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Additional Public Notices may be accessed on BusinessObserverFL.com and the statewide legal notice website, FloridaPublicNotices.com

SEPTEMBER 1 - SEPTEMBER 7, 2023

COLLIER COUNTY LEGAL NOTICES

FIRST 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 2386 IN RE: ESTATE OF PETER TOOMEY LYDON Deceased.

The administration of the Estate of Peter Toomey Lydon, deceased, File Number 23 CP 2386, 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, including unmatured, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

The date of first publication of this Notice is September 1, 2023. Personal Representative:

Cynthia F. Panagiotis 3659 Arctic Circle

Naples, FL 34112 Attorney for Personal Representative: Nathan Dougherty, Esquire Florida Bar No. 118632 1777 Tamiami Trail, Suite 304-2

Tel: (941) 270-4489 September 1, 8, 2023

23-01782C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-2349 **Division Probate** IN RE: ESTATE OF

JANE ANN KAHLOR $\begin{tabular}{ll} \textbf{Deceased.} \\ \textbf{The administration of the estate of} \\ \end{tabular}$

JANE ANN KAHLOR, deceased, whose date of death was February 2, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trl. 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER

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 September 1, 2023.

Personal Representative: /s/ Joseph C. Racke JOSEPH C. RACKE 7126 Mill Run Circle

Naples, Florida 34109 Attorney for Personal Representative: /s/ Shaun Garry SHAUN M. GARRY, Attorney Florida Bar Number: 93412 GrayRobinson, P.A. 3838 Tamiami Trail N., Suite 410 Naples, Florida 34103 Telephone: (239) 598-3601 Fax: (239) 598-3164 E-Mail: shaun. garry@gray-robinson.com

Secondary E-Mail:

September 1, 8, 2023

#50808251 v1

Email Address: Florida Bar No. 0888370 lyndsey.black@gray-robinson.com

23-01773C

FIRST INSERTION

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

11-2023-CP-002434-0001-XX IN RE: ESTATE OF NANCY C. DEVINE Deceased.

The administration of the estate of Nancy C. Devine, deceased, whose date of death was July 8, 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

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 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 September 1, 2023.

Personal Representative: Kathleen S. Devine 17337 Lafayette Drive Olney, MD 20832

Attorney for Personal Representative: W. Rodgers Moore, Esq. Florida Bar Number: 280143

P.O. Box 812695 Boca Raton, FL 33481 Telephone: (561) 394-7944 Fax: (561) 392-0330 $\hbox{E-Mail: wrmoorelaw@gmail.com}$ September 1, 8, 2023 23-01785C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-0797 IN RE: ESTATE OF DANIEL NAIDS Deceased.

The administration of the estate of Daniel Naids, deceased, whose date of death was October 17, 2022 is pending in the Circuit Court for Collier County Florida, Probate Division, the address of which is 3315 E. Tamiami Trail Suite 102, Naples, Florida 34112. The name and address of the personal representative 's attorney is set forth

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 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 September 1, 2023. Personal Representative: /s/ Carole McBride Carole McBride

Attorney for Personal Representative: /s/ Ann T. Frank Ann T. Frank annfranklaw@yahoo.com 2124 S. Airport Road Suite 102 Naples, Florida 34112 23-01780C September 1, 8, 2023

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-2280 IN RE: ESTATE OF MILICA STOJANOVIC.

Deceased. The administration of the estate of MILICA STOJANOVIC, deceased, whose date of death was February 13, 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 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 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: September 1, 2023. below

ZORAN STOJANOVIC Personal Representative 230 Pebble Beach Blvd, Unit 203

Naples, FL 34113 Robert D. Hines, Esquire Attorney for Personal Representative Florida Bar No. 0413550 Hines Norman Hines, PL 1312 W. Fletcher Avenue, Suite B Tampa, FL 33612 Telephone: 813-265-0100 Email: rhines@hnh-law.com Secondary Email: jrivera@hnh-law.com September 1, 8, 2023 23-01786C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-1055 IN RE: ESTATE OF

ROSE M. FRANCO

Deceased. The administration of the estate of Rose M. Franco, deceased, whose date of death was August 29, 2022 is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 E. Tamiami Trail Suite 102, Naples, Florida 34112. The name and address of the personal representative 's attorney is set forth

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 SEC-TION 733.702 WILL BE FOREVER 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 September 1, 2023. Personal Representative: /s/ Richard Casale Richard S. Casale

Attorney for Personal Representative: /s/ Ann T. Frank Ann T. Frank Email Address: annfranklaw@yahoo.com Florida Bar No. 0888370 2124 S. Airport Road Suite 102 Naples, Florida 34112 23-01781C September 1, 8, 2023

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-2446 Division Probate IN RE: ESTATE OF JEFFREY C. HEROLD,

Deceased. The administration of the estate of Jeffrey C. Herold, deceased, whose date of death was January 10, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., Naples, FL 34112. The names and addresses of the personal representatives and the personal representatives' attorney are set forth

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 FIRST INSERTION

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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC TION 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 September 1, 2023.

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY. FLORIDA PROBATE DIVISION File No. 2023-CP-002495 **Division Probate**

IN RE: ESTATE OF JEAN M. DURKEE Deceased. The administration of the estate of

JEAN M. DURKEE, deceased, whose date of death was May 16, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail, Suite 102, Naples, FL 34112. The names and addresses of the personal representatives and the personal representatives' attorney are set forth All creditors of the decedent and oth-

er persons having claims or demands against decedent's estate on whom a

copy of this notice is required to be

THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME

Suite 200 Naples, FL 34108 Telephone: 239-325-3350

Personal Representatives:

Patricia E. Herold

897 Collier Court, Unit 702

Marco Island, FL 34145

Doreen E. Herold 440 Golf Avenue

Maywood, NJ 07607

Stephen G. Herold

85 Riverview Bend South

#1534

Palm Coast, FL 32137

Attorneys for Personal Representative:

September 1, 8, 2023

Michael A. Gebeau

Christopher G. Price E-Mail Addresses:

mgebeau@sarrettprice.com

Florida Bar No. 1025405

cprice@sarrettprice.com

Florida Bar No. 0014622

999 Vanderbilt Beach Road,

SARRETT PRICE PA

23-01784C

FIRST INSERTION

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

PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S

The date of first publication of this notice is September 1, 2023.

DATE OF DEATH IS BARRED.

Personal Representatives: BRENDA L. PASQUARELLO 1 Marshall Road Beverly, Massachusetts 02915 JENNIFER L. GILLIGAN

19 Cobblers Lane Beverly, Massachusetts 01915 Attorney for Personal Representatives: MARK R. KLYM, Attorney Florida Bar Number: 0049003 HAHN LOESER & PARKS, LLP 5811 Pelican Bay Blvd, Suite 650 Naples, Florida 34108

Telephone: (239) 254-2900 Fax: (239) 592-7716 E-Mail: mklym@hahnlaw.com Secondary E-Mail: cpiglia@hahnlaw.com 14876594.v1

September 1, 8, 2023 23-01768C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION

File No. 23-CP-2288 **Division Probate** IN RE: ESTATE OF ANDREW J. DOOLEY, III Deceased.

The administration of the estate of ANDREW J. DOOLEY, III, deceased, whose date of death was April 12, 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, 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 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 September 1, 2023.

Personal Representative: /s/ James F. Dooley JAMES F. DOOLEY c/o Edward C. Conroy, Esq. One Park Place, Suite 3A

Plymouth, Massachusetts 02360 Attorney for Personal Representative: /s/ Shaun Garry SHAUN M. GARRY, Attorney Florida Bar Number: 93412 GrayRobinson, P.A. 3838 Tamiami Trail N., Suite 410 Naples, Florida 34103 Telephone: (239) 598-3601 Fax: (239) 598-3164 E-Mail: shaun. garry@gray-robinson.com Secondary E-Mail:

lyndsey.black@gray-robinson.com #51091243 v1 September 1, 8, 2023 23-01772C

FIRST 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-2045 IN RE: ESTATE OF NEIL B. CURLEY. Deceased.

The administration of the estate of NEIL B. CURLEY, deceased, whose date of death was May 21, 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, 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 PUBLI-CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER VICE 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.

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 September 1, 2023.

Linda Carole Schafer.

NOTWITHSTANDING THE TIME

Personal Representative 313 Aundria Drive Lafayette, LA 70503 JIM D. SHUMAKE ATTORNEY AT LAW Counsel for Personal Representative The Courtview Building 2666 Airport Road South Naples, FL 34112-4885 Telephone: (239) 643-5858 Primary Service E-mail: JDShumakelaw@yahoo.com

Jim D. Shumake, Esquire Florida Bar No. 352314 September 1, 8, 2023 23-01764C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION

FILE NO. 112023CP0013910001XX IN RE: ESTATE OF CYNTHIA JEAN CONNOR, DECEASED.

The administration of the estate of CYNTHIA JEAN CONNOR., deceased. whose date of death was November 11, 2022, and whose Social Security Number is XXX-XX-XXXX, is pending in the Circuit Court for Collier, Florida, Probate Division, the address of which is 3301 Tamiami Trail E., Naples, Florida 34112. The name and address of the personal representative and the personal representative's attorney are

set forth below.

All creditors of the decedent and

other persons having claims or demands against the decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF THREE MONTHS AFTER THE TIME OF THE FIRST PUB-LICATION 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

OF THE FIRST PUBLICATION OF ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-

and persons having claims or demands

against decedent's estate must file

their claims with this Court WITHIN

THREE MONTHS AFTER THE DATE

TION 733.702 WILL BE FOREVER 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 September 1, 2023.

Personal Representative: DAVID JOHN COLLIER 782 Camino Lakes Circle

Boca Raton, Florida 33432 Attorney for Personal Representative: L. EDGAR BARNHILL III, ESQ. Florida Bar No. 338631 2799 Northwest Boca Raton Boulevard Boca Raton, Florida 33431

Telephone: 561-998-7999 September 1, 8, 2023

23-01769C

FIRST 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-2533 IN RE: ESTATE OF DANIEL P. DONLAN, Deceased.

The administration of the estate of DANIEL P. DONLAN, deceased, whose date of death was April 13, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044, Naples, Florida 34101-3044. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 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 September 1, 2023.

Personal Representative: JOHN DONLAN

4000 Gulf Shore Blvd. N., #2200 Naples, Florida 34103 Attorney for Personal Representative: EDWARD V. SMITH Florida Bar No. 102848 Email: esmith@wga-law.com Alternate Email: pleadings@wga-law.com PATRICK COURVILLE Florida Bar No. 0115708 Email: pcourville@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

September 1, 8, 2023

OFFICIAL

COURTHOUSE

WEBSITES

MANATEE COUNTY

manateeclerk.com

SARASOTA COUNTY

sarasotaclerk.com

CHARLOTTE COUNTY

cnariottecierk.com

LEE COUNTY

leeclerk.org

COLLIER COUNTY

collierclerk.com

HILLSBOROUGH

COUNTY

23-01799C

FIRST INSERTION

BUSINESS OBSERVER

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION

CASE NO.: 23-CP-2492 IN RE: THE ESTATE OF HELEN ZDANOVICH Deceased.

The administration of the estate of HELEN ZDANOVICH, deceased, whose date of death was July 17, 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH FLORIDA STATUTES SEC-TION 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 September 1, 2023.

Personal Representative: KENNETH SACKS

570 El Camino Real, Apt. 2305 Naples, FL 34119 Attorney for Personal Representative: LISA B. GODDY Florida Bar No. 0507075 Email: lgoddy@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

FIRST INSERTION

23-01797C

Telephone: (239)435-1533

Facsimile: (239)435-1433

September 1, 8, 2023

NOTICE OF PUBLIC SALE: TO BE HELD AT: THE LOCK UP STORAGE 1200 Pine Ridge Road Naples FL 34108 239-430-2212 pineridge@lockupselfstorage.com DATE: Sept. 27, 2023 BEGINS: 11:00am

CONDITIONS: All units will be sold to the highest bidder. Bids taken only for each unit in its entirety. Payment must be cash only. No personal checks accepted. All goods must be removed from the unit within 24 hours. Payment due immediately upon acceptance of bid. Unit availability subject to prior settlement of account.

Unit G311, SW Florida Mortgage Sollutions, Inc. Agent Marisa McDougall, Boxes, table.

Unit H312, Sean Spector, furniture, suitcases, tables, rugs

PUBLISH YOUR

Call **941-906-9386**

hillsclerk.com PASCO COUNTY

pascoclerk.com

PINELLAS COUNTY

pinellasclerk.org

POLK COUNTY

polkcountyclerk.net

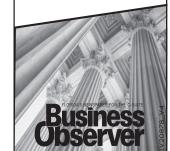
myorangeclerk.com

ORANGE COUNTY

LEGAL NOTICE

and select the appropriate County name from the menu option

legal@businessobserverfl.com



FIRST INSERTION

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

CIVIL ACTION Case No. 2023- CA- 274 PEBBLEBROOKE LAKES MASTER ASSOCIATION, INC.,

CATHERINE BRADY, et al., Defendants.

NOTICE IS HEREBY GIVEN that, pursuant to a Final Summary Judgment of Foreclosure dated August 25, 2023 entered in Civil Case No. 2023- CA- 274 of the County Court of the Twentieth Judicial Circuit in and for Collier County, Florida, I will sell to the Highest and Best Bidder for Cash in the 1st Floor of the Courthouse Annex in the Multipurpose Room, 3315 Tamiami Trail East, Naples, Florida 34112 at 11:00 a.m. on the 28th day of September, 2023, the following described property as set forth in said Final Judgment, to-wit:

Lot 41, Pebblebrooke Lakes Phase 3, according to the plat thereof recorded in Plat Book 31, Pages 81 through 84, inclusive, Public Records of Collier County, Florida.

Property Address: 8463 Hollow Brook Circle, Naples, FL 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 within 60 days after the sale.

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

CRYSTAL KINZEL, Clerk of Court (COURT SEAL) By: Deputy Clerk

Dominick Mezzoline, Esq., via email only September 1, 8, 2023 23-01793C

FIRST INSERTION

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

10550 Goodlette-Frank Rd. Naples FL 34109 on 09/19/2023 at 11:30AM

Mary Treacy -Household items and boxes Ashley Nicolas -

Household and outdoor furniture 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.

September 1, 8, 2023 23-01794C

FIRST INSERTION

Notice is hereby given that on dates below these vehicles will be sold at public sale on the date listed below at 10AM for monies owed on vehicle repair and storage cost pursuant to Florida Statutes 713.585 or Florida Statutes 713.78. Please note, parties claiming interest have right to a hearing prior to the date of sale with the Clerk of Courts as reflected in the notice. The owner has the right to recover possession of the vehicle without judicial proceedings as pursuant to Florida Statute 559.917. Any proceeds recovered from the sale of the vehicle over the amount of the lien will be deposited with the clerk of the court for disposition upon court order. "No Title Guaranteed, A Buyer Fee May Apply" at 10:00 AM October 2, 2023 Dwyer Autos LLC, 3661 Mercantile Ave. Ste A, Naples Fl.

2014 MERZ 4JGDF7CE9EA428047

\$4525.22September 1, 2023 23-01795C

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 GCI Federal located at 1415 Panther Ln, Suite 536, in the County of Collier, in the City of Naples, Florida 34109 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Naples, Florida, this 28th day of August, 2023. HOLY GROUND INNOVATIONS LLC September 1, 2023 23-01796C FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, PROBATE DIVISION File No. 23-CP-1675

Division PROBATE IN RE: ESTATE OF JEWEL D. CORNELL Deceased.

The administration of the estate of JEWEL D. CORNELL, deceased, whose date of death was January 31, 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 attornev are set forth below.

All creditors of the decedent and other persons having claims or de-mands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLI-CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER-VICE 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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 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 September 1, 2023.

Personal Representative: /s/ Gerald R McGuire (Aug 22, 2023 14:22 EDT) GERALD MCGUIRE 1429 Lucena Lane South

Naples, Florida 34113 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 September 1, 8, 2023 23-01761C

FIRST 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-1957 IN RE: ESTATE OF JOAN J. CURLEY, Deceased.

The administration of the estate of JOAN J. CURLEY, deceased, whose date of death was May 24, 2023, is pending in the Circuit Court for Collier Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112-5324. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

All creditors of the Decedent and other persons having claims or demands against Decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AF-TER 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 September 1, 2023. Linda Carole Schafer,

Personal Representative 313 Aundria Drive Lafayette, LA 70503 JIM D. SHUMAKE ATTORNEY AT LAW Counsel for Personal Representative The Courtview Building 2666 Airport Road South Naples, FL 34112-4885 Telephone: (239) 643-5858 Primary Service E-mail: JDShumakelaw@yahoo.com Jim D. Shumake, Esquire

23-01765C

Florida Bar No. 352314

September 1, 8, 2023

FIRST INSERTION

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY Please take notice SmartStop Self Storage located at 275 Goodlette-Frank Road, Naples, FL 34102, intends to hold an auction of the goods stored in the following units to satisfy the lien of the owner. The sale will occur as an online auction via www.selfstorageauction.com on 09/21/2023 at 2:30pm. Contents include personal property described below belonging to those individuals listed below.

> Unit 03076- George Kramer Unit 01062- La Colmar Bakery Unit 02027- Steve Neimeyer

Purchases must be paid at the above referenced facility in order to complete the transaction. SmartStop Self Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. Please contact the property with any questions (239) 842-9011.

September 1, 8, 2023 23-01788C

FIRST INSERTION

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY

Please take notice SmartStop Self Storage located at 7755 Preserve Ln, Naples, FL 34119, intends to hold an auction of the goods stored in the following units to satisfy the lien of the owner. The sale will occur as an online auction via www. selfstorageauction.com on 09/21/2023 at 2:30pm. Contents include personal property described below belonging to those individuals listed below.

> Unit 3275- Carlos Millo Unit 1127- Miles Dacko Unit 6101- Therese Kirlew-Holston

Purchases must be paid at the above referenced facility in order to complete the transaction. SmartStop Self Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. Please contact the property with any questions (239)207-6132. September 1, 8, 2023

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION FILE NO.: 23-CP-2454 IN RE: ESTATE OF HELENA T. MUSTARI,

Deceased. The administration of the Estate of HELENA T. MUSTARI, deceased, whose date of death was July 3, 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 AF-TER 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 September 1, 2023.

Personal Representative:

JULIE A. GAGNON c/o Alison K. Douglas, Esq. CUMMINGS & LOCKWOOD LLC 3001 Tamiami Trail North, Suite 400

Naples, FL 34103 Attorney for Personal Representative: ALISON K. DOUGLAS, ESQ. E-mail Addresses: adouglas@cl-law.com; jpoklemba@cl-law.com Florida Bar No. 0899003 CUMMINGS & LOCKWOOD LLC 3001 Tamiami Trail North, Suite 400 Naples, FL 34103 Telephone: (239) 262-8311 7757171.1.docx 8/21/2023 September 1, 8, 2023 23-01787C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-1715 Division Probate IN RE: ESTATE OF THERESE P. ANELLO,

Deceased. The administration of the estate of Therese P. Anello, deceased, whose date of death was August 12, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., Naples, FL 34112. The names and addresses of the personal 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 SEC-TION 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 September 1, 2023.

Personal Representative: Todd D'Aiuto 151 Florida Road Ridgefield, CT 06877

Attorneys for Personal Representative: Michael A. Gebeau Christopher G. Price E-Mail Addresses: mgebeau@sarrettprice.com cprice@sarrettprice.com Florida Bar No. 0014622 SARRETT PRICE PA 999 Vanderbilt Beach Road, Suite 200 Naples, FL 34108 Telephone: 239-325 23-01760C Septmeber 1, 8, 2023

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-2101 Division Probate IN RE: ESTATE OF MARILYNN JANE BAUSE,

Deceased.

The name of the decedent, the designation of the court in which the administration of this estate is pending, and the file number are indicated above. The address of the Court is 3315 Tamiami Trail E, Suite 102, Naples, Florida 34112-5324. The names and $addresses\ of\ the\ personal\ representative$

and the personal representative's attorney are indicated below. If you have been served with a copy of this notice and you have any claim or demand against the decedent's estate, even if that claim is unmatured, contingent or unliquidated, you must file your claim with the court ON OR BEFORE THE LATER OF A DATE THAT IS 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER YOU

RECEIVE A COPY OF THIS NOTICE. All other creditors of the decedent and other persons who have claims or demands against the decedent's estate, including unmatured, contingent

or unliquidated claims, must first file their claims with the Court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

EVEN IF A CLAIM IS NOT BARRED BY THE LIMITATIONS DESCRIBED ABOVE, ALL CLAIMS WHICH HAVE NOT BEEN FILED WILL BE BARRED TWO YEARS AF-TER DECEDENT'S DEATH.

The date of death of the decedent is June 17, 2023.

The date of first publication of this

Notice is September 1, 2023 Personal Representatives: Robert P. Bause, Jr. 15193 Cortona Way Naples, FL 34120 Chris David Lawrence

5854 Northridge Drive S Naples, FL 34110 Attorney for Personal Representative: Ashley Czajkowski, Esq. Florida Bar No.: 95940 Goede, DeBoest & Cross, PLLC 6609 Willow Park Drive,

Second Floor Naples, Florida 34109 Phone: 239-331-5100 ACzajkowski@gadclaw.com 23-01759C September 1, 8, 2023

FIRST INSERTION

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

FLORIDA CASE NO.: 2023-CA-001639 NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, VS.

FAYE M. FLETCHER; et al., Defendant(s). TO: Faye M. Fletcher Last Known Residence: 8656 Ibis Cove

Cir, Naples, FL 34119

IDA.

TO: Unknown tenant #1 Last Known Residence: 8656 Ibis Cove Cir, Naples, FL 34119

TO: Unknown tenant #2 Last Known Residence: 8656 Ibis Cove Cir. Naples, FL 34119

YOU ARE NOTIFIED that an action

to foreclose a mortgage on the following $\,$ property in COLLIER County, Florida: LOT 524, BLOCK G, IBIS COVE, PHASE TWO-A, AC-CORDING TO THE MAP OR PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 37, PAGES 79 THROUGH 83 INCLUSIVE. OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLOR-

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE PITE, LLP, Plaintiff's attorney, at 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484, on or before 30 days after publication, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

Dated on August 24, 2023. As Clerk of the Court (SEAL) By: Samantha Martinez As Deputy Clerk

ALDRIDGE PITE, LLP, Plaintiff's attorney, 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484 1133-3138B Ref# 5193

September 1, 8, 2023 23-01778C

FIRST INSERTION

Fictitious Name Notice Notice is hereby given that Konstantinos Karamanlidis, desiring to engage in business under the fictitious name of Gak Installations located in Naples, Florida 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.

September 1, 2023 23-01757C

FIRST INSERTION

KEITH'S TOWING INC. 903 ALACHUA ST. IMMOKALEE, FLORIDA 34142 $(239)\ 657-5741$ AUCTION DATE-SEPTEMBER 18, 2023 @9AM 2020 DODGE-2C3CDZBT2LH118410

2006 CHEVY-2G1WU581669325896 2007 TOYT-4T1BE46K57U176387 September 1, 2023 23-01792C

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: 14600 Old US 41 Naples, FL 34110 September 21st, 2023 at

Athens Pena Wooden bench seat Ruben Torres

Couch, air mattress, and bags 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. September 1, 8, 2023 23-01754C

FIRST INSERTION

Notice of public sale: DIXON TOWING GIVES NOTICE OF FORECLOSURE OF LIEN AND INTENT TO SELL THESE VEHICLES ON 09/08/2023 @ 10AM AT 1730 40 TH TERRACE NAPLES FL 34116-6036, PUR-SUANT TO SUBSECTION 713.78 OF THE FLORIDA STATUTES, DIXON TOWING RESERVES THE RIGHT TO REJECT ANY /OR ALL BIDS

2014 HYUN VIN# 5NPEB4AC1EH889000 September 1, 2023

FIRST INSERTION

JH4KA96513C001463 2003 ACUR September 1, 2023 23-01775C

FIRST INSERTION

NOTICE OF PUBLIC SALE The following personal property of YVETTE BEAUPRE DALETO and GINO DALETO, will, on September 13, 2023, at 10:00 a.m., at 202 Seagrape Court, Lot #202, Naples, Collier County, Florida 34110; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715,109:

1971 MANA MOBILE HOME, VIN: 0619665785, TITLE NO.: 0004446418 located at the premises address above. PREPARED BY:

J. Matthew Bobo Lutz, Bobo & Telfair, P.A. 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236 September 1, 8, 2023 23-01762C

FIRST INSERTION

NOTICE OF PUBLIC SALE: Last Stop Automotive Services LLC gives Notice of Foreclosure of Lien and intent to sell these vehicles on 09/18/2023 09:00 AM at 6345 LEE ANN LN, Naples, FL 34109 pursuant to subsection 713.78 of the Florida Statutes. Last Stop Automotive Services LLC reserves the right to accept or reject any and/or all bids.

1G4HP52KX34171700 2003 BUICK LESABRE CUSTOM September 1, 2023

FIRST INSERTION

Notice Of Sale Naples Mini Storage 3706 Domestic Ave. Naples, Fl 34104 239-261-3001

Personal Property consisting of sofas, TVs, clothes, boxes, household goods, totes, and other personal property used in home, office, or garage will be sold or otherwise disposed of at public sales on the dates and times indicated below to satisfy owners lien for rent and fees due in accordance with Florida Statues: Self storage act, Sections 83.806 and 83.807. all items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required if applicable.

F131 Francesca Brock M400B Jaylyn Zakikhani auction date : 09/29/2023 September 1, 8, 2023 23-01770C

FIRST INSERTION

Notice Of Sale Ace Super Storage 16300 Old 41 North Naples, Fl 34110 239-592-6666

Personal Property consisting of sofas, TVs. clothes, boxes, household goods, totes, boat and trailer and other personal property used in home, office, or garage will be sold or otherwise disposed of at public sales on the dates and times indicated below to satisfy owners lien for rent and fees due in accordance with Florida Statues: Self storage act, Sections 83.806 and 83.807. all items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required if applicable

424 Peter Nielsen 429 Mary Hodges 584 Jackie Chambers 606 Jackie Chambers auction date: 9/29/2023 23-01771C September 1, 8, 2023

FIRST INSERTION

NOTICE OF PUBLIC SALE: T&C TOWING SERVICE INC gives notice that on 09/15/2023 at 08:00 AM the following vehicles(s) may be sold by public sale at 4269 ENTERPRISE AVE NAPLES FL 34104 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78.

JN8AS5MT9EW602033 2014 NISS KNDMC233786048095 2008 HYUN September 1, 2023 23-01774C

FIRST INSERTION

Notice of public sale: DIXON TOWING GIVES NOTICE OF FORECLOSURE OF LIEN AND INTENT TO SELL THESE VEHICLES ON 09/17/2023 @ 10AM AT 1730 40 TH TERRACE SW NAPLES FL 34116-6036, PURSUANT TO SUBSECTION 713.78 OF THE FLORIDA STATUTES. DIXON TOW-ING RESERVES THE RIGHT TO RE-JECT ANY /OR ALL BIDS

2015 FORD VIN# 1FM5K7D84FGC34498 September 1, 2023 23-01790C

FIRST INSERTION

NOTICE OF PUBLIC SALE: AA AUTO OF COLLIER COUNTY gives notice that on 09/15/2023 at 08:00 AM the following vehicles(s) may be sold by public sale at 2240 CORPORATION BLVD NAPLES FLORIDA 34109 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78.

2GNALBEK4F6120859 2015 CHEV September 1, 2023 23-01776C

FIRST INSERTION

NOTICE OF PUBLIC AUCTION/ SALE FOR NON-JUDICIAL TIMESHARE FORECLOSURE RE: VANDERBILT BEACH & HARBOUR CLUB CONDOMINIUM ASSOCIATION, INC.

COLLIER County, Florida Non-Judicial Timeshare foreclosure

NOTICE IS HEREBY GIVEN that, pursuant to an action for non-judicial foreclosure of timeshare units on the Claim of Lien, which is dated April 14, 2023 and was recorded April 27, 2023, in the Official Records of Collier County, Florida at OR Book 6240, Page 3368 as Instrument Number 6395233, I will sell, to the highest and best bidder for cash, at VANDERBILT BEACH & HARBOUR CLUB Manager's Office, 9301 Gulf Shore Drive, Naples, FL 34108 on the 8th day of SEPTEMBER, 2023, at 11:00 a.m., the following described real property located in Collier County, Florida, to-wit:

Unit Numbers and Week Numbers as set forth below in VANDERBILT BEACH & HAR-BOUR CLUB, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 968, Page 1096, of the Public Records of Collier County, Florida, and all amendments thereto, if any.

Unit Number: Week Number: 102 39,49208 44 305 22 411 49 512TO: Owner(s) Address Unit /Week Number(s) Amount due: Joseph Redding Kremski Estate of Joseph Redding Kremski All heirs and devisees of the Estate of Joseph Redding Kremski 20 40 Chipman Street, Apt #3 Owosso, MI 48867-4753 \$3,132.37 with a per diem amount of \$1.54 from February 3, 2023 John W Hinkle and Petra R Hinkle

\$4,067.65 with a per diem amount of \$2.00 from February 3, 2023 Richard L Stevens and Karen R Stevens 26922 Chateau Du Lac Court Bonita Springs, FL 33923-5019 208/44

\$3,431.28 with a per diem amount of \$1.69 from February 3, 2023 Richard D Lefevre and Betty B Lefevre a/k/a Betty B Lefevpe 4863 Evans Court Apt 246 Trenton, MI 48183

411/49 \$3,278.82 with a per diem amount of \$1.62 from February 3, 2023 Albertha Woodbury Wright 1673 NW 192nd Terrace Miami, FL 33169 305/22

\$3,132.37 with a per diem amount of \$1.54 from February 3, 2023 Wallace Eugene Blanchard and Gloria Blanchard 40 Shore Drive Mahopac, NY 10541

\$3,106.69 with a per diem amount of \$1.53 from February 3, 2023 James Van Carteren and Lucille Van Carteren 3310 South Ocean Blvd, Apt 626

102/39

Highland Beach, FL 33487 211/43 \$2,803.24 with a per diem amount of

\$1.38 from February 3, 2023 The assessment lien created by the Claims of Lien was properly created and authorized pursuant to the timeshare instrument and applicable law, and the amounts secured by said lien are as set

You may cure the default at any time prior to the public auction by paying the amount due, as set forth in this notice, to the undersigned Trustee at the ad-

dress set forth below.

THIS NOTICE OF PUBLIC AUC-TION/SALE is dated this 17th day of AUGUST, 2023. THOMAS L AVRIJTIS

THOMAS L AVRUTIS, ESQUIRE TRUSTEE FOR VANDERBILT BEACH & HARBOUR CLUB CONDOMINIUM ASSOCIATION,

201 Fletcher Avenue, Second Floor Sarasota, FL 34237 Telephone (941) 955-7300 Facsimile (941) 953-7625 September 1, 8, 2023 23-01779C

FIRST INSERTION

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

1615 Pleasant View Road

Hastings, MI 49058

102/49

11-2022-CA-001048--0001-XX RICHARD S. WHEELER, Plaintiff, vs.

LESLYE D. HILL,

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment on a Complaint for Partition dated August 7, 2023, as amended, if any, and entered in 11-2022-CA-001048-XX of the Circuit $Court\ of\ the\ TWENTIETH\ Judicial\ Cir$ cuit in and for Collier County, Florida, wherein RICHARD S. WHEELER is the Plaintiff and LESLYE D. HILL is the Defendant(s). Crystal K. Kinzel as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at 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 September 14, 2023, the following described property as set forth in said Final Judgment, to wit:

POINCIANA VILLAGE, UNIT 2, BLOCK K, LOT 75, according to the plat thereof recorded at Plat Book 10, Page 80, Public Records of Collier County, Florida.

Property Address: 3556 Balboa Circle East, Naples, FL

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

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES

NOTICE IS HEREBY GIVEN that MARCO ROCK, INC will engage in business under the fictitious name COASTAL LAWN CARE SERVICES. with a physical address 240 PRICE ST. NAPLES, FL 34113, with a mailing address P.O BOX 2059 MARCO ISLAND, FL 34146, and already registered the name mentioned above with the Florida Department of State. Division of Corporations.

September 1, 2023 23-01763C

FIRST INSERTION

NOTICE OF PUBLIC SALE: AA AUTO OF COLLIER COUNTY gives notice that on 09/17/2023 at 08:00 AM the following vehicles(s) may be sold by public sale at 2240 CORPORATION BLVD NAPLES FLORIDA 34109 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78.

WDBFA68F32F201747 2002 MERZ September 1, 2023 23-01777C 45.031. IMPORTANT

AMERICANS WITH DISABILI-TIES ACT. If you are an individual with a disability who needs an accommoda-

tion 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 23rd day of August, 2023. By: \S\ Marc L. Shapiro Marc L. Shapiro, Esq. Florida Bar No. 957062 Communication Email: marc@attorneyshapiro.com Service Email: service@atttorneyshapiro.com LAW OFFICES OF MARC L. SHAP-IRO, P.A.

Attorney for Plaintiff 720 Goodlette Road North, Suite 304 Naples, FL 34102 Telephone: 239-649-8050 Facsimile: 239-649-8057 September 1, 8, 2023 23-01767C

FIRST INSERTION

NOTICE OF PURITC SALE. BALD EAGLE TOWING AND RE-COVERY gives Notice of Foreclosure of Lien and intent to sell these vehicles on 09/18/2023 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. KMHDH4AE7FU453122

2015 HYUNDAI ELANTRA SE/ SPORT/LIMITED 3GYFNGE33CS574915 2012 CADILLAC SRX September 1, 2023 23-01755C

FIRST INSERTION

Notice of public sale: VICTORY TOW-ING GIVES NOTICE OF FORE-CLOSURE OF LIEN AND INTENT TO SELL THESE VEHICLES ON 09/16/2023 @ 10AM AT 1730 40 TH TERRACE SW NAPLES FL 34116-6036, PURSUANT TO SUBSECTION 713.78 OF THE FLORIDA STATUTES. VICTORY TOWING RESERVES THE RIGHT TO REJECT ANY /OR ALL

2011 NISS VIN# 1N4AL2AP4BN458221 September 1, 2023 23-01791C

FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Annabelle's Caring Companions located at 6848 Daniels Road in the City of Naples, Collier County, FL 34109 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida

Marn Rivelle

September 1, 2023 23-01783C

Pursuant to Section 865.09,

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of H & J Partners located at 6449 Autumn Woods Blvd, in the County of Collier, in the City of Naples, Florida

34109 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

day of August, 2023. Joshua J. White

SUBSEQUENT INSERTIONS

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

Bill Manning Tools, Business items

The auction will be listed and advertised on www.storagetreasures.com. Pur-

Aug. 25; Sept. 1, 2023

SECOND INSERTION

 $FLORIDA\,SOUTHWESTERN\,STATE\,COLLEGE\,(FSW)\,Request\,for\,Qualifications$

Project Name: Construction Services College Wide: Annual/2024 Prequalification for Projects of all Dollar Levels

RFQ Submittal: PRIOR to 2:00 PM ET Tuesday 9/26/23; Electronic submission

https://www.bidnetdirect.com/florida/floridasouthwestern

Public Evaluation Team Meeting: Monday 10/9/23 at 10am ET; Recommendation for intended award to be posted on or about 10/10/23; Prequalification period effective 1/1/24-12/31/24; Vendors interested must possess a minimum of \$1M in current bonding capacity and \$1M in general liability and property damage insurance; Vendors interested in this project may obtain detailed information for RFQ ± 23 -03 at https://www.bidnetdirect.com/florida/floridasouthwestern.

Aug. 25; Sept. 1, 8, 15, 2023

SECOND INSERTION

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 8471 Davis Blvd. Naples, FL

34104 on 9/14/2023 at 10:45am. Tenant Name: Yvonne Puente General Description of Property: Misc. Personal Property Tenant Name: Carmen Oyola General Description of Property:

Misc. Personal Property 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.

Aug. 25; Sept. 1, 2023

SECOND INSERTION

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

CASE NO.: 2023-CA-002288 BANK OF AMERICA, N.A., Plaintiff, VS. ADELA C. ARANGO A/K/A ADELA ARANGO; et al.,

TO: Unknown Heirs Beneficiaries, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees And All Other Parties Claiming An Interest By Through Under Or Against The Estate Of Lorenzo Arango Lorenzo Arango A/K/A Lorenzo D. Arango, Deceased

property in COLLIER County, Florida: LOT 27, BLOCK 9, NAPLES MANOR ADDITION, AC-CORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 3, PAGE(S) 67 AND 68, OF THE PUBLIC RE-CORDS OF COLLIER COUN-

ALDRIDGE PITE, LLP, Plaintiff's attorney, 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484

23-01747C

Dated this 20th day of August, 2023.

FIRST INSERTION

Notice Under Fictitious Name Law Florida Statutes

Dated at Naples, Florida, this 23rd

September 1, 2023 23-01758C

SECOND INSERTION

Auction Date: 09/14/2023 Time: 10:15am

Mickayla Rodriguez Household items

chases 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.

FLORIDA

Defendant(s).

Last Known Residence: Unknown YOU ARE NOTIFIED that an action to foreclose a mortgage on the following

TY, FLORIDA. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE PITE, LLP, Plaintiff's attorney, at 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484, on or before 30 days from publication, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

Dated on August 22, 2023. As Clerk of the Court (SEAL) By: Samantha Martinez As Deputy Clerk

1092-12573B Ref# 5192

Aug. 25; Sept. 1, 2023

SECOND INSERTION

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. storagetreasures.com on 9/13/2023 at 10:00am. Unless stated otherwise the description of the contents are household goods and furnishings. George Burchill units #03328; #04610 & #04612; Matthew Flynn unit #05531. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.

Notice of Self Storage Sale

Aug. 25; Sept. 1, 2023

23-01709C

SECOND INSERTION NOTICE OF ACTION FOR FAMILY LAW CASES WITH MINOR

CHILDREN IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT,

IN AND FOR COLLIER COUNTY, FLORIDA Case No.: ${\bf 2023\text{-}DR\text{-}000909\text{-}FM01\text{-}XX}$ Division: Domestic Relations

Petitioner, and Alfren Mendoza. Respondent. Minor's name change

Danielle Perez,

TO: Alfren Mendoza 201 Grassy key Ln Naples Fl 34114 YOU ARE NOTIFIED that an action for Name change has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Danielle Perez, whose address is 201 Grassy key Ln Naples Fl 34114, on or before 9/15/2023, and file the original with the clerk of this Court at 3315 Tamiami Tr E Naples, FL 34112, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief

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

You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the addresses on record at the clerk's WARNING: Rule 12.285, Florida

documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. Dated: Aug 11 2023.

CLERK OF THE CIRCUIT COURT

Family Law Rules of Procedure, re-

quires certain automatic disclosure of

(Seal) By: Barbara Ashley Aug. 25; Sept. 1, 8, 15, 2023

23-01716C

NOTICE OF PUBLIC SALE: MCNABB MOTORSPORTS gives notice that on 09/15/2023 at 08:00 AM the following vehicles(s) may be sold by public sale at 4269 ENTERPRISE AVE NAPLES FL 34104 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78.

SECOND INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 23-CP-2438

Division Probate

IN RE: ESTATE OF

JAMES M. KELLY

Deceased.

The administration of the Estate of

JAMES M. KELLY, deceased, whose

date of death is June 20, 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, Florida 34112-

5324. The names and addresses of the

Co-Personal Representatives and the

Co-Personal Representatives' attorney

other persons having claims or de-

mands against Decedent's estate on

whom a copy of this notice is required

to be served must file their claims

with this court ON OR BEFORE THE

LATER OF 3 MONTHS AFTER THE

TIME OF THE FIRST PUBLICATION

OF THIS NOTICE OR 30 DAYS AF-

COPY OF THIS NOTICE ON THEM.

TER THE DATE OF SERVICE OF A

All creditors of the Decedent and

are set forth below.

NOTICE.

SECOND INSERTION

NOTICE OF ACTION FOR FAMILY LAW CASES WITH MINOR CHILDREN IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY. FLORIDA

Case No.: 2023-DR-208 Division: Domestic Relations Jorge Maldonado, Petitioner, and

Marbic Montilva. Respondent.

TO: Marbic Montilva 28750 Trails Edge Blvd Bonita Springs, Florida 34134

YOU ARE NOTIFIED that an action for Family has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Jorge Maldonado, whose address is 754 101st Ave N Naples, Florida 34108, on or before 09/18/2023, and file the original with the clerk of this Court at Collier Court, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

{If applicable, insert the legal description of real property, a specific description of personal property, and the name of the county in Florida where the property is located} None.

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

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

WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. Dated: 8/17/2023.

CLERK OF THE CIRCUIT COURT (Seal) By: Yliana Mirabal Aug. 25; Sept. 1, 8, 15, 2023

23-01750C

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA

CIVIL DIVISION: CASE NO.: 2022-CA-000694 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs

KARIN A. PROCOPIO-COTTEN A/K/A KARIN A. PROCOPIO-COTTON: KENT J. NEGRETE: AVE MARIA MASTER ASSOCIATION, INC.; UNKNOWN SPOUSE OF KARIN A. PROCOPIO-COTTEN A/K/A KARIN A. PROCOPIO-COTTON; UNKNOWN SPOUSE OF KENT J. NEGRETE; UNKNOWN TENANT #1 AND UNKNOWN TENANT #2,

Defendant

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated August 14, 2023, and entered in Case No. 2022-CA-000694 of the Circuit Court of the 20th Judicial Circuit in and for Collier County, Florida, wherein LAKEVIEW LOAN SERVIC-ING, LLC, is the Plaintiff and KARIN A. PROCOPIO-COTTEN A/K/A KAR-IN A. PROCOPIO-COTTON; KENT J. NEGRETE; AVE MARIA MASTER ASSOCIATION, INC.; are defendants. The Clerk of this Court shall sell to the highest and best bidder for cash at the courthouse located 3315 EAST TAMIAMI TRAIL, SUITE 102 in COL-LIER County in Naples, Florida 34112, 11:00 AM on the 21st day of September 2023, the following described property as set forth in said Final Judgment, to

LOT 9, BLOCK 234, GOLDEN GATE, UNIT 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGE 135 THROUGH 146, INCLUSIVE, OF THE PUBLIC RE-CORDS OF COLLIER COUNTY, FLORIDA.

Property Address: 5433 FER-RARI AVENUE, AVE MARIA, FL

ANY PERSON CLAIMING AN IN-TEREST 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 WITH THE CLERK BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.

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

Dated this 17th day of August 2023. By: /s/ David B. Adamian David B. Adamian, Esq. Bar Number: 1025291

DELUCA LAW GROUP 2101 NE 26TH STREET FT. LAUDERDALE, FL 33305 service@delucalawgroup.com 22-05026-1

Aug. 25; Sept. 1, 2023 23-01724C

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY. FLORIDA

CASE NO. 11-2022-CA-001438 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CER-TIFICATES, SERIES 2005-R9, Plaintiff, vs.

MARK S. ETHIER AND CYNTHIA J. ETHIER, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 10, 2023, and entered in 11-2022-CA-001438 of the Circuit Court of the TWENTIETH Judicial Circuit in and for Collier County, Florida, wherein DEUTSCHE BANK NATION-AL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-R9 is the Plaintiff and MARK S. ETHIER; CYNTHIA J. ETHIER 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 September 14, 2023, the following described property as set forth in said Final Judgment. to wit:

THE LAND REFERRED TO IN THIS EXHIBIT IS LOCATED IN THE COUNTY OF COL-LIER AND THE STATE OF FLORIDA IN DEED BOOK 2369 AT PAGE 3512 AND DE-SCRIBED AS FOLLOWS: THE NORTH 150 FEET OF TRACT NO. 28, GOLDEN GATE ES-TATES, UNIT 50, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGES 82 AND 83, OF THE PUBLIC RECORDS OF COL-

LIER COUNTY, FLORIDA. Property Address: 431 18TH ST NE, NAPLES, FL 34120

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 DISABILI-TIES 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, email crice@ca.cjis20.org

Dated this 17 day of August, 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 22-035700 - ArC Aug. 25; Sept. 1, 2023 23-01720C

SAVE Email your Legal Notice

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-2407 **Division PROBATE** IN RE: ESTATE OF

SALLY JOANN MILES Deceased.

The administration of the estate of SALLY JOANN MILES, deceased, whose date of death was July 27, 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 REFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLI-CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER-VICE 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 FLORIDA STATUTES SEC-TION 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 August 25, 2023.

Personal Representative: JUDITH LYNN GRAHAM 49 High Point Circle South, Unit 208

Naples, Florida 34103 Attorney for Personal Representative: Conrad Willkomm, Esq. Florida Bar Number: 697338 Law Office of Conrad Willkomm, P.A. 3201 Tamiami Trail North, Naples, Florida 34103 Telephone: (239) 262-5303 Fax: (239) 262-6030 E-Mail: conrad@swfloridalaw.com Secondary E-Mail: kara@swfloridalaw.com Aug. 25; Sept. 1, 2023 23-01742C

SECOND INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 23-CP-2448

Division Probate

IN RE: ESTATE OF

CARL PHELPS VINTON, JR.

a/k/a CARL P. VINTON, JR.

Deceased.

The administration of the estate of Carl

Phelps Vinton, Jr., deceased, whose date

of death was June 21, 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

All creditors of the decedent and oth-

er 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

and other persons having claims or de-

mands against decedent's estate must

file their claims with this court WITH-

IN 3 MONTHS AFTER THE DATE OF

THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN

FLORIDA STATUTES SEC-

NOTWITHSTANDING THE TIME

THE TIME PERIODS SET FORTH

TION 733.702 WILL BE FOREVER

PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR

MORE AFTER THE DECEDENT'S

The date of first publication of this

Personal Representative:

Truist Bank

By: Scott P. Callahan

Its: Senior Vice President

401 East Jackson St., 20th Floor

Tampa, Florida 33602

Attorney for Personal Representative:

DATE OF DEATH IS BARRED.

notice is August 25, 2023.

Kent A. Skrivan

E-mail Addresses:

kent@sgnapleslaw.com

Skrivan & Gibbs, PLLC

Naples, Florida 34108

Aug. 25; Sept. 1, 2023

Telephone: (239) 597-4500

Florida Bar No. 0893552

1110 Pine Ridge Road, Suite 300

23-01743C

All other creditors of the decedent

OF THIS NOTICE ON THEM.

NOTICE.

BARRED.

attorney are set forth below.

FOURTH INSERTION

COLLIER COUNTY

NOTICE OF ACTION OF JOINT PETITION FOR ADOPTION BY STEPPARENT AND FOR TERMINATION OF PARENTAL RIGHTS OF BIOLOGICAL FATHER

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

JAYANII LOPEZ, Adoptee.

Physical Description:

YOU ARE NOTIFIED that an action for Joint Petition For Adoption By Stepparent And For Termination Of Parental Rights Of Biological Father has been filed against you and that you are required to serve a copy the Petitioners, to Travis E. Strobach,

of your written defenses, if any, to it on Esquire, c/o Family First Legal Group, tember 28, 2023 and file the original with the Clerk of this Court at 3315 Tamiami Trail East, Suite 102, Naples, tioner or immediately thereafter. If you

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

cuit Court's office notified of your cur-Current Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed to the address on record at the clerk's office.

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

CLERK OF THE CIRCUIT COURT (SEAL) By: Julian Acosta Deputy Clerk

FLORIDA FAMILY DIVISION

Case No. 23-DR-921 IN THE MATTER OF THE ADOPTION OF:

TO: JEFFREY DEL ROSARIO 6676 SW 115th Court, Unit 406. Miami, Florida 33173

Age:41; Race: Hispanic; Hair Color: Black; Height: 6'01" Date of Birth: December 30, 1981

2950 Immokalee Road, Suite 2, Na ples, Florida 34110 on or before Sep-Florida 34112, before service on Petifail to do so, a default may be entered against you for the relief demanded in the Petition.

You must keep the Clerk of the Cirrent address. (You may file Notice of

Dated: Aug 07 2023

Aug. 11, 18, 25; Sept. 1, 2023

23-01653C

SECOND INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 23-CP-2473

Division Probate

IN RE: ESTATE OF

ARLENE DIORIO

Deceased.

The administration of the estate of

Arlene Diorio, deceased, whose date

of death was July 28, 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, Florida 34112. The

names and addresses of the personal

representative and the personal

representative's attorney are set forth

All creditors of the decedent and

other persons having claims or de-

mands against decedent's estate on

whom a copy of this notice is required

to be served must file their claims

with this court ON OR BEFORE

THE LATER OF 3 MONTHS AFTER

THE TIME OF THE FIRST PUBLI-

CATION OF THIS NOTICE OR 30

DAYS AFTER THE DATE OF SER-

ON THEM.

NOTICE.

BARRED.

VICE OF A COPY OF THIS NOTICE

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 WITH-

IN 3 MONTHS AFTER THE DATE OF

THE FIRST PUBLICATION OF THIS

THE TIME PERIODS SET FORTH

IN FLORIDA STATUTES SEC-

TION 733.702 WILL BE FOREVER

NOTWITHSTANDING THE TIME

PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR

MORE AFTER THE DECEDENT'S

The date of first publication of this

Personal Representative:

Cathy Ann Diorio

529 El Sol Avenue

Ojai, California 93023

Attorney for Personal Representative:

 $bwkirk patrick@\,naples estate law.com$

ewhittier@naplesestatelaw.com

DATE OF DEATH IS BARRED.

notice is August 25, 2023.

Blake W. Kirkpatrick

2425 Tamiami Trail N.,

Naples, Florida 34103

4856-9010-6229, v. 1

Aug. 25; Sept. 1, 2023

Telephone: (239) 436-1500

Wilson & Johnson

E-mail Addresses:

Suite 211

Florida Bar No. 0094625

ALL CLAIMS NOT FILED WITHIN

SECOND INSERTION

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

Division: Probate IN RE: ESTATE OF CAROL JANE SHINN

Deceased.

Carol Jane Shinn, deceased, whose date of death was March 4, 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 representatives and the personal representative's attorney are set forth below.

er 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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER

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

Florida Bar No. 114922 E-mail: agross@crewlawfl.com Secondary Email: jhendrickx@crewlawfl.com DOMINICO PALMA, ESQ Florida Bar No. 1030514 E-mail: dpalma@crewlawfl.com Secondary Email: ihendrickx@crewlawfl.com Attorneys for Personal Representative CREW LAW, P.A. 1333 3rd Ave. S., Suite 505 Naples, FL 34102 Telephone:239-790-8133

SECOND INSERTION

Notice of Self Storage Sale Please take notice Midgard Self Storage - Naples located at 5725 Collier Blvd., Naples, FL 34114 intends to hold a sale to sell the property stored at the Facility by the below list of Occupants whom are in default at an Auction. The sale will occur as an online auction via www.storageauctions. com on 9/15/2023 at 1:00PM. Unless stated otherwise the description of the contents are household goods and furnishings. Todd Wichmann unit #1175. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.

Aug. 25; Sept. 1, 2023 23-01710C

SECOND INSERTION

Notice of Self Storage Sale Please take notice Midgard Self Storage - Naples 1 located at 6810 Collier Blvd., Naples, FL 34114 intends to hold a sale to sell the property stored at the Facility by the below list of Occupant who is in default at an Auction. The sale will occur as an online auction via www.storageauctions. com on 9/15/2023 at 1:00PM. Unless stated otherwise the description of the contents are household goods and furnishings. Valerie Alexis unit #A088. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details

23-01711C

SECOND INSERTION

Notice of Self Storage Sale Please take notice Midgard Self Storage - Naples Two located at 15600 Old US 41, Naples, FL 34110 intends to hold a sale to sell the property stored at the Facility by the below list of Occupants whom are in default at an Auction. The sale will occur as an online auction via www.storageauctions.com on 9/15/2023 at 1:00PM. Unless stated otherwise the description of the contents are household goods and furnishings. Guillermo Perez units #1053, #P262 & #P268; Karen Hedrich unit #2012; Jaylyn Zakikhani unit #2193; Danny Fonseca unit #S0263; Christopher Holcomb unit #S0277; Carla Sage unit #S03B12; Cecilia Flores Garcia unit #S03C22; Amy Sinoff unit #S03E10. This sale may be withdrawn at any time without no-

tice. Certain terms and conditions apply. See manager for details. Aug. 25; Sept. 1, 2023 23-01712C

SECOND INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2023-CP-002376

Division Probate IN RE: ESTATE OF JAMES T. RILEY

Deceased.

The administration of the estate of James T. Riley, deceased, whose date of death was November 17, 2022, is pending in the Circuit Court for Collier Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112-5324. The names and addresses of the personal representatives and the personal representatives' attorney are set forth

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.

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 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 August 25, 2023.

Personal Representatives: Timothy D. Riley 1S853 Grove Hill Drive Batavia, Illinois 60510 Michael J. Rilev 1541 Turnberry Court Geneva, Illinois 60134

Attorney for Personal Representatives: STARLÍNG N. HENDRÍKS, ESQ. Attorney Florida Bar Number: 547761 Bond, Schoeneck & King, PLLC 4001 Tamiami Trail North, Suite 105 Naples, FL 34103-3155 Telephone: (239) 659-3800 Fax: (239) 659-3812

E-Mail: shendriks@bsk.com Secondary E-Mail: dluciano@bsk.com; eservicefl@bsk.com Aug. 25; Sept. 1, 2023 23-01748C

notice is: August 25, 2023.

ADAM M. GROSS, ESQ.

Facsimile: 239-230-2078 Aug. 25; Sept. 1, 2023

23-01741C

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 Aug. 25; Sept. 1, 2023

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 August 25, 2023.

Co-Personal Representatives DANIEL J. KELLY CHRISTOPHER P. KELLY c/o Cummings & Lockwood LLC

8000 Health Center Blvd., Suite 300 Bonita Springs, Florida 34135 Attorney for the Personal Representative: DAVID A. LUDGIN, ESQ. Florida Bar No. 402389

Cummings & Lockwood LLC 8000 Health Center Blvd., Suite 300 Bonita Springs, FL 34135

7713009.1.docx 7/25/2023 Aug. 25; Sept. 1, 2023 23-01744C

NOTICE TO CREDITORS

File No. 2023-CP-2373

The administration of the estate of

All creditors of the decedent and oth-

NOTICE.

BARRED.

The date of first publication of this

JAMES BOLEY Personal Representative



SECOND INSERTION NOTICE TO CREDITORS CIRCUIT COURT 20TH JUDICIAL CIRCUIT -COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-2322-CP IN RE: ESTATE OF DON CONRAD, Deceased.

The administration of the estate of Don Conrad, deceased, whose date of death was June 18, 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 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 August 25, 2023.

Personal Representative: The Huntington National Bank By: Mark McKeen, Senior Vice President

Attorney for Personal Representative: William M. Burke E-mail: wburke@cyklawfirm.com Florida Bar Number: 0967394 Coleman, Yovanovich & Koester, P.A. 4001 Tamiami Trail, Suite 300 Naples, FL 34103 Telephone: (239) 435-3535 Fax: (239) 435-1218 Aug. 25; Sept. 1, 2023 23-01717C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-2246 IN RE: ESTATE OF PATRICK O. DEVEREUX, Deceased.

The administration of the estate of PATRICK O. DEVEREUX, deceased, whose date of death was July 30, 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 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 August 25, 2023.

MARC E. DEVEREUX Personal Representative 2627 N Seminary Ave.

Chicago, IL 60614 JAMES R. NICI, ESQ. Attorney for Personal Representative Florida Bar No. 0000507 Nici Law Firm, P.L. 1865 Veterans Park Drive, Suite 203 Naples, FL 34109 Telephone: (239) 449-6150 Email: jnici@nicilawfirm.com Aug. 25; Sept. 1, 2023

SECOND INSERTION

NOTICE TO CREDITORS CIRCUIT COURT 20TH JUDICIAL CIRCUIT -COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-2374-CP IN RE: ESTATE OF THERESA M. KANE,

Deceased. The administration of the estate of Theresa M. Kane, deceased, whose date of death was April 17, 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 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 August 25, 2023.

Personal Representative: Michael P. Kane

2825 Capistrano Way Naples, FL 34105 Attorney for Personal Representative: William M. Burke E-mail: wburke@cyklawfirm.com Florida Bar Number: 0967394 Coleman, Yovanovich & Koester, P.A. 4001 Tamiami Trail, Suite 300 Naples, FL 34103 Telephone: (239) 435-3535 Fax: (239) 435-1218 Aug. 25; Sept. 1, 2023 23-01718C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION

File No. 23-CP-2177 IN RE: ESTATE OF BEVERLY A. TRIPP, Deceased.

The administration of the estate of BEVERLY A. TRIPP, deceased, whose date of death was June 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 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: August 25, 2023.

DANA P. MCILWAIN Personal Representative 42 5th Street

Naples, FL 34102 JAMES R. NICI, ESQ. Attorney for Personal Representative Florida Bar No. 0000507 Nici Law Firm, P.L. 1865 Veterans Park Drive, Suite 203 Naples, FL 34109 Telephone: (239) 449-6150 Email: jnici@nicilawfirm.com Aug. 25; Sept. 1, 2023

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, PROBATE DIVISION Case No. 23-CP-2333 IN RE: ESTATE OF MARGARET W. ELLWANGER,

Deceased. The administration of the Estate of Margaret W. Ellwanger, 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, Suite 102, Naples, Florida 34112. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

All creditors of the Decedent and other persons having claims or demands against Decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BE-FORE THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SER-VICE 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 WITH-IN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH FLORIDA STATUTES SEC-TION 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 August 25, 2023.

Personal Representative: Robert J. Ellwanger, Jr.

85 Sasapequan Road Fairfield, Connecticut 06824 Attorney for Personal Representative: Enita Kushi, Esq. Florida Bar Number: 76534 Kushi Law Firm, P.A 3003 Tamiami Trail North, Suite 300 Naples, Florida 34103 Telephone: (239) 529-8731 Fax: (855) 858-3637 Email: enita@kushilawfirm.com Secondary: ashley@kushilawfirm.com Aug. 25; Sept. 1, 2023 23-01729C

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-000760-0001-XX IN RE: ESTATE OF PATRICIA A. CHAMBERS, Deceased.

The Ancillary Administration of the Estate of PATRICIA A. CHAMBERS, deceased, whose date of death was December 13, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail, E. Naples, Florida 33112. The name and address of the Personal Representatives' attorney is 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 ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF FIRST PUBLICATION OF THIS NO-TICE OR 30 DAYS AFTER THE SER-VICE 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 WITH-IN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE. ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH ARE BARRED. Elliott Goldberg, Esquire DiGiacomo & Goldberg, P.A. One E. Broward Blvd., Suite 700 Fort Lauderdale, FL 33301 23-01740C

Aug. 25; Sept. 1, 2023

SECOND INSERTION

COLLIER COUNTY

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION

File No. 2023-CP-002332 IN RE: ESTATE OF ALICE M. BRAIDO Deceased.

The administration of the estate of ALICE M. BRAIDO, deceased, whose date of death was June 23, 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, 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC TION 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 Friday, August 25, 2023. Personal Representative: ROBERT H. BRAIDO, JR. 1565 Crayton Road

Naples, Florida 34102 Attorney for Personal Representative: MARK R. KLYM Florida Bar Number: 0049003 5811 Pelican Bay Blvd., Suite 650 Naples, Florida 34108 Telephone: (239) 254-2900 Fax: (239) 254-2901 E-Mail: mklym@hahnlaw.com Secondary E-Mail: mgonzalez@hahnlaw.com Aug. 25; Sept. 1, 2023 23-01725C SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION

File No. 11-2023-CP-002305-0001-XX Division Probate IN RE: ESTATE OF DALE FREDERICK MORRISON

Deceased. The administration of the estate of DALE FREDERICK MORRISON, ed, whose date of death was April 8, 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 SEC-TION 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 August 25, 2023.

Personal Representative: BARBARA L. MORRISON 1278 Waggle Way,

Naples, FL 34108 Attorney for Personal Representative: DANIEL BENSIMON, ESQ. dbensimon@dorotbensimon.com Florida Bar No. 36837 2000 Glades Road, Suite 312 Boca Raton, FL 33431 Telephone: (561) 218-4947 Aug. 25; Sept. 1, 2023

SECOND INSERTION

NOTICE TO CREDITORS (Summary Administration)
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-1555 **Division Probate** IN RE: ESTATE OF

Deceased. TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST

JOAN MARIE STACY

You are hereby notified that an Order of Summary Administration has been entered in the estate of Joan Marie Stacy, deceased, File Number 23-CP-1555, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E Naples, FL 34112; that the decedent's date of death was April 21, 2023; that the total value of the estate is \$0.00 and that the names and addresses of those to whom it has been assigned by such order are:

Address Name Paul Stacy 374045th Ave NE Naples, FL 34120 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 PE-RIODS 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 August 25, 2023. Attorney for Person Giving Notice Douglas L. Rankin, Attorney Florida Bar Number: 365068 2335 Tamiami Trail North, Suite 308 Naples, FL 34103 Telephone: (239) 262-0061 Fax: (239) 239-262-2092 E-Mail: dlr@drankinlaw.com Secondary E-Mail: kj@drankinlaw.com Aug. 25; Sept. 1, 2023 23-01721C

SECOND INSERTION

NOTICE OF ADMINISTRATION (Intestate) IN THE CIRCUIT COURT OF THE

TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY. FLORIDA PROBATE DIVISION CASE NO.

2023-CP-000760-0001-XX IN RE: ESTATE OF PATRICIA A. CHAMBERS, Deceased. The Administration of the Estate of

Patricia A. Chambers, deceased, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail, E. Naples, FL 34112. The estate is intestate. The name and address of the Personal Representative and the Personal Representative's attorney are set

Any interested person on whom a copy of the notice of administration is served must object to the validity of the will (or any codicil), qualifications of the Personal Representative, venue, or jurisdiction of the court, by filing a petition or other pleading requesting relief in accordance with the Florida Probate Rules, WITHIN 3 MONTHS AFTER THE DATE OF SERVICE OF A COPY OF THE NOTICE ON THE OBJECTING PERSON, OR THOSE OBJECTIONS FOREVER ARE A petition for determination of ex-

empt property is required to be filed by or on behalf of any person entitled to exempt property under Sec. 732.402 WITHIN THE TIME REQUIRED BY LAW, which is on or before the later of the date that is 4 months after the date of service of a copy of the Notice of Administration on such person or the date that is 40 days after the date of termination of any proceeding involving the construction, admission to probate, or validity of the will or involving any other matter affecting any part of the exempt property, or the right of such person to exempt property is deemed waived.

Any election to take an elective share must be filed by or on behalf of the surviving spouse entitled to an elective share under Sec. 732.201-732.2155 WITHIN THE TIME REQUIRED BY

LAW, which is on or before the earlier of the date that is 6 months after the date of service of a copy of the Notice of Administration on the surviving spouse, or an attorney in fact or a guardian of the property of the surviving spouse, or the date that is 2 years after the date of the decedent's death. The time for filing an election to take an elective share may be extended as provided in the Florida Probate Rules. The fiduciary lawyer-client privilege

in Sec. 90.5021 applies with respect to the Personal Representative and any attorney employed by the Personal Representative. Signed on the 21st day of August,

2023. Personal Representatives

s/ Christopher Chambers **Christopher Chambers**

Attorney for Personal Representative Elliott Goldberg, Esq. One E. Broward Blvd., Suite 700 Fort Lauderdale, FL 33301 Tel. (954) 493-7400 elliottglaw@hotmail.com Aug. 25; Sept. 1, 2023 23-01739C

SECOND INSERTION

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

NOTICE TO CREDITORS

File No. 23-CP-2387 IN RE: ESTATE OF SCOTT HOWARD GINSBURG Deceased. The administration of the estate of

SCOTT HOWARD GINSBURG, deceased, whose date of death was June 14, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044, Naples, Florida 34101-3044. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be

served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent

and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 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 August 25, 2023. Personal Representative: BRITTNEY MOORE GINSBURG 6989 San Jose Blvd

Jacksonville, Florida 32217 Attorney for Personal Representative: EDWARD E. WOLLMAN Florida Bar No. 0618640 Email: ewollman@wga-law.com Alternate Email: pleadings@wga-law.

PATRICK COURVILLE Florida Bar No. 0115708 Email: pcourville@wga-law.com Alternate Email: pleadings@wga-law.

Attorneys for Personal Representative WOLLMAN, GEHRKE & ASSOCI-ATES, PA 2235 Venetian Court.

Suite 5 Naples, FL 34109 Telephone: 239-435-1533 Facsimile: 239-435-1433 Aug. 25; Sept. 1, 2023 23-01722C



What is a public notice?

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

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

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

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 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

6677

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

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 breakeven 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:

- l. 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 induding 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 istence 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 Con-

gress, 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

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.