

## COLLIER COUNTY LEGAL NOTICES

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION  
File No. 23-CP-1823  
Division Probate  
IN RE: ESTATE OF ROSEMARIE BOSSA  
Deceased.

The administration of the estate of Rosemarie Bossa, deceased, whose date of death was May 24, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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 June 23, 2023.

#### Personal Representative:

**Nancy J. Gibbs**  
1110 Pine Ridge Road, Suite 300  
Naples, Florida 34108  
Attorney for Personal Representative:  
Nancy J. Gibbs  
E-mail Addresses:  
nancy@sgnapleslaw.com  
Florida Bar No. 15547  
Skrivan & Gibbs, PLLC  
1110 Pine Ridge Road,  
Suite 300  
Naples, Florida 34108  
Telephone: (239) 597-4500  
June 23, 30, 2023 23-01270C

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION  
File No.: 112023CP001520001XX  
IN RE: ESTATE OF CARIDAD MOLINA,  
Deceased.

The administration of the estate of CARIDAD MOLINA, deceased, whose date of death was March 3, 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, 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.

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 June 23, 2023.

#### Personal Representative:

**ALFREDO MOLINA, JR**  
1284 Verde Drive, #1  
Naples, Florida 34105  
Attorney for Personal Representative:  
RODOLFO SUAREZ, JR., ESQ.  
Attorney  
Florida Bar Number: 013201  
9100 S. Dadeland Blvd.,  
Suite 1620  
Miami, Florida 33156  
Telephone: (305) 448-4244  
E-Mail: rudy@suarezlawyers.com  
June 23, 30, 2023 23-01262C

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION  
File No.  
11-2023-CP-001735-0001-XX  
IN RE: ESTATE OF MADELYN MARIE PTAK  
Deceased.

The administration of the estate of Madelyn Marie Ptak, deceased, whose date of death was March 21, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East Ste 102, Naples, Florida 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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.

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 June 23, 2023.

#### Personal Representative:

**Keith Ptak**  
7529 Carnegie Way  
Naples, Florida 34119  
Attorney for Personal Representative:  
Renee E. Nesbit  
E-mail Addresses:  
RNesbit@Nesbit-Law.com  
Florida Bar No. 75374  
Renee E. Nesbit, Attorney At Law  
8305 Laurel Lakes Way  
Naples, Florida 34119  
Telephone: (239) 249-1072  
June 23, 30, 2023 23-01255C

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION  
File No.  
11-2023-CP-001736-0001-XX  
IN RE: ESTATE OF ELLEN E. SOFFEY  
Deceased.

The administration of the estate of Ellen E. Soffey, deceased, whose date of death was April 28, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division; File Number 11-2023-CP-001736-0001; 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, who have claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, and who have been served a copy of this notice, must file their claims with this court WITHIN THE LATER OF THREE (3) MONTHS AFTER

THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

THE DATE OF FIRST PUBLICATION OF THIS NOTICE IS JUNE 23, 2023.

#### Personal Representatives:

**Laura Spada**  
32 Maple Ave N  
Westport, CT 06880  
Albert Spada  
32 Maple Ave N  
Westport, CT 06880  
Attorney for Personal Representative:  
Jamie B. Greusel, Esq.  
Florida Bar No. 0709174  
1104 North Collier Blvd.  
Marco Island, FL 34145  
239 394 8111  
jamie@jamiagreusel.net  
June 23, 30, 2023 23-01263C

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION  
File No. 22-CP-1867  
IN RE: ESTATE OF MARIAN DAVIS HARTNEY,  
Deceased.

The administration of the Estate of MARIAN DAVIS HARTNEY (also known as MARIAN D. HARTNEY), deceased, whose date of death was May 7, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, Florida 34112. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's Estate must file their claims with this Court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

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

The date of first publication of this notice is: June 23, 2023.

Signed on this 16th day of June, 2023.

#### BONITA S. GALLEA

**Personal Representative**  
6101 Pelican Bay Blvd. #801  
Naples, FL 34108  
SUSAN NESBET-SIKUTA  
Attorney for Personal Representative  
Florida Bar No. 859001  
Dentons Cohen & Grigsby P.C.  
9110 Strada Place,  
Suite 6200  
Naples, FL 34108  
Telephone: (239) 390-1900  
Email: susan.sikuta@dentons.com  
Secondary Email:  
shannon.haas@dentons.com  
June 23, 30, 2023 23-01282C

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION  
File No. 2023-CP-1792  
Division 02  
IN RE: ESTATE OF SHERRY FRANKLIN MERTENS A/K/A SHERRY F. MERTENS  
Deceased.

The administration of the estate of Sherry Franklin Mertens a/k/a Sherry F. Mertens, deceased, whose date of death was April 9, 2023, 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.

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 June 23, 2023.

#### Personal Representative:

**Bruce L. Mertens**  
401 Beechwood Drive  
Richmond, Virginia 23229  
Attorney for Personal Representative:  
James E. Kerr, Attorney  
Florida Bar Number: 521728  
HENDERSON FRANKLIN STARNES & HOLT, P.A.  
3451 Bonita Bay Boulevard,  
Suite 206  
Bonita Springs, FL 34134  
Telephone: (239) 344-1200  
Fax: (239) 344-1559  
E-Mail: james.kerr@henlaw.com  
June 23, 30, 2023 23-01269C

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION  
File #23-CP-1623  
IN RE: THE ESTATE OF LYNN LOUISE BOXWELL,  
Deceased.

The administration of the estate of Lynn L. Boxwell, deceased, File Number 23-CP-1623, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County, Florida, 3315 Tamiami Trail East, Ste. 102, Naples Florida 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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 CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

The date of first publication of this Notice is June 23, 2023.

#### Personal Representative:

**Donn Cleland**  
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  
E: 239-204-4767  
E: Brian@mcnamaralegalservices.com  
June 23, 30, 2023 23-01256C

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION  
FILE NO. 2023-CP-001498  
JUDGE: BRODIE  
IN RE: ESTATE OF DIETMAR MEYER,  
also known as  
DIETMAR E. MEYER,  
DECEASED.

The administration of the estate of Dietmar Meyer, also known as Dietmar E. Meyer (the "Decedent"), is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is: Clerk of the Circuit Court, Collier County Courthouse, Probate Division, 3315 Tamiami Trail East, Suite 102, Naples, FL 34101-3044. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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 June 23, 2023.

**Ute Alber Meyer (also known as both Ute C. Derossi and Ute C. Alber)**

4216 Kensington High Street  
Naples, Florida 34105  
**Personal Representative**  
Rachel L. Loiacono, Esq.  
Florida Bar No. 1044073  
Rachel.Loiacono@quarles.com  
Kevin Carmichael, Esq.  
Florida Bar No. 848123  
kevin.carmichael@quarles.com  
1395 Panther Lane, Suite 300  
Naples, FL 34109  
Phone: 239-262-5959  
Facsimile: 239-434-4999  
Attorneys for Personal Representative  
QB\80957100.1  
June 23, 30, 2023 23-01265C

### FIRST INSERTION

NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION  
File No. 2023-CP-1608  
Division 02  
IN RE: ESTATE OF HARRIET J. MONSON  
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 Harriet J. Monson, deceased, File Number 2023-CP-1608, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112; that the decedent's date of death was August 24, 2022; that the total value of the estate is \$16,000.00 and that the name and address of those to whom it has been assigned by such order is:

Name Address  
Paul L. Monson, Trustee of The Harriet J. Monson Trust dated August 14, 2008  
4118 Los Altos Court  
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. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this Notice is June 23, 2023.

#### Personal Giving Notice:

**Paul L. Monson**  
4118 Los Altos Court  
Naples, FL 34109  
Attorney for Personal Giving Notice:  
Amanda Leigh Goodman, Attorney  
Florida Bar Number: 105169  
Goodman Breen  
3838 Tamiami Trail North,  
Suite 300  
Naples, FL 34103  
Telephone: (239) 403-3000  
Fax: (239) 403-0010  
E-Mail:  
agoodman@goodmanbreen.com  
Secondary E-Mail:  
gbprobate@gmail.com  
June 23, 30, 2023 23-01254C

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION  
File #23-CP-1793  
IN RE: THE ESTATE OF URBAN RUDOLPH,  
Deceased.

The administration of the estate of Urban Rudolph, deceased, File No. 2023-CP-1793, is pending in the Circuit Court 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 CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

The date of first publication of this Notice is June 23, 2023.

#### Personal Representative:

**Brian McNamara, Esq.**  
Attorney for Personal Representative:  
Sebastian Nye-Schmitz, Esq.  
Florida Bar No. 99072  
The Nye-Schmitz Law Firm P.A.  
5425 Park Central Court,  
Naples, FL 34109  
Telephone: 239-210-5088  
June 23, 30, 2023 23-01264C

## OFFICIAL COURTHOUSE WEBSITES

manateeclerk.com   leeclerk.org  
sarasotaclerk.com   collierclerk.com   pinellasclerk.org  
charlotteclerk.com   hillsclerk.com   polkcountyclerk.net  
pascoclerk.com   myorangeclerk.com

1:23 Notes V

FIRST INSERTION

NOTICE OF PUBLIC SALE: SWF TOWING gives notice that on 07/08/2023 at 08:00 AM the following vehicle(s) may be sold by public sale at 3047 TERRACE AVE STE A 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. JT8BD69S810149972 2001 LEXS June 23, 2023 23-01280C

FIRST INSERTION

Notice is hereby given that JUAN ANTONIO ROSAS, OWNER, desiring to engage in business under the fictitious name of ROSAS'S HOME SERVICES located at 7025 SIERRA CLUB CIRCLE, APT. 6104, NAPLES, FLORIDA 33113 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. June 23, 2023 23-01281C

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 LabX Diagnostic Systems located at 5150 Tamiami Trl N, 301, in the County of Collier, in the City of Naples, Florida 34103 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated at Naples, Florida, this 16th day of June, 2023. PHYSICIANS TOXICOLOGY LABORATORY, LLC June 23, 2023 23-01267C

FIRST INSERTION

Notice of Self Storage Sale Please take notice Hide-Away Storage - Naples located at 1597 Pine Ridge Rd., Naples, FL 34109 intends to hold a sale to sell the property stored at the Facility by the below Occupant who is in default at an Auction. The sale will occur as an online auction via www.storage treasures.com on 7/12/2023 at 10:00am. Unless stated otherwise the description of the contents are household goods and furnishings. Van Pruce unit #02214. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details. June 23, 30, 2023 23-01259C

FIRST INSERTION

NOTICE OF PUBLIC SALE: MORLEYS TOWING OF NAPLES gives notice that on 07/14/2023 at 10:00 AM the following vehicle(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. 1C3CCBCG3EN191517 2014 CHRY 1GKKNL5JZ198483 2018 GMC 1HGCG1655WA053850 1998 HOND 3FAFP13P3YR259023 2000 FORD 5UXF83517LZ41644 2007 BMW June 23, 2023 23-01260C

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 FORECLOSURE SALE IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION Notice is hereby given that the undersigned Crystal K. Kinzel, Clerk of the Circuit Court of Collier County, Florida, will on July 13, 2023, at eleven o'clock, a.m. in the lobby, on the first floor Atrium of the Courthouse Annex, Collier County Courthouse, Naples, Florida, offer for sale and sell at public outcry to the highest bidder for cash, the following described property situated in Collier County, Florida, to-wit: Unit No. E-203, CRANBROOK COLONY II, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 1489, Pages 1513 through 1612, inclusive, Public Records of Collier County, Florida, TOGETHER WITH the exclusive right to use Parking Garage No. E-203, and Parking Space No. 54. (Property Address: 5924 Cranbrook Way, Unit E-203, Naples, FL 34112)

pursuant to the order or final judgment entered in a case pending in said Court, the style of which is:

Cranbrook Colony Inc Plaintiff(s) Vs. Janet A Holmes James H Holmes Unknown Tenants All Unknown Parties Secretary Of Housing And Urban Development Defendant(s)

And the docket number which is 11-2022-CC-001696-0001-XX.

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 Charles Rice, Administrative Court Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711."

WITNESS my hand and official seal of said Court, this 19th of June, 2023.

Crystal K. Kinzel Clerk of the Circuit Court (SEAL) By: Krista Risch, Deputy Clerk Nichols, Jennifer Anne 850 Park Shore Dr Ste 300 Naples FL 341033587 649-6200, Attorney for Plaintiff June 23, 30, 2023 23-01275C

FIRST INSERTION

Notice of public sale: DIXON TOWING GIVES NOTICE OF FORECLOSURE OF LIEN AND INTENT TO SELL THESE VEHICLES ON 07/10/2023 @ 10AM AT 1730 40 TH TERRACE SW NAPLES FL 34116-6036, PURSUANT TO SUBSECTION 713.78 OF THE FLORIDA STATUTES. DIXON TOWING RESERVES THE RIGHT TO REJECT ANY /OR ALL BIDS 2014 NTL vin#NTLDC756B414 2015 NTL vin# NTLTR2231415 June 23, 2023 23-01288C

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES NOTICE IS HEREBY GIVEN that Sarah Nicole Yanez Vazquez / ITZY BITZY BABY GEAR INC will engage in business under the fictitious name BAYSIDE MAINTENANCE AND SERVICE, with a physical address 2153 SAN MARCO RD MARCO ISLAND, FL 34145, with a mailing address 2153 SAN MARCO RD MARCO ISLAND, FL 34145, and already registered the name mentioned above with the Florida Department of State, Division of Corporations. June 23, 2023 23-01266C

FIRST INSERTION

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 10550 Goodlette-Frank Rd. Naples FL 34109 on 07/11/2023 at 11:30AM Chloe Mancib - Household goods and clothing The auction will be listed and advertised on www.storage treasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. June 23, 30, 2023 23-01258C

FIRST INSERTION

Prepared by and returned to: Jerry E. Aron, P.A. 801 Northpoint Parkway, Suite 64 West Palm Beach, FL 33407

NOTICE OF SALE

Jerry E. Aron, P.A., having street address of 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida 33407 is the foreclosure trustee (the "Trustee") of HOLIDAY INN CLUB VACATIONS INCORPORATED, having a street address of 9172 S. John Young Parkway, Orlando, FL 32819 (the "Lienholder") pursuant to Section 721.855 and 721.856, Florida Statutes and hereby provides this Notice of Sale to the below described timeshare interests: Owner/Name Address Week/Unit

TODD M BALDERELLI 113 LITCHEFIELD AVE, SOUTHBRIDGE, MA 01550 48 EVEN/203 Contract # 6507701 VINETTE D. BROWN and RODNEY L. BROWN 5319 AVENUE T APT 2, BROOKLYN, NY 11234 20 EVEN/705 Contract # 6520200 JUAN C. CELIS A/K/A JUAN CARLOS CELIS 11014 56TH AVE, CORONA, NY 11368 46/303 Contract # 6542699 DARRELL ROBERT EDGAR and CLAUDIA ANN EDGAR 101 6TH ST NW, RUSKIN, FL 33570 36 EVEN/401 Contract # 6231567 RONALD LEE HASHMAN and CONNIE SUE HASHMAN 190 CRESTVIEW ACRES DR, SHINNISTON, WV 26431 40/203 Contract # 6563190 JOSSUE SANCHEZ MONTTOYA and XOCHITL MONTTOYA 5216 AMPHORA AVE, MCKINNEY, TX 75070 49/406 Contract # 6544211 SUSAN LOUISE SHEVIK and THOMAS WILLIAM BUCKLEY 5400 FLAT RUN RD, LOCUST GROVE, VA 22508 20/504 Contract # 6201036

Whose legal descriptions are (the "Property"): The above described WEEKS/ UNITS of the following described real property:

Week/unit as described above of of Sunset Cove Resort and Suites Condominium, a condominium according to the Declaration thereof recorded in Official Records Book 3698, Page 2185 of the Public Records of Collier County, Florida, and all amendments thereto if any, together with the remainder over in fee simple absolute, as tenant in common with the owners of Timeshare Estates in the herein described Condominium parcel in that percentage interest determined and established by aforesaid Declaration of Condominium Together with all the tenements, hereditaments and appurte-

nances thereto belonging or in anyway appertaining. The above described Owners have failed to make the payments as required by their promissory note and mortgage recorded in the Official Records Book and Page of the Public Records of Collier County, Florida. The amount secured by the Mortgage and the per diem amount that will accrue on the amount owed are stated below:

Name Mtg.- Collier County Clerk of Court Book/Page/Document # Amount Secured by Mortgage Per Diem BALDERELLI 5436, 2241, 5454196 \$ 14,901.34 \$ 5.13 BROWN/BROWN 5460, 2234, 5486653 \$ 12,600.66 \$ 4.81 CELIS A/K/A JUAN CARLOS CELIS 5471, 2516, 5502351 \$ 33,241.83 \$ 11.78 EDGAR/EDGAR 5016, 9, 4954177 \$ 4,544.54 \$ 1.61 HASHMAN/HASHMAN 5530, 3683, 5583244 \$ 21,691.79 \$ 6.89 MONTOYA/MONTOYA 5520, 2432, 5569729 \$ 40,154.65 \$ 14.52 SHEVIK/BUCKLEY 4999, 670, 4932541 \$ 13,179.98 \$ 4.30

Notice is hereby given that on July 25, 2023, at 11:00 a.m. eastern time at Regus, 4851 Tamiami Trail North, Suite 200, Naples, Florida 34103, the Trustee will offer for sale the above described Property. In order to ascertain the total amount due and to cure the default, please call Holiday Inn Club Vacations Incorporated, at 407-477-7017 or 866-714-8679 , before you make any payment. An Owner may cure the default by paying the total amounts due to Holiday Inn Club Vacations Incorporated, f/k/a Orange Lake Country Club by sending payment of the amounts owed by money order, certified check, or cashier's check to Jerry E. Aron, P.A. at 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida 33407, or with your credit card by calling Holiday Inn Club Vacations Incorporated at 407-477-7017 or 866-714-8679. at any time before the property is sold and a certificate of sale is issued. A Junior Interest Holder may bid at the foreclosure sale and redeem the Property per Section 721.855(7)(f) or 721.856(7)(f), Florida Statutes.

TRUSTEE: Jerry E. Aron, P.A. By: Print Name: Jennifer Conrad Title: Authorized Agent

FURTHER AFFIANT SAITH NAUGHT. Sworn to and subscribed before me this June 20, 2023, by Jennifer Conrad, as authorized agent of Jerry E. Aron, P.A. who is personally known to me . Print Name: Sherry Jones NOTARY PUBLIC STATE OF FLORIDA Commission Number: HH215271 My commission expires: 2/28/26 Notarial Seal June 23, 30, 2023 23-01284C

FIRST INSERTION

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

January 9, 2023

Jerry E. Aron, P.A. has been appointed as Trustee by Holiday Inn Club Vacations Incorporated for the purposes of instituting a Trustee Foreclosure and Sale under Florida Statutes 721.856. The obligors listed below are hereby notified that you are in default on your account by failing to make the required payments pursuant to your Promissory Note. Your failure to make timely payments resulted in you defaulting on the Note/Mortgage.

TIMESHARE PLAN: SUNSET COVE RESORT and SUITES CONDOMINIUM Week/Unit as described below of Sunset Cove Resort and Suites Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 3698 at Page 2185, of the Public Records of Collier County, Florida, and all amendments thereto if any, TOGETHER with the remainder over in fee simple absolute, as tenant in common with the owners of all Timeshare Estates in the herein described Condominium parcel in that percentage interest determined and established by aforesaid Declaration of Condominium.

Contract Number: 6231567 -- DARRELL ROBERT EDGAR and CLAUDIA ANN EDGAR, ("Owner(s)"), 101 6TH ST NW, RUSKIN, FL 33570 /Week 36 EVEN in Unit No. 401/Principal Balance: \$4,544.54 / Mtg Doc #4954177

FIRST INSERTION

NOTICE OF PUBLIC SALE: BALD EAGLE TOWING AND RECOVERY gives Notice of Foreclosure of Lien and intent to sell these vehicles on 07/17/2023 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. WBAPH7C5XBE131320 2011 BMW 328I June 23, 2023 23-01286C

You have the right to cure the default by paying the full amount set forth above plus per diem as accrued to the date of payment, on or before the 30th day after the date of this notice. If payment is not received within such 30-day period, additional amounts will be due. The full amount has to be paid with your credit card by calling Holiday Inn Club Vacations Incorporated F/K/A Orange Lake Country Club, Inc. at 866-714-8679.

Failure to cure the default set forth herein or take other appropriate action regarding this matter will result in the loss of ownership of the timeshare through the trustee foreclosure procedure set forth in F.S. 721.856. You have the right to submit an objection form, exercising your right to object to the use of trustee foreclosure procedure. If the objection is filed this matter shall be subject to the to the judicial foreclosure procedure only. The default may be cured any time before the trustee's sale of your timeshare interest. If you do not object to the use of trustee foreclosure procedure, you will not be subject to a deficiency judgment even if the proceeds from the sale of your timeshare interest are sufficient to offset the amounts secured by the lien.

Pursuant to the Fair Debt Collection Practices Act, it is required that we state the following: THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. By: Jerry E. Aron, P.A., Trustee, 801 Northpoint Parkway, Suite 64, West Palm Beach, FL 33407 June 23, 30, 2023 23-01273C

FIRST INSERTION

NOTICE OF PUBLIC SALE: BALD EAGLE TOWING AND RECOVERY gives Notice of Foreclosure of Lien and intent to sell these vehicles on 07/13/2023 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. JHMF323AS007692 2010 HONDA CIVIC HYBRID June 23, 2023 23-01287C

FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CIVIL DIVISION CASE NO. 11-2014-CA-002244-0001-XX

JPMorgan Chase Bank, National Association, Plaintiff, vs. GAETANO RAVANA AS CO TRUSTEE OF THE 5688 HAMMOCK ISLES DRIVE TRUST DATED MAY 16, 2006; JOANN DEBARTOLO AS CO TRUSTEE OF THE 5688 HAMMOCK ISLES DRIVE TRUST DATED MAY 16, 2006; HAMMOCK ISLES ESTATES HOMEOWNERS' ASSOCIATION, INC.; HAMMOCK ISLES MASTER ASSOCIATION, INC.; THE UNITED STATES OF AMERICA; THE VINEYARDS COMMUNITY ASSOCIATION, INC.; VINEYARDS UTILITY, INC.; are defendants. CRYSTAL K. KINZEL, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash ON THE THIRD FLOOR LOBBY OF THE COURTHOUSE ANNEX, at 3315 TAMAMIAMI TRAIL EAST, NAPLES IN COLLIER COUNTY, FLORIDA 34112, at 11:00 A.M., on July 13, 2023, the following described property as set forth in said Final Judgment, to wit: LOT 50, BLOCK B, HAMMOCK ISLES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 40, PAGES 40 THROUGH 46, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. A/K/A 5688 HAMMOCK ISLES DRIVE, NAPLES, FLORIDA 34119

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the Clerk reports the surplus as unclaimed. This notice is provided pursuant to Administrative Order No.2.065. In accordance with the Americans with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 20th day of June, 2023. Marc Granger, Esq. Bar No.: 146870 Kahane & Associates, P.A. 1619 NW 136th Avenue, Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com Submitted by: Kahane & Associates, P.A. 1619 NW 136th Avenue, Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 18-00691 JPC V4.20190425 June 23, 30, 2023 23-01283C

FIRST INSERTION

Prepared by and returned to: Jerry E. Aron, P.A. 801 Northpoint Parkway, Suite 64 West Palm Beach, FL 33407

NOTICE OF SALE

Jerry E. Aron, P.A., having street address of 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida 33407 is the foreclosure trustee (the "Trustee") of HOLIDAY INN CLUB VACATIONS INCORPORATED, having a street address of 9172 S. John Young Parkway, Orlando, FL 32819 (the "Lienholder") pursuant to Section 721.855 and 721.856, Florida Statutes and hereby provides this Notice of Sale to the below described timeshare interests: Owner/Name Address Week/Unit

RICK CAMPBELL and RICKEY JAMES EDWIN CAMPBELL 245 RIVER VALLEY CIRCLE # 1, SEVIERVILLE, TN 37862 29/404 Contract # M6810734

Whose legal descriptions are (the "Property"): The above described UNIT(S)/WEEK(S) of the following described real property:

Week/unit as described above of Sunset Cove Resort and Suites Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 3698 at Page 2185, of the Public Records of Collier County, Florida, and all amendments thereto is any, TOGETHER with the remainder over in fee simple absolute, as tenant in common with the owners of all Timeshare Estates in the herein described Condominium parcel in that percentage interest determined and established by aforesaid Declaration of Condominium.

An Owner may cure the default by paying the total amounts due to Holiday Inn Club Vacations Incorporated, at 407-477-7017 or 866-714-8679, at any time before the property is sold and a certificate of sale is issued. A Junior Interest Holder may bid at the foreclosure sale and redeem the Property per Section 721.855(7)(f) or 721.856(7)(f), Florida Statutes. TRUSTEE: Jerry E. Aron, P.A. By: Print Name: Jennifer Conrad Title: Authorized Agent

FURTHER AFFIANT SAITH NAUGHT. Sworn to and subscribed before me this 19th day of June, 2023, by Jennifer Conrad, as authorized agent of Jerry E. Aron, P.A. who is personally known to me . Print Name: Sherry Jones NOTARY PUBLIC STATE OF FLORIDA Commission Number: HH215271 My commission expires: 2/28/26 Notarial Seal June 23, 30, 2023 23-01285C

The above-described Owners have failed to make the required payments of assessments for common expenses as required by the condominium documents. A claim of lien and assignment thereof in the amount stated below, and which will accrue the per diem amount stated below, were recorded in the official book and page of the public records

of Collier County, Florida, as stated below: Name Lien Doc # Official Records Collier County, FL Assign Doc # Official Records Collier County, FL Lien Amt Per Diem CAMPBELL/ CAMPBELL 6240216 6243813 \$4,451.52 \$ 0.00 Notice is hereby given that on July 25, 2023, at 11:00 a.m. eastern time at Regus, 4851 Tamiami Trail North, Naples, Florida 34103, the Trustee will offer for sale the above described Property. In order to ascertain the total amount due and to cure the default, please call Holiday Inn Club Vacations Incorporated at 407-477-7017 or 866-714-8679 , before you make any payment.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the Clerk reports the surplus as unclaimed. This notice is provided pursuant to Administrative Order No.2.065. In accordance with the Americans with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 20th day of June, 2023. Marc Granger, Esq. Bar No.: 146870 Kahane & Associates, P.A. 1619 NW 136th Avenue, Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com Submitted by: Kahane & Associates, P.A. 1619 NW 136th Avenue, Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 18-00691 JPC V4.20190425 June 23, 30, 2023 23-01283C



## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 23-CP-1726  
Division PROBATE  
IN RE: ESTATE OF  
GARY S. WOLVERTON  
Deceased.

The administration of the estate of GARY S. WOLVERTON, deceased, whose date of death was April 30, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Unit 102, Naples, Florida, 34112. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or 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 June 16, 2023.

**Personal Representative:**  
**JOYCE M. WOLVERTON**  
5030 Ventura Court  
Naples, Florida 34109  
Attorney for Personal Representative:  
Conrad Willkomm, Esq.  
Florida Bar Number: 697338  
Law Office of Conrad Willkomm, P.A.  
3201 Tamiami Trail North,  
Second Floor  
Naples, Florida 34103  
Telephone: (239) 262-5303  
Fax: (239) 262-6030  
E-Mail: conrad@swfloridalaw.com  
Secondary E-Mail:  
kara@swfloridalaw.com  
June 16, 23, 2023 23-01226C

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE TWENTIETH JUDICIAL  
CIRCUIT COURT FOR COLLIER  
COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 112023CP0014950001XX  
Division Probate  
IN RE: ESTATE OF  
TIMOTHY J. BRENNAN  
Deceased.

The administration of the estate of TIMOTHY J. BRENNAN, deceased, whose date of death was March 14, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All 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 June 16, 2023.

**JULIE BRENNAN FULLER,**  
Petitioner  
TRIPP SCOTT, P.A.  
Attorneys for the Petitioner  
110 S.E. 6th Street, 15th FL  
Fort Lauderdale, FL 33301  
Phone: (954) 525-7500  
Fax: (954) 761-8475  
Email: cty@TrippScott.com  
Email: vmg@trippscott.com  
Email: sjj@trippscott.com  
Email: flprobate@trippscott.com  
By: /s/ Victor M. Gabuardi, Esq.  
CHRISTINE P. YATES  
Florida Bar Number: 122653  
SCOTT J. JORDAN  
Florida Bar Number: 66052  
VICTOR M. GABUARDI  
Florida Bar Number: 1012150  
#2643470v1-306935.0001  
June 16, 23, 2023 23-01213C

## SECOND INSERTION

NOTICE OF ACTION  
IN THE CIRCUIT COURT OF THE  
20TH JUDICIAL CIRCUIT, IN AND  
FOR COLLIER COUNTY, FLORIDA  
CIVIL DIVISION  
CASE NO.

**11-2023-CA-001025-0001-XX**  
**U.S. BANK NATIONAL**  
**ASSOCIATION, NOT IN ITS**  
**INDIVIDUAL CAPACITY BUT**  
**SOLELY IN ITS CAPACITY AS**  
**INDENTURE TRUSTEE OF CIM**  
**TRUST 2021-NR4,**  
**Plaintiff, vs.**  
**ALL UNKNOWN HEIRS,**  
**CREDITORS, DEVISEES,**  
**BENEFICIARIES, GRANTEEES,**  
**ASSIGNEES, LIENORS,**  
**TRUSTEES AND ALL OTHER**  
**PARTIES CLAIMING AN**  
**INTEREST BY, THROUGH,**  
**UNDER OR AGAINST THE**  
**ESTATE OF JOHN M. MACEK,**  
**DECEASED; ALL UNKNOWN**  
**HEIRS, CREDITORS, DEVISEES,**  
**BENEFICIARIES, GRANTEEES,**  
**ASSIGNEES, LIENORS, TRUSTEES**  
**AND ALL OTHER PARTIES**  
**CLAIMING AN INTEREST BY,**  
**THROUGH, UNDER OR AGAINST**  
**THE ESTATE OF KAREN M.**  
**MACEK, DECEASED; DAVID**  
**CHRISTIANSEN; NICOLE**  
**DUNNING; COLLIER COUNTY,**  
**FLORIDA; UNKNOWN**  
**PERSON(S) IN POSSESSION OF**  
**THE SUBJECT PROPERTY,**  
**Defendant(s)**

To the following Defendant(s):  
ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF JOHN M. MACEK, DECEASED  
(LAST KNOWN ADDRESS)  
2619 53RD TER SW  
NAPLES, FLORIDA 34116  
ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF KAREN M. MACEK, DECEASED  
(LAST KNOWN ADDRESS)  
2619 53RD TER SW  
NAPLES, FLORIDA 34116

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

LOT 6, BLOCK 208, GOLDEN GATE, UNIT 6 PART 1, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 9, PAGES 1 THRU 7, INCLUSIVE, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.  
a/k/a 2619 53RD TER SW, NAPLES, FLORIDA 34116

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Kahane & Associates, P.A., Attorney for Plaintiff, whose address is 1619 NW 136th Avenue, Suite D-220, Sunrise, FLORIDA 33323 on or before 30 days from first Day of publication, a date which is within thirty (30) days after the first publication of this Notice in the BUSINESS OBSERVER and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

This notice is provided pursuant to Administrative Order No.2.065.

In accordance with the Americans with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of this Court this 13 day of June, 2023.

CRYSTAL K. KINZEL  
As Clerk of the Court  
(SEAL) By Rozio Moran  
As Deputy Clerk

Submitted by:  
Kahane & Associates, P.A.  
1619 NW 136th Avenue,  
Suite D-220  
Sunrise, Florida 33323  
Telephone: (954) 382-3486  
Telefacsimile: (954) 382-5380  
Designated service email:  
notice@kahaneandassociates.com  
File No.: 21-00276 SPS  
V1.20140101  
June 16, 23, 2023 23-01241C

## 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: 7/6/2023  
Time: 10:15am

Sean Gray

Kitchen play set, other 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.  
June 16, 23, 2023 23-01208C

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
File No. 2023-CP-1706  
Division: Probate  
IN RE: ESTATE OF  
OWEN MCGOURTY  
Deceased.

The administration of the Estate of Owen McGourty, deceased, whose date of death was May 11, 2023, 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. 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 June 16, 2023.

**Personal Representative:**  
**Michael W. McGourty**  
10099 Boca Circle  
Naples, Florida 34109

Attorney for Personal Representative:  
William M. Pearson, Esq., Attorney  
Florida Bar Number: 0521949  
GUNSTER, YOAKLEY &  
STEWART, P.A.  
5551 Ridgewood Drive,  
Suite 501  
Naples, Florida 34108  
Telephone: (239) 514-1000  
Fax: (239) 594-7313  
E-Mail: wpearson@gunster.com  
Secondary E-Mail:  
dseymour@gunster.com  
June 16, 23, 2023 23-01242C

## FOURTH INSERTION

NOTICE OF ACTION  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL  
CIRCUIT IN AND FOR COLLIER  
COUNTY, FLORIDA  
CASE NO.: 2022-CA-001677  
CAROLYN A. PHILLIANS,  
Plaintiff, vs.  
THE UNKNOWN HEIRS,  
BENEFICIARIES, AND/OR  
DEVISEES OF BERTA L. MANN  
OR ANYONE CLAIMING  
THROUGH HER,  
Defendants.

TO: WHITNEY L. MANN a/k/a  
WHITLEY L. MANN  
Last Known Address:  
995 Partridge Circle, Apt. 102  
Naples, Florida 34104  
WHITNEY L. MANN a/k/a WHITLEY  
L. MANN  
Last Known Address:  
2841 Gulfview Drive  
Naples, Florida 34102

and any unknown parties who are or may be interested in the subject matter of this action whose names and residences, after diligent search and inquiry, are unknown to Plaintiff and which said unknown parties may claim as heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants claiming by, through, under or against the said Defendants either of them, who are not known to be dead or alive.

YOU ARE HEREBY NOTIFIED that a civil action has been filed against you in the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, with regard to the quieting of title to certain real property located in Collier County, Florida, to wit:  
Unit 81, BLUE SKY'S MOBILE HOME ESTATES, according to Exhibit "B" (Plot Plan) of the Master Proprietary Lease recorded in Official Records Book 1575, Pages 2295 through 2322,

inclusive, of the Public Records of Collier County, Florida.

You are required to serve a copy of your written defenses, if any, to this action on PETER HUY, attorney for plaintiff, whose address is: HUY JACOB P.A., 6050 Collier Boulevard, Suite 132, Naples, Florida 34114. Your defenses need to be filed within 30 days after first publication, and file the original with the clerk of this court before service on the plaintiff or immediately thereafter. If you fail to do so, a default will be entered against you for the relief demanded in the petition.

WITNESS my hand and the seal of this court on May 25, 2023.

CLERK OF THE COURT  
By: Rozio Moran  
Deputy Clerk  
Attorney for Plaintiff Huy Jacob P.A.  
6050 Collier Boulevard, Suite 132  
Naples, Florida 34114  
June 2, 9, 16, 23, 2023 23-01119C

## SECOND INSERTION

A CONDOMINIUM, RECORDED IN O.R. BOOK 2426, PAGE 1808, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. Commonly known as: 221 Sunrise Cay, #204, Naples, FL 34114.

The sale will be held at the Collier County Courthouse, East Front Entrance, 3315 Tamiami Trail East, Naples, FL 34112.

The Secretary of Housing and Urban Development will bid \$432,497.96.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$43,249.80 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$43,249.80 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be reinstated prior to the scheduled sale is \$432,497.96 as of July 21, 2023, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Annalise Hayes DeLuca, Esq.,  
FBN:116897  
Audrey J. Dixon, Esq., FBN: 39288  
Ashley Elmore Drew, Esq., FBN: 87236  
MCMICHAEL TAYLOR GRAY, LLC  
Foreclosure Commissioner  
3550 Engineering Drive, Suite 260  
Peachtree Corners, GA 30092  
Phone: 404.474.7149  
Fax: 404.745.8121  
Email: ServiceFL@mtglaw.com

Prepared by:  
McMichael Taylor Gray, LLC  
Record and Return to:  
McMichael Taylor Gray, LLC  
3550 Engineering Drive, Suite 260  
Peachtree Corners, GA 30092  
File No. FL2023-00085  
June 16, 23, 30, 2023 23-01204C

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No.

**11-2023-CP-0011719-0001-XX**  
**Division Probate**  
**IN RE: ESTATE OF**  
**CAROL JEAN KRIEHL,**  
**Deceased.**

The administration of the estate of Carol Jean Kriebel, deceased, whose date of death was May 13, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112-5324, mailing address: P.O. Box 413044, Naples, FL 34101-3044. The names and addresses of the personal representatives 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 June 16, 2023.

**Personal Representatives:**  
**Karen J. Kriebel**  
1826 Kings Lake Blvd. #104  
Naples, Florida 34112  
**Jennifer Kriebel**  
225 Chadbourne Way,  
Oakland, California 94619  
**Olivia Kriebel**  
338 Warren Ave.  
San Leandro, California 94577  
June 16, 23, 2023 23-01238C

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
CASE NO. 23-CP-1708  
IN RE: ESTATE OF  
JANET KNIGHT TUNSTALL,  
Deceased.

The administration of the estate of JANET K. TUNSTALL, deceased, whose date of death was April 9, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is June 16, 2023.

**JOSEPH E. CLEVELAND,**  
**representative for**  
**FINEMARK NATIONAL BANK &**  
**TRUST**  
10010 Coconut Road  
Estero, Florida 34135

DAVID R. PASH  
Florida Bar No. 484679  
Email: dpash@wga-law.com  
Alternate Email:  
pleadings@wga-law.com  
EDWARD E. WOLLMAN  
Florida Bar No. 0618640  
Email: ewollman@wga-law.com  
Alternate Email:  
pleadings@wga-law.com  
Attorneys for Personal Representative  
WOLLMAN, GEHRKE &  
ASSOCIATES, PA  
2235 Venetian Court, Suite 5  
Naples, FL 34109  
Telephone: 239-435-1533  
Facsimile: 239-435-1433  
June 16, 23, 2023 23-01215C

SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY,  
FLORIDA  
Probate Division  
File No. 23-CP-000459  
IN RE: ESTATE OF  
GEORGE G. THOMPSON,  
deceased.

The administration of the testate estate of GEORGE G. THOMPSON, deceased, whose date of death was October 30, 2022, File Number 23-CP-000459, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3301 Tamiami Trail East, P.O. Box 413044, Naples, Florida 34101-3044. The name 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 must file their claims with this Court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and persons having claims or demands against the decedent's 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 the first publication of this Notice to Creditors is June 16, 2023.

**Leslee A. Thompson**  
Personal Representative  
of the estate of **George G. Thompson**  
1127 Vernon Place,  
Marco Island, FL 34145  
Brian J. Downey, Esq.  
FL Bar Number: 0017975  
BRIAN J. DOWNEY, P.A.  
Attorney for Personal Representative  
14090 Metropolis Ave., #205  
Fort Myers, Florida 33912  
239-321-6690  
June 16, 23, 2023 23-01221C

SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
CASE NO: 2023-CP-001632  
IN RE: THE ESTATE OF:  
THOMAS URIAH MURPHY a/k/a  
THOMAS A. MURPHY,  
DECEASED.

The Administration of the Estate of THOMAS URIAH MURPHY a/k/a THOMAS A. MURPHY, Deceased, Case No. 2023-CP-001632, is pending in the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite #102, Naples, Florida 34112-5324. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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 the first publication of this Notice is June 16, 2023.

**Personal Representative**  
**RITA ANN MURPHY**  
c/o **Christopher E. Mast, Esquire**  
**Christopher E. Mast, P.A.**  
1059 5th Avenue North  
Naples, Florida 34102  
Counsel for Personal Representative:  
Christopher E. Mast, P.A.  
By: /s/ Christopher E. Mast  
Christopher E. Mast, Esquire  
Florida Bar No: 0858412  
1059 5th Avenue North  
Naples, Florida 34012-5818  
239/434-5922  
June 16, 23, 2023 23-01214C

SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT  
OF THE TWENTIETH  
JUDICIAL CIRCUIT  
IN AND FOR  
COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
FILE NO.:23-CP-1526  
IN RE: THE ESTATE OF  
PETER AIRD KILL  
Deceased.

The administration of the estate of PETER AIRD KILL, deceased, File Number 23-CP-1526, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmaturred, contingent or unliquidated claims, 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 (3) MONTHS AFTER THE DATE OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and persons having claims or demands against the estate of decedent, including unmaturred, contingent or unliquidated claims, must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THIS NOTICE.

ALL CLAIMS NOT SO FILED 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 the first publication of this Notice is June 16, 2023.

**CHARLES E. NEELD, III**  
Personal Representative  
123 Lighthouse Drive  
Jupiter, FL 34469  
PHILLIP A. ROACH  
Attorney for Personal Representative  
Fla Bar No. 0765864  
28179 Vanderbilt Drive, Suite 1  
Bonita Springs, Florida 34134  
239-992-0178  
June 16, 23, 2023 23-01220C

SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
File No. 23-CP-1529  
Division PROBATE  
IN RE: ESTATE OF  
MARY F. KRAVEC  
Deceased.

The administration of the estate of MARY F. KRAVEC, deceased, whose date of death was March 1, 2023, is pending in the Circuit Court for COLLIER County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102 Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is June 16, 2023.

**Personal Representative:**  
**ADAM KRAVEC**  
20066 Colleen Ct  
Strongsville, OH 44149  
Attorney for Personal Representative:  
/s/ Nikki A. Uri  
NIKKI A. URI, Attorney  
Florida Bar Number: 0670367  
P.O. Box 110145  
NAPLES, FL 34108  
Telephone: (239) 287-1753  
E-Mail: nikkiuri@yahoo.com  
Secondary E-Mail:  
lexi@nikkiurilaw.com  
June 16, 23, 2023 23-01210C

SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2023-CP-1685  
Division Probate  
IN RE: ESTATE OF  
ELEANORE T. LEIGH  
Deceased.

The administration of the estate of Eleanore T. Leigh, deceased, whose date of death was March 3, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite #102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or 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 June 16, 2023.

**Personal Representative:**  
**Anthony Murray Leigh, Jr.**  
601 Broadwater Way, Box 29  
Gibson Island, MD 21056  
Attorney for Personal Representative:  
Arlene F. Austin, P.A.  
Arlene F. Austin, Attorney  
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@arlenefautinpa.com  
June 16, 23, 2023 23-01209C

SECOND INSERTION

NOTICE OF FORECLOSURE SALE  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
CASE NO.

**11-2021-CA-002412-0001-XX**  
**CARRINGTON MORTGAGE SERVICES, LLC,**  
**Plaintiff, vs.**  
**THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF EDWARD O. JESSUP, DECEASED, et al.**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated April 14, 2023, and entered in 11-2021-CA-002412-0001-XX of the Circuit Court of the TWENTIETH Judicial Circuit in and for Collier County, Florida, wherein CARRINGTON MORTGAGE SERVICES, LLC is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF EDWARD O. JESSUP, DECEASED; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY HOUSING AND URBAN DEVELOPMENT; FOUNDATION FINANCE COMPANY, LLC; BRIAN EDWARD JESSUP; MICHAEL EDWARD JESSUP; STATE OF FLORIDA DEPARTMENT OF REVENUE; KENDALL MARIE PIETT 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 1st floor of the Courthouse Annex in the Multipurpose Room in Customer Service, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on July 20, 2023, the following described property as set forth in said Final Judgment, to wit:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF COLLIER, STATE OF FLORIDA, AND IS DESCRIBED AS FOLLOWS: LOT 20, BLOCK

174, GOLDEN GATE UNIT NO. 5, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGE 117 THROUGH 123 OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

Property Address: 5337 19TH AVENUE SW, NAPLES, FL 34116  
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 12 day of June, 2023.

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  
21-089606 - VIT  
June 16, 23, 2023 23-01232C

SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
File No. 23-CP-575  
IN RE: ESTATE OF  
LENA KAYE BIANCUZZO  
Deceased.

The administration of the estate of Lena Kaye Biancuzzo, deceased, whose date of death was January 26, 2023, 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 June 16, 2023.

**Personal Representative:**  
**Kevin Lucas**  
315 Spotts Rd.  
Glen Campbell, Pennsylvania 15742  
Attorney for Personal Representative:  
Amy Meghan Neaheer, Esq  
Attorney  
Florida Bar Number: 190748  
6313 Corporate Court, Ste. 110  
Fort Myers, Florida 33919  
Telephone: (239) 785-3800  
Fax: (239) 224-3391  
E-Mail: aneaheer@neaheerlaw.com  
Secondary E-Mail:  
mhill@neaheerlaw.com  
June 16, 23, 2023 23-01234C

SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
CASE NUMBER:  
112023CP0005710001XX  
IN RE: THE ESTATE OF  
ANN MARIE O'NEIL,  
Deceased.

The estate of ANN MARIE O'NEIL, deceased, File Number: 112023CP0005710001XX, is pending in the Circuit Court for Collier, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples Florida 34112-5324. The name and address of the attorney for the estate and the Personal Representative are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmaturred, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court 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 unmaturred, 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.

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

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

The date of first publication of this Notice is June 16, 2023.

**Personal Representative:**  
**MELANIE K. SOEY**  
Attorney for the Estate:  
DAVID A. SILVERSTONE, P.A.  
Attorney for Personal Representative  
800 SE Third Ave. #300  
Fort Lauderdale, FL 333167  
(954) 367-0770  
david@dsilverstone.com  
By: /s/ David A. Silverston  
David A. Silverston  
Fla. Bar No. 862096  
June 16, 23, 2023 23-01216C

SECOND INSERTION

NOTICE OF ACTION  
FORECLOSURE PROCEEDINGS-  
PROPERTY  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
CIVIL DIVISION

**Case #: 112022CA0016580001XX**  
**Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. Plaintiff, -vs.-**  
**Michael Douglas Marolla a/k/a Michael D. Marolla; Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Michael Ray Marolla a/k/a Michael R. Marolla a/k/a Michael Marolla, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant(s); Unknown Spouse of Michael Douglas Marolla a/k/a Michael D. Marolla; Collier County, Florida; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s)**  
**Defendant(s).**

TO: Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Michael Ray Marolla a/k/a Michael R. Marolla a/k/a Michael Marolla, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant(s); LAST KNOWN ADDRESS: UNKNOWN  
Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.  
YOU ARE HEREBY NOTIFIED that

an action has been commenced to foreclose a mortgage on the following real property, lying and being and situated in Collier County, Florida, more particularly described as follows:

THE WEST 180 FEET OF TRACT 70, GOLDEN GATE ESTATES, UNIT 88, ACCORDING TO PLAT THEREOF AS RECORDED IN PLAT BOOK 5, PAGE 27, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.  
more commonly known as 2961 28th Avenue Southeast, Naples, FL 34117.

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon LOGS LEGAL GROUP LLP, Attorneys for Plaintiff, whose address is 2424 North Federal Highway, Suite 360, Boca Raton, FL 33431, within thirty (30) days after the first publication of this notice and file the original with the clerk of this Court either before with service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification of the time before the scheduled appearance is less than 7 days. If you are hearing or voice impaired, call 711.

WITNESS my hand and seal of this Court on the 9th day of June, 2023.

Crystal K. Kinzel  
Circuit and County Courts  
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Choices and Solutions

# What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

## THE NEGATIVE INCOME TAX

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



## STEPS TO FIX ENTITLEMENTS

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

# ““““

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

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

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

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

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

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

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

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

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

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

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

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

## NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

## HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

#### WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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