

POLK COUNTY LEGAL NOTICES

--- PUBLIC SALES ---

FIRST INSERTION

NOTICE OF PUBLIC SALE
Affordable secure Storage-Lakeland
1925 George Jenkins Blvd
Lakeland, FL 33815
863-682-2988
Personal Property consisting of sofas, TVs, clothes, boxes, household goods, totes, boat and trailer and other personal property used in home, office, or garage will be sold or otherwise disposed of at public sales on the dates and times indicated below to satisfy owners lien for rent and fees due in accordance with Florida Statutes: Self storage act, Sections 83.806 and 83.807. All items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required if applicable.
M26 L White
K02 S Saunders
F01 J Demary
C13 A Perez
J11 E Lewis
M07 E Lewis
D27 J Wilson
A05 G Morton
C02 D Downing
H38 E Spinks
D39 K Beaver
Auction date: 11.21.2024
Oct. 25; Nov. 1, 2024 24-01487K

FIRST INSERTION

Notice of Sale
Pursuant to Florida Statute 713.585 F.S. United American Lien & Recovery as agent w/ power of attorney will sell the following vehicle(s) to the highest bidder; net proceeds deposited with the clerk of court; owner/lienholder has right to hearing and post bond; owner may redeem vehicle for cash sum of lien; all auctions held in reserve; Inspect 1 week prior @ lienor facility; cash or cashier check; any person interested ph (954) 563-1999
Sale date November 15th, 2024 @ 10:00 am 3411 NW 9th Ave Ft Lauderdale FL 33309
40049 2014 Ram VIN#: 2C4JRGAG2ER276370 Lienor: Posner Park Chrysler Dodge Jeep Ram 42650 US Hwy 27 Davenport 863-438-3333 Lien Amt \$822.58
40050 2021 Jeep VIN#: 1C4RJEAGOMC517624 Lienor: Posner Park Chrysler Dodge Jeep Ram 42650 US Hwy 27 Davenport 863-438-3333 Lien Amt \$822.58
October 25, 2024 24-01490K

FIRST INSERTION

Fictitious Name Notice
Notice is hereby given that C. VILLANUEVA COMPANY LLC, OWNER, desiring to engage in business under the fictitious name of LE ROSEY WINES located at 530 DAKOTA AVE, LAKE ALFRED, FLORIDA 33850 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
October 25, 2024 24-01492K

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 A.O. Wagner Construction located at 3535 Lake Alfred Rd in the City of Winter Haven, Polk County, FL 33881 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 22nd day of October, 2024.
GOMA, Inc
October 25, 2024 24-01505K

FIRST INSERTION

NOTICE OF PUBLIC SALE
The following personal property of JEFFREY BONE will, on November 6, 2024, at 10:00 a.m., at 1845 Big Cypress Blvd., Lot #1104, Lakeland, Polk County, Florida 33810; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:
2005 FTWD MOBILE HOME, VIN: FLFL470A31563LF21, TITLE NO.: 0093459274, and
VIN: FLFL470B31563LF21, TITLE NO.: 0093459310
and all other personal property located therein
PREPARED BY:
J. Matthew Bobo
Lutz, Bobo & Telfair, P.A.
2 North Tamiami Trail, Suite 500
Sarasota, Florida 34236
(PO#3326-3318)
Oct. 25; Nov. 1, 2024 24-01502K

FIRST INSERTION

NOTICE OF LANDOWNERS' MEETING AND ELECTION AND MEETING OF THE BOARD OF SUPERVISORS OF THE LAKESIDE PRESERVE COMMUNITY DEVELOPMENT DISTRICT

Notice is hereby given to the public and all landowners within the Lakeside Preserve Community Development District (the "District") the location of which is generally described as comprising a parcel or parcels of land containing approximately 389.39 acres lying in Sections 2 and 3, Township 29 South, Range 23 East located in Polk County, advising that a meeting of landowners will be held for the purpose of electing one (1) person to the District Board of Supervisors. Immediately following the landowners' meeting there will be convened a meeting of the Board of Supervisors for the purpose of considering certain matters of the Board to include election of certain District officers, and other such business which may properly come before the Board.

DATE: November 20, 2024
TIME: 11:30 a.m.
PLACE: Heritage Baptist Church
4202 Pipkin Creek Rd
Lakeland, FL 33811

Each landowner may vote in person or by written proxy. Proxy forms may be obtained upon request at the office of the District Manager, 3501 Quadrangle Boulevard, Suite 270, Orlando, FL 32817. At said meeting each landowner or his or her proxy shall be entitled to nominate persons for the position of Supervisor and cast one vote per acre of land, or fractional portion thereof, owned by him or her and located within the District for each person to be elected to the position of Supervisor. A fraction of an acre shall be treated as one acre, entitling the landowner to one vote with respect thereto. Platted lots shall be counted individually and rounded up to the nearest whole acre. The acreage of platted lots shall not be aggregated for determining the number of voting units held by a landowner or a landowner's proxy. At the landowners' meeting the landowners shall select a person to serve as the meeting chair and who shall conduct the meeting.

The landowners' meeting and the Board of Supervisors meeting are open to the public and will be conducted in accordance with the provisions of Florida law. One or both of the meetings may be continued to a date, time, and place to be specified on the record at such meeting. A copy of the agenda for these meetings may be obtained from 3501 Quadrangle Boulevard, Suite 270, Orlando, FL 32817 or by calling (407) 723-5900. There may be an occasion where one or more supervisors or staff will participate by speaker telephone.

Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Office at (407) 723-5900 at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Office.

A person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that such person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which the appeal is to be based.

Jane Gaarlandt
District Manager
Oct. 25; Nov. 1, 2024 24-01489K

FIRST INSERTION

NOTICE OF CLOSED SESSION OF THE BOARD OF SUPERVISORS OF SOLTERRA RESORT COMMUNITY DEVELOPMENT DISTRICT

A meeting of the Board of Supervisors of the Solterra Resort Community Development District ("District") will be held on **Friday, November 1, 2024, at 10:00 a.m. at 5200 Solterra Boulevard, Davenport, Florida 33837**. The purpose of the meeting is to discuss the District's security system and conduct any and all business coming before the District's Board of Supervisors. A copy of the agenda for the meeting may be obtained by accessing the District's website at <https://www.solterrasortdtd.org/> or by contacting the office of the District Manager c/o Vesta District Services, at (321) 263-0132 or 250 International Parkway, Suite 208, Lake Mary, Florida 32746 ("District Manager's Office").

In accordance with sections 119.071(3)(a) and 281.301, Florida Statutes, a portion of the meeting may be closed to the public, as it relates to details of the District's security system. The closed session may occur at any time during the meeting and is expected to last approximately thirty (30) minutes but may end earlier or extend longer.

The meeting, including the closed session described above, will be conducted in accordance with the provisions of Florida law for community development districts and, other than the closed session described above, will be open to the public. The meeting may be continued in progress without additional notice to a date, time, and place to be specified on the record at the meeting.

Any person requiring special accommodations at the meeting because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of proceedings and that, accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based. At the meeting, staff or Board members may participate in the public hearing by speaker telephone.

District Manager
October 25, 2024 24-01488K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2024-CP-003431-0000-XX IN RE: ESTATE OF NETTIE LAWANDA PRICE Deceased.

The administration of the estate of Nettie Lawanda Price, deceased, whose date of death was August 27, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER

OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH

FIRST INSERTION

Notice of Landowners' Meeting and Election and Meeting of the Board of Supervisors of the Leomas Landing Community Development District

Notice is hereby given to the public and all landowners within the Leomas Landing Community Development District (the "District"), in the City of Lake Wales, Florida, advising that a landowners' meeting will be held for the purpose of electing 3 members of the Board of Supervisors of the District. Immediately following the landowners' meeting there will be convened a meeting of the Board of Supervisors for the purpose of considering certain matters of the Board to include election of certain District officers, and other such business which may properly come before the Board.

Date: Monday, November 18, 2024
Time: 12:00 p.m.
Place: Holiday Inn Express North I-4
4500 Lakeland Park Drive
Lakeland, Florida 33809

Each landowner may vote in person or authorize a proxy holder to vote in person on their behalf. Proxy forms and instructions relating to landowners' meeting may be obtained upon request at the office of the District Manager located at 1540 International Parkway, Suite 2000, Lake Mary, Florida 32746. A copy of the agenda for these meetings may be obtained from the District Manager at the above address.

The landowners' meeting and the Board of Supervisors meeting are open to the public and will be conducted in accordance with the provisions of Florida law. One or both of the meetings may be continued to a date, time, and place to be specified on the record at such meeting. There may be an occasion where one or more supervisors will participate by telephone.

Pursuant to the Americans with Disabilities Act, any person requiring special accommodations to participate in these meetings is asked to contact the District Manager at (813) 565-4663, at least 48 hours before the hearing. If you are hearing or speech impaired, please contact the Florida Relay Service at 711 for aid in contacting the District Manager.

A person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that such person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which the appeal is to be based.

Larry Krause, District Manager
Oct. 25; Nov. 1, 2024 24-01497K

--- PUBLIC SALES ---

FIRST INSERTION

Fictitious Name Notice
Notice is hereby given that C. VILLANUEVA COMPANY LLC, owner, desiring to engage in business under the fictitious name of CAPRICCIO BUBBLY SANGRIA located at 530 DAKOTA AVE, LAKE ALFRED, FLORIDA 33850 intends to register the said name in Polk county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
October 25, 2024 24-01493K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of WF Cabinetry located at 2212 Airport Blvd, Alexander City, AL 35010 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at Polk County Florida, this 22nd day of October 2024
Wellborn Forest Products, Inc.
October 25, 2024 24-01500K

FIRST INSERTION

Fictitious Name Notice
Notice is hereby given that C. VILLANUEVA COMPANY LLC, OWNER, desiring to engage in business under the fictitious name of CAPRICCIO SANGRIA located at 530 DAKOTA AVE, LAKE ALFRED, FLORIDA 33850 intends to register the said name in Polk county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
October 25, 2024 24-01494K

FIRST INSERTION

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 October 25, 2024.
Personal Representative:
Thomas Kevin Beard
6146 104th Avenue
Pinellas Park, Florida 33782
Attorney for Personal Representative:
Mark G. Turner, Esquire
Florida Bar Number: 794929
Straughn & Turner, P.A.
Post Office Box 2295
Winter Haven, Florida 33883-2295
Telephone: (863) 293-1184
Fax: (863) 293-3051
E-Mail: mturner@straughtnturner.com
Secondary E-Mail: ahal@straughtnturner.com
Oct. 25; Nov. 1, 2024 24-01504K

--- ESTATE ---

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2024-CP-003356-0000-XX Division 14 IN RE: ESTATE OF RICHARD JOSEPH ISINGHOOD Deceased.

The administration of the estate of Richard Joseph Isinghood, deceased, whose date of death was August 11, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.

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

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

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

The date of first publication of this notice is October 25, 2024.

Personal Representative:
David Randal Gilbert
1738 Sims Place
Lakeland, Florida 33803
Attorney for Personal Representative:
L. Caleb Wilson
Attorney
Florida Bar Number: 73626
Craig A. Mundy, P.A.
4927 Southfork Drive
Lakeland, Florida 33813
Telephone: (863) 647-3778
Fax: (863) 647-4580
E-Mail: caleb@mundylaw.com
Oct. 25; Nov. 1, 2024 24-01486K

SAVE TIME



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

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

FLORIDA'S NEWSPAPER FOR THE C-SUITE
Business Observer
11/20/2024, 9:09

SUBSEQUENT INSERTIONS

--- ESTATE ---

SECOND INSERTION

NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION FILE NO. 2024CP003275

IN RE: ESTATE OF ABEL ORIHUELA 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 ABEL ORIHUELA, deceased, File Number 2024CP0032750000XX, by the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave, Bartow, FL 33830-3912, that the decedent's date of death was August 28, 2023, that the total value of the non-exempt estate is \$0.00 and that the names and addresses of those to whom it has been assigned by such order are:

Table with 3 columns: Name, Property/Asset, and Share/Amount. Lists beneficiaries including Jeffrey Orihuela, Leslie Orihuela, Abel Orihuela Jr., and Jessica Orihuela-Mendez.

ALL INTERESTED PERSONS ARE NOTIFIED THAT: All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE.

The date of first publication of this Notice is October 18, 2024.

Natalia Ouellette-Grice, Esq., LCO Law LLC 2901 W. Busch Blvd, Ste 505, Tampa, FL 33618 (813) 480-2106 natalia@lcolawfl.com LegalAdmin@lcolawfl.com Attorney for Plaintiff Fla. Bar No. 68905 File 2687-PSA October 18, 25, 2024

24-01467K

SECOND INSERTION

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

File No. 2024-CP-003127

Division Probate

IN RE: ESTATE OF MICHAEL JOSHUA EVANS Deceased.

The administration of the Estate of Michael Joshua Evans, deceased, whose date of death was March 8, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer Number CC-4, Bartow, Florida 33831.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE

THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.

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 October 18, 2024.

Personal Representative:

Nicole Marie Vazquez 2653 Starry Point St. Cloud, Florida 34769 Attorney for Personal Representative: Allyson Roberts, Esq. E-mail Addresses: ARoberts@barrymillerlaw.com, Florida Bar No. 1022246 Barry L. Miller, P.A. 11 N Summerlin Avenue, Ste. 100 Orlando, Florida 32801 Telephone: (407) 423-1700 October 18, 25, 2024 24-01474K

SECOND INSERTION

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

File No. 24CP-3377

Division Probate

IN RE: ESTATE OF BYRON H. BRATLIE Deceased.

The administration of the estate of Byron H. Bratlie, deceased, whose date of death was April 10, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Drawer 9000, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.

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

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

BARRED.

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

The date of first publication of this notice is October 18, 2024.

Personal Representative:

/s/ Darryl C. Bratlie Darryl C. Bratlie 635 Wiley Court Merritt Island, Florida 32952 Attorney for Personal Representative: /s/ Charlotte C. Stone Charlotte C. Stone, Esq. Florida Bar Number: 21297 Stone Law Group, P.L. 123 US Hwy 27 North Sebring, Florida 33870 Telephone: (863) 402-5424 Fax: (863) 402-5425 E-Mail: charlotte@stonelawgroupfl.com Secondary E-Mail: tami@stonelawgroupfl.com October 18, 25, 2024 24-01476K

--- SALES ---

SECOND INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CASE NO.: 2024CA000559000000 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, VS. SHEYLA IRIS ROSARIO VAZQUEZ; JOSE L. MONZON CANTERO; AQUA FINANCE, INC.; CITRUS LANDING OWNERS ASSOCIATION, INC.; UNKNOWN TENANT #1 N/K/A JOSE CANTERO JR.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEWISEES, GRANTEEES, OR OTHER CLAIMANTS Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on September 30, 2024 in Civil Case No. 2024CA000559000000,

of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, LAKEVIEW LOAN SERVICING, LLC is the Plaintiff, and SHEYLA IRIS ROSARIO VAZQUEZ; JOSE L. MONZON CANTERO; AQUA FINANCE, INC.; CITRUS LANDING OWNERS ASSOCIATION, INC.; UNKNOWN TENANT #1 N/K/A JOSE CANTERO JR.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEWISEES, GRANTEEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on November 5, 2024 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit: LOT 127, CITRUS LANDING, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 181, PAGE 41, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Any person claiming an interest in the

surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 8 day of October, 2024. ALDRIDGE PITE, LLP Attorney for Plaintiff 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484 Telephone: 561-392-6391 Facsimile: 561-392-6965 By: Zachary Ullman FBN: 106751 Primary E-Mail: ServiceMail@aldridgepite.com 1091-27066 October 18, 25, 2024 24-01468K

--- ACTIONS ---

FOURTH INSERTION

AMENDED NOTICE OF ACTION FOR BREACH OF CONTRACT IN THE CIRCUIT COURT OF THE 10th JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA

Case No.: 53-2023-CA-006948-0000-007 SEAN HORSEY, Plaintiff, Vs.

AMERICAN HOMES RENTAL & MANAGEMENT, INC, Defendant,

TO: AMERICAN HOMES RENTAL & MANAGEMENT, INC. c/o Patrick Walsh, Registered Agent 2629 Waverly Barn Road, Suite 126 Davenport, Florida 33891

YOU ARE NOTIFIED that an action for Breach of Contract has been

filed against you and that you are required to serve a copy of your written defenses, if any, to it on Plaintiff, Sean Horsey c/o Jenkins Law, P.L., whose address is 275 96th Ave N., Suite 5 St. Petersburg, FL 33702, on or before Oct 31, 2024, and file the original with the clerk of this Court at P.O. Box 9000, Drawer CC-12, Bartow, Florida 33831-9000 or in person at 255 N. Broadway

Ave. Bartow, Florida 33830-3912 before service on Plaintiff or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

The address subject to this Breach of Contract action is 106 JULLIARD BLVD, DAVENPORT, FL 33897 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. Future papers in this lawsuit will be mailed or e-mailed to the addresses on record at the clerk's office.

Dated: September 24, 2024

CLERK OF THE CIRCUIT COURT Stacy M. Butterfield

(SEAL) By: /s/ Asuncion Nieves Polk County Clerk

Sean Horsey c/o Jenkins Law, P.L. 275 96th Ave N., Suite 5 St. Petersburg, FL 33702 Oct. 4, 11, 18, 25, 2024 24-01415K



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

The Facts
How Costs Exploded

the Black Hole of Health Care

Since Medicare and Medicaid began, health care has become more expensive and less efficient. Re-privatizing medical care is the only way to fix it.

BY MILTON FRIEDMAN

Some years ago, I came across a study by Dr. Max Gammon, a British physician who also researches medical care, comparing input and output in the British socialized hospital system. Taking the number of employees as his measure of input and the number of hospital beds as his measure of output, he noted that long waiting lists for hospital admission assured that all beds were in use. This meant that the total number of beds could be taken as equal to the number of occupied beds. He found that input had increased sharply, whereas output had not only failed to keep pace but had actually fallen.

He was thus led to enunciate what he called "the theory of bureaucratic displacement." In his words, in "a bureaucratic system ... increase in expenditure will be matched by fall in production. ... Such systems will act rather like 'black holes,' in the economic universe, simultaneously sucking in resources, and shrinking in terms of 'emitted' production."

I have long been impressed by the operation of Gammon's law in the U.S. school system: input, however measured, has been going up for decades, and output, whether measured by number of students, number of schools, or

even more clearly, quality, has been going down.

The recent surge of concern about the rising cost of medical care, and of proposals to do something about it—most involving a further move toward the complete socialization of medicine—reminded me of Gammon's study and led me to investigate whether his law applied to U.S. health care.

The major advances in medical care in the past half century have greatly benefited most of us. Indeed, I would not be alive today if it were not for some of them. Yet the question remains whether these gains were promoted or retarded by the extraordinary rise in the fraction of national income spent on medical care. How does output compare with input?

HOSPITALS

Even a casual glance at figures on input and output in U.S. hospitals indicates that Gammon's law has been in full operation for U.S. hospitals since the end of World War II, especially since the enactment of Medicare and Medicaid in 1965.

Before 1940 input and output both rose (input somewhat more than output presumably because of the introduction of more sophisticated and expensive treatments). The cost of hospital care per resident of the United States, adjusted for inflation, rose from 1929 to 1940 at the rate of 5% per year; the number of occupied beds, at 2.4% a year (see table below). Cost per patient day, adjusted for inflation, rose only modestly.

The situation was very different after the war. From 1946 to 1989 the number of beds per one thousand population fell by more than half; the occupancy rate, by an eighth. In sharp contrast, input skyrocketed. Hospital personnel per occupied bed multiplied nearly sevenfold, and cost per patient day, adjusted for inflation, an astounding twenty-six-fold, from \$21 in 1946 to \$545 in 1989 at the 1982 price level. One major engine of these changes was the enactment of Medicare and Medicaid in 1965. A mild rise in input was turned into a meteoric rise; a mild fall in output, into a rapid decline.

1-MEDICAL EXPENSES PROVE GAMMON'S LAW

Notice how the increase in medical expenditures have resulted in lower productivity — more employees and expenses while the number of beds (patients served) has shrunk.

	1923	1929	1940	1946	1965	1989
Beds per 1,000 population	6.8	7.5	9.3	10.3	8.8	4.9
Percentage of beds occupied	73.0%	80.0%	84.0%	80.0%	82.0%	69.6%
Cost per patient day in constant (1982) dollars		\$18	\$22	\$21	\$71	\$545
Personnel per occupied bed				0.7	1.4	4.6
Hospital expense as % of total medical expense		17.8%	24.3%	24.0%	32.1%	35.6%
Medical cost / person / year in constant (1982) dollars						
Hospital		\$30	\$52	\$63	\$190	\$683
Other		\$143	\$164	\$200	\$403	\$1,237
TOTAL	\$136	\$173	\$216	\$263	\$593	\$1,920

PHYSICIANS

Number per 100,000 population	130	125	133	135*	153	252†
Median income‡ (Constant 1982 dollars)		\$21,722	\$23,191	\$34,407	\$82,391	\$99,016†
Ratio to per capita income		5.1	5.2	6.6	10.7	9.1†

*1949 †1987 ‡"Nonsalaried physicians" through 1965; "incorporated and unincorporated" in 1987



Taken by itself, the decline in the number of occupied beds could be interpreted as evidence of the progress of medical science: a healthy population needs less hospitalization, and advances in science and medical technology have reduced the length of hospital stays and enabled more procedures to be performed outside the hospital.

That may well be part of the reason for the decline in output, perhaps a major part. But that does not explain much, if any, of the rise in input. True, care has become more sophisticated and expensive, and medical machines, more complex. Yet improvements in health and in the quality of hospital care do not appear to have proceeded more rapidly after 1965 than before.

Indeed, there is some evidence that the reverse is true. Whereas reported expenditures on research (per capita and in constant dollars) rose at the rate of 15% a year from 1948 to 1964, they rose at less than 2% a year from 1965 to 1989. Yet the number of occupied beds per thousand population fell by 1% a year from 1946 to 1964 and by 2.5% a year from 1965 to 1989. Cost per patient day rose by 6% in the first period, 9% in the second.

Gammon's law, not medical miracles, was clearly at work.

The federal government's assumption of responsibility for hospital and medical care of the elderly and the poor provided a fresh pool of money, and there was no shortage of takers. Personnel per occupied bed, which had already doubled from 1946 to 1965, more than tripled from that level after 1965. Cost per patient day, which had already more than tripled from 1946 to 1965, multiplied a further eightfold after 1965. The difference between the rise in personnel and costs reflects expenditures on expensive equipment and higher prices for medical personnel relative to other goods.

Growing costs, in turn, led to more regulation of hospitals, further increasing administrative expense.

Unfortunately, I have been unable to uncover comprehensive and readily available data for a sufficiently long period to judge how large a role was played by increasing administrative costs. Anecdotal evidence suggests that increased administrative complexity played a major role in the explosion of total cost per patient day and led to a shift from hospital to outpatient care, accelerating the decline in occupied beds.

Experts in medical care and in hospital administration can doubtless expand this amateur's explanation and put flesh on the stark evidence from the limited statistical data. But a fuller description is hardly likely to alter the bottom line: In Gammon's words, "a bureaucratic system ... will act rather like 'black holes,' in the economic universe, simultaneously sucking in resources and shrinking in terms of 'emitted' production."

OTHER MEDICAL CARE

Although hospital cost has risen as a percentage of total medical cost from 24% in 1946 to 36% in 1989, it is still a minor part of total medical cost. It is tempting to apply Gammon's analysis to total medical cost rather than simply to hospital care.

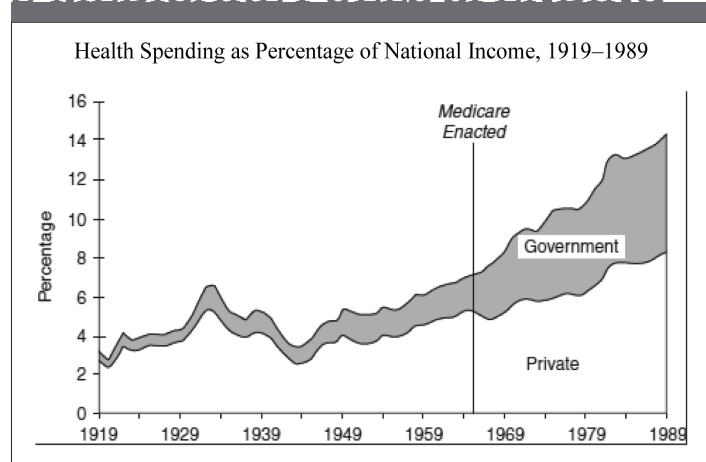
There is no problem about input. Estimates of expenditure on medical care are readily available for the post-war period and can be estimated back to 1919 and corrected readily for the rise in population and in the price level.

In figure 2 below, I show total health spending as a percentage of national income from 1919 on and its division between private and governmental spending. Except for the Great Depression, when the collapse of incomes raised the percentage sharply, health spending from 1919 on rose gradually but stayed between about 3% and 4% of total national income. Government spending was only a modest part of that total and was primarily state and local rather than federal.

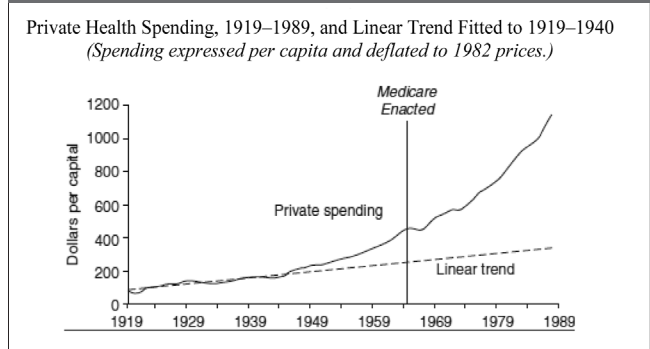
For example, in 1940 federal spending was about one-sixth of total government spending on health care. After the war total spending on health care tripled as a fraction of national income, and government spending, particularly federal, became an increasing fraction of the total.

In figures 3, 4, and 5 (see page 8), I present the same data as dollars per capita in constant prices. Private spending rose at a steady arithmetic rate up to the end of World War II, increasing by \$3.30 per capita a year, with only minor deviations as a result of cyclic forces. The increase reflected mostly the long-term increase in income. As a percentage of national income, private spending stayed between 3.5% and 5% from 1922 to 1958 except for some of the depression years. From 1958 on, private spending began to rise as a percentage of national income — at first slowly, then more rapidly, reaching more than 8% by 1989.

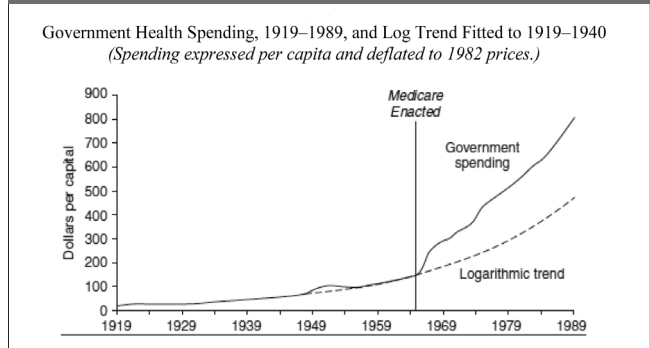
2-MEDICARE FUELS SPENDING



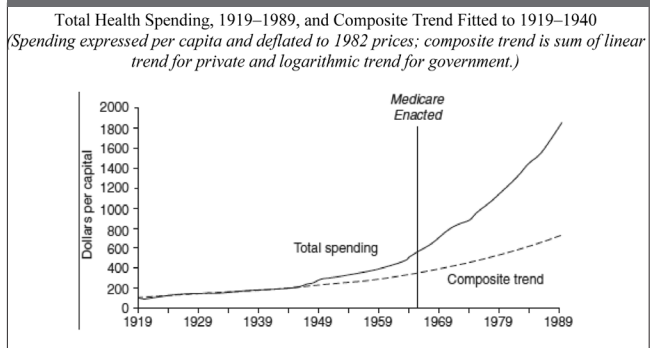
3-PRIVATE HEALTH SPENDING



4-GOV'T HEALTH SPENDING



5-TOTAL HEALTH SPENDING



Government spending behaved somewhat differently, rising at a rather constant percentage rate, 3.5% a year, from 1919 all the way to 1965 except for a short post-war bulge. The enactment of Medicare and Medicaid produced an explosion in government spending that went sharply higher than the extrapolated trend.

In the process, government's share of total spending went from 15% during the 1920s to 25% in 1965 before surging to 42% in the next two decades, or from less than 1% of national income to nearly 6%.

The data from figures 3 and 4 are combined in figure 5 to show that, if the earlier trends had continued, total spending in 1989 would have been less than half as much as it actually was.

One major physical input is the number of physicians. Physicians numbered 157 per 100,000 population at the turn of the century, gradually declined to 125 by 1929, and then rose slowly to 133 by 1959 before beginning an exponential climb to 252 by 1987, the latest year for which I have data. The rapid increase in the number of physicians was preceded by a sharp rise in their median income, from a level less than 7.0 times per capita income to a peak of 11.6 to 1 in 1962 (see the final line in table 1).

As cost containment became more pressing, the rise in the number of physicians was accompanied by a decline in their relative income, though their income continued to rise in absolute terms. By 1987 the ratio had declined from 11.6 to 9.1, and no doubt the decline is continuing.

Despite the sharp rise in the number and income of physicians, it is worth noting, first, that the cost of physicians' services accounts for only about one-fifth of total health care cost and, second, that the share is less than it has historically been. In 1929 the cost of physicians' services was about 27% of total health cost; after World War II, about 25%. The explanation is presumably a combination of expensive equipment and administrative expense.

So much for input. What about output?

That is the true problem.

The output of the medical care industry that we are interested in is its contribution to better health. How can we measure better health in a reasonably objective way that is not greatly influenced by other factors?

For example, if medical care enables people to live longer and healthier lives, we might expect that the fraction of persons aged 65 to 70 who continue to work would go up. In fact, of course, the fraction has gone down drastically — thanks to higher incomes reinforced by financial incentives from Social Security.

With the same "if" we might expect the fraction of the population classified as disabled to go down, but that fraction has gone up, again not for reasons of health but because of government social security programs. And so I have found with one initially plausible measure after another — all of them are too contaminated by other factors to reflect the output of the medical-care industry.

The least bad measure that I have been able to come up with is length of life, although that too is seriously contaminated by other factors.

Improvements in diet, housing, clothing, and so on made possible by increasing affluence as well as government measures such as provision of purer water and better garbage collection and disposal have doubtless contributed to lengthening the average life span.

Wars, epidemics, and natural and man-made disasters have played a part. Even more important, the quality of life is as meaningful as the length of life. Perhaps someone more knowledgeable in this field can come up with a better measure of the relevant output of the medical care industry. I have not been able to.

Figures 6 and 7 (see page 9) present two different sets of data on length of life: figure 6, on length of life at birth, figure 7, on remaining length of life at age 65. The two tell rather different stories.

For length of life at birth, data are readily available by sex and race, and I have concentrated on the length of life of females and of whites and blacks separately to keep the populations involved as homogeneous as possible over a long period. In figure 6, I show the estimated average length of life at birth of white and black females since 1900. As in the preceding charts, I have also included trends fitted to pre-war data. The trends fit the data surprisingly well until the late 1950s.

Until then, life expectancy at birth of white females went up steadily, from 48.7 years in 1900 to 74.2 years in 1959, and of black females from 33.5 to 65.2 years — or, during the intervening 59 years, on the average by 0.43 years per year for white females and 0.54 for black. The rise then slowed drastically. Life expectancy for white females went from 74.2 years in 1959 to 79.0 in 1989 and for black females from 65.2 years in 1959 to 75.6 in 1989 — an average of only 0.16 and 0.35 years per year during those 30 years. The rate of rise was cut by more than half for whites, by more than a third for blacks.

As life expectancy lengthens, further increases are presumably more difficult to achieve — early gains would seem to be the easiest. Yet there are no signs of any slowdown for the first 59 years of the 20th century (see figure 6). The shift to a lower rate of improvement comes suddenly, not long before the rapid expansion in the federal government's role in medical care and the sharp slowdown in the rate of increase in the amount of funds going to research.

Figure 7, on life expectancy at age 65, is for both races combined because I have been unable to get data going far enough back for blacks and whites separately. In sharp contrast to figure 6, we see very slow though steady progress to about 1939 and then decidedly more rapid progress, especially for females. Does the speeding up around 1939 reflect the discovery and subsequent wider use of a range of antibiotics? I leave that as a puzzle for others.

In terms of my own concern — the effect of greater government involvement — figure 7 is of little help. For females, Medicare is followed by an initial speeding up, then tapering off; for males, the pattern is almost the reverse: little or no change from 1950 to 1970, then a speeding up. In short, it will take a far more detailed and informed analysis to reach any clear conclusions about what has been happening to the output of the medical care industry in terms of either the length of life or, even more, the quality of life.

Nonetheless, for total medical care, as for hospitals, it is hard to avoid the conclusion that Gammon's law is at work. There is no question that medicine in all its aspects has become subject to an ever more complex bureaucratic structure. No question that input has exploded. No evidence that output has come anywhere close to keeping pace, though we lack a firm basis for going beyond this very general statement. "Black holes" indeed.

Why should we be surprised?

Evidence covering a much broader range of activities

documents the conclusion that bureaucratic structures produce high-cost, low-quality, and inequitably distributed output. That is the dramatic lesson underlined recently by the collapse of socialism in the Soviet Union, China and the Eastern European satellites of the Soviet Union.

The U.S. medical system has become in large part a socialist enterprise. Why should we be any better at socialism than the Soviets? Or the East Germans? Or the Czechs? Or the Chinese?

Medicine is not unique. Our socialized postal system, our socialized school system, our socialized system of trying to control drugs, and indeed our socialized defense industry provide clear evidence that we are no better at socialism than countries that have gone all the way.

Yet not only do we keep on being surprised, but we continue in each of these areas to increase the scope of socialism. Nearly all the suggestions for improving our medical system involve expanding the role of government, at the extreme moving from a partly socialist system to a completely socialist system!

SOLUTION

I believe that the inefficiency, high cost and inequitable character of our medical system can be fundamentally remedied in only one way: by moving in the other direction, toward reprivatizing medical care.

I conjecture that almost all consumers of medical services, and many producers, would favor a simple reform that would privatize most medical care. Yet that reform is not politically feasible because it would be violently opposed by the bureaucracy that plans, controls and administers the current structure of medical care.

The reform has two major elements:

(1) End both Medicare and Medicaid and replace them with a requirement that every U.S. family unit have a major medical insurance policy with a high deductible, say \$20,000 a year or 30% of the unit's income during the prior two years, whichever is lower.

(2) End the tax exemption of employer-provided medical care; it should be regarded as a fully taxable fringe benefit to the employee — deductible for the employer but taxable to the employee. Each of these reforms needs further discussion.

For the first element, preferably, the major medical insurance policy should be paid for by the individual family unit, which should receive a reduction in taxes reflecting the reduction in cost to the government. There would be an exception for lower-income families and for families unable to qualify for coverage at an affordable fee. The government would help them finance the policy though not administer it. That would be done by private competitive insurance companies chosen by each individual or family separately. Individuals or families would, of course, be free to buy supplementary insurance if they so desired.

However, even if the government were to pay for major medical insurance for everyone directly — rather than by reducing taxes — there is little doubt that both the government's cost and the total health cost would decline drastically because of the elimination of the tremendous governmental bureaucratic structure that has been built up to supervise a large fraction of all health activities.

The tax exemption of employer-provided medical care has two different effects, both of which contribute to raising health costs.

First, it leads the employee to rely on the employer rather than himself to finance and provide medical care. Yet the employee is likely to do a far better job of monitoring health-care providers in his own interest than is the employer.

Second, it leads the employee to take a larger fraction of his total remuneration in the form of health care than he would if it had the same tax status as other expenditures.

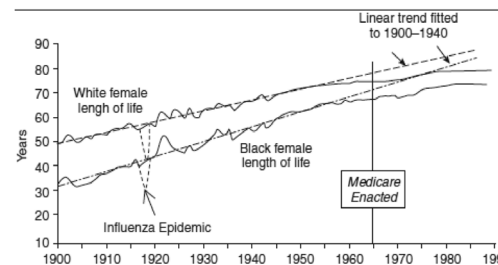
If the tax exemption were removed, employees could bargain with their employers for a higher take-home pay in lieu of health care and provide for their own health care either by dealing directly with health-care providers or through purchasing health insurance.

These two reforms would completely solve the problem of the currently medically uninsured, eliminate most of the bureaucratic structure, free medical practitioners from an incredible burden of paperwork and regulation, and lead many employers and employees to convert employer-provided medical care into a higher cash wage. The taxpayer would save money because total governmental costs would plummet.

The family unit would be relieved of one of its major concerns — the possibility of being impoverished by a major medical catastrophe — and most could readily finance the remaining medical costs, which I conjecture would return to something like the 5% of total consumer spending that it was before the federal government

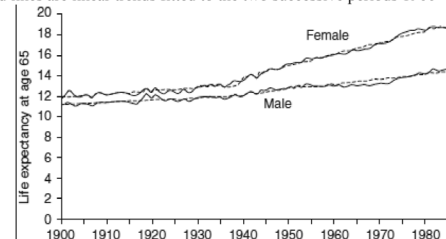
6-LIFE EXPECTANCY AT BIRTH

Estimated Length of Life at Birth of Females, 1900–1989, and Linear Trend Fitted to 1900–1940
NOTE: In computing trend, 1918 observation replaced by average of 1917 and 1919 to eliminate effect of influenza epidemic.



7-LIFE EXPECTANCY AT AGE 65

Male and Female Life Expectancy at Age 65, 1900–1988
NOTE: Dashed lines are linear trends fitted to the two successive periods 1900–1939, 1940–1988.



got into the act.

Families would once again have an incentive to monitor the providers of medical care and to establish the kind of personal relations with them that once were customary. The demonstrated efficiency of private enterprise would have a chance to operate to improve the quality and lower the cost of medical care.

There is only one thing wrong with this dream. It would displace and displease the large number of people now engaged in administering, studying and daily revising the present socialized system, including a large private-sector component that has adjusted to the system. Most of them are highly competent at what they do and would be able to use their abilities in productive activities if their current employment were terminated. But, understandably, they will not see it that way, and they are sufficiently potent politically to kill any such reform before it could ever get an extensive following, just as the educational bureaucracy has repeatedly killed even modest programs for privatizing the educational system, though poll after poll shows that the public supports privatization through parental choice.

Medical care provides a clear example of the basic difference between private and governmental enterprise. That difference is not in the quality of people who initiate or operate new ventures or in the promise of the ventures. The people proposing and undertaking government ventures are generally as able, as ingenious, and of as high moral character as the people undertaking private ventures, and the ventures they undertake may well be of equal promise.

The difference is in the bottom line. If a private venture is unsuccessful, its backers must either shut it down or finance its losses out of their own pockets, so it will generally be terminated promptly. If a governmental venture is unsuccessful, its backers have a different bottom line.

Shutting it down is an admission of failure, something none of us is prepared to face if we can help it. Moreover, it is likely to mean the loss of a remunerative job for many of its backers and promoters. And they need not shut it down. Instead, in entire good faith, the backers can contend that the apparent lack of success is simply a result of not carrying the venture far enough. If they are persuasive enough, they can draw on the deep pockets of the taxpaying public, while replenishing their own, to finance a continuation and expansion of the venture.

Little wonder that unsuccessful government ventures are generally expanded rather than terminated.

In my opinion, that is what is responsible for Gammon's "black holes" in medicine, schooling, the "war on drugs," agricultural subsidies, protectionism and so on and on. That is the way high-minded motives and self-interest combine to produce what Rep. Richard Armey once labeled "the invisible foot of government." I challenge you to find more than a very exceptional counterexample.