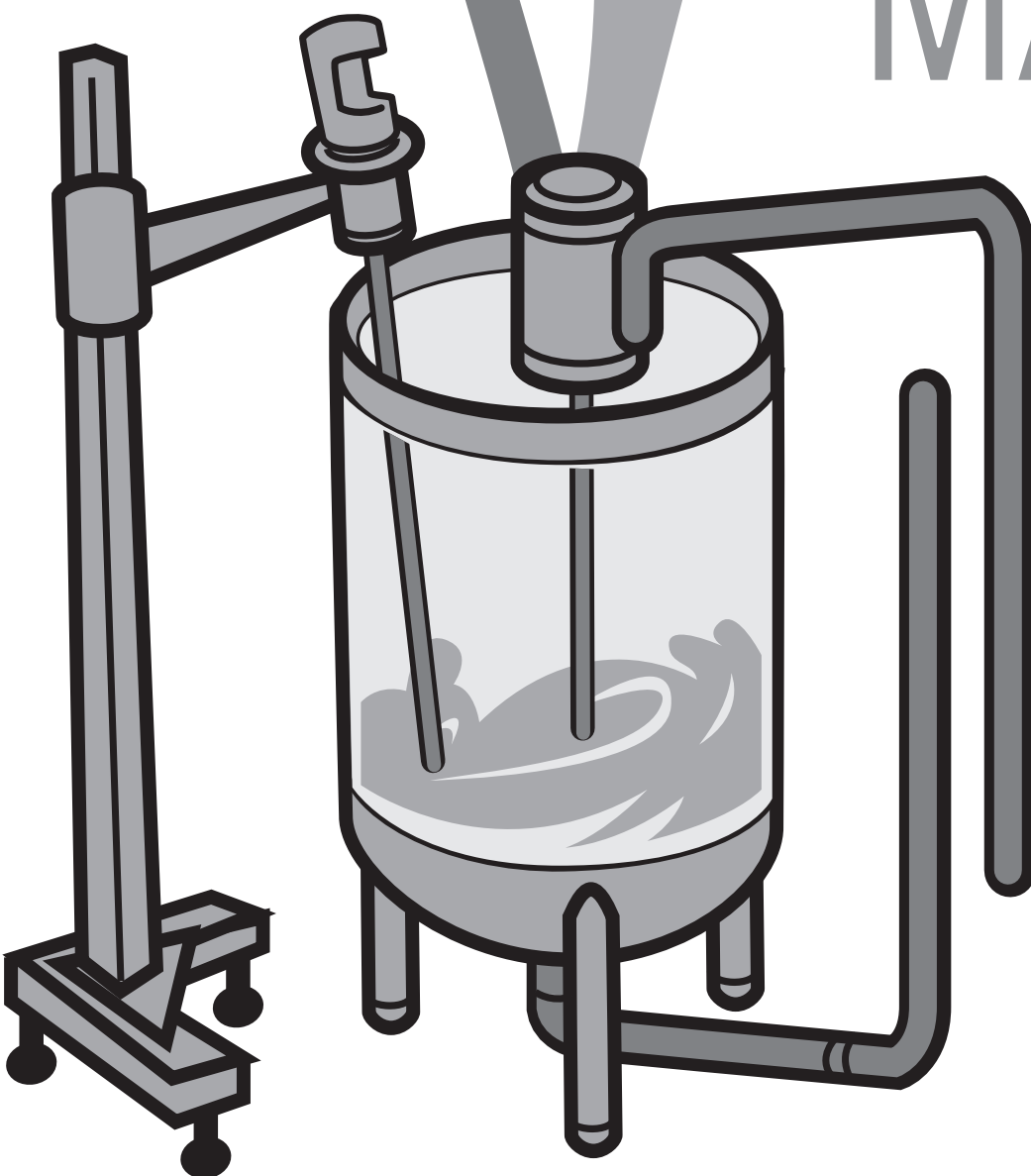
By **R.W. Grant**

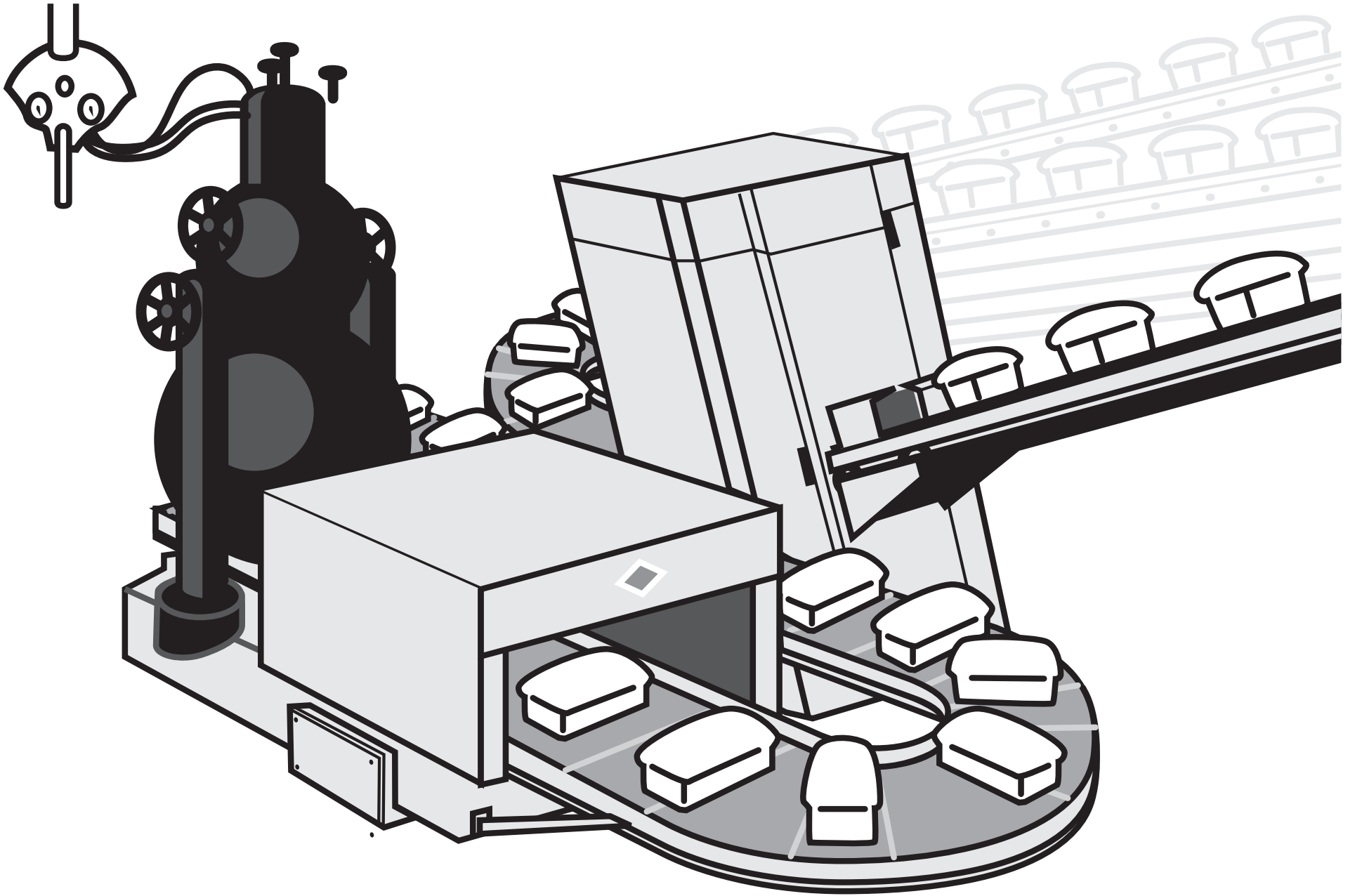
Illustrations by Austin McKinley

This is the legend of a man whose name
Was a household word: a man whose fame
Burst on the world like an atom bomb.
Smith was his last name; first name: Tom.

The argument goes on today.
"He was a villain," some will say.
"No! A hero!" others declare.
Or was he both? Well, I despair;
The fight will last 'til kingdom come;
Was Smith a hero? Or was Smith a bum?
So, listen to the story and it's up to you
To decide for yourself as to which is true!

Now, Smith, an inventor, had specialized
In toys. So people were surprised
When they found that he instead
Of making toys, was baking bread!
The news was flashed by CBS
Of his incredible success.
Then NBC jumped in in force,
Followed by the Times, of course.
The reason for their rapt attention,
The nature of his new invention,
The way to make bread he'd conceived
Cost less than people could believe!
And not just make it! This device
Could in addition wrap and slice!
The price per loaf, one loaf or many:
The miniscule sum of under one penny!





Can you imagine what this meant?
Can you comprehend the consequent?
The first time yet the world well fed!
And all because of Tom Smith's bread!

Not the last to see the repercussions
Were the Red Chinese, and, of course, the
Russians,
For Capitalist bread in such array

Threw the whole red block into black dis-
may!
Nonetheless, the world soon found
That bread was plentiful the world
around.
Thanks to Smith and all that bread,
A grateful world was at last well fed!

But isn't it a wondrous thing
How quickly fame is flown?
Smith, the hero of today
Tomorrow, scarcely known!
Yes, the fickle years passed by.
Smith was a billionaire.

But Smith himself was now forgot,
Though bread was everywhere.
People, asked from where it came,
Would very seldom know.

They would simply eat and ask,
'Was not it always so?'

However, Smith cared not a bit,
For millions ate his bread,
And "Everything is fine," thought he.
'I'm rich and they are fed!'

Everything was fine, he thought?
He reckoned not with fate.
Note the sequence of events
Starting on the date
On which inflation took its toll,
And to a slight extent,
The price on every loaf increased:
It went to one full cent!

A sharp reaction quickly came.
People were concerned.
White House aide expressed dismay.
Then the nation learned
That Russia lodged a sharp protest.
India did the same.
"Exploitation of the Poor!"
Yet, who was there to blame?

And though the clamor ebbed and flowed,
All that Tom would say
Was that it was but foolish talk.
Which soon would die away.
And it appeared that he was right.
Though on and on it ran,
The argument went 'round and 'round
But stopped where it began.

There it stopped, and people cried,
"For heaven's sake, we can't decide!
It's relative! Beyond dispute,
There's no such thing as 'absolute'!
And though we try with all our might,
Since nothing's ever black or white,
All that we can finally say is
'Everything one shade of grey is!'
So people cried out, "Give us light!
We can't tell what's wrong from right!"

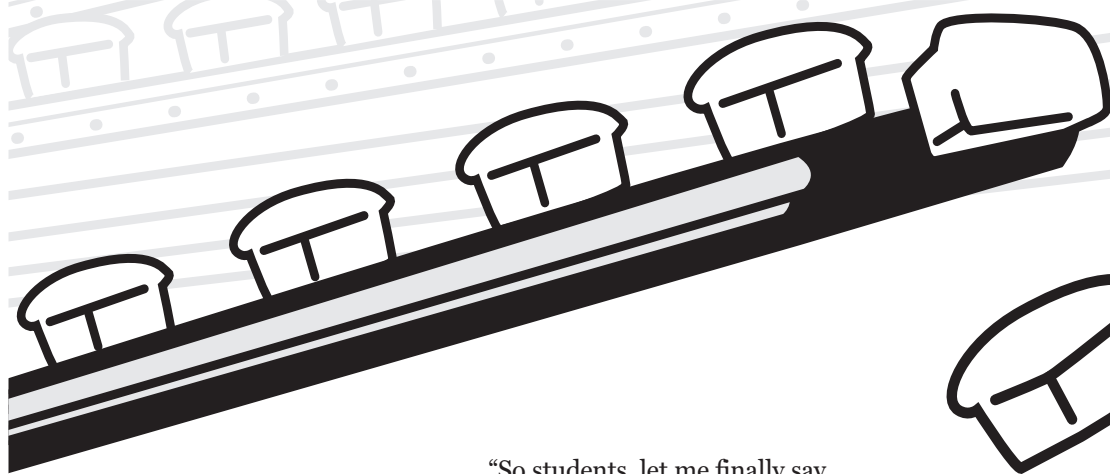
To comprehend confusion,
We seek wisdom at its source.
To whom, then did the people turn?
The Intellectuals, of course!

And what could be a better time
For them to take the lead,
Than at their International Conference
On Inhumanity and Greed.
For at this weighty conference,
Once each year we face
The moral conscience of the world—
Concentrated in one place.

At that mighty conference were
A thousand, more or less,
Of intellectuals and bureaucrats,
And those who write the press.
And from Yale and Harvard
The professors; all aware
The fate of Smith would now be known.
Excitement filled the air!

"The time has come," the chairman said
"To speak of many things:
Of duty, bread and selfishness,
And the evil that it brings.
For, speaking thus we can amend
That irony of fate
That gives to unenlightened minds
The power to create.





"Since reason tells us that it can't,
Therefore let us start
Not by thinking with the mind,
But only with the heart!
Since we believe in people, then,"
At last the chairman said,
'We must meet our obligation
To see that they are fed!"

And so it went, one by one,
Denouncing private greed;
Denouncing those who'd profit thus
From other people's need!

Then, suddenly each breath was held,
For there was none more wise
Than the nation's foremost Pundit
Who now rose to summarize:

"My friends," he said, (they all
exhaled)
'We see in these events
The flouting of the Higher Law—
And its consequence.
We must again remind ourselves
Just why mankind is cursed:
Because we fail to realize
Society comes first!

"Smith placed himself above the
group
To profit from his brothers.
He failed to see the Greater Good,
Is Service, friends, to Others!"

With boldness and with vision,
then,
They ratified the motion
To dedicate to all mankind
Smith's bread—and their devotion!

The conference finally ended.
It had been a huge success.
The intellectuals had spoken.
Now others did the rest.

The professors joined in all the
fuss,
And one was heard to lecture thus:
(For clarity, he spoke in terms
Of Mother Nature, birds and worms):

"That early birds should get the worm
Is clearly quite unfair.
Wouldn't it much nicer be
If all of them would share?
But selfishness and private greed

Seem part of nature's plan,
Which Mother Nature has decreed
For bird. But also Man?
The system which I question now,
As you are well aware,
(I'm sure you've heard the term
before
Is Business, Laissez-Faire!

"So students, let me finally say
That we must find a nobler way.
So, let us fix the race that all
May finish side-by-side;
The playing field forever flat,
The score forever tied.
To achieve this end, of course,
We turn to government—and force.
So, if we have to bring Smith do
As indeed we should,
I'm sure you will agree with me,
It's for the Greater Good!"

Comments in the nation's press
Now scorned Smith and his plunder:
'What right had he to get so rich
On other people's hunger?"
A prize cartoon depicted Smith
With fat and drooping jowls
Snatching bread from hungry babes,
Indifferent to their howls.

One night, a TV star cried out,
"Forgive me if I stumble,
But I don't think, I kid you not,
That Smith is very humble!"
Growing bolder, he leaped up,

(Silencing the cheers)
"Humility!" he cried to all—
And then collapsed in tears!

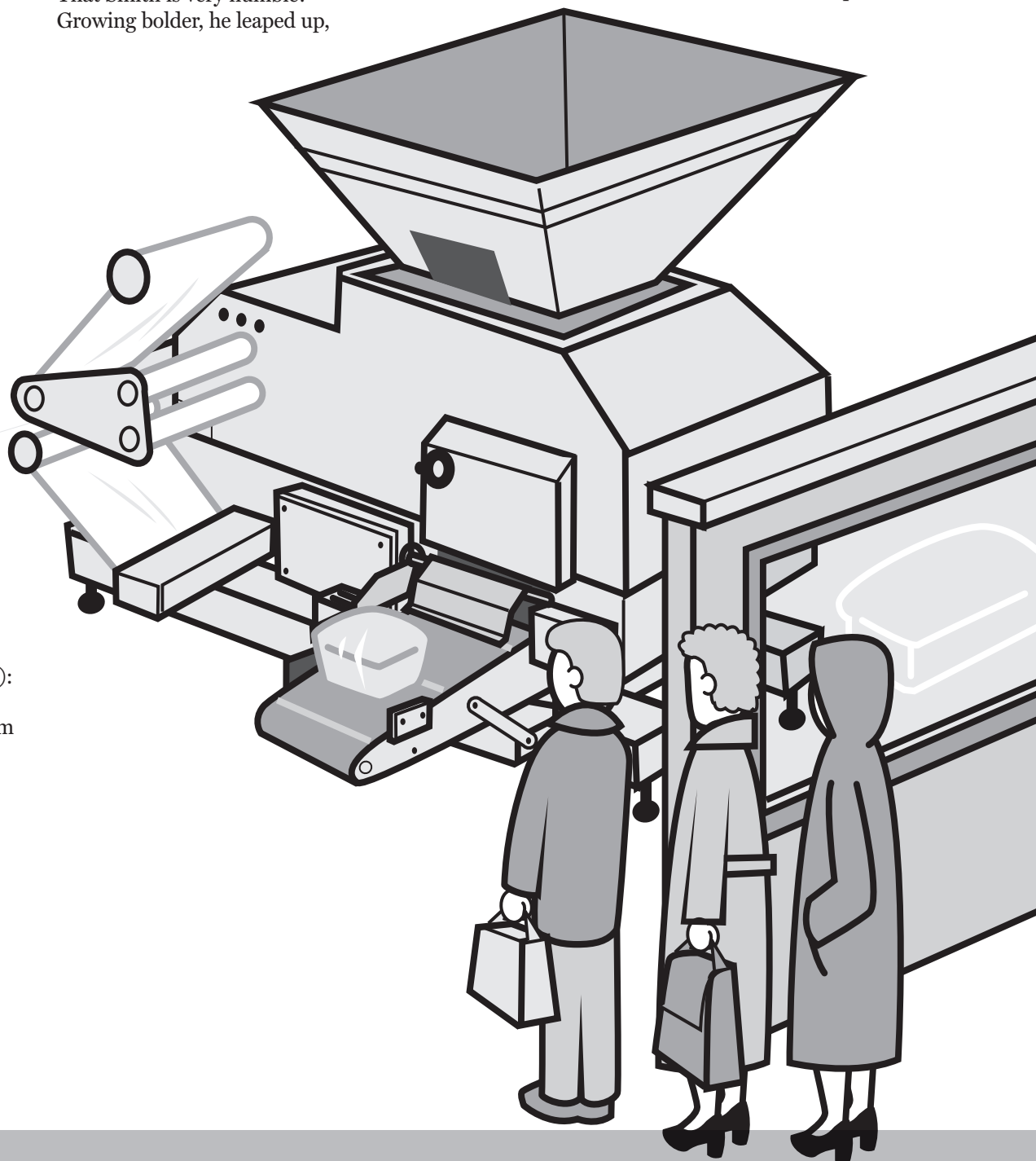
The clamor rises all about;
Now hear the politician shout:
'What's Smith done, so rich to be?
Why should Smith have more than thee?
So, down with Smith and all his greed;
I'll protect your right to need!"

Then Tom found to his dismay
That certain businessmen would say,
"The people now should realize
It's time to cut Smith down to size,
For he's betrayed his public trust
(And taken all that bread from us!)"

Well, since the Public does come first,
It could not be denied
That in matters such as this,
The public must decide.
So, SEC became concerned,
And told the press what it had learned:
"It's obvious that he's guilty
—Of what we're not aware—
Though actually and factually
We're sure there's something there!"

And Antitrust now took a hand.
Of course it was appalled
At what it found was going on.
The "bread trust" it was called.

"Smith has too much crust,"
they said. "A deplorable condition
That Robber Barons profit thus
From cutthroat competition!"



WELL!

This was getting serious!
So Smith felt that he must
Have a friendly interview
With SEC and 'Trust.
So, hat in hand, he went to them.
They'd surely been misled;
No rule of law had he defied.
But then their lawyer said:

"The rule of law, in complex times,
Has proved itself deficient.
We much prefer the rule of men.
It's vastly more efficient.

"So, nutshell-wise, the way it is,
The law is what we say it is!

"So, let me state the present rules,"
The lawyer then went on,
"These very simple guidelines
You can rely upon:
You're gouging on your prices
If you charge more than the rest.
But it's unfair competition
If you think you can charge less!
"A second point that we would make,
To help avoid confusion:
Don't try to charge the same amount,
For that would be collusion!

"You must compete—but not too much.
For if you do, you see,
Then the market would be yours—
And that's monopoly!
Oh, don't dare monopolize!
We'd raise an awful fuss,
For that's the greatest crime of all!
(Unless it's done by us!)"

"I think I understand," said Tom.
"And yet, before I go,
How does one get a job like yours?
I'd really like to know!"

The lawyer rose then with a smile;
"I'm glad you asked," said he.
"I'll tell you how I got my start
And how it came to be."

(His secretaries gathered 'round
As their boss did thus expound.)

*"When I was a lad going off to school,
I was always guided by this golden rule:
Let others take the lead in things, for
heaven's sake,
So if things go wrong-why, then it's their
mistake!"*
(*So if things go wrong-why, then it's their
mistake!*)

*"Following this precept it came to pass
I became the president of my senior class.
Then on to college where my profs extolled
The very same theory from the very same
mold!"*
(*The very same theory from the very same
mold!*)

*"Let others take the chances, and I would
go along.
Then I would let them know where they all
went wrong!
So successful was my system that then
indeed,
I was voted most likely in my class to suc-
ceed!"*

*(He was voted most likely in his class to
succeed!)*

*"Then out into the world I went, along
with all the rest,
Where I put my golden rule to the ulti-
mate test.
I avoided all of commerce at whatever the
cost—
And because I never ventured, then I also
never lost!"*
(*And because he never ventured, then he
also never lost!*)

*"With this unblemished record then, I
quickly caught the eye
Of some influential people 'mongst the
powers on high.*

*And so these many years among the
mighty I have sat,
Having found my niche as a bureaucrat!"*
(*Having found his niche as a bureaucrat*)

*"To be a merchant prince has never been
my goal,
For I'm qualified to play a more impor-
tant role:
Since I've never failed in business, this of
course assures
That I'm qualified beyond dispute to now
run yours!"*
(*That he's qualified beyond dispute to now
run yours!*)

"Thanks; that clears it up," said Tom.

The lawyer said, "I'm glad!
We try to serve the public good.
We're really not so bad!

"Now, in disposing of this case,
If you wish to know just how,
Go up to the seventh floor;
We're finalizing now!"

So, Tom went to the conference room
Up on the seventh floor.
He raised his hand, about to knock,
He raised it—but no more—
For what he overheard within
Kept him outside the door!
A sentence here, a sentence there—
Every other word—
He couldn't make it out (he hoped),
For this is what he heard:

"Mumble, mumble, let's not fumble!
Mumble, mumble, what's the charge?
Grumble, grumble, he's not humble?
Private greed? Or good of all?"

"Public Interest, Rah! Rah! Rah!
Business, Business, Bah! Bah! Bah!

"Say, now this now we confess
That now this now is a mess!
Well now, what now do we guess?
Discharge? Which charge would be best?"

"How 'bout 'Greed and Selfishness'?
Oh, wouldn't that be fun?
It's vague enough to trip him up
No matter what he's done!

"We don't produce or build a thing!
But before we're through,
We allow that now we'll show Smith how
We handle those who do!

"We serve the public interest;
We make up our own laws;
Oh, golly gee, how selflessly
We serve the public cause!

"For we're the ones who make the rules
At 'Trust and SEC,
So bye and bye we'll get that guy;
Now, what charge will it be?"

"Price too high? Or price too low?
Now, which charge will we make?
Well, we're not loath to charging both
When public good's at stake!

"But can we go one better?
How 'bout monopoly?
No muss, no fuss, oh clever us!
Right-O! Let's charge all three!"

"But why stop here? We have one more!
Insider Trading! Number four!
We've not troubled to define
This crime in any way so,
This allows the courts to find
Him guilty 'cause we say so!"

So, that was the indictment.
Smith's trial soon began.
It was a cause célèbre
Which was followed' cross the land.
In his defense Tom only said,
"I'm rich, but all of you are fed!
Is that bargain so unjust
That I should now be punished thus?"

Tom fought it hard all the way.
But it didn't help him win.
The jury took but half an hour
To bring this verdict in:

"Guilty! Guilty! We agree!
He's guilty of this plunder!
He had no right to get so rich
On other people's hunger!"

"Five years in jail!" the judge then said.
"You're lucky it's not worse!
Robber Barons must be taught
Society Comes First!
As flies to wanton boys," he leered,
"Are we to men like these!
They exploit us for their sport!
Exploit us as they please!"

The sentence seemed a bit severe,
But mercy was extended.
In deference to his mother's pleas,
One year was suspended.
And what about the Bread Machine?
Tom Smith's little friend?
Broken up and sold for scrap.
Some win. Some lose. The end.

EPILOGUE

Now, bread is baked by government.
And as might be expected,
Everything is well controlled—
The public well protected.

True, loaves cost ten dollars each.
But our leaders do their best.
The selling price is half a cent.
Taxes pay the rest!



PUBLIC NOTICES

An American Tradition

Public notice is an important tool in assuring an informed citizenry. Notices are mandated by legislatures to make sure there is a public window into the activities of governments, officers of the court and others holding a public trust. There are four key elements to a valid public notice. It should be executed by an entity outside the one mandated to provide notice, so proper checks and balances are in place.

A public notice informs citizens of government or government-related activities that affect citizens' everyday lives. A public notice typically has four elements:

- **Independent:** A public notice is published in a forum independent of the government, typically in a local newspaper.
- **Archivable:** A public notice is archived in a secure and publicly available format.
- **Accessible:** A public notice is capable of being accessed by all segments of society.
- **Verifiable:** The public and the source of the notice are able to verify that the notice was published, usually by an affidavit provided by the publisher.

(Adapted from the Public Resource Notice Center)

Types of Public Notices

There are three standard types:

- **Citizen participation notices** inform the public about proposed government action and allow the public time to react to such proposals.

One such example is a public hearing notice.

- **Business and commerce notices**

relate to government contracts and purchases. Notices of contract bids allow citizens to ensure that the government is operating in accordance with principles of equal opportunity and is acting responsibly in spending taxpayer money.

- **Court notices** are required of many non-governmental entities that

use public powers or institutions in some way. Examples include notices of home mortgage foreclosures, which can provide a public alert of widespread credit problems, fraud in underwriting and a basis for analyses of housing trends.

This notice allows the public to object to an appointment based on any conflict of interest.

The history of public notices

Public notices existed long before the emergence of newspapers. The concept itself began when early civilizations posted notices in public squares. This crude method was eventually refined with the publication of the first English language newspaper in 1665 — a court newspaper called the Oxford Gazette. After being renamed The London Gazette, this official newspaper carried notices from the King's Court, London

officials and outlying regions.

The American system is modeled after the British system. State governments published public notices before America's founding, and the newly-created federal government followed suit. In 1789, the Acts of the First Congress required the Secretary of State to publish all bills, orders, resolutions and congressional votes in at least three publicly available newspapers.

An important premise both in federal

and local governments of the United States, as well as in many republics around the world, is that information about government activities must be accessible for the electorate to make well-informed decisions.

Public notices in newspapers still provide this accessibility to citizens who want to know more about government activities. Public notice laws serve to outline the most effective method of reaching the public.

Public notice supports due process

Public notices are integral to democratic governance and stem from the right to "due process of law" guaranteed by the federal and state constitutions. Due process of law protects Americans' rights from arbitrary or wrongful violations. This concept has two parts: substantive due process and procedural due process.

Substantive due process refers to the

types of rights that are protected. Procedural due process refers to the means of protecting those rights.

Substantive due process ensures that certain basic rights are not violated, while procedural due process may require suitable notice and a hearing before a government or court-appointed body can act in a way that may affect those basic rights.

Public notices play a vital role in

substantive and procedural due process because they provide a window into government actions and also afford notice to citizens of actions about to take place so they may exercise their constitutional right to be heard. Notification not only informs the individual or entity most directly affected, but it also informs the public, which has an interest in knowing how public powers are being used.

THE RISKS OF NOTICES ONLY ON THE INTERNET

Although it has been part of American society for a quarter-century as a network for scholars and government agencies, the Internet has been widely used by citizens for about 15 years.

Because of its structure with computer clients and servers, information packets and open-network codes, the Internet remains vulnerable and sometimes unstable. Power surges, corrupted software and downed servers can disrupt access. Government agencies cannot ensure that information located on a server is secure.

Even a highly technological site like that of the Pentagon's has been affected. In June 2007, the Pentagon was forced to take about 1,500 computers off-line because of a cyber-attack. Then-Defense Department Secretary Robert Gates stated that the Pentagon sees hundreds of attacks every day.

Public notices guard our constitutional right to due process of law by informing citizens of government action and providing proof of publication via notarized affidavits of publication. Unlike the time-tested and trusted local newspapers that citizens have come to rely on for public notices, the Internet is an unstable medium for information. While it is valuable tool in disseminating information, it has not yet reached a level of sophistication and technological stability that would justify its supplanting newspapers as the primary venue for public notices.

It is still uncertain how a "Net" affidavit could show proof of a public notice publication when constant technological change makes any attempt at archiving and accessing such a document online for any significant time dubious.

No less problematic for the Internet is its reach. Those who live in rural areas where broadband does not exist and others who simply cannot afford the Internet cannot access web public notices. In situations where foreclosures are on the rise due, in part, to predatory mortgage lending, more, not less, access to public notices is needed to better inform citizens about their rights and their choices.

It is difficult to justify, then, moving public notices from newspapers only to public-notice Web sites administered either by already over-burdened state governments or by third-party vendors who lack the experience and long-term viability newspapers have proven in publishing notices.

So far in the Internet age, newspapers remain the most trusted and primary method for providing citizens access to public notices.

WHY NEWSPAPERS?

Newspapers are the primary source

Newspapers, founded on the constitutional right of free press, have been serving the public's right to know in America since pre-colonial times and on the European continent since the 17th century. Because of their traditional information role in society and their long-established independence, newspapers remain the primary source for publishing public notices.

Upholding the public's right to know is essential to our country's way of life. Our government governs with the consent of the people, and this consent must be informed. Local newspapers keep the public informed about the inner workings of their respective state and local governments, thereby allowing citizens to participate more fully in the democratic process. Without this participation, the potential for misguided policies increases.

Newspaper tradition

Newspapers allow the government to notify the public of government actions. The government has a fundamental responsibility to ensure adequate notification to the public of its actions. Therefore, the government has a duty to make sure the methods used in satisfying this responsibility are the most effective.

Newspapers provide neutrality from government and credible distance from political pressures or partisan disagreements. Local and community newspapers serve as third-party reporters to the public, publishing information that can be beneficial or sometimes detrimental to the government's public image. They provide an environment for notices that the

public traditionally has regarded as neutral. Public notices in this print environment gain credibility because of the long history of trust in the local newspaper.

Placing notices on government Web sites undermines this neutral interest and removes a critical check and balance. While it may seem appealing on the surface in an age of ever-more sophisticated government Web sites, the potential for mishandling is great.

On the other hand, public notices in independent newspapers increase government transparency by opening up the decision-making process to the public's eyes. Without this oversight, local governments could enact controversial policies without input from the public.

Newspapers serve as effective monitors of governments and ensure that they publish information as required by law. Public notices are typically required by a statute or a regulation. The independent press can provide a valuable civic role by helping to monitor that the notices were published when required. If governments were responsible for publishing their own notices, no neutral and independent entity would have the incentive and the means to track public-notice publication.

Newspapers: The best medium for public notices

Newspapers, for the most of the republic's history, have been the accepted medium for public notices. This is exactly where the public, even infrequent readers, expects to find them. In addition, specialized publications, such as legal newspapers, are well known for

providing public notices to the population through legal communities. Other general interest newspapers, such as county seat weeklies, are the forum where county citizens expect to locate notices of important public business. Furthermore, the vast majority of these notices arrive at citizens' homes in a context that compels readership (amid local news, sports features and other content).

Another reason for the effectiveness of newspapers is that newspapers provide valid evidence of readership.

Legislatures are rightly concerned about web-only notices, given the digital divide between rich and poor, rural and urban residents. The Internet is either too costly or simply geographically unavailable to large segments of society.

Notices become historical records

The newspaper as paper of record is an important factor in the public policy of notices. Government Web sites cannot provide a secure archival history the way newspapers can. Electronic records lack permanence and can easily be intentionally or accidentally erased. Even the Library of Congress has recognized this shortcoming and has embarked upon a major project to attempt to archive digital records that are in danger of being "forever lost" due to Internet impermanence.

Despite these problems, the federal courts unwisely approved a rule change to the Federal Rules of Civil Procedure recently that would

move notices of federal asset forfeitures out of newspapers and onto a Web site administered by the Department of Justice. Yet, the courts have little research to show that the Justice Department's Web site will produce viable, accessible, archivable notices.

While Internet web pages pose serious archiving challenges, newspapers, on the other hand, become historical documents. They are oriented and published with a date on every page. They cannot be deceptively altered after printing as a web page could. Historians, judges, lawyers, genealogists and researchers, to name only a few, use newspapers and public notices in particular as sources for records.

Newspaper notices protect due process

Procedural due process, as granted by the U.S. Constitution and interpreted

by courts, generally requires an individual to receive notice and a hearing before he or she is deprived of certain rights or property. For example, before a person's home is sold by a county sheriff at a foreclosure sale, he or she must receive notice of the foreclosure sale and an opportunity to save the house from foreclosure. If the owner does not receive the notice, he may challenge the sale in court. The court may then void the sale or prevent the sale from happening to protect due process.

Newspapers are generally paid to run public notices, which recognizes that their publication creates a cost in paper, ink and delivery.

