PAGES 21-28

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

SEPTEMBER 22 - SEPTEMBER 28, 2023

COLLIER COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-2673 **Division Probate** IN RE: ESTATE OF JANICE RUTH KROLL

Deceased. The administration of the estate of Janice Ruth Kroll, deceased, whose date of death was July 10, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH 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 22, 2023.

Personal Representative: Katherine Kroll

302 Grand Canyon Drive, #309 Madison, WI 53705 Attorney for Personal Representative: Kent A. Skrivan E-mail Addresses: kent@sgnapleslaw.com Florida Bar No. 0893552 Skrivan & Gibbs, PLLC 1110 Pine Ridge Road, Suite 300 Naples, Florida 34108 Telephone: (239) 597-4500 September 22, 29, 2023 23-01869C

FIRST INSERTION

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

File No. 23-CP-002564-0001 IN RE: ESTATE OF LUTHER JAMES TILLMAN, Deceased

The administration of the estate of LU-THER JAMES TILLMAN, deceased, whose date of death was May 25, 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 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

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.

The date of first publication of this notice is September 22, 2023.

Personal Representative KRISTINA KOLAR TILLMAN 1938 Winding Oaks Way Naples 34109

Attorney for Personal Representative: Helen Mena, Esq. Attorney for Personal Representative Florida Bar No. 1039520 Safe Harbor Law Firm 4500 Executive Dr., Suite 100 Naples, FL 34119 Telephone: (239) 317-3116 Email: helen@safeharborlawfirm.com September 22, 29, 2023 23-01882C

FIRST INSERTION

NOTICE TO CREDITORS IN THE TWENTIETH JUDICIAL CIRCUIT COURT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2023-CP-2623 IN RE: ESTATE OF WANDA Z. LYSIKIEWICZ,

Deceased.

The administration of the estate of Wanda Z. Lysikiewicz, deceased, whose date of death was August 11, 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 name and address 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

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 22, 2023.

Personal Representative: /s/ Carina Arias Carina Arias 3373 Bolero Way

Naples, Florida 34105 Attorney for Personal Representative: /s/ Brad A. Galbraith Brad A. Galbraith Florida Bar No. 0494291 GALBRAITH WEATHERBIE, PLLC 999 Vanderbilt Beach Rd., Suite #509 Naples, Florida 34108 Telephone: (239) 325-2300 Primary E-Mail: bgalbraith@gwtrust.law Secondary E-Mail: aelbe@gwtrust.law September 22, 29, 2023 23-01877C

FIRST INSERTION

RHOSHANDA YOLANDA GREEN,

OWNER, desiring to engage in business

under the fictitious name of RHO

RHO REVERIES located at 10595

NOAH'S CIRCLE, APT 419, NAPLES, FLORIDA 34116 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.

FIRST INSERTION

Notice is hereby given that ALYSSA MIRANDA OZUNA, OWNER,

desiring to engage in business under

the fictitious name of ROSE ETHER

CHERUBIM located at 1408 SANTA

ROSA AVE, IMMOKALEE, FLORIDA

34142 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

FIRST INSERTION

NOTICE OF PUBLIC SALE:

BAKERS TOWING & EMERGENCY

SERVICES, INC. gives notice that on 10/08/2023 at 08:00 AM the following

vehicles(s) may be sold by public sale

at 2318 J AND C BLVD NAPLES,FL.

34109 to satisfy the lien for the amount

owed on each vehicle for any recovery,

towing, or storage services charges and

administrative fees allowed pursuant to

1HGEM21952L066078 2002 HOND

FIRST INSERTION

KEITH'S TOWING INC

 $903~\mathrm{ALACHUA~ST}$

IMMOKALEE, FLORIDA 34142

 $(239)\ 657-5741$

AUCTION DATE-

OCTOBER 09, 2023 @9AM

2012 TOYOTA

5YFBU4EE6CP014536

2015 DODGE 1C4RDHAG4FC201865

2001 COOLSTER DIRTBIKE-

L6ZDCJLA2M1003542

23-01897C

23-01903C

23-01907C

23-01899C

September 22, 2023

Florida Statutes.

September 22, 2023

Florida statute 713.78.

September 22, 2023

September 22, 2023

is hereby given

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

FIRST INSERTION

File No. 112023CP0022570001XX IN RE: ESTATE OF FRANCES MARY PHIPPS Deceased.

The administration of the estate of Frances Mary Phipps, deceased, whose date of death was July 25, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. 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 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 September 22, 2023.

Personal Representative: Heidi S. Phipps

1418 Greenlawn Drive Munster, Indiana 46321 Attorney for Personal Representative: /s/ Pilar V. Vazquez for Rodolfo Suarez Jr. Esq. Attorney Florida Bar Number: 013201 9100 South Dadeland Blvd, Suite 1620 Miami, Florida 33156 Telephone: 305-448-4244 E-Mail: rudy@suarezlawyers.com Pilar V. Vazquez, Esq. FBN 1115839 September 22, 29, 2023 23-01886C

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 2023-CP-2626

Division Probate

IN RE: ESTATE OF

MICHAEL P. DORTO

Deceased.

The administration of the estate of

Michael P. Dorto, deceased, whose date of death was May 1, 2023, is pending

in the Circuit Court for Collier County,

Florida, Probate Division, the address

of which is 3315 Tamiami Trail E., 102,

Naples, FL 34112-5324. The names and

addresses of the personal representative

and the personal representative's

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

All other creditors of the decedent

and other persons having claims or de-

attorney are set forth below.

FIRST INSERTION

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

FLORIDA File No. 2023-CP-2558 Division: Probate IN RE: ESTATE OF GAIL R. GEARY

Deceased. The administration of the Estate of Gail R. Geary, deceased, whose date of death was July 10, 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

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 September 22, 2023.

Personal Representative: Richard F. Geary, III 5105 Tallowood Way

Naples, Florida 34105 Attorney for Personal Representative: Ryan J. Beadle, Esq., Attorney Florida Bar Number: 45340 Gunster, Yoakley & Stewart, P.A. 5551 Ridgewood Drive, Suite 501 Naples, Florida 34108 Telephone: (239) 514-1000 Fax: (239) 594-7313 E-Mail: rbeadle@gunster.com Secondary E-Mail: dseymour@gunster.com September 22, 29, 2023 23-01905C

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 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

The date of first publication of this

Personal Representative:

Christine Dorto

1858 East 38th Street

Brooklyn, New York 11234

Attorney for Personal Representative

DATE OF DEATH IS BARRED.

notice is 09/22/2023

Jeffrey R. Grant, Attorney

Grant Cottrell, PLLC

Fax: (239) 643-9810

Secondary E-Mail:

5147 Castello Drive

Naples, FL 34103

Florida Bar Number: 63918

Telephone: (239) 649-4848

E-Mail: jeff@grantcottrell.com

September 22, 29, 2023 23-01871C

ALL CLAIMS NOT FILED WITHIN

FIRST INSERTION

NOTICE.

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-002426 **Division Probate** IN RE: ESTATE OF GEORGE E. AKEL Deceased.

The administration of the estate of George E. Akel, deceased, whose date of death was May 28, 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

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 22, 2023.

Personal Representative: Mary H. Traboulsy a/k/a Mary Akel Traboulsy

53 Cedar St., Apt. 3409 Woburn, Massachusetts 01801 Attorney for Personal Representative: Douglas A. Dodson, II Florida Bar Number: 126439 DORCEY LAW FIRM PLC 10181 Six Mile Cypress Parkway, Ste C Fort Myers, FL 33966 Telephone: (239) 418-0169 Fax: (239) 418-0048 E-Mail: douglas@dorceylaw.com Secondary E-Mail: probate@dorceylaw.com September 22, 29, 2023 23-01906C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2023-CP-002335 IN RE: ESTATE OF BRENTON LEE MONGAN

Deceased. The administration of the estate of

BRENTON LEE MONGAN, deceased, whose date of death was June 29, 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. 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 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, September 22, 2023.

Personal Representative: BRONTE LAUREN MONGAN 3152 Kernan Lake Circle

Apt. No. 205 Jacksonville, Florida 32246 Attorney for Personal Representative: JOHN D. GAST, Attorney Florida Bar Number: 996696 5811 Pelican Bay Blvd., Suite 650 Naples, Florida 34108 Telephone: (239) 254-2900 Fax: (239) 254-2901 E-Mail: jgast@hahnlaw.com Secondary E-Mail: kmordew@hahnlaw.com

September 22, 29, 2023 23-01870C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-2650 Division Probate

IN RE: ESTATE OF JEANNE T. SLEEPER Deceased. The administration of the estate of

Jeanne T. Sleeper, deceased, whose date of death was August 7, 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 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 22, 2023.

Personal Representative: Mason C. Sleeper 30 Edgewood Drive Greenwich, CT 06831 Attorney for Personal Representative:

Arlene F. Austin, P.A. Arlene F. Austin, Attorney Florida Bar Number: 829470 6312 Trail Blvd. Naples, FL 34108 Telephone: (239) 514-8211 Fax: (239) 514-4618 E-Mail: afaustin@afaustinpa.com Secondary E-Mail: iessica@arlenefaustinpa.com September 22, 29, 2023 23-01883C

jennifer@grantcottrell.com

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA Probate Case No. 2023 CP 2336

IN RE: THE ESTATE OF PATRICK VINCENT MATESZ a/k/a . Patrick Matesz Deceased The administration of the estate of

Patrick Vincent Matesz a/k/a Patrick Matesz, Case no. 2023 CP 2336 is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples FL. The names and addresses of the petitioner and the petitioner'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 22, 2023. /s/ Crystie M. Luizzi Petitioner

Petitioner: /s/ Crystie M. Luizzi c/o Patrick H. Neale Florida Bar Number: 258253 Patrick Neale & Associates Physical Address 5470 Bryson Court Naples, Florida 34109 Phone: (239) 642-1485 Fax: (239) 642-1487 Email: pneale@patrickneale.com

Primary Email Service Address:

email-service@patrickneale.com Secondary Email Service: pneale@patrickneale.com Attorney for Petitioner: /s/ Patrick H. Neale o Patrick H. Neale Florida Bar Number: 258253 Patrick Neale & Associates Physical Address 5470 Bryson Court Naples, Florida 34109 Phone: (239) 642-1485 Fax: (239) 642-1487 Email: pneale@patrickneale.com Primary Email Service Address: email-service@patrickneale.com Secondary Email Service: pneale@patrickneale.com September 22, 29, 2023 23-01915C



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

FIRST INSERTION



FIRST INSERTION

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

File No. 11-2023-CP-002545-0001-XX IN RE: ESTATE OF JAMES C. CASOLA Deceased.

The administration of the estate of James C. Casola, deceased, whose date of death was August 6, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trl E, Ste 102, Naples, FL 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

1:23 1

Notes

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 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 22, 2023.

Personal Representative: Robert P. Casola

58366 Overseas Highway Marathon, Florida 33050 Attorney for Personal Representative: Robert K. Miller, Esq., Attorney Florida Bar Number: 359173 Cunningham Miller Rhyne PA 10075 Overseas Hwy PO Box 500938 Marathon, FL 33050 Telephone: (305) 743-9428 Fax: (305) 743-8800

E-Mail: service@floridakeyslaw.com

September 22, 29, 2023 23-01900C

Secondary E-Mail:

rmiller@floridakevslaw.com

FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute

FIRST INSERTION NOTICE OF PUBLIC SALE:

BILL'S TOWING, INC. gives notice

that on 10/16/2023 at 09:00 AM the

following vehicles(s) may be sold by

public sale at 1000 ALACHUA ST.

IMMOKALEE, FL 34142 to satisfy

the lien for the amount owed on each

or storage services charges and

administrative fees allowed pursuant to

19XFC2F52GE096831 2016 HOND

1FTFW1EV5AFB82697 2010 FORD

1GCEC19V33Z123275 2003 CHEV

1GNDT13S982218120 2008 CHEV

1GNSCBKC7HR138605 2017 CHEV

1HGCV1F36MA035360 2021 HOND

2A8HR64X28R696762 2008 CHRY

2HGFC3A51HH750402 2017 HOND

3N1AB7AP9KY210319 2019 NISS

JN8AY2ND3H9000106 2017 NISS

23-01893C

23-01894C

Florida statute 713.78.

September 22, 2023

for any recovery, towing,

Number 865.09 NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Pizza Jones located at 449 bayfront pl in the City of naples, Collier County, FL 34102 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee,

Dated this 17th day of September, 2023.

Chris Jones

Tim Rogers September 22, 2023

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 SPECIALTY ELECTRONICS located at 2059 Trade Center Way 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,

Dated this 14th day of September, 2023.

HOME ELECTRONICS AND LIGHT-ING CONTROL PRODUCTS LLC September 22, 2023 23-01879C

FIRST INSERTION

Notice of public sale: VICTORY TOW-ING GIVES NOTICE OF FORE-CLOSURE OF LIEN AND INTENT TO SELL THESE VEHICLES ON 10/06/2023 @ 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

2009 STRN VIN# 1G8ZS57B29F169379 2011 HOND

VIN# JH2PC4043BK400908 September 22, 2023

FIRST INSERTION

...I LTE

Done

MANATEE COUNTY

manateeclerk com

SARASOTA COUNTY

sarasotaclerk.com

CHARLOTTE COUNTY

charlotteclerk.com

LEE COUNTY

leeclerk.org

COLLIER COUNTY

collierclerk.com

HILLSBOROUGH COUNTY

hillsclerk com

PASCO COUNTY

pascoclerk.com

PINELLAS COUNTY

pinellasclerk.org

POLK COUNTY

polkcountyclerk.net

ORANGE COUNTY

myorangeclerk.com

CHECK OUT YOUR

LEGAL NOTICES

floridapublicnotices.com

Notice is hereby given that DONNA K USTYNIK, OWNER, desiring to engage in business under the fictitious name of OASIS SOCIAL GARDEN CLUB DEL WEBB NAPLES located at 6269 VICTORY DRIVE, AVE MARIA, FLORIDA 34142 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 22, 2023 23-01892C

FIRST INSERTION

Notice of public sale: DIXON TOWING GIVES NOTICE OF FORECLOSURE OF LIEN AND INTENT TO SELL THESE VEHICLES ON 10/07/2023 @ 10AM AT 1730 40 TH TERRACE SW 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 2006 SUZUKI

VIN# JS1GN79A562102504 23-01891C September 22, 2023

FIRST INSERTION

NOTICE OF PUBLIC SALE: T&C TOWING SERVICE INC gives notice that on 10/15/2023 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. JH2HE060XMS100085 1991 HONDA JH2HE0605MS103346 1991 HONDA

3CZRM3H3XGG705755 2016 HONDA 1GCDM19X55B132307 2005 CHEV 1GNEC13T0YJ124887 2000 CHEV

1J4GR48K76C355993 2006 JEEP 4YDT33122L5350868 2020 SUN 7H2BE1219JD005024 2018 RSCG

BYQA57FRL899 1999 BLG JM1NDAC7XJ0205366 2018 MAZD September 22, 2023 23-01909C

FIRST INSERTION

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

COLLIER COUNTY

FLORIDA CIVIL ACTION

Case No.: 23-CC-001206 MONTEREY VILLA OWNERS' ASSOCIATION, INC., a Florida notfor- profit corporation, Plaintiff, V.

ESTATE OF BOBBIE COLLINS; UNKNOWN SPOUSE OF BOBBIE COLLINS; THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BOBBIE COLLINS: CAROL COLLINS A/K/A CAROL FRIEDMAN; UNKNOWN TENANT NO. 1; and UNKNOWN TENANT NO. 2;

Defendants. TO: Defendants, ESTATE OF BOB-BIE COLLINS; UNKNOWN SPOUSE OF BOBBIE COLLINS; and THE UNKNOWN HEIRS, BENEFICIA-RIES, DEVISEES, GRANTEES, AS-SIGNEES, LIENORS, CREDITORS,

TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BOBBIE COLLINS, whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the claim of lien being foreclosed herein.

YOU ARE HEREBY NOTIFIED that an action to foreclose a claim of lien on

the following real property:

Villa, Unit 403, Villages of Mon-terey at Woodbridge, Unit Two, recorded in Plat Book 15, Pages 69 through 70, inclusive, Public Records of Collier County, Florida.

A lawsuit has been filed against you and vou are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff Monterey Villa Owners' Association, Inc. whose address is c/o Adamczyk Law Firm, PLLC, 9130 Galleria Court, Ste. 201, Naples, FL 34109 on or before /(thirty (30) days from Date of First Publication of this Notice) 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 filed herein.

THIS NOTICE SHALL BE PUB-LISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS.

WITNESS my hand and the seal of this Court at Collier County, Florida, on this 28 day of August, 2023.

CLERK OF THE COURT CRYSTAL K. KINZEL (SEAL) BY: Elsa Pedro Lopez As Deputy Clerk

Donald S. Boyd, Esq. Adamczyk Law Firm, PLLC 9130 Galleria Court, Suite 201 Naples, FL 34109 Telephone: (239) 631-6199 Email: donald@adamczyklawfirm.com btollett@adamcyklawfirm.com service@adamczyklawfirm.com September 22, 29, 2023 23-01876C

FIRST INSERTION

Guardian/Administrator and Attorney Ad Litem Notice Re: Spottswood Partners II, Ltd. Vs. John Bartlum Pierce, et al. Collier County Florida, Case No. 22 CA 702

The undersigned has been appointed by the Court as Guardian ad Litem, Administrator ad Litem, and Attorney ad Litem for certain Defendants and any Unknown Party who may claim as heir, Devisee, Grantee, Assignee, Lienor, Creditor, Trustee, or Other Claimant, By Through, under or against the Defendants in this matter. This case was initiated as a partition action under the Uniform Partition of Heirs Property Act, for the unimproved property commonly known as Government Lot Six (6). Section Twenty-three (23), Township Fifty-Two (52) South, Range Twenty-six (26) East, of the Tallahassee Meridian, Collier County, Florida.

Our research further reveals that Walter C. Maloney, Jr. was the sole owner of the

property, who died intestate in or around 1894. At the time of his death, he had eight children: John Bartlum Maloney, William Frances Maloney, Charles Stuart Maloney, George Clifton Maloney, Francis "Frank" Maloney Antonette Maloney-Wilson, Elizabeth Maloney-Demeritt and Mable York Maloney-Bacom.

If you believe that you may be an heir to one of the defendants, please contact the law offices of Patrick Neale & Associates at 239-642-1485.

September 22, 29, 2023 23-01884C

FIRST INSERTION

Notice is hereby given that MAGA FRANCHISE LLC, OWNER, desiring to engage in business under the fictitious name of FRANSAVE located at 2770 S HORSESHOE DR, STE 6, NAPLES, FLORIDA 34104 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 22, 2023 23-01896C

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 LIGHTING CONTROL OF NAPLES located at 2059 Trade Center Way 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.

Dated this 14th day of September, 2023.

HOME ELECTRONICS AND LIGHT-ING CONTROL PRODUCTS LLC

September 22, 2023 23-01880C

FIRST INSERTION

NOTICE OF PUBLIC SALE: GETTING HOOKED TOWING gives notice that on 10/13/2023 at 08:00 AM the following vehicles(s) may be sold by public sale at 4344 ENTERPRISE AVE STE 5 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

2CNALPEW6A6382766 2010 CHEV September 22, 2023 23-01873C

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of ELIXIR GROUP: Located at 4851 Tamiami Trl N Ste 200 : Collier County in the City of Naples: Florida, 34103-3098 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Naples Florida, this September day of 14, 2023 ACCELUS, INC

September 22, 2023 23-01878C

FIRST INSERTION Notice of Self Storage Sale

Please take notice Hide-Away Storage Naples located at 1597 Pine Ridge Rd., Naples, FL 34109 intends to hold a sale to sell the property stored at the Facility by the below Occupants whom are in default at an Auction. The sale will occur as an online auction via www.storagetreasures.com on 10/11/2023 at 10:00AM. Unless stated otherwise the description of the contents are household goods and furnishings. Lazaro Torres unit #04409; John C Poulsen unit #05701; Carrie Gridley unit #06623. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.

September 22, 29, 2023 23-01874C

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:

571 Airport pulling Rd N. Naples Fl, 34104 Phone: 239-643-5113 Auction Date: 10/12/2023 Time: 10:15am

Daniel Neja Household items Paul North Household items Melissa Ruby Household items Kayla Traficanti Household items

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

September 22, 29, 2023 23-01875C

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 2D DUMMIES located at PO BOX 1192 in the City of NAPLES, Collier County, FL 34106 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 17th day of September,

ROGER HALL

September 22, 2023 23-01895C

FIRST INSERTION

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

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

Defendant(s). TO: Domingo Escobedo Last Known Residence: 5241 Martin Street Naples, FL 34113 TO: Inocencio Escobedo a/k/a Inocencio Escobedo Morales Last Known Residence: 4270 E FM 1187 Burleson, TX 76028 YOU ARE NOTIFIED that an action

to foreclose a mortgage on the following property in COLLIER County, Florida: LOT 30, BLOCK 8, NAPLES MANOR ADDITION IN AC-CORDANCE WITH AND SUBJECT TO THE PLAT RE-CORDED IN PLAT BOOK 3, PAGES 67 AND 68, IN THE PUBLIC RECORDS OF COL-

LIER COUNTY, FLORIDA. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE PITE, LLP, Plaintiff's attorney, at 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484, on or before 30 days from first 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 September 18, 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

1395-689B

Ref# 5481 September 22, 29, 2023 23-01901C

FIRST INSERTION

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

Case No.:

11-2022-DR-002067-FM01-XX JAMES DIRK & CAROL FYE, Petitioner and JESSICA ANN FYE & KEITH HARVEY WILKES, Respondent.

TO: JESSICA ANN FYE - KEITH HARVEY WILKES 108 WILLIAM CHAMBERS JR. DR. GLEN BURNIE, MD 21060

YOU ARE NOTIFIED that an action for Family Action Temporary Child Custody has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on JAMES DIRK FYE & CAROL ANN FYE, whose address is 11371 LONG-SHORE WAY E NAPLES FL 34119, on or before 10-13-2023, and file the original with the clerk of this Court at 3315 Tamiami, Trail East, Naples, Florida, 34112 before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

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

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: 9-15-23.

CLERK OF THE CIRCUIT COURT (Seal) By:Monica Garcia Deputy Clerk

Sept. 22, 29; Oct. 6, 13, 2023

FIRST INSERTION

NOTICE OF PUBLIC SALE: GETTING HOOKED TOWING gives notice that on 10/09/2023 at 08:00 AM the following vehicles(s) may be sold by public sale at 4344 ENTER-PRISE AVE STE 5 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.

1GNES16S666134166 2006 CHEV $4T1BF3EK4BU650976\ 2011\ TOYT$ September 22, 2023 23-01872C

All creditors of the estate of the de-

cedent and persons having claims or

demands against the estate of the dece-

dent other than those for whom provi-

sion for full payment was made in the

Order of Summary Administration must file their claims with this Court

WITHIN THE TIME PERIODS SET

FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND

DEMANDS NOT SO FILED WILL BE

FOREVER BARRED. NOTWITH-STANDING ANY OTHER APPLI-

CABLE TIME PERIOD, ANY CLAIM

FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF

The date of first publication of this Notice is September 22, 2023.

Person Giving Notice:

Michael A. Fritz

517 SW 8th St.

Cape Coral, FL 33991

Attorney for Person Giving Notice

Florida Bar Number: 893528

Bonita Springs, FL 34134

Fax: (239) 992-0723

Telephone: (239) 992-2031

3525 Bonita Beach Rd., Ste 103

DEATH IS BARRED.

FIRST INSERTION

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

11-2019-CA-000847-0001-XX THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2007-OA4 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES

Plaintiff, vs. ALEXANDER GOMEZ A/K/A ALEXANDER H. GOMEZ; CLAUDIA P. GOMEZ; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.

(MIN#100133700019675266); GOLDEN GATE ESTATES AREA CIVIC ASSOCIATION, INC; UNKNOWN TENANT(S) IN POSSESSION #1 and #2, and ALL OTHER UNKNOWN PARTIES,

Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Summary Judgment of Foreclosure dated August 30, 2023, entered in Civil Case No.: 11-2019-CA-000847-0001-XX of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2007-OA4 MORT-GAGE PASS-THROUGH CERTIFI-CATES, SERIES 2007-OA4, Plaintiff, and ALEXANDER GOMEZ A/K/A ALEXANDER H. GOMEZ; CLAU-DIA P. GOMEZ; MORTGAGE ELEC-TRONIC REGISTRATION SYSTEMS INC. (MIN#100133700019675266); GOLDEN GATE ESTATES AREA CIV-IC ASSOCIATION, INC; UNKNOWN TENANT(S) IN POSSESSION #1 N/K/.A YENNI HERNANDEZ, are

CRYSTAL K. KINZEL, The Clerk of

NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE

TWENTIETH JUDICIAL CIRCUIT,

IN AND FOR COLLIER COUNTY.

FLORIDA.

CASE No. 11-2023-CA-002268-0001-XX

LAST KNOWN ADDRESS: 7778 Tara

Court, Naples, FL 34104 To: UNKNOWN SPOUSE OF HEIN-

LAST KNOWN ADDRESS: 7778 Tara

LAST KNOWN ADDRESS: 7778 Tara

Court, Naples, FL 34104 YOU ARE HEREBY NOTIFIED that

an action to foreclose a mortgage on the

following described property located in

PLAT BOOK 15, PAGES 80

THROUGH 82, 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 this action,

on Tromberg, Morris & Poulin, PLLC,

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 2023-CP-002482

Division PROBATE

IN RE: ESTATE OF

CHRISTINE M. BROWN

Deceased.

The administration of the estate of

CHRISTINE M. BROWN, deceased,

whose date of death was July 22,

2023, is pending in the Circuit Court

for Collier County, Florida, Probate Division, the address of which is Circuit

Court of Collier, Attn: Probate, 3315

Tamiami Trail East, Naples, Florida 34112. The names and addresses of the

co-personal representatives and the co-

personal representatives' attorney are

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

All other creditors of the decedent

OF THIS NOTICE ON THEM.

set forth below.

Collier County, Florida:

LOT 85, PLANTATION, ACCORDING TO THE PLAT
THEREOF, RECORDED IN

BANK OF AMERICA, N.A.,

PLAINTIFF, VS. HEINER J. SANDER, ET AL.

DEFENDANT(S).

ER J. SANDER

IDA.

To: HEINER J. SANDER

RESIDENCE: UNKNOWN

RESIDENCE: UNKNOWN

To: UNKNOWN TENANT # 1

RESIDENCE: UNKNOWN

Court, Naples, FL 34104

the Circuit Court, will sell to the highest bidder for cash, on the first floor of the Courthouse Annex in the Multipurpose Room in Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on the 18th day of January, 2024, the following described real property as set

forth in said Judgment, to wit: THE EAST 1/2 OF TRACT 42, GOLDEN GATE ESTATES UNIT NO. 41, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 7, PAGE 26, OF THE PUBLIC RECORDS OF COLLIER COUN-TY, FLORIDA.

If you are a person claiming a right to funds remaining after the sale, you must file a claim with the clerk before the clerk reports the surplus as unclaimed. If you fail to file a timely claim you will not be entitled to any remaining funds. After the funds are reported as unclaimed, only the owner of record as of the date of the Lis Pendens may claim the surplus.

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

Dated: September 15, 2023 /s/ Brian L. Rosaler By: Brian L. Rosaler Florida Bar No.: 0174882. Attorney for Plaintiff: Brian L. Rosaler, Esquire Popkin & Rosaler, P.A. 1701West Hillsboro Boulevard Suite 400 Deerfield Beach, FL 33442 Telephone: (954) 360-9030

Facsimile: (954) 420-5187

FIRST INSERTION

September 22, 29, 2023 23-01881C

attorneys for Plaintiff, whose address is

1515 South Federal Highway, Suite

100, Boca Raton, FL 33432, and file

the original with the Clerk of the

Court, within 30 days after the first

publication of this notice otherwise a

default may be entered against you for

This notice shall be published once a

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 ADA Coordinator Collier Coun-

ty, John Carter, Administrative Services

Manager at 239-252-8800, 3315 East

Tamiami Trail, Suite 501, Naples, FL

34112 at least 7 days before your sched-

uled 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

Deputy Clerk of the Court Tromberg, Morris & Poulin, PLLC

Crystal K. Kinzel

Clerk of the Circuit Court

(SEAL) By: Samantha Martinez

voice impaired, call 711.

Date: Sep 18 2023

attorneys for Plaintiff

Boca Raton, FL 33432

Suite 100

BARRED.

FIRST INSERTION

1515 South Federal Highway,

Our Case #: 23-000584-HELOC-

FSC\11-2023-CA-002268-0001-XX\

September 22, 29, 2023 23-01904C

ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH

IN FLORIDA STATUTES SEC-

TION 733.702 WILL BE FOREVER

PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR

MORE AFTER THE DECEDENT'S

Co-Personal Representatives:

David P. Browne

27299 Riverview Center Blvd, Suite 103

Bonita Springs, FL 34134

Caroline E. Brown

588 Tierra Mar Lane

Naples, FL 34108

Nicholas W. Brown

124 36th Avenue North, Apt 202E

St. Petersburg, FL 33704

Attorney for Co-Personal

Florida Bar Number: 650072

27299 Riverview Center Blvd

Bonita Springs, Florida 34134

E-Mail: David@DPBrowne.com

September 22, 29, 2023 23-01888C

Telephone: (239) 498-1191

David P. Browne, Esq.

David P. Browne, P.A.

Fax: (239) 498-1366

Representatives:

Suite 103

The date of first publication of this

DATE OF DEATH IS BARRED.

notice is September 22, 2023.

Dated: September 7, 2023.

NOTWITHSTANDING THE TIME

week for two consecutive weeks in the

Business Observer.

the relief demanded in the Complaint.

FIRST INSERTION

COLLIER COUNTY

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR THE TWENTIETH JUDICIAL CIRCUIT WILL BE FOREVER BARRED. The date of first publication of this Notice is September 22, 2023. IN AND FOR COLLIER COUNTY. FLORIDA

Probate Case No. 2023 CP 2681 IN RE: THE ESTATE OF GINA MARIE FORTUNATO

DeceasedThe administration of the estate of Gina Marie Fortunato, Case No. 2023 CP 2681 is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples FL. 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, 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

/s/ Claudine Ray Personal Representative Personal Representative: /s/ Claudine Ray c/o Patrick H. Neale

Florida Bar Number: 258253 Patrick Neale & Associates Physical Address 5470 Bryson Court Naples, Florida 34109 Phone: (239) 642-1485 Fax: (239) 642-1487 Email: pneale@patrickneale.comPrimary Email Service Address:

email-service@patrickneale.com Secondary Email Service: pneale@patrickneale.com Attorney for Personal Representative: /s/ Patrick H. Neale o Patrick H. Neale Florida Bar Number: 258253 Patrick Neale & Associates Physical Address 5470 Bryson Court

Naples, Florida 34109 Phone: (239) 642-1485 Fax: (239) 642-1487 Email: pneale@patrickneale.com Primary Email Service Address: email-service@patrickneale.com Secondary Email Service: pneale@patrickneale.com

September 22, 29, 2023 23-01914C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-002655 **Division Probate** IN RE: ESTATE OF SAMANTHA JEAN ALMY

A/K/A SAMANTHA J ALMY

A/K/A SAMANTHA J. SHEA-ALMY

Deceased. The administration of the estate of SAMANTHA JEAN ALMY A/K/A SAMANTHA J. ALMY A/K/A SHEA-ALMY SAMANTHA deceased, whose date of death was June 25, 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 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 22, 2023.

Personal Representative: SEAN P. ALMY 14219 Charthouse Circle

Naples, FL 34114 Attorney for Personal Representative: AMBER R. MONDOCK, ESQ. Florida Bar Number: 118817 4760 Tamiami Trail N., Unit 23 Naples, FL 34103 Telephone: (239) 673-2211 Fax: (239) 734-9933 E-Mail: amber@mondocklaw.com Secondary E-Mail: service@mondocklaw.com

September 22, 29, 2023 23-01902C

FIRST INSERTION

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

File No. 23-CP-2670 **Division PROBATE** IN RE: ESTATE OF KATHLEEN L. ZORN

The administration of the estate of KATHLEEN L. ZORN, deceased, whose date of death was March 8, 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 Co-Personal Representatives and the Co-Personal Representatives' attorney

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 22, 2023.

Co-Personal Representatives: PAUL J. ZORN 212 Weeks Avenue

Manorville, New York 11949 ERIC ZORN 12 Giant Oak Road Ridge, New York 11961

Attorney for Co-Personal Representatives: Conrad Willkomm 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 22, 29, 2023 23-01887C

FIRST INSERTION

NOTICE OF PUBLIC SALE: AA AUTO OF COLLIER COUNTY gives notice that on 10/15/2023 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.

3VWKZ7AJ9AM639665 2010 VOLK 5YFEPMAE4NP290503 2022 TOYT September 22, 2023 23-01910C

FIRST INSERTION

NOTICE OF PUBLIC SALE:

any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78.

September 22, 2023

FIRST INSERTION

NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION

File No. 23-CP-002290 IN RE: ESTATE OF MICHAEL J. FRITZ

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

You are hereby notified that an Order of Summary Administration has been entered in the estate of Michael J. Fritz, deceased, File Number 23-CP-002290 by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112; that the decedent's date of death was February 22, 2023; that the total value of the estate is \$51,400.00 and that the names and addresses of those to whom it has been assigned by such Order are:

Michael A. Fritz, Trustee of the Michael J. Fritz and Virginia K. Fritz Trust Agreement dated October 14, 2002 517 SW 8th St., Cape Coral, FL

ALL INTERESTED PERSONS ARE

NOTIFIED THAT:

csellers@richardsonsellers.com

E-Mail:

Carol R. Sellers

September 22, 29, 2023 23-01898C

FIRST INSERTION

NOTICE TO CREDITORS (Ancillary) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-2517 IN RE: ESTATE OF ANNA LAUTENSCHLAGER

MAURER, Deceased. The ancillary administration of the

estate of ANNA LAUTENSCHLAGER-MAURER whose date of death was December 25, 2021, File Number 23-CP-2517, 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 34112-5324. The name and address of the personal representative and the personal representative's attorney is set forth 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 tate, 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 NOTICE. ALL CLAIMS NOT SO FILED

and other persons who have claims or

demands against the decedent's es-

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 December 25, 2021.

The date of first publication of this Notice is September 22, 2023.

Roman Alexander, Personal Representative 1117 West 126th Court

Westminster, CO 80234 Attorney for Personal Representative: Ashley Czajkowski, Esq. Attorney for Personal Representative Florida Bar No.: 95940 Goede, DeBoest & Cross, PLLC 6609 Willow Park Drive, Second Floor Naples, Florida 34109 Telephone: 239-687-3936 ACzajkowski@gadclaw.com September 22, 29, 2023 23-01889C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-2551-CP

Division PROBATE IN RE: ESTATE OF CATHY ANN BRADLEY Deceased.

The administration of the estate of CATHY ANN BRADLEY, deceased, whose date of death was May 8, 2022, 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 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 22, 2023.

Personal Representative: MICHELLE HAPEMAN

4481 7th Avenue NW Naples, Florida 34119 Attorney for Personal Representative: Conrad Willkomm, Esq.

Florida Bar Number: 697338 Law Office of Conrad Willkomm, P.A. 3201 Tamiami Trail North, Second Floor Nanles Florid

Telephone: (239) 262-5303 Fax: (239) 262-6030 E-Mail: conrad@swfloridalaw.com

Secondary E-Mail: kara@swfloridalaw.com September 22, 29, 2023 23-01885C

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that Maryella Loman / ESSENTIAL CHIROPRACTIC PA will engage in business under the fictitious name MAXLIVING CHIROPRACTIC, with

a physical address 6308 Trail Blvd Naples, FL 34108, with a mailing address 6308 Trail Blvd Naples, FL 34108, and already registered the name mentioned above with the Florida Department of State, Division of Corporations. September 22, 2023 23-01912C



Email your Legal Notice

legal@businessobserverfl.com Deadline Wednesday at noon • Friday Publication

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





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

Deceased.

are set forth below.

FIRST INSERTION NOTICE OF PUBLIC SALE:

BAKERS TOWING & EMERGENCY SERVICES, INC. gives notice that on 10/07/2023 at 08:00 AM the following vehicles(s) may be sold by public sale at 2318 J AND C BLVD NAPLES,FL. 34109 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78. 1FMCU93143KD76716 2003 FORD

September 22, 2023

23-01908C

MCNABB MOTORSPORTS gives notice that on 10/15/2023 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

1FTYR10D76PA73979 2006 FORD 1J4GR48K76C355993 2006 JEEP

SUBSEQUENT INSERTIONS

COLLIER COUNTY

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: 10550 Goodlette-Frank Rd.

Naples FL 34109 on 10/03/2023 at 11:30AM

Charles Hood - Furniture and appliances

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

September 15, 22, 2023

SECOND INSERTION

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

PROBATE DIVISION File No: 23-CP-1729 IN RE: ESTATE OF Jimmy L. Pepper, Deceased.

The administration of the estate of Jimmy L. Pepper, deceased, whose date of death was May 8, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E. Ste. 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, including 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 15, 2023. Personal Representative: /s/ Jimmy F. Pepper

815 11th St NW Naples, Florida 34120 Attorney for Personal Representative: /s/Vito M. Roppo, Esq. Fla. Bar No. 0112153 Colosseum Counsel, PLLC 3811 Airport Pulling Road Suite 203

Naples, FL 34105 Telephone: (239) 631-8160 Vito@FightForMe.com September 15, 22, 2023 23-01843C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-2627 IN RE: ESTATE OF PETER J. VICINANZO

Deceased. The administration of the estate of Peter J. Vicinanzo, deceased, whose date of death was June 29, 2023, is pending in the Circuit Court for Collier Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, Florida 34112. 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 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 15, 2023.

Personal Representative: Dennis Schriffert 14175 Fall Creek Court Naples, Florida 34114

Attorney for Personal Representative: Jonas B. Weatherbie E-mail Addresses: jweatherbie@gwtrust.law, jjavor@gwtrust.law Florida Bar No. 87968 Galbraith Weatherbie Law 999 Vanderbilt Beach Road, Suite 509 Naples, Florida 34108 Telephone: (239) 325-1983 Fax: (239) 325-1065

September 15, 22, 2023 23-01862C

SECOND INSERTION

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

File No. 11-2023-CP-001872-0001-XX IN RE: ESTATE OF MICHAEL J. PISARCZYK DECEASED

The administration of the estate of Michael J. Pisarczyk, deceased, whose date of death was June 15, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division; File Number 2023-CP-001872: the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons, who have claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, and who have been served a copy of this notice, must file their claims with this court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AF-TER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S

DATE OF DEATH IS BARRED. THE DATE OF FIRST PUBLICA-TION OF THIS NOTICE IS September 15, 2023.

Personal Representative: Teresa C. Pisarczyk 6660 Beach Resort Dr. Apt 4

Naples, FL 34114 Attorney for Personal Representative: Jamie B. Greusel, Esq. Florida Bar No. 0709174 1104 North Collier Blvd. Marco Island, FL 34145 239 394 8111 iamie@iamiegreusel.net

SECOND INSERTION

September 15, 22, 2023 23-01865C

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2023-CP-002497 IN RE: ESTATE OF JOHN R. WHITING,

Deceased. The administration of the estate of JOHN R. WHITING, deceased, whose date of death was July 6, 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 30DAYS 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

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 15, 2023. KENNETH P. WHITING III Personal Representative

169 Leory Street Binghamton, NY 13905 Charles M. Kelly, Jr. Attorney for Personal Representative Florida Bar No. 364495 Kelly, Passidomo & Kelly, LLP 2390 Tamiami Trail North Suite 204 Naples, Florida 34103 Telephone: 239-261-3453 Email: ckelly@flinttrust.com Secondary Email: groupservice @ flinttrust.comSeptember 15, 22, 2023 23-01827C SECOND INSERTION

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

File No: 11-2023-CP-002619-0001-XX IN RE: ESTATE OF EGBERT KRISPYN Deceased

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

The Administration of the estate of EGBERT KRISPYN File No. 2023-002619 is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and address of the personal representative and the personal representative's attorney are set forth

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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

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

ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED.

Publication of this notice has begun on September 15, 2023.

JEANETTE ATKINSON

Personal Representative

116 Trinidad Street Naples, FL 34113 RONALD S. WEBSTER Fla. Bar No. 570559 800 N. Collier Blvd. Marco Island, FL 34145 (239) 394-8999

September 15, 22, 2023 23-01828C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-2510

IN RE: ESTATE OF CHRISTINE K. TILLY. Deceased.

The administration of the estate of CHRISTINE K. TILLY, deceased, whose date of death was November 18, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth 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 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 15, 2023. JAMES R. NICI

1865 Veterans Park Drive, Suite 203 Naples, FL 34109 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

September 15, 22, 2023 23-01842C

SECOND INSERTION NOTICE TO CREDITORS

23-01830C

IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA

PROBATE DIVISION File No: 23-CP-2541 IN RE: ESTATE OF Stanley Martin Rogalewicz, Deceased.

The administration of the estate of Stanley Martin Rogalewicz, deceased, whose date of death was November 20, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E. Ste. 102, Naples, Florida 34112. The names and addresses of the personal representative and the

personal representative's attorney are

set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate, including 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 PUBLICA-TION 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, 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 15, 2023. Personal Representative: /s/ Wanda Rivera

484 Anita St. Des Plains, Illinois 60016 Attorney for Personal Representative /s/Vito M. Roppo, Esq. Fla. Bar No. 0112153 Colosseum Counsel, PLLC 3811 Airport Pulling Road Suite 203 Naples, FL 34105

Telephone: (239) 631-8160 Vito@FightForMe.com September 15, 22, 2023 23-01844C

SECOND INSERTION

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

File No. 11-2023-CP-002150-0001-XX IN RE: ESTATE OF LEO EAMMA, JR., Deceased.

The administration of the estate of LEO EAMMA, JR., deceased, whose date of death was November 17, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court 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 SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREV-ER 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 15, 2023.

Personal Representative: Karen DiMeglio c/o Christopher A. Likens, Esq. 1800 Second Street, Suite 971

Attorney for Personal Representative Christopher A. Likens Florida Bar Number: 0981303 CHRISTOPHER A LIKENS, P.A. 1800 Second Street, Suite 971 Sarasota, FL 34236 Telephone: (941) 365-7838 eservice@calikens.com September 15, 22, 2023 23-01841C SECOND INSERTION

NOTICE OF ACTION FOR Initial Action/Petition IN THE CIRCUIT COURT OF THE

JUDICIAL CIRCUIT, IN AND FOR Collier COUNTY, FLORIDA Case No.: 23 DR 1513

Jessica Chambers, Petitioner and

Andrew Chambers Respondent.

TO: Andrew Chambers 998 S Main St Mansfield OH 44907 YOU ARE NOTIFIED that an ac-

tion for Dissolution of Marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Jessica Chambers, whose address is 732 Broad Court North Naples Florida 34102 on or before 10/13/2023, and file the original with the clerk of this Court at 3315 Tamiami, Trail East, Naples, Florida, 34112 before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

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

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

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

Dated: Sep 08 2023.

CLERK OF THE CIRCUIT COURT (Seal) By: Yliana Mirabal

Deputy Clerk Sept. 15, 22, 29; Oct. 6, 2023

23-01860C

SECOND INSERTION

NOTICE TO CREDITORS (Single Personal Representative) IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA File No.: 11-2023-CP-001433-0001

Probate Division: IN RE: THE ESTATE OF ALBERTO MARTINEZ, Deceased.

The administration of the Estate of ALBERTO MARTINEZ, deceased, whose date of death was December 9, 2022, File Number: 2023-CP-001433. is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112-5324. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth

All Creditors of 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 FILED WITHIN THE TIME PERIODS SET FORTH IN §733.702OF THE FLORIDA PRO-BATE CODE WILL BE FOREVER

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

The date of the first publication of this Notice is September 15, 2023.

Personal Representative: S MAIKOL LIMA REYTOR

730 E. 45TH Street Hialeah, FL 33013 for Personal Representative: ADAM S. GUMSON JUPITER LAW CENTER RiverPlace Professional Center 1003 W. Indiantown Road - Suite 210 Jupiter, Florida 33458-6851 Telephone :(561) 744 - 4600 Florida Bar No.: 906948 E-mail: asg@jupiterlawcenter.com September 15, 22, 2023 23-01847C

THIRD INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL

SUPPORT) IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA

Case No.: 23 DR 1893 Division: FAMILY DORKAS MIDIALA GUERRERO, Petitioner, and LEANDRO V.A. MARTINEZ,

Respondent, LEANDRO VALENTIN AUGUSTO MARTINEZ UNKNOWN

YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on DORKAS MIDIALA GUERRERO, whose address is 179 PELTON AVE NAPLES FL 34112 on or before 10/17/2023, and file the original with the clerk of this Court at 3315 TAMIAMI TRAIL EAST NA-PLES 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.

The action is asking the court to deproperty should be divided: NONE

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

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

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

Dated: Sep 05 2023 CLERK OF THE CIRCUIT COURT (Seal) By: Mark V. Pomplas IF A NONLAWYER HELPED YOU FILL OUT THIS FORM, HE/SHE MUST FILL IN THE BLANKS BE-LOW:

RAISA 741 EVERGLADES BLVD S NAPLES, FL 34117 2395036345 23-01822C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23CP2583 IN RE- ESTATE OF

JOEL DEAN ROGERS,

Deceased.

The administration of the estate of JOEL DEAN ROGERS, deceased, whose date of death was August 20, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trl. 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

IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY

THE TIME PERIODS SET FORTH

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 15. 2023.

Signed on this 11th day of September, /s/ Melinda Sue Rogers MELINDA SUE ROGERS

Personal Representative 3711 29th Ave. SW Naples, FL 34117 /s/ Thomas F. Hudgins, Esq. Naples, FL 34104

Thomas F. Hudgins, Esq. Attorney for Personal Representative Florida Bar No. 970565 Thomas F. Hudgins, PLLC 2800 Davis Blvd., #203 Telephone: (239) 263-7660 Email: Ted@naplestax.com Secondary Email: service@naplestax.com September 15, 22, 2023 23-01855C

Personal Representative

Sarasota, FL 34236

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-2604 IN RE: ESTATE OF HJERKE KUPERUS, aka JERRY KUPERUS

 $\begin{tabular}{ll} \textbf{Deceased.} \\ \textbf{The administration of the estate of} \end{tabular}$ HJERKE KUPERUS , also known as JERRY KUPERUS, deceased, whose date of death was August 22, 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 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 15, 2023. Signed on this 12th day of September,

/s/ Thomas F. Hudgins, Esq. THOMAS F. HUDGINS, ESQ. Personal Representative 2800 Davis Blvd., Ste.: 203

Naples, FL 34104 /s/ Thomas F. Hudgins, Esq. Attorney for Personal Representative Florida Bar No. 970565 Thomas F. Hudgins, PLLC 2800 Davis Blvd., Ste.: 203 Naples, FL 34104 Telephone: 239-263-7660 Email: ted@naplestax.com Secondary Email: service@naple stax.comSeptember 15, 22, 2023 23-01861C

SECOND INSERTION

NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-2579 **Division Probate** IN RE: ESTATE OF PETER SWAUFIELD

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

You are hereby notified that an Order of Summary Administration has been entered in the estate of Peter Swaufield, deceased. File Number 23-CP-2579, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East. Naples, FL 34112-5324; that the decedent's date of death was October 18, 2022: that the total value of the estate is \$500 and that the names and addresses of those to whom it has been assigned by such order are:

Name Address Patricia A. Swaufield 2510 Sailors Way Naples, FL 34109 ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the estate of the decedent and persons having claims or demands against the estate of the dece-

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

DEATH IS BARRED. The date of first publication of this Notice is September 15, 2023.

Person Giving Notice: Patricia A. Swaufield 2510 Sailors Way

Naples, Florida 34109 Attorney for Person Giving Notice Christina B. Davidow, Esq. Attorney

Florida Bar Number: 66356 Willis & Davidow, Attorneys at Law, LLC 9015 Strada Stell Ct. Suite 106

Naples, FL 34109 Telephone: (239) 465-0531 Fax: (888) 435-0911 E-Mail: cdavidow@willisdavidow.com Secondary E-Mail:

dimm@willisdavidow.com September 15, 22, 2023 23-01848C

SECOND INSERTION

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

FLORIDAPROBATE DIVISION File # 23-CP-2306 IN RE: THE ESTATE OF THOMAS P. COLGATE Deceased.

The administration of the estate of Thomas Colgate, deceased, File No. 2023-CP-2306 is pending in the Collier County County, Florida, Probate Division, the address of which is Collier County Clerk of Court and Comptroller, Collier County Government Complex 3315 E. Tamiami Trail N. 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth

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 15, 2023.

Personal Representative: Kenneth Colgate

Attorney for Personal Representative: Brian McNamara, Esq. Florida Bar No. 98022 McNamara Legal Services, P.A. 5425 Park Central Court, Naples, FL 34109 Telephone: 239-204-4767

September 15, 22, 2023

SECOND INSERTION

IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 21-CP-2549 **Division Probate** IN RE: ESTATE OF SCOTT L. KISH, Deceased.

NOTICE TO CREDITORS

The administration of the estate of Scott L. Kish, deceased, whose date of death was June 13, 2021, 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

23-01829C

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 15, 2023.

Personal Representative: Scott L. Kish II 7206 Wilton Drive

Naples, FL 3410 Attorneys for Personal Representative: John S. Sarrett Michael A. Gebeau E-Mail Addresses: jsarrett@sarrettprice.com Florida Bar No.: 812811 MGebeau@sarrettprice.com Florida Bar No.: 1025405 Sarrett Price, P.A. 999 Vanderbilt Beach Road

September 15, 22, 2023 23-01838C

Naples, FL 34108

Telephone: 239-330-2359

File No. 23-CP-2601 IN RE: ESTATE OF CARL TAYLOR STEPPLING

NOTICE TO CREDITORS

IN THE CIRCUIT COURT OF THE

TWENTIETH JUDICIAL CIRCUIT

IN AND FOR

COLLIER COUNTY, FLORIDA

PROBATE DIVISION

Deceased. administration of the estate of CARL TAYLOR STEPPLING, deceased, whose date of death was May 11, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 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 15, 2023.

Personal Representative: TAYLOR JACK STEPPLING

6601 South Westshore Blvd., Apt. 3412 Tampa, Florida 33616 Attorney for Personal Representative: EDWARD E. WOLLMAN Florida Bar Number: 618640 PATRICK COURVILLE Florida Bar Number:115708 Attorneys for Petitioner WOLLMAN GEHRKE & ASSOCIATES, P.A. 2235 Venetian Court, Suite 5 Naples, Florida 34109 Telephone: (239) 435-1533 Fax: (239) 435-1433 E-Mail: ewollman@wga-law.com pcourville@wga-law.com Secondary E-Mail: pleadings@wga-law.com

September 15, 22, 2023 23-01840C

SECOND INSERTION

COLLIER COUNTY

SECOND INSERTION

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

PROBATE DIVISION CASE NO.: 23-CP-2616 IN RE: THE ESTATE OF ANDRIES STELLINGSMA Deceased.

The administration of the estate of ANDRIES STELLINGSMA, deceased, whose date of death was August 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 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 15, 2023.

Personal Representative: CYNTHIA GRACE DEAL 2906 Laramie Avenue

San Ramon, CA 94583 Attorney for Personal Representative: DAVID R. PASH Florida Bar No. 484679 Email: dpash@wga-law.com Alternate Email: pleadings@wga-law.com LISA B. GODDY Florida Bar No. 0507075 Email: lgoddy@wga-law.comAlternate 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 15, 22, 2023 23-01839C

SECOND 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 process NOTICE IS HEREBY GIVEN that, pursuant to an action for non-judicial

foreclosure of timeshare units on the Claim of Lien, which is dated 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 27th 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

Unit Number: Week Number: 102 39,49208 44 211 43 305 22 411 49 512 TO: 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 512/38 \$3,132.37 with a per diem amount of \$1.54 from February 3, 2023 John W Hinkle and Petra R Hinkle

1615 Pleasant View Road

Hastings, MI 49058

102/49\$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

\$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 102/39

\$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 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 above. You may cure the default at any time

prior to the public auction by paying the amount due, as set forth in this notice, to the undersigned Trustee at the address set forth below.
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 State of FLORIDA County of SARASOTA September 15, 22, 2023 23-01849C

SECOND INSERTION

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

File No. 23-CP-2603 Division 02 IN RE: ESTATE OF JOHN C. LUJACK

Deceased.The administration of the estate of John C. Lujack, deceased, whose date of death was July 25, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Suite 102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court 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 15, 2023.

Personal Representative: Mary Jane Lujack 915 Seaside Drive

Sarasota, FL 34242 Attorney for Personal Representative: Kenneth D. Goodman, Attorney Florida Bar Number: 775710 GOODMAN BREEN 3838 Tamiami Trail N. Suite 300 Naples, FL 34103 Telephone: (239) 403-3000 Fax: (239) 403-0010 E-Mail: kgoodman@goodmanbreen.com Secondary E-Mail:

gbprobate@gmail.com

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-2230 Division Probate IN RE: ESTATE OF RUBY M. MERIWEATHER Deceased.

The administration of the estate of Ruby M. Meriweather, deceased, whose date of death was July 12, 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 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 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

September 15, 22, 2023 23-01868C

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 15, 2023.

Personal Representative: Pearl Wout 9644 Cold Star Court Columbia, MD 21046 Attorney for Personal Representative: Abagail Mason, Attorney Florida Bar Number: 1040206 Lyons & Lyons, PA. 27911 Crown Lake Boulevard Ste 201 Bonita Springs, FL 34135 Telephone: (239) 948-1823 Fax: (239) 948-1826

E-Mail: amason@lyons-law.com

September 15, 22, 2023 23-01864C

SECOND INSERTION

RE-NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA. CIVIL DIVISION

CASE NO. 112016CA0009100001XX U.S. BANK, NATIONAL ASSOCIATION AS LEGAL TITLE TRUSTEE FOR TRUMAN 2016 SC6 TITLE TRUST,

Plaintiff, vs. ARBEN LALA AKA ARBEN LOPEZ DE LALA; MARIA F. LOPEZ AKA MARIA FERNANDA LOPEZ: KLARITA IVANAJ; ALBERT IVANAJ; UNKNOWN TENANT #1: UNKNOWN TENANT #2 UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE

PROPERTY HEREIN DESCRIBED,

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated August 7, 2017 and an Order Resetting Sale dated August 25, 2023 and entered in Case No. 112016CA0009100001XX of the Circuit Court in and for Collier County, Florida, wherein U.S. BANK, NATION-AL ASSOCIATION AS LEGAL TITLE TRUSTEE FOR TRUMAN 2016 SC6 TITLE TRUST is Plaintiff and ARBEN LALA AKA ARBEN LOPEZ DE LALA; MARIA F. LOPEZ AKA MARIA FER-NANDA LOPEZ; KLARITA IVANAJ; ALBERT IVANAJ; UNKNOWN TEN-ANT #1: UNKNOWN TENANT #2 UNKNOWN TENANT NO. 1; UN-KNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UN-DER OR AGAINST A NAMED DE-FENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DE-SCRIBED, are Defendants, CRYSTAL K KINZEL, Clerk of the Circuit Court, will sell to the highest and best bidder

for cash the lobby on the third floor of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, 11:00 a.m., on September 28, 2023, the following described property as set forth in said Order or Final Judgment, towit:

Golden Gate Estates, Unit 33, as recorded in Plat Book 7, Page 60, Public Records of Collier County, Florida

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 BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DESCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVID-ED HEREIN.

Pursuant to Florida Statute 45.031(2), this notice shall be published twice, once a week for two consecutive weeks, with the last publication being at least 5 days prior to the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Administrative Services Manager whose office is located at 3301 East Tamiami Trail, Bldg L, Naples, FL 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 aring or voice impaired, call 711.

DATED September 12, 2023. By: /s/ Ian Dolan Ian C. Dolan Florida Bar No.: 757071 Roy Diaz, Attorney of Record Florida Bar No. 767700 Diaz Anselmo & Associates, P.A. Attorneys for Plaintiff 499 NW 70th Ave., Suite 309 Fort Lauderdale, FL 33317 Telephone: (954) 564-0071 Facsimile: (954) 564-9252 Service E-mail: answers@dallegal.com 1460-161145 / BJB 23-018670 September 15, 22, 2023



CALL 941-906-9386

and select the appropriate County name from the menu option or e-mail legal@businessobserverfl.com

Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

4477

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.

COLLIER COUNTY

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.