

COLLIER COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
File No. **11-2022-CP-003246-0001-XX**
IN RE: ESTATE OF
RAYMOND P. BROOKER
Deceased

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

The Administration of the estate of
RAYMOND P. BROOKER File No.
11-2022-CP-003246 is pending in
the Circuit Court for Collier County,
Florida, Probate Division, the address
of which is 3315 Tamiami Trail East,
Naples, FL 34112. The names and
address 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 estate on whom
a copy of this notice is served within
three months after the date of the 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 estate of the decedent 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 SO FILED WILL BE FOREVER
BARRED.

Publication of this notice has begun
on December 2, 2022.

LAURA ABRAMO

Personal Representative
8993 Cambria Circle, Unit 1903
Naples, FL 34113

RONALD S. WEBSTER
Fla. Bar No. 570559
800 N. Collier Blvd. #203
Marco Island, FL 34145
(239) 394-8999
December 2, 9, 2022 22-02482C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. **22-CP-1994**
IN RE: ESTATE OF
TONY B. HAYES,
Deceased.

The administration of the estate of
TONY B. HAYES, deceased, whose date
of death was May 21, 2022, is pending
in the Circuit Court for Collier County,
Florida, Probate Division, the address
of which is P.O. Box 413044, Naples,
FL 34101. 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: December 2, 2022.

MARGUERITE D. SEE

Personal Representative
5903 Mt. Eagle Drive #203
Alexandria, VA 22303

ADAM M. GROSS
Florida Bar No. 114922
E-mail: agross@crewlawfl.com
Attorneys for Personal Representative
CREW LAW, P.A.
1333 3rd Ave. S., Suite 505
Naples, FL 34102
Telephone: 239-790-8133
December 2, 9, 2022 22-02487C

FIRST INSERTION

NOTICE TO CREDITORS
(Summary Administration)
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. **22-CP-2680**
Division Probate
IN RE: ESTATE OF
SARA KAY WHEELER
Deceased.

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

You are hereby notified that an
Order of Summary Administration
has been entered in the estate of Sara
Kay Wheeler, deceased, File Number
22-CP-2680, by the Circuit Court
for Collier County, Florida, Probate
Division, the address of which is P.O.
Box 413044, Naples, FL 34101-3044;
that the decedent's date of death was
April 27, 2022; that the total value of
the estate is \$10,978.37 and that the
names and addresses of those to whom
it has been assigned by such order are:

Name Address
Lynn Cary Cundiff
7676 Santa Margherita Way
Naples, FL 34109

ALL INTERESTED PERSONS ARE
NOTIFIED THAT:

All creditors of the estate of the
decedent and persons having claims
or demands against the estate of the
decedent other than those for whom
provision for full payment was made in
the Order of Summary Administration
must file their claims with this court
WITHIN THE TIME PERIODS SET
FORTH IN FLORIDA STATUTES
SECTION 733.702. ALL CLAIMS AND
DEMANDS NOT SO FILED WILL BE
FOREVER BARRED. NOTWITH-
STANDING ANY OTHER APPLI-
CABLE TIME PERIOD, ANY CLAIM
FILED TWO (2) YEARS OR MORE
AFTER THE DECEDENT'S DATE OF
DEATH IS BARRED.

The date of first publication of this
Notice is December 2, 2022.

Person Giving Notice:

Lynn Cary Cundiff
7676 Santa Margherita Way
Naples, Florida 34109

Attorney for Person Giving Notice:
Alyssa Keogh, Attorney for Petitioner
Florida Bar Number: 0461547
Holmes Fraser, P.A.
711 5th Avenue South,
Suite 200
Naples, Florida 34102
Telephone: (239) 228-7273
E-Mail: akeogh@holmesfraser.com
December 2, 9, 2022 22-02483C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT,
IN AND FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File # **22-CP-3064**
IN RE: THE ESTATE OF
MARIE BRADY,
Deceased.

The administration of the estate of
Marie Brady, deceased, File No. 22-CP-
3064, is pending in the Circuit Court
for Collier County, Florida, Probate
Division, the address of which is Collier
County Government Complex 3315 E.
Tamiami Trail N. 34112. The names and
addresses of the personal representative
and the personal representative's
attorney are set forth below.

All creditors of the decedent and other
persons having claims or demands
against decedent's estate, including
unmatured, contingent or unliquidated
claims, on whom a copy of this notice
is 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,
including unliquidated, contingent or
unliquidated claims, 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
WILL BE FOREVER BARRED.

The date of first publication of this
Notice is December 2, 2022.

Personal Representative:

Patricia Doherty
Attorney for Personal Representative:
Brian McNamara, Esq.
McNamara Legal Services, P.A.
Fla. Bar No.: 98022
5425 Park Central Court
Naples, FL 34109
P: 239-204-4766
F: 239-204-4767
E: Brian@mcnamaralegalservices.com
December 2, 9, 2022 22-02503C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
FILE NUMBER: **2022-3212-CP**
IN RE: ESTATE OF
JOHN A. SCHULTZ, III
Deceased.

The administration of the estate of
John A. Schultz, III, deceased, whose
date of death was October 11, 2022,
File Number 2022-3212-CP, is pending
in the Circuit Court for Collier County,
Florida, Probate Division, the address
of which is 3315 Tamiami Trail East,
Suite 102, Naples, Florida 34112-
5324. The names and addresses of the
Personal Representative and the
Personal Representative's Attorney are
set forth below.

All creditors of the decedent and other
persons having claims or demands
against decedent's estate on whom
a copy of this notice has been served
must file their claims within 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 SO FILED
WITHIN THE TIME PERIODS SET
FORTH IN FLORIDA STATUTES
SECTION 733.702 WILL BE FOREVER
BARRED.

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

The date of first publication of this
notice is December 2, 2022.

Personal Representative:

Colin Schultz
9136 Ambleside Drive
Mentor, Ohio 44060
Attorney for Personal Representative:
Anthony J. Dimora, Esquire
Florida Bar Number: 0092347
Woodward, Pires & Lombardo, P.A.
606 Bald Eagle Drive, Suite 500
Post Office Box One
Marco Island, Florida 34146
Telephone Number: (239) 394-5161
adimora@wpl-legal.com
December 2, 9, 2022 22-02497C

FIRST INSERTION

NOTICE TO CREDITORS
CIRCUIT COURT
— 20TH JUDICIAL CIRCUIT —
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. **22-3186-CP**
IN RE: ESTATE OF
WILLIAM E. LAMOTHE,
Deceased.

The administration of the estate of
William E. LaMothe, deceased, whose
date of death was September 21, 2022,
is pending in the Circuit Court for Collier
County, Florida, Probate Division, the
address of which is 3315 Tamiami Trail
East, Naples, FL 34112. The names and
addresses of the personal representative
and the personal representative's
attorney are set forth below.

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

All other creditors of the decedent
and other persons having claims or
demands against decedent's estate must

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

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

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

The date of first publication of this
notice is December 2, 2022.

Personal Representative:

/s/ Sydney McManus
Sydney McManus
4320 Fairfax Court
Ave Maria, FL 34142
Attorney for Personal Representative:
/s/ William M. Burke
William M. Burke
E-mail: wburke@cyklawfirm.com
Florida Bar Number: 0967394
Coleman, Yovanovich & Koester, P.A.
4001 Tamiami Trail,
Suite 300
Naples, FL 34103
Telephone: (239) 435-3535
Fax: (239) 435-1218
December 2, 9, 2022 22-02486C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. **2022-CP-003123**
IN RE: ESTATE OF
RICHARD C. KEARNEY
Deceased.

The administration of the estate of
Richard C. Kearney, deceased, whose
date of death was September 10,
2022, is pending in the Circuit Court
for Collier County, Florida, Probate
Division, the address of which is 3315
Tamiami Trail East, Suite 102, Naples,
Florida 34112-5324. The names and
addresses of the personal representative
and the personal representative's
attorney are set forth below.

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

All other creditors of the decedent
and other persons having claims or
demands against decedent's estate must
file their claims with this court 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 December 2, 2022.

Personal Representatives:

Diane E. Johnson
353 7th Avenue North
Naples, FL 34102
James Kearney, Jr.
4765 Shinnecock Court, Apt. 102
Naples, FL 34112
Attorney for Personal Representatives:
Jonas B. Weatherbie, Esq.
E-mail Addresses:
jbweatherbie@naplesstatelaw.com,
jljavor@naplesstatelaw.com
Florida Bar No. 87968
Wilson & Johnson
2425 Tamiami Trail North,
Suite 211
Naples, Florida 34103
Telephone: (239) 687-1380
December 2, 9, 2022 22-02506C

FIRST INSERTION

NOTICE OF PUBLIC SALE:
ECONOMY BODY SHOP INC. gives
notice that on 12/17/2022 at 09:00 AM
the following vehicle(s) may be sold by
public sale at ECONOMY BODY
SHOP & TOWING INC, 2240 DAVIS
BLVD, NAPLES, FL 34104 to satisfy
the lien for the amount owed on each
vehicle for any recovery, towing, or
storage services charges and administrative
fees allowed pursuant to Florida statute
713.78.
1FMZU73K15UB15476 2005 FORD
December 2, 2022 22-02484C

FIRST INSERTION

NOTICE OF PUBLIC SALE: BALD
EAGLE TOWING AND RECOVERY
gives Notice of Foreclosure of Lien
and intent to sell these vehicles on
12/19/2022 08:00 AM at 3935 Enterprise
Ave., Naples, FL 34104 pursuant
to subsection 713.78 of the Florida Statutes.
BALD EAGLE TOWING AND
RECOVERY reserves the right to accept
or reject any and/or all bids.
WDBLK65G22T127106
2002 MERCEDES-BENZ
CLK320 1G1ZG57B39F10184
2009 CHEVROLET MALIBU LS
December 2, 2022 22-02489C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. **11-2022-CP-003267-0001-XX**
Division Probate
IN RE: ESTATE OF
MICHAEL GREGORY DUNN
Deceased.

The administration of the estate of
Michael Gregory Dunn, deceased,
whose date of death was June 22,
2022, is pending in the Circuit Court
for Collier County, Florida, Probate
Division, the address of which is 3315
Tamiami Trail East, Naples, Florida
34112. The names and addresses of
the personal representative and the
personal representative's attorney are
set forth below.

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

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

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

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

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

The date of first publication of this
notice is December 2, 2022.

Personal Representative:

Kenneth Edelman
1001 W. Yamato Road, Suite 311
Boca Raton, Florida 33431
Attorney for Personal Representative:
Kenneth Edelman, Esq.
Florida Bar Number: 796689
Edelman P.A.
1001 W. Yamato Road, Suite 311
Boca Raton, FL 33431
Telephone: (561) 757-4706
Fax: (561) 292-0335
E-Mail: kedelman@edelmanpa.com
Secondary E-Mails:
mmorris@edelmanpa.com;
wcooper@edelmanpa.com
December 2, 9, 2022 22-02502C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
FILE NO.: **22-CP-3181**
IN RE: ESTATE OF
WALTER H. KUNISCH a/k/a
WALTER HENRY KUNISCH,
Deceased.

The administration of the estate of
WALTER H. KUNISCH a/k/a
WALTER HENRY KUNISCH,
deceased, whose date of death was
May 20, 2021, is pending in the Circuit
Court for Collier County, Florida,
Probate Division, the address of which
is 3315 Tamiami Trail East, Naples,
FL 34112. The names and addresses
of the personal representative and the
personal representative's attorney are
set forth below.

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

All other creditors of the Decedent
and other persons having claims or
demands against Decedent's estate must
file their claims with this court 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 December 2, 2022.

Personal Representative:

JUDITH R. KUNISCH
c/o Joseph A. Stusek, Esq.
Cummings & Lockwood LLC
3001 Tamiami Trail North
Suite 400
Naples, FL 34103
Attorney for Personal Representative:
JOSEPH A. STUSEK, ESQ.
E-mail Addresses:
jstusek@cl-law.com;
jpoklemba@cl-law.com
Florida Bar No. 126378
CUMMINGS & LOCKWOOD LLC
3001 Tamiami Trail North,
Suite 400
Naples, FL 34103
Telephone: (239) 262-8311
7125821.1.docx 11/23/2022
December 2, 9, 2022 22-02491C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. **2022-CP-3361**
Division PROBATE
IN RE: ESTATE OF
CONNIE J. CAHILL
Deceased.

The administration of the estate of
Connie J. Cahill, deceased, whose date
of death was October 30, 2022, is
pending in the Circuit Court for Collier
County, Florida, Probate Division, the
address of which is 3315 Tamiami Trail
East, Naples, FL 34112. The names and
addresses of the personal representative
and the personal representative's
attorney are set forth below.

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

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

THE FIRST PUBLICATION OF THIS
NOTICE.

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

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

The date of first publication of this
notice is December 2, 2022.

Personal Representative:

/s/ Steven Kissinger
Steven Kissinger
27264 Patrick Street
Bonita Springs, Florida 34135
/s/ Robert Terry
Robert Terry
6927 White Willow Court
Sarasota, Florida 34243
Attorney for Personal Representative:
/s/ Melinda P. Riddle
Melinda P. Riddle, Esq., Attorney
Florida Bar Number: 722634
4532 Tamiami Trail East, Ste. 304
Naples, FL 34112
Telephone: (239) 530-2420
Fax: (239) 314-0643
E-Mail: melinda@mpriddlelaw.com
Secondary E-Mail:
mpriddle.att@gmail.com
December 2, 9, 2022 22-02507C

FIRST INSERTION

NOTICE OF PUBLIC SALE:
BAKERS TOWING & EMERGENCY
SERVICES, INC. gives notice that on
12/13/2022 at 08:00 AM the following
vehicle(s) may be sold by public sale at
2318 J AND C BOULEVARD NAPLES
FL 34109 to satisfy the lien for the
amount owed on each vehicle for any
recovery, towing, or storage services
charges and administrative fees allowed
pursuant to Florida statute 713.78.
1N4AL11DX5C231714 2005 NISSAN
December 2, 2022 22-02485C

FIRST INSERTION

NOTICE OF PUBLIC SALE: BALD
EAGLE TOWING AND RECOVERY
gives Notice of Foreclosure of Lien
and intent to sell these vehicles on
12/14/2022 08:00 AM at 3935 Enterprise
Ave., Naples, FL 34104 pursuant
to subsection 713.78 of the Florida Statutes.
BALD EAGLE TOWING AND
RECOVERY reserves the right to accept
or reject any and/or all bids.
3N1AB7AP7DL658042
2013 NISSAN SENTRA S/SV/SR/SL
December 2, 2022 22-02488C

FIRST INSERTION

AMENDED NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA
CASE NO. 2019-CA-003301 SELECT PORTFOLIO SERVICING INC., Plaintiff, vs. UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS AND TRUSTEES OF RICHARD C. PLUMMER JR. A/K/A RICHARD PLUMMER A/K/A RICHARD CRANDALL PLUMMER, JR., DECEASED, et al. Defendant(s).
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 17, 2022, and entered in 2019-CA-003301 of the Circuit Court of the TWENTIETH Judicial Circuit in and for Collier County, Florida, wherein US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST is the Plaintiff and UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS AND TRUSTEES OF RICHARD C. PLUMMER JR. A/K/A RICHARD PLUMMER A/K/A RICHARD CRANDALL PLUMMER, JR., DECEASED; SCOTT PLUMMER; TROY PLUMMER; UNKNOWN SPOUSE OF TROY PLUMMER N/K/A CAROLINE PLUMMER; DANEK KELLEY; UNKNOWN SPOUSE OF DANEK KELLEY N/K/A TIMOTHY KELLEY; CITIBANK, NATIONAL ASSOCIATION; THE CLERK OF THE COURT FOR COLLIER COUNTY, FLORIDA; UNKNOWN TENANT/OWNERS 1 N/K/A MIKE WILDFONG; UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS AND TRUSTEES OF PATRICIA BALLARD, DECEASED are the Defendant(s). Crystal K. Kinzel as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at in the lobby in the first floor of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on January 05, 2023, the following described property as set forth in said Final Judgment.

ment, to wit:
THE EAST ONE-HALF (1/2) OF TRACT 69, GOLDEN GATE ESTATES, UNIT NO.27, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 7, PAGES 17 AND 18 OF THE PUBLIC RECORDS OF COLLIER COUNTY, FL.
 Property Address: 3511 17TH AVE SW, NAPLES, FL 34117
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.
IMPORTANT AMERICANS WITH DISABILITIES ACT. If you are an individual with a disability who needs an accommodation in order to participate in a court proceeding or other court service, program, or activity, you are entitled, at no cost to you, to the provision of certain assistance. Requests for accommodations may be presented on this form, in another written format, or orally. Please complete the attached form (see website) and return it to crice@ca.cjis20.org as far in advance as possible, but preferably at least seven (7) days before your scheduled court appearance or other court activity. Upon request by a qualified individual with a disability, this document will be made available in an alternate format. If you need assistance in completing this form due to your disability, or to request this document in an alternate format, please contact Charles Rice, Administrative Court Services Manager., (239) 252-8800, e-mail crice@ca.cjis20.org.
 Dated this 29 day of November, 2022.
 By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 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 22-013445 - KeD December 2, 9, 2022 22-02501C

FIRST INSERTION

NOTICE OF PUBLIC SALE:
 MORLEYS TOWING OF NAPLES gives notice that on 12/21/2022 at 10:00 AM the following vehicles(s) may be sold by public sale at 6344 JANES LANE, NAPLES, FL 34109 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78.
 1C3LC55R08N642570 2008 CHRY 2HGFC2F87LH556401 2020 HOND
 December 2, 2022 22-02499C

PUBLISH YOUR LEGAL NOTICE

We publish all Public sale, Estate & Court-related notices

- We offer an online payment portal for easy credit card payment
- Service includes us e-filing your affidavit to the Clerk's office on your behalf
- Simply email your notice to legal@businessobserverfl.com



FIRST INSERTION

NOTICE OF ACTION FOR Dissolution of Marriage IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA
Case No.: 22 DR 2287
Felix A Burgos, Petitioner and Paola Burgos, Respondent.
 TO: Paola Burgos Address: unknown
 YOU ARE NOTIFIED that an action for Dissolution of Marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Felix A Burgos, whose address is 3320 45th ave ne, Naples, FL 34120, on or before 12/27/2022, and file the original with the clerk of this Court at 3315 Tamiami Trail East, Ste. 102 Naples, FL 34112-5324, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.
 If applicable, insert the legal description of real property, a specific description of personal property, and the name of the county in Florida where the property is located 3320 45th Ave NE, Naples, FL 34120
 Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request.
 You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the address on record at the clerk's office.
WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.
 Dated: Nov 23 2022.
CLERK OF THE CIRCUIT COURT (SEAL) By: Mark V. Pomplas Deputy Clerk
 December 2, 9, 16, 23, 2022 22-02512C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION
File No. 2022-CP-002458
Division: Probate
IN RE: ESTATE OF THOMAS P. SMEAD Deceased.
 The administration of the estate of THOMAS P. SMEAD, deceased, whose date of death was July 18, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Circuit Court for Collier County, Attn: Probate, 3315 Tamiami Trail East, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
 All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
 All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
 ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
 NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
 The date of first publication of this notice is December 2, 2022.
 Dated: November 30, 2022.
Personal Representatives
MARK E. SMEAD
 2000 Cambridge Way Santa Maria, CA 93454
 Attorney for Personal Representative: David P. Browne, Esq. Florida Bar Number: 650072 DAVID P. BROWNE, P.A. 27299 Riverview Center Blvd Suite 103 Bonita Springs, Florida 34134 Telephone: (239) 498-1191 Fax: (239) 498-1366 E-Mail: David@DPBrowne.com
 December 2, 9, 2022 22-02517C

NOTICE OF ACTION FOR Dissolution of Marriage IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA
Case No.: 22 DR 2287
Felix A Burgos, Petitioner and Paola Burgos, Respondent.
 TO: Paola Burgos Address: unknown
 YOU ARE NOTIFIED that an action for Dissolution of Marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Felix A Burgos, whose address is 3320 45th ave ne, Naples, FL 34120, on or before 12/27/2022, and file the original with the clerk of this Court at 3315 Tamiami Trail East, Ste. 102 Naples, FL 34112-5324, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.
 If applicable, insert the legal description of real property, a specific description of personal property, and the name of the county in Florida where the property is located 3320 45th Ave NE, Naples, FL 34120
 Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request.
 You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the address on record at the clerk's office.
WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.
 Dated: Nov 23 2022.
CLERK OF THE CIRCUIT COURT (SEAL) By: Mark V. Pomplas Deputy Clerk
 December 2, 9, 16, 23, 2022 22-02512C

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

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION
File No. 2022-CP-3322
Division Probate
IN RE: ESTATE OF JOHN VINCENT BARTOLDUS Deceased.
 The administration of the estate of John Vincent Bartoldus, deceased, whose date of death was October 15, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112. The names and addresses of the personal 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.

FIRST INSERTION
 Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of THE VILLAGE SPOT located at 3150 VILLAGE WALK CIR #100, in the County of COLLIER in the City of NAPLES, Florida 34109 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
 Dated at Naples, Florida, this 29TH day of NOVEMBER, 2022.
 VW OF NAPLES, INC
 December 2, 2022 22-02510C

FIRST INSERTION
 Notice is hereby given that MADELINE LEITZEL, OWNER, desiring to engage in business under the fictitious name of MAID IN THE USA OF SWFL located at 2541 68TH AVE NE, NAPLES, FLORIDA 34120 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
 December 2, 2022 22-02496C

FIRST INSERTION
 Notice is hereby given that LOGSDON CONTRACTING LLC, OWNER, desiring to engage in business under the fictitious name of REMODELMARCO.COM located at 10 S SEAS CT, MARCO ISLAND, FLORIDA 34145 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
 December 2, 2022 22-02500C

FIRST INSERTION
NOTICE UNDER FICTITIOUS NAME LAW
 Pursuant to F.S. §865.09
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of All-state environmental, located at S.M.C., in the City of Naples, County of Collier, State of FL, 34117, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
 Dated this 29 of November, 2022.
 SCOTT MARCOTTE CONSTRUCTION, INC. S.M.C. Naples, FL 34117
 December 2, 2022 22-02505C

FIRST INSERTION
NOTICE OF PUBLIC SALE:
 BILL'S TOWING, INC. gives notice that on 12/19/2022 at 09:00 AM the following vehicles(s) may be sold by public sale at 1000 ALACHUA ST. IMMOKALEE, FL 34142 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78.
 1HGCM66554A029583 2004 HOND 5XYZU3LB2DGO59058 2013 HYUN
 December 2, 2022 22-02508C

FIRST INSERTION
 BAKERS TOWING & EMERGENCY SERVICES, INC. gives notice that on 12/24/2022 at 08:00 AM the following vehicles(s) may be sold by public sale at 2318 J AND C BOULEVARD NAPLES FL 34109 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78.
 SAJD51EE0JCK51129 2018 JAGU
 December 2, 2022 22-02490C

NOTICE.
 ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
 NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
 The date of first publication of this notice is December 2, 2022.
Personal Representatives:
 /s/ Daniel Bartoldus
Daniel Bartoldus
 4 McCosh Rd Montclair, NJ 07043
 /s/ Charles Bartoldus
Charles Bartoldus
 4610 Alton Place NW Washington, DC 20016
 Attorney for Personal Representatives: /s/ Arlene F. Austin Arlene F. Austin, P.A. Arlene F. Austin, Attorney for Per. Reps. Florida Bar Number: 829470 6312 Trail Blvd. Naples, FL 34108 Telephone: (239) 514-8211 Fax: (239) 514-4618 E-Mail: afaustin@afaustinpa.com Secondary E-Mail: jessica@arlenefaustinpa.com
 December 2, 9, 2022 22-02492C

FIRST INSERTION
 Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Romeo's Pizza located at 6270 Naples Blvd Unit 6, in the County of Collier, in the City of Naples, Florida 34109 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
 Dated at Naples, Florida, this 29th day of November, 2022.
 TPG-NAPLES 1 LLC
 December 2, 2022 22-02511C

FIRST INSERTION
 Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of OLDE NAPLES AIR CONDITIONING & ELECTRIC : Located at PO Box 11115 : Collier County in the City of Naples : Florida, 34108-0119 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
 Dated at Naples Florida, this November day of 30, 2022
 JONES AIR CONDITIONING & ELECTRIC, INC.
 December 2, 2022 22-02514C

FIRST INSERTION
 Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of PAUME JEWELRY : Located at 842 Neapolitan Way # 842 Naples : Collier County in the City of Naples : Florida, 34103-3119 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
 Dated at Naples Florida, this November day of 30, 2022
 PAUME JEWELRY LLC
 December 2, 2022 22-02515C

FIRST INSERTION
 Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of SONDER : Located at 537 104th Ave N : Collier County in the City of Naples : Florida, 34108-3226 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
 Dated at Naples Florida, this November day of 30, 2022
 SONDER JOURNALS LLC
 December 2, 2022 22-02516C

FIRST INSERTION
NOTICE OF PUBLIC SALE:
 THE LOCK UP SELF STORAGE at 1200 Pine Ridge Road, Naples, FL 34108 will sell the contents of the following units to satisfy a lien to the highest bidder on December 19th 2022 by 11:00 AM at WWW.STORAGETREASURES.COM. All goods must be removed from the unit within 48 hours. Unit availability subject to prior settlement of account.
 Unit M319, Jenna Pitruzzello, Totes, Clothing and Misc. items.
 December 2, 9, 2022 22-02509C

FIRST INSERTION

NOTICE OF PUBLIC SALE:
 T&C TOWING SERVICE INC gives notice that on 12/15/2022 at 08:00 AM the following vehicles(s) may be sold by public sale at 4269 ENTERPRISE AVE NAPLES FL 34104 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78.
 1FAFP44X2F202098 2002 FORD 5YFBURHE5KP929014 2019 TOYT
 December 2, 2022 22-02493C

FIRST INSERTION
NOTICE OF PUBLIC SALE:
 MCNABB MOTORSPORTS gives notice that on 12/18/2022 at 08:00 AM the following vehicles(s) may be sold by public sale at 4269 ENTERPRISE AVE NAPLES FL 34104 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78.
 1GYKNDR56PZ134372 2023 CAD
 December 2, 2022 22-02494C

FIRST INSERTION
NOTICE OF PUBLIC SALE:
 MCNABB MOTORSPORTS gives notice that on 12/15/2022 at 08:00 AM the following vehicles(s) may be sold by public sale at 4269 ENTERPRISE AVE NAPLES FL 34104 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78.
 5FNRL38789B003423 2009 HOND
 December 2, 2022 22-02495C

FIRST INSERTION
NOTICE OF PUBLIC SALE:
 AA AUTO OF COLLIER COUNTY gives notice that on 12/15/2022 at 08:00 AM the following vehicles(s) may be sold by public sale at 2240 CORPORATION BLVD NAPLES, FLORIDA 34109 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78.
 2FAHP71VX8X152193 2008 FORD 1GCEC19J07J2585280 2007 CHEV 1GCGWAF14J1178484 2018 CHEV
 December 2, 2022 22-02498C

FIRST INSERTION
KEITH'S TOWING INC
 903 ALACHUA ST IMMOKALEE, FL 34142
 (239) 657-5741
AUCTION DATE-
DECEMBER 19, 2022 @9AM
 2004 TOYOTA 4T1BE32K94U371811 2012 DODGE 3C4PDCAB7CT373032
 December 2, 2022 22-02504C

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION
File No.: 112022CP0031970001XX
IN RE: ESTATE OF OSCAR BRITO-DIAZ, Deceased.

The administration of the estate of OSCAR BRITO-DIAZ, deceased, whose date of death was September 2, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trl E Ste 102, Naples FL 34112 - 5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
 All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
 All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
 ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
 NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
 The date of first publication of this notice is December 2, 2022.
Personal Representative:
 /s/ Margartia Diaz Carreno
MARGARTIA DIAZ CARRENO
 1815 Seacrest Avenue Immokalee, Florida 34142
 Attorney for Personal Representative: /s/ Rodolfo Suarez, Jr. 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
 December 2, 9, 2022 22-02513C

SAVE TIME
 Email your Legal Notice legal@businessobserverfl.com
 Deadline Wednesday at noon Friday Publication
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 LV202878_V5

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION **File No. 2022-CP-003119** **Division Probate** **IN RE: ESTATE OF JEAN H. BECKHORN, Deceased.**

The administration of the estate of Jean H. Beckhorn, deceased, whose date of death was September 5, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, Florida 34112. The names and addresses of

the personal representatives and the personal representatives' attorneys 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 Representatives:

Kirk D. Beckhorn
Jay A. Beckhorn
c/o Dunwoody White & Landon, P.A.
4001 Tamiami Trail North, Suite 200
Naples, FL 34103
Attorney for Personal Representatives:
DUNWODY WHITE & LANDON, P.A.
Alfred J. Stashis, Jr., Esq.
Florida Bar No. 14772
Jonathan T. Baker, Esq.
Florida Bar No. 97793
4001 Tamiami Trail North, Suite 200
Naples, FL 34103
Telephone: (239) 263-5885
Fax: (239) 262-1442
Nov. 25; Dec. 2, 2022 22-02448C

SECOND INSERTION

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

571 Airport pulling Rd. N.
Naples FL, 34104
Phone: 239-643-5113
Auction Date: 12/15/2022
Time: 10:15am

Elizabeth Bert - Luggage
Andrew Anderson -
Household items

The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

Nov. 25; Dec. 2, 2022 22-02451C

SECOND INSERTION

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

7391 Rattlesnake Hammock Rd., Naples FL 34113 Phone: 239-280-1255 Auction date: 12/15/2022
Time: 9:45 Am

Robert Kaplen
Bed, Dresser, Mattress,
mirror, lamp

The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

Nov. 25; Dec. 2, 2022 22-02441C

SECOND INSERTION

NOTICE OF ACTION FOR Service by Publication. re: PATERNITY IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA

Case No.: 10-DR-2157
Division: Civil

Pamela Stevens, Petitioner and John Minker, Respondent.
TO: John Minker
674 103rd Ave N,
Naples, Florida 34108

YOU ARE NOTIFIED that an action for paternity has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Pamela Stevens, whose address is 7372 Rockefeller Drive, Naples, Florida 34119, on or before 12/18/2022, and file the original with the clerk of this Court at 3315 Tamiami Trail E., Naples, Florida 34112, before service on Petitioner or immediately thereafter. If you fail to do so, a default

may be entered against you for the relief demanded in the petition.

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

You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the 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.
Dated: Nov 18 2022.

CLERK OF THE CIRCUIT COURT
By: Zevin Monroe
Deputy Clerk

Nov. 25; Dec. 2, 9, 16, 2022 22-02464C

SECOND INSERTION

NOTICE OF PUBLIC AUCTION/ SALE FOR NON-JUDICIAL TIMESHARE FORECLOSURE RE: WHITE SANDS CLUB CONDOMINIUM ASSOCIATION, INC.

COLLIER COUNTY, Florida
Non-Judicial Timeshare foreclosure process

NOTICE IS HEREBY GIVEN that, pursuant to an action for non-judicial foreclosure of timeshare units on the Claim of Lien which is dated July 18, 2022 and was recorded July 26, 2022, in Official Records Book 6157, Page 0092, as Instrument #6287901 of the Public Records of Collier County, Florida, I will sell, to the highest and best bidder for cash, at WHITE SANDS CLUB RESORT Manager's Office, 260 3rd Street South, Naples, FL on the 15th day of DECEMBER, 2022, at 11:00 a.m., the following described real property located in Collier County, Florida, to-wit:

Unit Numbers and Week Numbers as set forth below in WHITE SANDS CLUB, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 908, Page 907, of the Public Records of Collier County, Florida, and all amendments thereto, if any.

Unit Number:
02
07
11
Week Number:
41
48
19, 42
Unit Number:
06
08
12
Week Number:
36
34, 47
42, 52

TO: Owner(s) Address
Unit /Week Number(s)
Amount due:
Dave Demko
952 29th Bay Street
Norfolk, VA 23518
11/19
\$1,516.64 with a per diem amount of \$0.75 from May 25, 2022
Thomas Gotzian Finch and Joan Finch
431 Prairie Center Drive, Unit 216
Eden Prairie, MN 55344
08/47
\$727.74 with a per diem amount of

\$0.36 from May 25, 2022
Linda Lange Innis
5770 Copper Leaf Lane
Naples, FL 34116-6714
12/42
\$930.80 with a per diem amount of \$0.46 from May 25, 2022
Deborah K Dinschel
32813 Bruggeman Drive
Warren, MI 48088
12/52
\$930.80 with a per diem amount of \$0.46 from May 25, 2022
Margaret Eluned Rees
2 Gardd YR Esgob
Criccieth, Gwynedd
United Kingdom LL52 0DU
11/42
\$778.67 with a per diem amount of \$0.38 from May 25, 2022
02/41
\$778.67 with a per diem amount of \$0.38 from May 25, 2022
Patricia Scarabo and Frederick Scarabo
9 Kimball Court #512
Burlington, MA 01803
07/48
\$1,396.20 with a per diem amount of \$0.69 from May 25, 2022
George Weise and Kimberly Weise
49 Woodlawn Drive
Palm Coast, FL 32164
06/36
\$930.80 with a per diem amount of \$0.46 from May 25, 2022
Cynthia J House
1330 NE 25th Avenue
Pompano Beach, FL 33062
08/34
\$681.33 with a per diem amount of \$0.34 from May 25, 2022
The assessment lien created by the Claim of Lien was properly created and authorized pursuant to the timeshare instrument and applicable law, and the amounts secured by said lien are as set above.
You may cure the default at any time prior to the public auction by paying the amount due, as set forth in this notice, to the undersigned Trustee at the address set forth below.
THIS NOTICE OF PUBLIC AUCTION/SALE is dated this 14th day of NOVEMBER, 2022.
THOMAS L AVRUTIS
THOMAS L AVRUTIS, ESQUIRE
TRUSTEE FOR WHITE SANDS CLUB CONDOMINIUM ASSOCIATION, INC
201 Fletcher Avenue, 2nd Floor
Sarasota, FL 34237
Telephone (941) 955-7300
Facsimile (941) 953-7625
Nov. 25; Dec. 2, 2022 22-02462C

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

CASE NO.: 2022-CA-001820
MORTGAGE ASSETS MANAGEMENT, LLC, Plaintiff, VS. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER, OR AGAINST THE ESTATE OF BALBINO V. ESCOBEDO, DECEASED; et al., Defendant(s).

TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER, OR AGAINST THE ESTATE OF BALBINO V. ESCOBEDO, DECEASED

Last Known Residence: Unknown
YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in COLLIER County, Florida:

LOT 30, BLOCK 8, NAPLES MANOR ADDITION IN ACCORDANCE WITH AND SUBJECT TO THE PLAT RECORDED IN PLAT BOOK 3, PAGES 67 AND 68, IN THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE | PITE, LLP, Plaintiff's attorney, at 15300 West Atlantic Avenue Suite 303, Delray Beach, FL 33484, within 30 days of publication, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

Dated on November 16 2022.

As Clerk of the Court
(SEAL) By: Samantha Martinez
As Deputy Clerk
Samantha Martinez

ALDRIDGE | PITE, LLP,
Plaintiff's attorney,
5300 West Atlantic Avenue
Suite 303,
Delray Beach, FL 33484
1395-689B
Ref# 2588
Nov. 25; Dec. 2, 2022 22-02455C

FOURTH INSERTION

NOTICE OF ACTION FOR SUPPLEMENTAL PETITION TO MODIFY PARENTAL RESPONSIBILITY, PARENTING PLAN, CHILD SUPPORT AND ESTABLISH PATERNITY

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

CASE NO.: 20-DR-81
TRAVIS LYNN WILSON, Petitioner/Father, and MOLLY KAYE SCOTT, Respondent/Mother.
TO: MOLLY KAYE SCOTT
83 HERITAGE WAY
NAPLES, FL 34110

YOU ARE NOTIFIED that an action for Supplemental Petition to Modify Parental Responsibility, Parenting Plan, Child Support and Establish Paternity has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on SAL BAZAZ, P.A., whose address is 1415 Panther Lane, Naples, FL 34109, on or before December 22, 2022, and file the original with the Clerk of this Court at: Clerk of Courts, Circuit Court of Collier County,

3315 East Tamiami Trail, Naples, FL 34112, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

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

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

WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.
Dated: Sep 21 2022

CLERK OF THE CIRCUIT COURT
By: Kathleen Murray
Deputy Clerk
Kathleen Murray
Nov. 11, 18, 25; Dec. 2, 2022 22-02376C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION **File No. 2022-CP-003138** **IN RE: ESTATE OF JOSEPH G. BERES, JR., Deceased.**

The administration of the estate of Joseph G. Beres, Jr., deceased, whose date of death was October 9, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., Suite 102, Naples, FL 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must

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

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

NOTWITHSTANDING THE TIME 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 25, 2022.

Personal Representative:
/s/ Natalie K. Younger
Natalie K. Younger
6310 Coachlight Drive
Naples, FL 34116-5450

Attorney for Personal Representative:
/s/ John A. Garner
John A. Garner
jgarner@porterwright.com
flprobate@porterwright.com
Florida Bar No. 0569992
Porter Wright Morris & Arthur LLP
9132 Strada Place, Suite 301
Naples, FL 34108-2976
Telephone: (239) 593-2937
Nov. 25; Dec. 2, 2022 22-02449C

FOURTH INSERTION

NOTICE OF ACTION OF PETITION FOR TEMPORARY CUSTODY BY EXTENDED FAMILY IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA FAMILY DIVISION **CASE NO.: 22-DR-1209**

IN THE INTEREST OF: ROSALINA ERACE, Child, VINCENZO ERACE, Child, FRANCESCO ERACE
Petitioner/Biological Grandfather, and JOHN ERACE, Respondent/Father, RIANA ERACE, Respondent/Mother.
TO: RIANA ERACE
4540 16th Street North East
Naples, FL 34120.
Physical Description:
Age: 26; Race: Caucasian; Hair Color: Black; Height: 5'5"; Date of Birth: December 5, 1995

YOU ARE NOTIFIED that an action for Petition for Temporary Custody by Extended Family has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on the Biological Grandfather, FRANCESCO ERACE, to John R. Gilhart II, Esquire, c/o Family First Legal Group, 2950 Immokalee Road, Suite 2, Naples, Florida 34110 on or before

December 17, 2022 and file the original with the Clerk of this Court at 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112, before service on FRANCESCO ERACE or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the Petition.

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

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

WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.
Dated: Nov 02 2022

CLERK OF THE CIRCUIT COURT
By: Sam Martinez (SEAL)
Deputy Clerk
Samantha Martinez
John R. Gilhart II, Esquire,
c/o Family First Legal Group,
2950 Immokalee Road, Suite 2,
Naples, Florida 34110
Nov. 11, 18, 25; Dec. 2, 2022 22-02331C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION **File No. 2022-CP-3312** **Division Probate** **IN RE: ESTATE OF WILLIAM ROBERT HUDSON A/K/A WILLIAM HUDSON Deceased.**

The administration of the estate of William Robert Hudson a/k/a William Hudson, deceased, whose date of death was July 17, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., #102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or 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 11/25/2022.

Personal Representative:
/s/ Glen A. Wight
Glen A. Wight
150 SE Four Winds Dr. #102
Stuart, Florida 34996

Attorney for Personal Representative:
Jeffrey R. Grant, Attorney
Florida Bar Number: 63918
Grant, Cottrell & Miller-Meyers, PLLC
5147 Castello Drive
Naples, FL 34103
Telephone: (239) 649-4848
Fax: (239) 643-9810
E-Mail: jeff@grantcottrell.com
Secondary E-Mail:
jennifer@grantcottrell.com
Nov. 25; Dec. 2, 2022 22-02458C

PUBLISH YOUR LEGAL NOTICE
Call 941-906-9386
or email legal@businessobserverfl.com



Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

- Enact a “negative income tax.”
- Wind down Social Security

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

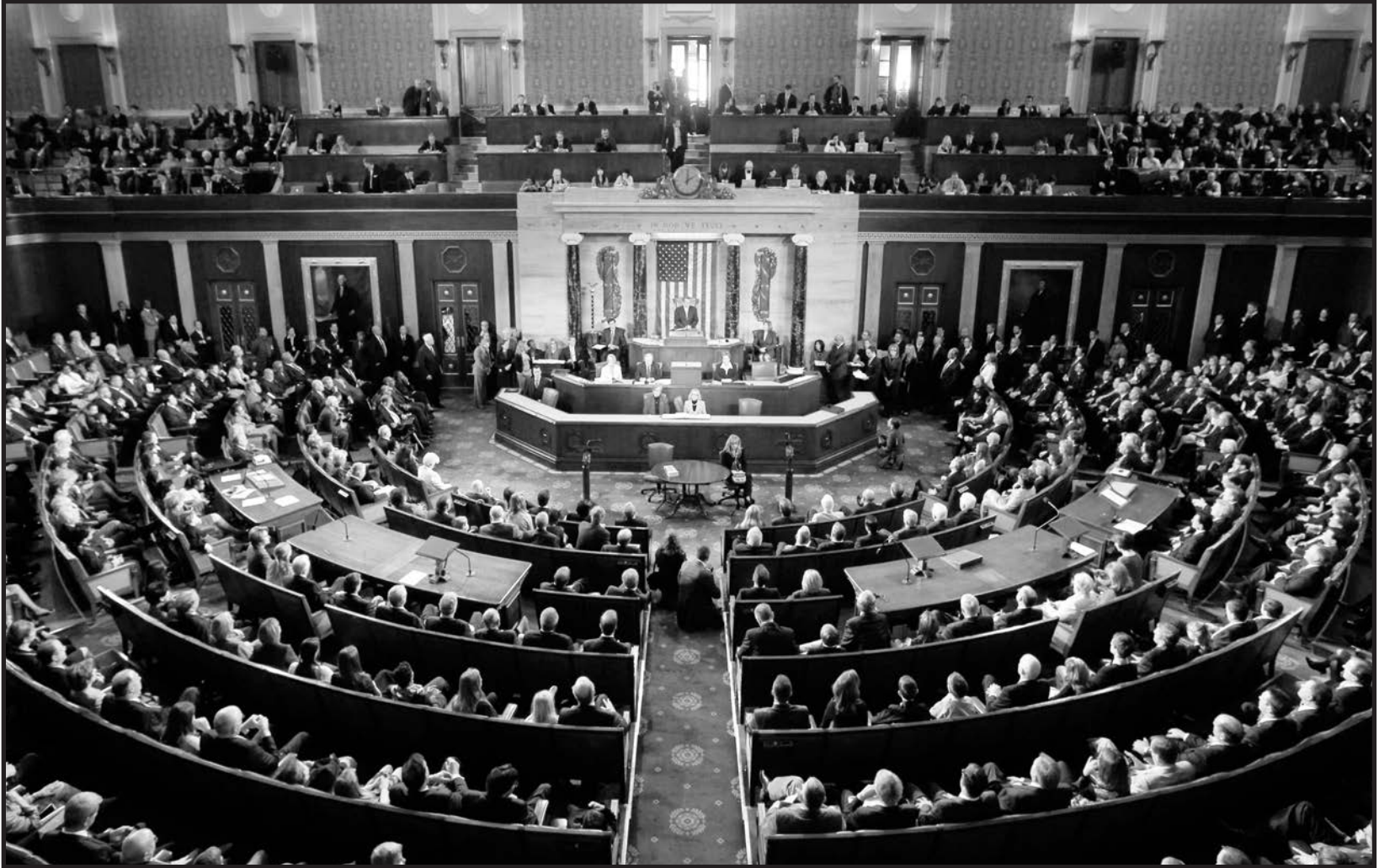
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities.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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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