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FEBRUARY 21 - FEBRUARY 27, 2025

COLLIER COUNTY LEGAL NOTICES

--- PUBLIC SALES / ESTATE ---

FIRST INSERTION

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

CASE NO. 2025-CP-0124 PROBATE IN RE: THE ESTATE OF LAVERNE E. SCOVILL, Deceased.

The administration of the estate of LA-VERNE E. SCOVILL, deceased, whose date of death was January 11, 2025, 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.

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 Com-

munity 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 de-mands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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

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 February 21, 2025.

ROBERT C. SPUHLER, Personal Representative

FREDERICK C. KRAMER Attorney for Personal Representative Florida Bar Number: 230073 Kramer Kellerhouse, Chartered 950 North Collier Boulevard, Suite 101 Marco Island, Florida 34145

(239) 394-3900 serviceofcourtdocument@ marcoislandlaw.com

February 21, 28, 2025 25-00255C

FIRST INSERTION

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

File No. 25-CP-0385 **Division Probate** IN RE: ESTATE OF WILLIAM FRANK SEIBERT Deceased.

The administration of the estate of WILLIAM FRANK SEIBERT, deceased, whose date of death was January 4, 2025, 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.

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 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 February 21, 2025.

Personal Representative: /s/ Kathleen Quigley Kathleen Quigley 74 Fountain Circle

Naples, Florida 34119 Attorney for Personal Representative: /s/ Christina Davidow Christina B. Davidow, Attorney Florida Bar Number: 66356 Willis & Davidow, Attorneys at Law, LLC 9015 Strada Stell Ct., Naples, FL 34109 Telephone: (239) 465-0531 Fax: (888) 435-0911 E-Mail: cdavidow@willisdavidow.com Secondary E-Mail:

crinaldi@willisdavidow.com

February 21, 28, 2025 25-00258C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT

> FLORIDA CASE NO. 2024-CP-3638 PROBATE IN RE: THE ESTATE OF JOSEPH C. GARDNER,

East, Suite 102, Naples, Florida 34112. The names and addresses of the per-

All creditors of the decedent and oth-

The personal representative has no

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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER

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

KRAMER KELLERHOUSE,

Florida Bar Number: 230073 Marco Island, Florida 34145 (239) 394-3900 serviceofcourtdocument@

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-000468 **Division Probate** IN RE: ESTATE OF ARCHIE ALBERT ISHERWOOD

Deceased. The administration of the estate of Archie Albert Isherwood, deceased, whose date of death was November 15, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102., Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and 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.

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.

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

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 February 21, 2025.

Attorney for Personal Representative: /s/ Eviana J. Martin Eviana J. Martin, Attorney Florida Bar Number: 36198 Martin Law Firm, PL 3701 Del Prado Blvd S. Cape Coral, Florida 33904 Telephone: (239) 443-1094 Fax: (941) 213-1231

February 21, 28, 2025 25-00259C

FIRST INSERTION

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

PROBATE DIVISION File No. 2025-CP-000085 IN RE: ESTATE OF ODELLIA J. LANGE, Deceased.

The administration of the estate of ODELLIA J. LANGE, deceased, whose date of death was April 13, 2024; File Number 2025-CP-000085, 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 representatives and the personal representatives' attorney are set forth below.

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

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

The personal representatives have no held at the time of the decedent's death

by the decedent or the decedent's sur-Florida Uniform Disposition of Comas described in ss. 732.216-732.228, demand is made by a creditor as speci-fied under s. 732.2211, Florida Statutes. ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED.

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: February 21, 2025.

> Personal Representative 2030 Irwin Circle Las Vegas, NV 89119 BANK OF AMERICA, N.A. Personal Representative

Officer II 1 Town Center Road, Suite 701 Boca Raton, FL 33486 /s/ Brian V. McAvoy

BRIAN V. MCAVOY Florida Bar Number: 0047473 Roetzel & Andress LPA Naples, Florida 34108 Telephone: (239) 649-6200 E-Mail: bmcavoy@ralaw.com Secondary E-Mail: serve.bmc vov@ra

February 21, 28, 2025

viving spouse is property to which the munity Property Rights at Death Act applies, or may apply, unless a written

NOTWITHSTANDING THE TIME

KENNETH B. LANGE, JR.

c/o Shannon Shostack Assistant Vice President, Trust

999 Vanderbilt Beach Road, Suite 401

25-00261C

IN AND FOR COLLIER COUNTY,

Deceased.

The administration of the estate of JO-SEPH C. GARDNER, deceased, whose date of death was August 6, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail sonal representative and the personal representative's attorney are set forth

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.

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

NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY

DATE OF DEATH IS BARRED. The date of first publication of this

notice is February 21, 2025. FREDERICK C. KRAMER,

Petitioner

CHARTERED

950 North Collier Boulevard, Suite 101 marcoislandlaw.com

February 21, 28, 2025

FIRST INSERTION

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

File No. 2025-CP-000393 **Division Probate** IN RE: ESTATE OF GEORGE J. MURPHY, III, Deceased.

The administration of the estate of George J. Murphy, III, deceased, whose date of death was August 2, 2024, 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

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 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 February 21, 2025.

Personal Representative:

Bank of America, N.A. c/o Stephanie T. Kearley, Senior Vice President

1 Town Center Road, Suite 701 Boca Raton, FL 33486 Attorneys for Personal Representative: DUNWODY WHITE & LANDON, P.A. Denise B. Cazobon, Esq. Florida Bar Number: 71616

4001 Tamiami Trail North, Suite 200 Naples, FL 34103 Telephone: (239) 263-5885 Fax: (239) 262-1442

February 21, 28, 2025

Notice Under Fictitious Name Law According to Florida Statute Number 865.09

FIRST INSERTION

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Napoli Realty located at 5515 Bryson Drive, Suite 502 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 13th day of February, Napoli Realty Services, LLC.

February 21, 2025 25-00256C

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 SIGNARAMA NAPLES located at 3884 PROGRESS DRIVE, SUITE 103 in the City of NAPLES, Collier County, FL 3410 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, $\,$

Dated this 12th day of February,

Notice Under Fictitious Name Law According to Florida Statute Number 865.09 NOTICE IS HEREBY GIVEN that

FIRST INSERTION

25-00260C

the undersigned, desiring to engage in business under the Fictitious Name of Juntos Destellamos located at 8805 Tamiami Trl N Ste 258 in the City of Naples. Collier County, FL 34108 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida,

Dated this 17th day of February, Illuminate Insight Inc

Dan Boyce February 21, 2025

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 Sell Your Gadgets Naples located at 15205 COLLIER BLVD, STE 106 #555, in the County of Collier, in the City of Naples, Florida 34119 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Naples, Florida, this 18th day of February, 2025. WYNWOOD SOCIAL CLUB, LLC

February 21, 2025 25-00274C

duty to discover whether any property

IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-000198 IN RE: ESTATE OF ${\bf JOAN~GEE~A/K/A~JOAN~E.~GEE}$

JOAN GEE AKA JOAN E. GEE, deceased, whose date of death was August 8, 2024, is pending in the Circuit Court Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the Personal Representatives and the Personal Representatives' attorney

are set forth below. All creditors of 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

THE FIRST PUBLICATION OF THIS

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 speci-fied under s. 732.2211, Florida Statutes. ALL CLAIMS NOT FILED WITHIN

BARRED.

The date of first publication of this Notice is February 21, 2025. Personal Representatives: LAURA RACHEL LOWE

DATE OF DEATH IS BARRED.

283 Pineview Drive Attorney for Personal Representatives: ROBERT H. EARDLEY, ESQ. Florida Bar Number: 500631 Law Office of Robert H. Eardley, P.A. 1415 Panther Lane, Suite 108

Telephone: (239) 591-6776 E-Mail: robert@swflorida-law.com 25-00254C February 21, 28, 2025

Naples, Florida 34109

All other creditors of the decedent

THE FIRST PUBLICATION OF THIS ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH

Personal Representative: /s/ Janet Louise Isherwood Janet Louise Isherwood 321 Steerforth Court Naples, FL 34110

eviana.martin@martinlawfirm.com

FIRST INSERTION

NOTICE TO CREDITORS

DeceasedThe administration of the estate of for Collier County, Florida, Probate

THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of 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 Personal Representative has no

held at the time of the Decedent's death

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

THE TIME PERIODS SET FORTH

JOHNSON

111 Lyall Avenue

Toronto Ontario M4E 1W6

VICTORIA LEIGH TRUSLER Kaleden British Columbia VOH 1KO

All other creditors of the decedent

FIRST INSERTION

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

File No. 112025CP000323000101 IN RE: ESTATE OF JOHN WISHMAN Deceased. The administration of the Estate of John Wishman, deceased, whose date of death was July 3, 2024, 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 ad-

dresses of the Personal Representative

PROBATE DIVISION

and the Personal Representative's attornev 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 de-

mands against Decedent's Estate must

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-

file their claims with this court WITH-

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 February 21, 2025. Personal Representative: Jordan Wishman

86 Courier Boulevard

25-00249C

Kenmore, New York 14217 Attorney for Personal Representative: /s/ Katherine M. Liebner Katherine M. Liebner E-mail Address: kliebner@gross-shuman.com Florida Bar No. 1008166 Gross Shuman P.C. 465 Main Street. Suite 600 Buffalo, New York 14203

Telephone: (716) 854-4300

February 21, 28, 2025

Doc #1193092.1

BOSH DESIGNS LLC February 21, 2025 25-00251C

--- ESTATE ---

COLLIER COUNTY

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY. FLORIDA PROBATE DIVISION File No. 2025-CP-000404-0001-01 IN RE: ESTATE OF DAVID PAUL HARRIS also known as DAVID P. HARRIS Deceased.

The administration of the estate of DA-VID PAUL HARRIS, also known as DAVID P. HARRIS, deceased, whose date of death was January 21, 2025, 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.

The Personal Representative or cu-

rator 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 Florida Statutes Section 732.216-732.228, applies, or may apply unless a written demand is made by a creditor as specified under Section 732.2211.
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: February 21, 2025.

Personal Representative /s/ Danielle Harris Danielle Lynn Harris 7 Worcester Rd. Norfolk, MA 02056

Attorney for Personal Representative /s/ Elizabeth P. Allen Elizabeth P. Allen, Attorney Florida Bar No. 794480 Primary Email: eallen@gibblaw.com Secondary Email: plamb@gibblaw. Gibbons Neuman

3321 Henderson Blvd. Tampa, FL 33609 Telephone: (813) 877-9222 February 21, 28, 2025 25-00264C

FIRST INSERTION

NOTICE TO CREDITORS Marcia A. Kanaar Family Trust dated October 13, 1992, as amended In Re: Marcia A. Kanaar

Date of birth: September 26, 1931 NOTICE TO ALL CREDITORS: The decedent, Marcia A. Kanaar, of 875 Retreat Drive, Apt. 208, Naples, FL 34110, died January 20, 2025.

Creditors of the decedent are notified that all claims against Marcia A. Kanaar or her Trust dated October 13, 1992, as amended, will be forever barred unless presented in writing to Lynn E. New, as Trustee of the Marcia A. Kanaar Family Trust dated October 13, 1992,

as amended, of 4731 Bonita Bay Blvd., Unit 1904, Bonita Springs, FL 34134 within 4 months after the date of publication of this notice. No probate proceedings will be initiated.

February 17, 2025 Lynn E. New, Trustee 4731 Bonita Bay Blvd., Unit 1904 Bonita Springs, FL 34134 Anna Urick Duggins (P57402)

Parmenter Law Attorney at Law PO Box 786 Muskegon, MI 49443 Phone: (231) 722-1621

February 21, 28, 2025 25-00269C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, PROBATE DIVISION FILE NO: 11-2025-CP-000454-0001-01 IN RE: ESTATE OF BARBARA A. KIESEL

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

The Administration of the estate of BARBARA A. KIESEL File No. 11-2025-CP-00454 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 name and address of the personal representatives and the personal representatives' attorney are set forth below.

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is served within three months after the date of the first publication of this notice must file their claims with this Court WITHIN THE LATER OF THREE MONTHS AFTER

THE DATE OF THE FIRST 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 February 21, 2025. /s/ Earl J. Kiesel EARL J. KIESEL, JR Personal Representative 304 Curtis Avenue Point Pleasant Beach, NJ 08742 /s/ Christopher Kiesel CHRISTOPHER KIESEL

Personal Representative 204 Marsh Point Drive Hilton Head Island, SC 29928

/s/ Ronald S. Webster RONALD S. WEBSTER Fla. Bar No: 570559 800 N. Collier Blvd. #203 Marco Island, FL 34145 25-00265C February 21, 28, 2025

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-431 **Division Probate** IN RE: ESTATE OF JAMES A. ANDERSON Deceased.

The administration of the estate of James A. Anderson, deceased, whose date of death was October 2, 2024, 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.

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 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 February 21, 2025.

Personal Representative: /s/ Eric J. Anderson Eric J. Anderson 11727 State Highway 210 NE

Brainerd, Minnesota 56401 Attorney for Personal Representative: /s/ Amanda M. Dorio Amanda M. Dorio, Attorney Florida Bar Number: 77411 Henderson, Franklin, Starnes & Holt,

8889 Pelican Bay Blvd., Suite 400 Naples, Florida 34108 Telephone: (239) 344-1100 Fax: (239) 344-1200 E-Mail: amanda.dorio@henlaw.com Secondary E-Mail: barbra.asselta@henlaw.com February 21, 28, 2025 25-00273C

FIRST INSERTION

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

File No. 25-CP- 0257 **Division PROBATE** IN RE: ESTATE OF GALE LAZARUS Deceased.

The administration of the estate of GALE LAZARUS, deceased, whose date of death was December 3, 2024, 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.

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 February 21, 2025.

Personal Representative: /s/ Conrad Willkomm CONRAD W. WILLKOMM 3201 Tamiami Trail North,

Second Floor

Naples, Florida 34103 Attorney for Personal Representative: /s/ Conrad Willkomm Conrad Willkomm, Esq. Florida Bar Number: 697338 Law Office of Conrad Willkomm, P.A. 3201 Tamiami Trail North,

2nd Floor Naples, Florida 34103 Telephone: (239) 262-5303 Fax: (239) 262-6030 E-Mail: conrad@swfloridalaw.com Secondary E-Mail: kara@swfloridalaw.com

February 21, 28, 2025 25-00267C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-439

Division Probate IN RE: ESTATE OF LEWIS WILLARD PARKS. A/K/A LEWIS W. PARKS Deceased.

The administration of the estate of LEWIS WILLARD PARKS, a/k/a LEWIS W. PARKS, deceased, whose date of death was January 27, 2025, 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.

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 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 February 21, 2025.

Personal Representative: /s/ Patricia J. Hangen PATRICIA J. HANGEN 1603 E. Barnes St.

Ozark, Missouri 65721 Attorney for Personal Representative: /s/ Brandon R. Bytnar Brandon R. Bytnar, Esq., Attorney Florida Bar Number: 66365 The Law Office of Brandon R. Bytnar, P.L. 9120 Galleria Court,

Suite B Naples, Florida 34109 Telephone: (239) 592-9211 Fax: (239) 963-1479 E-Mail: brandon@bytnarlaw.com Secondary E-Mail: sasha@bytnarlaw.com February 21, 28, 2025 25-00266C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2025-CP-0435 **Division Probate** IN RE: ESTATE OF ANTHONY J. INTILE

Deceased. The administration of the estate of Anthony J. Intile, deceased, whose date of death was November 16, 2024, 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 repre-

sentatives' attorney are set forth below.

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

ON THEM. 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 Com-munity 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 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 February 21, 2025

Personal Representative: /s/ Karen A Bailev

Attorney for Personal Representative: /s/ Jeffrey R. Grant Jeffrey R. Grant, Attorney Florida Bar Number: 63918 Grant Cottrell, PLLC 5147 Castello Drive Naples, FL 34103 Telephone: (239) 649-4848 Fax: (239) 643-9810 E-Mail: jeff@grantcottrell.com Secondary E-Mail: jennifer@grantcottrell.com February 21, 28, 2025 25-00250C

NOTICE OF MEMBERS MEETING Notice is hereby given that on Wednesday, March 12, 2025, at 4:00 p.m., Southwest Heritage, Inc. will hold its annual meeting of members at Collier County Museum, 3331 Tamiami Trail East, Naples, Florida. At that time such

Karen A. Bailey 1625 Windy Pines Dr., Unit 1 Naples, FL 34112

FIRST INSERTION

Southwest Heritage, Inc.

business will be considered as may properly come before the members. The meeting is open to all members of

Southwest Heritage, Inc, Board of Directors February 21, 2025 25-00277C

FIRST INSERTION

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

File No. 11-2025-CP-000189-0001-01 **Division Probate** IN RE: ESTATE OF RICHARD J. DILL Deceased.

The administration of the Estate of Richard J. Dill, deceased, whose date of death was November 6, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division. 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.

Signed on this 18 day of FEBRUARY,

PERSONAL REPRESENTATIVE: /s/ J. S. Dill Joseph S. Dill 2048 Gates Ct,

Morris Plains, NJ 07950

/s/ Matthew Mullins Matthew J. Mullins Attorney for Petitioner E-mail Addresses: mmullins@cavitch.

Florida Bar No. 1054222 Cavitch, Familo & Durkin Co., L.P.A. 1300 East Ninth Street, 20th Floor Cleveland, OH 44114 Telephone: (216) 621-7860 February 21, 28, 2025 25-00272C

FIRST INSERTION

NOTICE TO CREDITORS (Summary)

IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-314 IN RE: ESTATE OF GEROLD KEITH INGRAM, Deceased.

The summary administration of the estate of GEROLD KEITH INGRAM, whose date of death was December 16, 2024, File Number 2025-CP-314 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 are 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

and other persons who have claims or demands against the decedent's estate, including unmatured, contingent or unliquidated claims, must first file their claims with the Court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of death of the decedent is December 16, 2024.

The date of first publication of this Notice is February 21, 2025.

Shiree N. Ingram, Personal Representative 189 14th St. SE

Naples, FL 34117 Valerie L. Lord, Esq. Attorney for Personal Representative Florida Bar No.: 0710989 Goede, DeBoest & Cross, PLLC 6609 Willow Park Drive, Second Floor Naples, Florida 34109 Telephone: 239-300-9662 vlord@gadclaw.com February 21, 28, 2025 25-00253C

FIRST INSERTION

NOTICE TO CREDITORS

The administration of the estate of Robert E. Curry, Jr., deceased, whose date of death was April 26, 2024; Case Number 11-2025-CP-000083-0001-XX, is pending in the Circuit Court for COLLIER County, Florida, Probate Division, the address of which is 3315 EAST TAMIAMI TRAIL, NAPLES, FLORIDA, 34112. The name and address of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against 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

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 February 21, 2025. JUNE NORBERG

Personal Representative 121 23rd St. NW Naples, FL 34120 Jeffrey M. Janeiro, Esq. Attorney for Personal Representative Florida Bar No. 697745 The Law Office of Jeffrey M. Janeiro, P.L. 3400 Tamiami Trail N., Suite 203 Naples, FL 34103 Telephone: (239) 513-2324

FIRST INSERTION

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

PROBATE DIVISION File #24-CP-2882 IN RE: ESTATE OF GERTRUD LORA LEE. Deceased.

The administration of the estate of Gertrud Lora Lee, deceased, File Number 2024-CP-2882, 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, 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.

February 21, 28, 2025 25-00268C

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 February 21, 2025. Jacqueline Daniels

Personal Representative /s/ Jeffry Perlow Jeffry S. Perlow, Esq. Attorney for Personal Representative Florida Bar No.: 354759

5425 Park Central Court Naples, Florida 34109 (239) 514-2910 jeffperlow@hotmail.com February 21, 28, 2025 25-00271C

--- SALES / ACTIONS ---

COLLIER COUNTY

FIRST INSERTION

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

Case No.: 11-2024-CA-002572-0001-01 NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, KAREN N. MARRON; PAUL MARRON; LAKESIDE GARDENS CONDOMÍNIUM B CONDOMINIUM ASSOCIATION, INC.; MILEND, INC.; 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

UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendant(s), To the following Defendant(s): KAREN N. MARRON 2850 Citrus Lake Drive, Unit 204 Naples, FL 34109 PAUL MARRON

2850 Citrus Lake Drive, Unit 204

PROPERTY HEREIN DESCRIBED;

Naples, FL 34109 YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:
UNIT S-204 OF LAKESIDE

GARDENS CONDOMINIUM B, A CONDOMINIUM AC-CORDING TO THE DECLA-RATION OF CONDOMINIUM THEREOF, RECORDED IN OFFICIAL RECORDS BOOK 1465, PAGES 1069, OF THE PUBLIC RECORDS OF COL-LIER COUNTY, FLORIDA, AND ALL AMENDMENTS THERETO, TOGETHER WITH ITS UNDIVIDED SHARE IN THE COMMON ELEMENTS APPURTENANT THERETO.

a/k/a 2850 CITRUS LAKE DR UNIT 204, NAPLES, FL 34109 has been filed against you and you are required to serve a copy of your written defenses, if any, upon Kelley Kronen-berg, Attorney for Plaintiff, whose address is 10360 West State Road 84, Fort Lauderdale, FL 33324 on or before a date which is within thirty (30) days after the first publication of this Notice in Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

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

IN ACCORDANCE WITH THE AMERICANS WITH DISABILITIES ACT , IF YOU ARE A PER-SON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO PROVISIONS OF CERTAIN AS-SISTANCE. PLEASE CONTACT THE COURT ADMINISTRATOR AT 3315 TAMIAMI TRAIL, SUITE 102, NA-PLES, FL 34112, PHONE NO. (239) 252-2646 WITHIN 2 WORKING DAYS OF YOUR RECEIPT OF THIS NOTICE OR PLEADING; IF YOU ARE HEARING IMPAIRED, CALL 1-800-955-8771 (TDD); IF YOU ARE VOICE IMPAIRED, CALL 1-800-995-8770 (V) (VIA FLORIDA RELAY SERVICES).

WITNESS my hand and the seal of this Court this day of 2/17/2025.

As Clerk of the Court

(Seal) By Bianca Fernandez 11-2024-CA-002572-0001-01 2/17/2025 As Deputy Clerk

Attorney for Plaintiff 10360 West State Road 84, Fort Lauderdale, FL 33324 February 21, 28, 2025 25-00262C

Kelley Kronenberg

FIRST INSERTION

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

CASE NO. 11-2024-CA-001586-0001-01 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE COLT 2021-4 MORTGAGE LOAN TRUST, A NEW YORK COMMON LAW TRUST,

Plaintiff, vs. CCD INVESTMENTS OF FL LLC, A FLORIDA LIMITED LIABILITY COMPANY, et al.

Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 27, 2025, and entered in 11-2024-CA-001586-0001-01 of the Circuit Court of the TWENTIETH Judicial Circuit in and for Collier County, Florida, wherein U.S. BANK NATION-AL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE COLT 2021-4 MORTGAGE LOAN TRUST, A NEW YORK COMMON LAW TRUST is the Plaintiff and CCD INVESTMENTS OF FL LLC, A FLORIDA LIMIT-ED LIABILITY COMPANY are the Defendant(s). Crystal K. Kinzel as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at in the 1st floor of the Courthouse Annex in the Multipurpose Room in Customer Service, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on March 13, 2025, the following described property as set forth in said Final Judgment,

LOT (S) 15 AND 16, BLOCK G, INOMAH, ACCORDING TO THE MAP OR PLAT THERE-OF, AS RECORDED IN PLAT BOOK 2, PAGE(S) 82, OF THE PUBLIC RECORDS OF COL-LIER COUNTY, FLORIDA.

Property Address: 2195 PALM STREET, NAPLES, FL 34112 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accor-

SAV

dance with Florida Statutes, Section

IMPORTANT

AMERICANS WITH DISABILI-TIES ACT. If you are an individual with a disability who needs an accommodation in order to participate in a court proceeding or other court service, program, or activity, you are entitled, at no cost to you, to the provision of certain assistance. Requests for accommodations may be presented on this form, in another written format, or orally. Please complete the attached form (see website) and return it to crice@ca.cjis20. org as far in advance as possible, but preferably at least seven (7) days before your scheduled court appearance or other court activity. Upon request by a qualified individual with a disability, this document will be made available in an alternate format. If you need assistance in completing this form due to your disability, or to request this document in an alternate format, please contact Charles Rice, Administrative Court Services Manager., (239) 252-8800, email crice@ca.cjis20.org

Dated this 18 day of February, 2025. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC. Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com

Submitted by Robertson, Anschutz, Schneid. Crane & Partners, PLLC, Attorneys for Plaintiff 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487 Telephone: 561-241-6901 Fax: 561-997-6909 23-131421 - NaP February 21, 28, 2025 25-00275C

FIRST INSERTION

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

CASE NO. 11-2023-CA-002142-0001-XX CARRINGTON MORTGAGE SERVICES LLC,

ADELYNN JUDE ROMANO, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF ANN MARIE ROMANO, DECEASED, et al.

Defendant(s).NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 2, 2025, and entered in 11-2023-CA-002142-0001-XX of the Circuit Court of the TWENTIETH Judicial Circuit in and for Collier County, Florida, wherein CARRINGTON MORTGAGE SERVICES LLC is the Plaintiff and ULRIKE GERDA UN-KEL; THE UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; CROWN POINTE SHORES COMMONS ASSO-CIATION, INC.; BOARD OF COUNTY COMMISSIONERS COLLIER COUN-TY, FLORIDA; ADELYNN JUDE ROMANO, AS PERSONAL REPRE-SENTATIVE OF THE ESTATE OF ANN MARIE ROMANO, DECEASED: ADELYNN JUDE ROMANO are the Defendant(s). Crystal K. Kinzel as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at in the 1st floor of the Courthouse Annex in the Multipurpose Room in Customer Service, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on March 13, 2025, the following described property as set forth in said Final Judgment.

UNIT 201, BUILDING 10, CROWN POINTE SHORES II, A CONDOMINIUM ACCORD-ING TO THE DECLARATION OF CONDOMINIUM THERE-OF AS RECORDED IN OFFI-CIAL RECORDS BOOK 2318. PAGES 2600 THROUGH 2672, AND SUBSEQUENT AMEND-MENTS THERETO, OF THE PUBLIC RECORDS OF COL-LIER COUNTY, FLORIDA. Property Address: 3430 W

CROWN POINTE BLVD UNIT #201, NAPLES, FL 34112

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

IMPORTANT

AMERICANS WITH DISABILI-TIES ACT. If you are an individual with a disability who needs an accommodation in order to participate in a court proceeding or other court service, program, or activity, you are entitled, at no cost to you, to the provision of certain assistance. Requests for accommodations may be presented on this form, in another written format, or orally. Please complete the attached form (see website) and return it to crice@ca.cjis20. org as far in advance as possible, but preferably at least seven (7) days be-fore your scheduled court appearance or other court activity. Upon request by a qualified individual with a disability, this document will be made available in an alternate format. If you need assistance in completing this form due to your disability, or to request this document in an alternate format, please contact Charles Rice, Administrative Court Services Manager,, (239) 252-8800, email crice@ca.cjis20.org

Dated this 18 day of February, 2025. By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC, Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com

Submitted by: Robertson, Anschutz, Schneid, Crane & Partners, PLLC, Attorneys for Plaintiff 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487 Telephone: 561-241-6901 Fax: 561-997-6909 23-116659 - RaO February 21, 28, 2025 25-00276C

FIRST INSERTION

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

CASE NO. 11-2020-CA-004079-0001-XX WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-CP1, ASSET-BACKED CERTIFICATES, SERIES 2007-CP1, Plaintiff, vs.

BETTY JO ROBERTSON A/K/A BETTY J. ROBERTSON, ET AL. Defendants

To the Following Defendant(s): UNKNOWN HEIRS OF BETTY JO ROBERTSON A/K/A BETTY J. ROBERTSON (CURRENT RESIDENCE UNKNOWN)

Last Known Address: UNKNOWN YOU ARE HEREBY NOTIFIED that an action for Foreclosure of Mortgage on the following described property: LOT 40, BLOCK E, LAKE FOR-

EST, SUBDIVISION CITY OF NAPLES, FLORIDA, AS RE-CORDED AND PLATTED IN THE OFFICE OF THE CLERK OF CIRCUIT COURT OF COL LIER COUNTY, FLORIDA IN PLAT BOOK 1, PAGE 99.

A/K/A 895 11TH ST N. NAPLES FL 34102-5429

has been filed against you and you are required to serve a copy of your written defenses, if any, to J. Anthony Van Ness, Esq. at VAN NESS LAW FIRM, PLC, Attorney for the Plaintiff, whose address is 1239 E. NEWPORT CENTER DRIVE, SUITE #110, DEERFIELD BEACH, FL 33442 on or before 30 days from first date of publication and file the original with the Clerk of this Court either before service on Plain-

tiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint. This notice is provided to Administrative Order No. 2065.

If you are an individual with a disability who needs an accommodation in order to participate in a court proceeding or other court service, program, or activity, you are entitled, at no cost to you, to the provision of certain assistance. Requests for accommodations may be presented on this form, in another written format, or orally. Please complete the attached form and return it to crice@ca.cjis20.org as far in advance as possible, but preferably at least seven (7) days before your scheduled court appearance or other court activity. Upon request by a qualified individual with a disability, this document will be made available in an alternate format. If you need assistance in completing this form due to your disability, or to request this document in an alternate format, please contact Charles Rice, Administrative Court Services Manager, (239) 252-8800, e-mail crice@ ca.ciis20.org.

WITNESS my hand and the seal of

this Court this day of 2/12/2025. Crystal K. Kinzel COLLIER COUNTY CLERK OF COURT (SEAL) By Bianca Fernandez

11-2020-CA-004079-0001-XX 2/12/2025As Deputy Clerk

J. Anthony Van Ness, Esq. VAN NESS LAW FIRM, PLC Attorney for the Plaintiff, 1239 E. NEWPORT CENTER DRIVE, SHITE #110. DEERFIELD BEACH, FL 33442

PHH15933-20/cam February 21, 28, 2025 25-00248C

FIRST INSERTION

NOTICE OF RESCHEDULED SALE **PURSUANT TO CHAPTER 45** IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

CIVIL ACTION CASE NO.: 11-2024-CA-001068 CROSSCOUNTRY MORTGAGE,

Plaintiff, vs. KEITH E. LAHEY, et al,

Defendant(s).NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated February 10, 2025, and entered in Case No. 11-2024-CA-001068 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida in which Cross Country Mortgage, LLC, is the Plaintiff and Keith Lahey,, are defendants, the Collier County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at Collier County Courthouse Annex, 3315 Tamiami Trail East, Room 102, Naples, FL 34112,, Collier County, Florida at 11:00AM on the March 13, 2025 the following described property as set forth in said Final Judgment of Foreclosure:
THE WEST 105 OF THE WEST

180 OF TRACT 53, GOLDEN GATES ESTATES, UNIT 80, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 5, PAGE 18, OF

THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. A/K/A 3611 8TH AVE SE NA-

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the Clerk reports the surplus as unclaimed

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

Dated this 19 day of February, 2025. ALBERTELLI LAW Tampa, FL 33623Tel: (813) 221-4743 Fax: (813) 221-9171 EService: serve a law@albertellilaw.com

By: /s/ Justin Ritchie Justin Ritchie, Esq. FL Bar # 106621 IN/24-004271

February 21, 28, 2025 25-00278C

FIRST INSERTION

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

CIVIL DIVISION Case No.: 24-CC-001530 SUN COAST ROOFING, INC., a Florida corporation, Plaintiff, v. EVERGLADES ADVENTURE CENTER, LLC,

a Florida limited liability company,

Defendant.Notice is hereby given that the undersigned, Crystal K. Kinzel, Clerk of the Circuit Court of Collier County, Florida, will offer for sale and sell at public outcry to the highest bidder for cash on the third floor lobby of Collier County Courthouse Annex, 3315 Tamiami Trail East, Naples, Florida 34112, at 11:00 a.m. on March 20, 2025, the following described property situated at:

11 EVERGLADES CITY CLUB RESTAURANT & MARINA (CONDO) UNIT 4, Section 14 TWP 53 Range 29, Folio #83840160004.

pursuant to the Final Judgment entered into on January 21, 2025.

Any persons claiming an interest in

the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within sixty (60) days after the sale.

DATED this 13th day of February, 2025.

WOODS, WEIDENMILLER, MICHETTI & RUDNICK, LĹP By: /s/ Mark A. Slack Mark A. Slack, Esq. Florida Bar No.: 394785 9045 Strada Stell Court, Naples, Florida 34109 (239) 325-4070 – Telephone

(239) 325-4080 - Facsimile mslack@law firm naples.commsilvestri@lawfirmnaples.com service@lawfirmnaples.com February 21, 28, 2025 25-00252C

FIRST INSERTION

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

FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 112025CA000152000101 FINANCE OF AMERICA REVERSE LLC.

Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS

WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BARBARA J. TEEHAN, DECEASED, et. al. Defendant(s), TO: THE UNKNOWN HEIRS, BEN-

EFICIARIES. DEVISEES, GRANT-EES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BAR-BARA J. TEEHAN, DECEASED.

whose residence is unknown if he/she/ they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

YOU ARE HEREBY NOTIFIED that

an action to foreclose a mortgage on the

following property:
THE WEST 150 FEET OF
TRACT 105, GOLDEN GATE
ESTATES, UNIT 39, ACCORD-ING TO THE PLAT THEREOF
AS RECORDED IN PLAT
BOOK 7 AT PAGE 24 OF 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 counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 3/21/2025/ (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.

WITNESS my hand and the seal of this Court at County, Florida, this 14 day of February, 2025.

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

CLERK OF THE CIRCUIT COURT BY: Mark Pomplas (SEAL) DEPUTY CLERK ROBERTSON, ANSCHUTZ, AND

SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com

24-264606 February 21, 28, 2025 25-00263C

SUBSEQUENT INSERTIONS

--- PUBLIC SALES ---

SECOND INSERTION

NOTICE OF PUBLIC SALE

Extra Space Storage, on behalf of itself or its affiliates, Life Storage or Storage Express, will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 5304 Useppa Way Naples, FL 34109 March 6th, 2025 at 12:45pm

Melanie Columbia Household Goods

The auction will be listed and advertised on www.storagetreasures com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. February 14, 21, 2025 25-00232C

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

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



--- PUBLIC SALES / ACTIONS / ESTATE ---

COLLIER COUNTY

SECOND INSERTION

NOTICE OF PUBLIC SALE Extra Space Storage, on behalf of itself or its affiliates, Life Storage or Storage Express, 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 Auction Date: 03/06/2025 Time: 10:15

> Darrell hills Vehicle (not for sale) Tanda basham Household goods Carolann hallberg

Household goods Dainka joseph Household goods

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

February 14, 21, 2025 25-00227C

SECOND INSERTION

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

FLORIDA CASE NO. 2024-CP-2311 PROBATE IN RE: THE ESTATE OF MARGARET ANN CAIN, **Deceased.**The administration of the estate of

MARGARET ANN CAIN, deceased, whose date of death was June 30, 2024, 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.

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 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 February 14, 2025.

JAMES PATRICK CAIN, Petitioner

COLETTE J. KELLERHOUSE Attorney for Petitioner Florida Bar Number: 106427 Kramer Kellerhouse, Chartered 950 North Collier Boulevard, Suite 101 Marco Island, Florida 34145 (239) 394-3900

ckellerhouse@marcoislandlaw.com service of court document @marcoislandlaw.com

February 14, 21, 2025 25-00239C

SECOND INSERTION

NOTICE TO CREDITORS

(summary administration) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

PROBATE DIVISION Case No. 24-CP-003594 IN RE: ESTATE OF SANDRA LOU EVANS.

Deceased. 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 Sandra Lou Evans, deceased, File Number 24-CP-003594, by the Circuit Court for Collier County, Florida, Probate Division, the address of which 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112-5324; that the decedent's date of death was August 25, 2024; that the total value of the estate is \$3,433.01 and that the names and addresses of those to whom it has been assigned by such

order are: NAME ADDRESS Twana Rundle 408 S. Edson Avenue Lombard, Illinois 60148 ALL INTEREST PERSONS ARE NO-TIFIED THAT:

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

The date of first publication of this

notice is February 14, 2025. Twana Rundle 408 S. Edson Avenue Lombard, Illinois 60148 Caleb W. Pringle, Esquire Attorney for Personal Representative Florida Bar Number: 118863 Richard W. Pringle, P.A. 2125 First Street Suite 200 Fort Myers, FL 33901 Phone: (239) 332-4717 Fax: (239) 332-4718

Email: caleb@strayhornandstrayhornlaw.com Second Email: kristine@stravhornandstravhornlaw.

February 14, 21, 2025 25-00237C

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

FLORIDA CASE NO. 2024-CP-2893 PROBATE
IN RE: THE ESTATE OF
J. DANIEL CAIN III,

Deceased. The administration of the estate of J. DANIEL CAIN III, deceased, whose date of death was September 11, 2024, 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.

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 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 February 14, 2025.

JAMES PATRICK CAIN, Petitioner

COLETTE J. KELLERHOUSE Attorney for Petitioner Florida Bar Number: 106427 Kramer Kellerhouse, Chartered 950 North Collier Boulevard, Suite 101 Marco Island, Florida 34145 (239) 394-3900 ckellerhouse@marcoislandlaw.comserviceofcourtdocument@ marcoislandlaw.com

25-00238C

February 14, 21, 2025

NOTICE OF ACTION CONSTRUCTIVE SERVICE PERSONAL PROPERTY

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

Case No: 112024CA001830000101 Ally Bank

Chabo and Associates Inc and Chance Bohm Defendant(s).

TO: Chance Bohm: LAST KNOWN ADDRESS: 14225 Manchester Dr, Naples, FL 34114

Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents

or otherwise not sui juris. YOU ARE HEREBY NOTIFIED that a complaint for monetary damages and writ of replevin on personal property arising from contract has been commenced to recover possession of the following personal property, last known to be located in Collier County, Florida, more particularly described as follows: 2022 Ford F-250 Super Duty XL

(VIN No: 1FT8W2BT9NEE77296) This action has been filed against you

and you are required to serve a copy of your written defense, if any, upon LOGS LEGAL GROUP LLP, Attorneys for Plaintiff, whose address is 750 Park of Commerce Blvd., Suite 130, Boca Raton, FL 33487, before twenty (28) days after the first publication of this notice and file the original with the clerk of

THIRD INSERTION

this court either before with service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation 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 of the time before the scheduled appearance is less than 7 days. If you are hearing or voice impaired, call 711.

WITNESS my hand and seal of this Court on the 28th day of January, 2024. Circuit and County Courts (SEAL) By: Oilemys Ruiz 11-2024-CA-001830-0001-01 1/28/2025

Deputy Clerk LOGS LEGAL GROUP LLP, Attorneys for Plaintiff, 750 Park of Commerce Blvd., Suite 130, Boca Raton, FL 33487 24-331676 RP01 AYL

Feb. 7, 14, 21, 28, 2025 25-00212C

NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CIVIL DIVISION

CASE NO. 11-2024-CA-001784-0001-01 FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2019-2. Plaintiff, vs.

CAROL DINWIDDIE; RIVERWOOD ESTATES HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA DEPARTMENT OF THE TREASURY; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY. Defendant(s)

To the following Defendant(s): CAROL DINWIDDIE

(LAST KNOWN ADDRESS) 225 ROOKERY RD NAPLES, FLORIDA 34114 YOU ARE NOTIFIED that an action

for Foreclosure of Mortgage on the fol-

lowing described property: LOT 9, RIVERWOOD EAST UNIT NO. 4, PHASE I, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 15, PAGE 56, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

CERTAIN 1989 PALM MOBILE HOME VIN(S) PH065643A AND PH065643B. a/k/a 225 ROOKERY RD, NA-PLES, FLORIDA 34114

TOGETHER WITH THAT

has been filed against you and you are required to serve a copy of your written defenses, if any to it, on Kahane & Associates, P.A., Attorney for Plaintiff, whose address is 1619 NW 136th Avenue, Suite D-220, Sunrise, FLORIDA

SECOND INSERTION 33323 on or before 30 days from first date of publication, a date which is within thirty (30) days after the first publication of this Notice in the BUSI-NESS OBSERVER and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

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

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

diately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of this Court this 06 day of February, 2025.

CRYSTAL K. KINZEL As Clerk of the Court By Rozio Moran (SEAL) 11-2024-CA-001784-0001-01 2/6/2025 As Deputy Clerk

Submitted by: Kahane & Associates, P.A. 1619 NW 136th Avenue. Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 23-01012 SPS V1.20140101

February 14, 21, 2025 25-00230C

THIRD INSERTION

SECOND INSERTION

NOTICE OF ACTION CONSTRUCTIVE SERVICE PERSONAL PROPERTY IN THE COUNTY COURT OF COLLIER COUNTY, FLORIDA Case No: 112024CC002353000101 Ally Bank

Michael Pastore

Defendant(s).
TO: Michael Pastore: 1407 Santiago Cir, Unit. 1301, Naples, FL 34113 Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under

or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris. YOU ARE HEREBY NOTIFIED that

a complaint for monetary damages and writ of replevin on personal property arising from contract has been commenced to recover possession of the following personal property, last known to be located in Collier County, Florida, more particularly described as follows: 2018 Mercedes-Benz S-Class (VIN No: WDDUG8GB1JA390918)

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon LOGS LEGAL GROUP LLP, Attorneys for Plaintiff, whose address is 750 Park of Commerce Blvd., Suite 130, Boca Raton, FL 33487, before twenty (28) days after the first publication of this notice and file the original with the clerk of this court either before 2/28/2025 with service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief

demanded in the Complaint. If you are a person with a disability who needs any accommodation 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 of the time before the scheduled appearance is less than 7 days. If you are hearing or voice impaired, call 711. WITNESS my hand and seal of this

Court on the 29th day of January, 2025. Circuit and County Courts (SEAL) By: Oilemys Ruiz 11-2024-CC-002353-0001-01 1/29/2025 Deputy Clerk LOGS LEGAL GROUP LLP,

Attorneys for Plaintiff, 750 Park of Commerce Blvd., Suite 130, Boca Raton, FL 33487 24-331884 RP01 AYL Feb. 7, 14, 21, 28, 2025

25-00224C

NOTICE TO CREDITORS

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

PROBATE DIVISION File No. 2025-CP-000272 IN RE: ESTATE OF LOIS M. RICCI, Deceased.

The administration of the estate of LOIS M. RICCI, deceased, whose date of death was December 28, 2024, 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 PUBLI-CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

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

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

IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR

THE TIME PERIODS SET FORTH

MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this

notice is: February 14, 2025.

Signed on this 6th day of February,

/s/ Lisa H. Lipman LISA H. LIPMAN Personal Representative 999 Vanderbilt Beach Road, Suite 401

Naples, Florida 34108 /s/ Lisa H. Lipman Lisa H. Lipman Attorney for Personal Representative Florida Bar No. 030485 Roetzel & Andress LPA 999 Vanderbilt Beach Road, Suite 401

Naples, Florida 34108 Telephone: (239) 649-6200 Email: llipman@ralaw.com Secondary Email: serve.llipman@ralaw.com

February 14, 21, 2025 25-00231C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR PROBATE DIVISION File No. 2025-CP-0313 **Division: Probate** IN RE: ESTATE OF PHILIP L. WYCHE, JR.

Deceased.
The administration of the estate of Philip L. Wyche, Jr., deceased, whose date of death was December 2, 2024, 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 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. 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 February 14, 2025. Personal Representatives:

> 5637 Turtle Bay Drive, Unit #19 Naples, FL 34108 Patricia F. Calore

202 E. Walton Place, Unit #4W Chicago, IL 60611 Attorney For Personal Representatives Arlene F. Austin, P.A. Arlene F. Austin, Attorney Florida Bar Number: 829470 6312 Trail Blvd.

Naples, FL 34108 Telephone: (239) 514-8211 Fax: (239) 514-4618 E-Mail: afaustin@afaustinpa.com Secondary E-Mail: jessica@arlenefaustinpa.com February 14, 21, 2025 25-00234C

SECOND INSERTION

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

FLORIDAPROBATE DIVISION File No.: 2025-CP-000299-0001-01 IN RE: EMILY BONDI.

Deceased. The administration of the estate of Emily Bondi deceased, whose date of death was August 22, 2024, is pending in the Circuit Court in the Twentieth Judicial Circuit, Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102 Naples, Florida 34112-5324. The names and addresses of the personal representative

and the personal representative's attorney are set forth below.

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

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

NOTICE. 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 February 14, 2025. DIANNE VALENTE Personal Representative

Christopher Marsala, Esq. Attorney for Petitioner Florida Bar Number 0936766 McLaughlin & Stern, PLLC 5150 Tamiami Trail North, Suite 602 Naples, FL 34103 (239) 207-3051

Email: cmarsala@mclaughlinstern.com Secondary:

dbaez@mclaughlinstern.com February 14, 21, 2025 25-00240C SECOND INSERTION

BARRED.

COLLIER COUNTY --- PUBLIC SALES/ ACTIONS / ESTATE ---

SECOND INSERTION

NOTICE OF PUBLIC SALE Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 7377 Rattlesnake Hammock Rd. Naples, FL 34113 Phone: 239-303-8462 Auction Date: 03/06/25 @12:15 PM

Lisa Oresman Household Jamie Holmes Household

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 may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

February 14, 21, 2025 25-00229C

NOTICE TO CREDITORS

IN THE CIRCUIT COURT OF THE

TWENTIETH JUDICIAL CIRCUIT

IN AND FOR COLLIER COUNTY.

FLORIDA

PROBATE DIVISION

Case No. 25-CP-271

IN RE: ESTATE OF

ABRAHAM SKINNER,

Deceased.

The administration of the estate of

ABRAHAM SKINNER, deceased, whose date of death was December 14,

2024, is pending in the Circuit Court

for Collier County, Florida, Probate

Division, the address of which is Col-

lier County Government Complex, 3315

East Tamiami Trail, Naples, Florida

34112-5324. The names and addresses

of the personal representative and the

personal representative's attorney are

All creditors of the decedent and oth-

er personas 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 TIME OF SERVICE OF A COPY

set forth below.

SECOND INSERTION

NOTICE OF PUBLIC SALE Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 7391 Rattlesnake Hammock Rd. Naples, FL 34113 Phone: 239-303-8462 Auction Date: 03/06/25 @12:15

Michele Penn Household

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 may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. February 14, 21, 2025 25-00228C

OF THIS NOTICE ON THEM.

All other creditors of the decedent

and other persons having claims or de-

mands against decedent's estate must

file their claims with this Court WITH-

IN 3 MONTHS AFTER THE DATE OF

THE FIRST PUBLICATION OF THIS

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

The date of first publication of this Notice is February 14, 2025.

Personal Representative Karen Walker

4415 Kathy Ave,

Naples, FL 34104

Attorney for Personal Representative KAREN S. BEAVIN, ESQUIRE

2681 Airport Road South, Suite C-107

25-00246C

(239) 643-6271 or Fax 529-3158

Florida Bar No. 797261

KAREN S. BEAVIN, P.A.

Naples, Florida 34112

February 14, 21, 2025

DATE OF DEATH IS BARRED.

ALL CLAIMS NOT FILED WITHIN

NOTICE OF ACTION OF NAPLES, INC. IN THE CIRCUIT COURT FOR THE

TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIRCUIT CIVIL DIVISION

CASE NO.: 11-2024-CA-000123-0001-01

NORTHPOINTE BANK Plaintiff(s), vs. DANIEL A. CAPOZELLO , IF LIVING, BUT IF DECEASED THE UNKNOWN HEIRS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNS, CREDITORS, LIENORS, AND TRUSTEES OF DANIEL A. CAPOZELLO AND ALL OTHER PERSONS CLAIMING: EAGLEWOOD WEST CONDOMINIUM ASSOCIATION

OF NAPLES, INC.; EAGLEWOOD

SECOND INSERTION

Defendant(s). TO: DANIEL A. CAPOZELLO, IF LIVING, BUT IF DECEASED THE UNKNOWN HEIRS, DEVISEES, BENEFICIARIES, GRANTEES, AS-SIGNS, CREDITORS, LIENORS, AND TRUSTEES OF DANIEL A.

CAPOZELLO AND ALL OTHER PER-SONS CLAIMING LAST KNOWN ADDRESS: UN-

KNOWN CURRENT ADDRESS: UNKNOWN

YOU ARE HEREBY NOTIFIED that a civil action has been filed against you in the Circuit Court of Collier County, Florida, to foreclose certain real property described as follows:

UNIT 601-7, EAGLEWOOD, A CONDOMINIUM ACCORD-ING TO THE DECLARATION

OF CONDOMINIUM THERE-

OF AS RECORDED IN OFFI-CIAL RECORDS BOOK 1258, PAGES 679 THROUGH 744, AS AMENDED AND RESTAT-ED IN OFFICIAL RECORDS BOOK 3307, PAGE 898, AND SUBSEQUENT AMEND-MENTS THERETO, OF THE PUBLIC RECORDS OF COL-LIER COUNTY, FLORIDA.. Property address: 601 Augusta Boulevard, 601-7, Naples, FL

34113 You are required to file a written response with the Court and serve a copy of your written defenses, if anv. to it on Padgett Law Group, whose address is 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312, at least thirty (30) days from the date of 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.

Dated this the 03 day of February,

CLERK OF THE CIRCUIT COURT As Clerk of the Court (SEAL) BY: Rozio Moran 11-2024-CA-000123-0001-01 2/3/2025 Deputy Clerk

Padgett Law Group 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 attorney@padgettlawgroup.comTDP File No. 23-011396-1 February 14, 21, 2025 25-00225C

SECOND INSERTION

Notice to Creditors IN THE CIRCUIT COURT OF THE 20TH JUDICIAL IN AND FOR COLLIER COUNTY, FLORIDA File No. 2025-CP-389

Probate Division IN RE: ESTATE OF DELORES L. TILLOTSON, Deceased.

The administration of the estate of DELORES L. TILLOTSON, deceased, whose date of death was December 2, 2024, is pending in the Clerk of Courts - Probate, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and of 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 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 must

NOTICE TO CREDITORS

PROBATE DIVISION

11-2024-CP-003575-0001-01

IN RE: ESTATE OF

WALTER REINA HANHIVARA

Deceased.The administration of the estate of Wal-

ter Reina Hanhivara, deceased, whose

date of death was August 28, 2024, is

pending in the Circuit Court for Collier

County, Florida, Probate Division, the

address of which is 3315 Tamiami Trail

East Ste 102, Naples, Florida 34112-

5324. The names and addresses of the

personal representative and the per-

sonal representative's attorney are set

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

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR

COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 25-CP-424

IN RE: ESTATE OF

MARY ELLEN ODIERNA

Deceased.

The administration of the estate of

Mary Ellen Odierna, deceased, whose

date of death was January 26, 2025, 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 per-

sonal 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

duty to discover whether any property

held at the time of the decedent's death

by the decedent or the decedent's sur-

viving spouse is property to which the

Florida Uniform Disposition of Com-

munity 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

The personal representative has no

OF THIS NOTICE ON THEM.

OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

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

DATE OF DEATH IS BARRED. The date of first publication of this Notice is Febuary 14, 2025.

/s/ Gail Tillotson Gail Tillotson,

Personal Representative 681 Kings Way Naples, FL 34104 /s/ John T. Cardillo John Thomas Cardillo, Esq. Florida Bar #: 0649457 CARDILLO LAW, PLLC PO Box 808 Naples, FL 34106 Phone: (239) 774-2229 Fax: (239) 774-2494

JT@CardilloLawNaples.com S.I.@CardilloLawNaples.com Attorney for Personal Representative 25-00244C

THIRD INSERTION

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

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

FLORIDA Case No.: 24 DR 2650 **Division: Domestic Relations** Svlvia Soto. Petitioner, and Liran Hillel,

Respondent, TO: Liran Hillel

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 Sylvia Soto, whose address is 8264 Key royal circle 821 Naples Florida 34119 on or before 01/29/2025, and file the original with the clerk of this Court at 3315 Tamiami Trail East, Naples, FL 34112 before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered

against you for the relief demanded in the petition.

This action is asking the court to de-

cide how the following real or personal property 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

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: 12/26/2024 CLERK OF THE CIRCUIT COURT (SEAL) By: /s/Mark Pomplas

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-00285 Division Probate IN RE: ESTATE OF FRANKLIN ALLEN LEIB

Deceased. The administration of the Estate of Franklin Allen Leib, deceased, whose date of death was January 4, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., Suite 102, Naples, Florida 34112. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth

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

Kyle C. Bacchus Florida Bar No. 1018458 Wilson & Johnson 2425 Tamiami Trail North, Suite 211 Naples, Florida 34103 Telephone: 239-436-1506 E-mail Addresses:

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 11-2024-CP-003312 IN RE: ESTATE OF CECILE R. PACKER,

Deceased.The administration of the estate of Cecile R. Packer, deceased, whose date of death was September 15, 2024, 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 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth

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

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

The personal representative has no duty to discover whether any property

BARRED.

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

notice is February 14, 2025.

Jeffrey S. Hoffman

Attorney for Personal Representative: kcbacchus@naplesestatelaw.com

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 February 14, 2025.

/S/ Lorna J. Scharlacken Lorna J. Scharlacken Personal Representative Legacy Law Unlimited PLLC 999 Vanderbilt Beach Rd., Suite 200

Naples, Florida 34108-3512

/s/ John W. Scharlacken John W. Scharlacken Attorney for Personal Representative Florida Bar No. 583081 Legacy Law Unlimited PLLC 999 Vanderbilt Beach Rd., Suite 200 Naples, Florida 34108-3512 Telephone: 239-325-3349 Email: john@legacylawunlimited.com Secondary Email:

pleadings@legacylawunlimited.comFebruary 14, 21, 2025 25-00226C

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 emand 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 SEC-

TION 733.702 WILL BE FOREVER

DATE OF DEATH IS BARRED.

The date of first publication of this

Personal Representative:

2425 Tamiami Trail North, Suite 211 Naples, Florida 34103

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 ewhittier@naplesestatelaw.com 25-00243C February 14, 21, 2025

February 14, 21, 2025 SECOND INSERTION The personal representative has no duty to discover whether any property IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA held at the time of the decedent's death

NOTWITHSTANDING THE TIME DATE OF DEATH IS BARRED.

The date of first publication of this notice is February 14, 2025.

Personal Representative: Daniel B. Baker 4971 Bonita Bay Blvd Unit 1904

Bonita Springs, FL 34134 Renee E. Nesbit E-mail Address: RNesbit@Nesbit-Law.com Florida Bar No. 75374 8305 Laurel Lakes Way Naples, Florida 34119 Telephone: (239) 249-1072

SECOND INSERTION

Florida Statutes.

BARRED.

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 SEC-TION 733.702 WILL BE FOREVER BARRED.

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

Attorney for Personal Representative: Renee E. Nesbit, Attorney At Law February 14, 21, 2025 25-00247C

creditor as specified under s. 732.2211,

and other persons having claims or de-

mands against decedent's estate must

file their claims with this court WITH-

IN 3 MONTHS AFTER THE DATE OF

THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH

TION 733.702 WILL BE FOREVER

PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR

MORE AFTER THE DECEDENT'S

The date of first publication of this

Personal Representative:

Cvnthia J. Odierna

716 Landover Circle, Apt. 202

Naples, Florida 34104

Attorney for Personal Representative:

DATE OF DEATH IS BARRED.

notice is February 14, 2025.

Joseph L. Lindsay, Esq.

Rvan J. Beadle, Esq.

5692 Strand Court,

Naples, FL 34110

Fax: (239) 593-7909

E-Mail: joe@naples.law

February 14, 21, 2025

Lindsay & Allen, PLLC

Florida Bar Number: 19112

Florida Bar Number: 45340

Telephone: (239) 593-7900

Secondary E-Mail: ryan@naples.law

Tertiary E-Mail: wportnoy@naples.law

25-00245C

NOTWITHSTANDING THE TIME

FLORIDA STATUTES

All other creditors of the decedent

a/k/a JERRY R. MILLER Deceased.

The administration of the estate of Jer-

attorney are set forth below.

Feb. 7, 14, 21, 28, 2025 25-00223C SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No.: 2025-CP-000270

Division: Probate IN RE: ESTATE OF JERRY RONALD MILLER

ry Ronald Miller a/k/a Jerry R. Miller, deceased, whose date of death was December 26, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples Florida 34112-5324. The names and addresses of the personal representative and the personal representative's

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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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

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

The date of first publication of this notice is February 14, 2025.

Personal Representative: Mark A. Miller 125 SW Pinehurst Drive Lake City, Florida 32024

Attorney for Personal Representative: Forrest J. Bass, Attorney Florida Bar No.: 68197 Farr Law Firm, PA 99 Nesbit Street Punta Gorda, FL 33950 Telephone: (941)639-1158 Fax: (941)639-0028 E-Mail: fbass@farr.com Secondary Email: msleeper@farr.com and probate@farr.com 25-00236C

February 14, 21, 2025

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

File No. 2025-CP-000374 **Division Probate** IN RE: ESTATE OF ANN FINCEL MOORE A/K/A ANN F. MOORE, Deceased.

The administration of the estate of ANN FINCEL MOORE a/k/a ANN FINCEL MOORE, deceased, whose date of death was November 7, 2024, 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 34112-5324. 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 LAT-ER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICA-TION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NO-TICE 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 THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

The Personal Representative has no

SECOND INSERTION 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 sections 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under section 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 February 14, 2025.

Personal Representative: ELIZABETH A. SCHOMP c/o Kenneth D. Krier, Esq. CUMMINGS & LOCKWOOD LLC

P.O. Box 413032 Naples, Florida 34101-3032 Attorney for Personal Representative: KENNETH D. KRIER, ESQ. Florida Bar Number: 401633 CUMMINGS & LOCKWOOD LLC P.O. Box 413032 Naples, Florida 34101-3032 Telephone: (239) 262 -8311 8762815.1.docx 2/10/2025

Fax: (239) 263-0703

E-Mail: kkrier@cl-law.com Secondary E-Mail: msmith@cl-law.com February 14, 21, 2025 25-00235C 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 NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

- Enact a "negative income tax."
- Wind down Social Security

6677

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

To simplify the discussion, let us use the simpler British term of "personal allowances" to refer to this basic

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

"The third is the additional cost to the taxpayers.

"To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time." The conflict arises from the content given to "decent," to "strong" and to "reasonable," but especially to "decent." If a "decent" level of support means that few if any current recipients are to receive less from the reformed program than they now do from the collection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how "strong" and "reasonable" are interpreted.

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

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

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

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

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

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

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

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

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

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