

FIRST INSERTION

NOTICE OF APPLICATION
FOR TAX DEED

NOTICE IS HEREBY GIVEN that USAMERIBANK C/O KINGERY/CROUSE MAGNOLIA TC 2 SA LLC, the holder(s) of the following certificate has/have filed for a tax deed to be issued thereon. The certificate number, year of issuance, property description, and the names in which the property was assessed are as follows:

Certificate number 19232
Year of issuance 2010
Said certificate embraces the following described property in the County of Pinellas, State of Florida:
BUENA VISTA LOT 105
PARCEL:
30/31/17/12708/000/1050

Name in which assessed:
SHERRY L TEARTT (LTH)
Unless such certificate shall be redeemed according to law, the property described in such certificate will be sold to the highest bidder at www.pinellas.realtaxdeed.com on the 18th day of September, 2013 at 11:00 A.M. A non-refundable deposit of \$200.00 or 5% of the high bid, whichever is greater, must be deposited prior to sale and in accordance with F.S. 197.542(2).

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Within two (2) working days of the publication of this NOTICE OF APPLICATION FOR TAX DEED please contact the Human Rights Office, 400 S Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756 (727) 464-4062 (V/TDD)

KEN BURKE
Clerk of the Circuit Court
and Comptroller
Pinellas County, Florida
August 9, 16, 23, 30, 2013 13-08081

FIRST INSERTION

NOTICE OF APPLICATION
FOR TAX DEED

NOTICE IS HEREBY GIVEN that GTURN LLC, the holder(s) of the following certificate has/have filed for a tax deed to be issued thereon. The certificate number, year of issuance, property description, and the names in which the property was assessed are as follows:

Certificate number 13133
Year of issuance 2010
Said certificate embraces the following described property in the County of Pinellas, State of Florida:
WAYNE HEIGHTS REPLAT
BLK 7, LOT 14
PARCEL:
10/31/16/95274/007/0140

Name in which assessed:
JULIO F CABRERA (LTH)
Unless such certificate shall be redeemed according to law, the property described in such certificate will be sold to the highest bidder at www.pinellas.realtaxdeed.com on the 18th day of September, 2013 at 11:00 A.M. A non-refundable deposit of \$200.00 or 5% of the high bid, whichever is greater, must be deposited prior to sale and in accordance with F.S. 197.542(2).

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Within two (2) working days of the publication of this NOTICE OF APPLICATION FOR TAX DEED please contact the Human Rights Office, 400 S Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756 (727) 464-4062 (V/TDD)

KEN BURKE
Clerk of the Circuit Court
and Comptroller
Pinellas County, Florida
August 9, 16, 23, 30, 2013 13-08077

FIRST INSERTION

NOTICE OF APPLICATION
FOR TAX DEED

NOTICE IS HEREBY GIVEN that GERMAN AMERICAN CAPITAL CORPORATION, the holder(s) of the following certificate has/have filed for a tax deed to be issued thereon. The certificate number, year of issuance, property description, and the names in which the property was assessed are as follows:

Certificate number 19504
Year of issuance 2010
Said certificate embraces the following described property in the County of Pinellas, State of Florida:
HARBORDALE SUB LOT 81
PARCEL:
31/31/17/36684/000/0810

Name in which assessed:
JAMES WARD (LTH)
Unless such certificate shall be redeemed according to law, the property described in such certificate will be sold to the highest bidder at www.pinellas.realtaxdeed.com on the 18th day of September, 2013 at 11:00 A.M. A non-refundable deposit of \$200.00 or 5% of the high bid, whichever is greater, must be deposited prior to sale and in accordance with F.S. 197.542(2).

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Within two (2) working days of the publication of this NOTICE OF APPLICATION FOR TAX DEED please contact the Human Rights Office, 400 S Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756 (727) 464-4062 (V/TDD)

KEN BURKE
Clerk of the Circuit Court
and Comptroller
Pinellas County, Florida
August 9, 16, 23, 30, 2013 13-08075

FIRST INSERTION

NOTICE OF APPLICATION
FOR TAX DEED

NOTICE IS HEREBY GIVEN that TC 10U LLC PENDER NEWKIRK CUSTODIAN FBO TC 10U LLC, the holder(s) of the following certificate has/have filed for a tax deed to be issued thereon. The certificate number, year of issuance, property description, and the names in which the property was assessed are as follows:

Certificate number 12267
Year of issuance 2010
Said certificate embraces the following described property in the County of Pinellas, State of Florida:
LARRY'S SUB BLK 3, LOT 7
PARCEL:
01/31/16/50274/003/0070

Name in which assessed:
MATTHEW S PRINCE (LTH)
Unless such certificate shall be redeemed according to law, the property described in such certificate will be sold to the highest bidder at www.pinellas.realtaxdeed.com on the 18th day of September, 2013 at 11:00 A.M. A non-refundable deposit of \$200.00 or 5% of the high bid, whichever is greater, must be deposited prior to sale and in accordance with F.S. 197.542(2).

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Within two (2) working days of the publication of this NOTICE OF APPLICATION FOR TAX DEED please contact the Human Rights Office, 400 S Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756 (727) 464-4062 (V/TDD)

KEN BURKE
Clerk of the Circuit Court
and Comptroller
Pinellas County, Florida
August 9, 16, 23, 30, 2013 13-08075

FIRST INSERTION

NOTICE OF APPLICATION
FOR TAX DEED

NOTICE IS HEREBY GIVEN that WRCJLINK LLC, the holder(s) of the following certificate has/have filed for a tax deed to be issued thereon. The certificate number, year of issuance, property description, and the names in which the property was assessed are as follows:

Certificate number 19288
Year of issuance 2010
Said certificate embraces the following described property in the County of Pinellas, State of Florida:
GLENWOOD PARK BLK B,
LOT 10
PARCEL:
30/31/17/31284/002/0100

Name in which assessed:
SCOTT W MEGILL (LTH)
Unless such certificate shall be redeemed according to law, the property described in such certificate will be sold to the highest bidder at www.pinellas.realtaxdeed.com on the 18th day of September, 2013 at 11:00 A.M. A non-refundable deposit of \$200.00 or 5% of the high bid, whichever is greater, must be deposited prior to sale and in accordance with F.S. 197.542(2).

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Within two (2) working days of the publication of this NOTICE OF APPLICATION FOR TAX DEED please contact the Human Rights Office, 400 S Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756 (727) 464-4062 (V/TDD)

KEN BURKE
Clerk of the Circuit Court
and Comptroller
Pinellas County, Florida
August 9, 16, 23, 30, 2013 13-08076

FIRST INSERTION

NOTICE OF APPLICATION
FOR TAX DEED

NOTICE IS HEREBY GIVEN that WRCJLINK LLC, the holder(s) of the following certificate has/have filed for a tax deed to be issued thereon. The certificate number, year of issuance, property description, and the names in which the property was assessed are as follows:

Certificate number 19477
Year of issuance 2010
Said certificate embraces the following described property in the County of Pinellas, State of Florida:
GRAHAM'S, E. MEADE SE'LY
90FT OF LOT 13
PARCEL:
31/31/17/32436/000/0130

Name in which assessed:
DEBRA L LE DEE (LTH)
C/O : DENNIS LE DEE
Unless such certificate shall be redeemed according to law, the property described in such certificate will be sold to the highest bidder at www.pinellas.realtaxdeed.com on the 18th day of September, 2013 at 11:00 A.M. A non-refundable deposit of \$200.00 or 5% of the high bid, whichever is greater, must be deposited prior to sale and in accordance with F.S. 197.542(2).

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Within two (2) working days of the publication of this NOTICE OF APPLICATION FOR TAX DEED please contact the Human Rights Office, 400 S Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756 (727) 464-4062 (V/TDD)

KEN BURKE
Clerk of the Circuit Court
and Comptroller
Pinellas County, Florida
August 9, 16, 23, 30, 2013 13-08074

FIRST INSERTION

NOTICE OF APPLICATION
FOR TAX DEED

NOTICE IS HEREBY GIVEN that USAMERIBANK C/O KINGERY/CROUSE MAGNOLIA TC 2 LLC, the holder(s) of the following certificate has/have filed for a tax deed to be issued thereon. The certificate number, year of issuance, property description, and the names in which the property was assessed are as follows:

Certificate number 19591
Year of issuance 2010
Said certificate embraces the following described property in the County of Pinellas, State of Florida:
TAYLOR'S SUB LOT 33
PARCEL:
31/31/17/90072/000/0330

Name in which assessed:
MICHAEL G PADGETT (LTH)
ROGER C PADGETT (LTH)
Unless such certificate shall be redeemed according to law, the property described in such certificate will be sold to the highest bidder at www.pinellas.realtaxdeed.com on the 18th day of September, 2013 at 11:00 A.M. A non-refundable deposit of \$200.00 or 5% of the high bid, whichever is greater, must be deposited prior to sale and in accordance with F.S. 197.542(2).

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Within two (2) working days of the publication of this NOTICE OF APPLICATION FOR TAX DEED please contact the Human Rights Office, 400 S Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756 (727) 464-4062 (V/TDD)

KEN BURKE
Clerk of the Circuit Court
and Comptroller
Pinellas County, Florida
August 9, 16, 23, 30, 2013 13-08091

FIRST INSERTION

NOTICE OF APPLICATION
FOR TAX DEED

NOTICE IS HEREBY GIVEN that USAMERIBANK C/O KINGERY/CROUSE MAGNOLIA TC 2 LLC, the holder(s) of the following certificate has/have filed for a tax deed to be issued thereon. The certificate number, year of issuance, property description, and the names in which the property was assessed are as follows:

Certificate number 19572
Year of issuance 2010
Said certificate embraces the following described property in the County of Pinellas, State of Florida:
RENNICK, ERLE SUB NO. 2
LOT 57
PARCEL:
31/31/17/74304/000/0570

Name in which assessed:
LAVERNE IVERSON-CONOLLY (LTH)
VINCENT IVERSON (LTH)
Unless such certificate shall be redeemed according to law, the property described in such certificate will be sold to the highest bidder at www.pinellas.realtaxdeed.com on the 18th day of September, 2013 at 11:00 A.M. A non-refundable deposit of \$200.00 or 5% of the high bid, whichever is greater, must be deposited prior to sale and in accordance with F.S. 197.542(2).

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Within two (2) working days of the publication of this NOTICE OF APPLICATION FOR TAX DEED please contact the Human Rights Office, 400 S Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756 (727) 464-4062 (V/TDD)

KEN BURKE
Clerk of the Circuit Court
and Comptroller
Pinellas County, Florida
August 9, 16, 23, 30, 2013 13-08090

FIRST INSERTION

NOTICE OF APPLICATION
FOR TAX DEED

NOTICE IS HEREBY GIVEN that CB INTERNATIONAL INVESTMENTS LLC, the holder(s) of the following certificate has/have filed for a tax deed to be issued thereon. The certificate number, year of issuance, property description, and the names in which the property was assessed are as follows:

Certificate number 19075
Year of issuance 2010
Said certificate embraces the following described property in the County of Pinellas, State of Florida:
REV MAP OF ST PETERS-BURG BLK 6, LOT 2 LESS E
20 INCHES OF N 65FT
PARCEL:
19/31/17/74466/006/0020

Name in which assessed:
GEORGE K RAHDERT (LTH)
Unless such certificate shall be redeemed according to law, the property described in such certificate will be sold to the highest bidder at www.pinellas.realtaxdeed.com on the 18th day of September, 2013 at 11:00 A.M. A non-refundable deposit of \$200.00 or 5% of the high bid, whichever is greater, must be deposited prior to sale and in accordance with F.S. 197.542(2).

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Within two (2) working days of the publication of this NOTICE OF APPLICATION FOR TAX DEED please contact the Human Rights Office, 400 S Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756 (727) 464-4062 (V/TDD)

KEN BURKE
Clerk of the Circuit Court
and Comptroller
Pinellas County, Florida
August 9, 16, 23, 30, 2013 13-08089

FIRST INSERTION

NOTICE OF APPLICATION
FOR TAX DEED

NOTICE IS HEREBY GIVEN that USAMERIBANK C/O KINGERY/CROUSE MAGNOLIA TC 2 LLC, the holder(s) of the following certificate has/have filed for a tax deed to be issued thereon. The certificate number, year of issuance, property description, and the names in which the property was assessed are as follows:

Certificate number 16795
Year of issuance 2010
Said certificate embraces the following described property in the County of Pinellas, State of Florida:
LAUGHNER'S LAKEVIEW
ADD LOT 25
PARCEL:
36/31/16/50418/000/0250

Name in which assessed:
2304 11TH ST S LAND TRUST (LTH)
ANTHONY J COMPARETTO TRE (LTH)
Unless such certificate shall be redeemed according to law, the property described in such certificate will be sold to the highest bidder at www.pinellas.realtaxdeed.com on the 18th day of September, 2013 at 11:00 A.M. A non-refundable deposit of \$200.00 or 5% of the high bid, whichever is greater, must be deposited prior to sale and in accordance with F.S. 197.542(2).

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Within two (2) working days of the publication of this NOTICE OF APPLICATION FOR TAX DEED please contact the Human Rights Office, 400 S Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756 (727) 464-4062 (V/TDD)

KEN BURKE
Clerk of the Circuit Court
and Comptroller
Pinellas County, Florida
August 9, 16, 23, 30, 2013 13-08067

FIRST INSERTION

NOTICE OF APPLICATION
FOR TAX DEED

NOTICE IS HEREBY GIVEN that CB INTERNATIONAL INVESTMENTS LLC, the holder(s) of the following certificate has/have filed for a tax deed to be issued thereon. The certificate number, year of issuance, property description, and the names in which the property was assessed are as follows:

Certificate number 19061
Year of issuance 2010
Said certificate embraces the following described property in the County of Pinellas, State of Florida:
OAK HEIGHTS LOT 21
PARCEL:
19/31/17/62514/000/0210

Name in which assessed:
BOOKER T HINES REVOCABLE TRUST (LTH)
CHRISTINE HINES (LTH)
CURTIS THOMAS (LTH)
GARY SLATE (LTH)
MABLE BYE (LTH)
MICHELLE RUDOLPH TRE (LTH)
Unless such certificate shall be redeemed according to law, the property described in such certificate will be sold to the highest bidder at www.pinellas.realtaxdeed.com on the 18th day of September, 2013 at 11:00 A.M. A non-refundable deposit of \$200.00 or 5% of the high bid, whichever is greater, must be deposited prior to sale and in accordance with F.S. 197.542(2).

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Within two (2) working days of the publication of this NOTICE OF APPLICATION FOR TAX DEED please contact the Human Rights Office, 400 S Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756 (727) 464-4062 (V/TDD)

KEN BURKE
Clerk of the Circuit Court
and Comptroller
Pinellas County, Florida
August 9, 16, 23, 30, 2013 13-08084

FIRST INSERTION

NOTICE OF APPLICATION
FOR TAX DEED

NOTICE IS HEREBY GIVEN that TC 10U LLC PENDER NEWKIRK CUSTODIAN FBO TC 10U LLC, the holder(s) of the following certificate has/have filed for a tax deed to be issued thereon. The certificate number, year of issuance, property description, and the names in which the property was assessed are as follows:

Certificate number 15970
Year of issuance 2010
Said certificate embraces the following described property in the County of Pinellas, State of Florida:
TIOGA SUB BLK A, LOT 9
PARCEL:
27/31/16/91062/001/0090

Name in which assessed:
J HAMILTON JR (LTH)
Unless such certificate shall be redeemed according to law, the property described in such certificate will be sold to the highest bidder at www.pinellas.realtaxdeed.com on the 18th day of September, 2013 at 11:00 A.M. A non-refundable deposit of \$200.00 or 5% of the high bid, whichever is greater, must be deposited prior to sale and in accordance with F.S. 197.542(2).

If you are a person with a disability who needs accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Within two (2) working days of the publication of this NOTICE OF APPLICATION FOR TAX DEED please contact the Human Rights Office, 400 S Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756 (727) 464-4062 (V/TDD)

KEN BURKE
Clerk of the Circuit Court
and Comptroller
Pinellas County, Florida
August 9, 16, 23, 30, 2013 13-08083

SAVE TIME

E-mail your
Legal Notice

legal@businessobserverfl.com

Business Observer

Wednesday
Noon Deadline
Friday Publication



FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA CASE NO. 09014647CI U. S. BANK, N.A. Plaintiff, v. SHEILA SHUMAKER; JOE TOLER; JOHN DOE AS UNKNOWN TENANT IN POSSESSION; JANE DOE AS UNKNOWN TENANT IN POSSESSION; AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ABOVE NAMED DEFENDANT(S), WHO (IS/ ARE) NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES CLAIM AS HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, SPOUSES, OR OTHER CLAIMANTS; Defendants. Notice is hereby given that, pursuant to the Summary Final Judgment of Foreclosure entered on July 15, 2013, in the Circuit Court of Pinellas County, Florida, the clerk shall sell the property situated in Pinellas County, Florida, described as:

LOT 360, DAV, GREENDALE ESTATES 3RD ADD, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 57, PAGE 91, OF THE PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA.

a/k/a 5695 89TH AVE N, PINELLAS PARK, FL 33782 at public sale, to the highest and best bidder, for cash, online at www.pinellas.realforeclose.com, on September 03, 2013 at 10:00 AM. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. WITHIN TWO (2) WORKING DAYS OF YOUR RECEIPT OF THIS SUMMONS/NOTICE PLEASE CONTACT THE HUMAN RIGHTS OFFICE, 400 SOUTH FT.HARRISON AVENUE, SUITE 300, CLEARWATER, FLORIDA 33756, (727) 464-4062; IF HEARING OR VOICE IMPAIRED, 1-800-955-8771 (TDD); OR 1-800-955-8770 (V); VIA FLORIDA RELAY SERVICE. Dated in St. Petersburg, Florida on this 02 day of August, 2013 By: Angela L. Leiner, Esquire FBN#85112 Douglas C. Zahm, P.A. Designated Email Address: efling@dczahm.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff August 9, 16, 2013 13-08198

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA CASE NO. 52-2011-CA-007473 MIDFIRST BANK Plaintiff, v. TAMMERA D. WILLIAMS; UNKNOWN SPOUSE OF TAMMERA D. WILLIAMS; UNKNOWN TENANT 1; UNKNOWN TENANT 2; AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ABOVE NAMED DEFENDANT(S), WHO (IS/ ARE) NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES CLAIM AS HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, SPOUSES, OR OTHER CLAIMANTS; Defendants. Notice is hereby given that, pursuant to the Summary Final Judgment of Foreclosure entered on July 30, 2013, in the Circuit Court of Pinellas County, Florida, the clerk shall sell the property situated in Pinellas County, Florida, described as:

LOT 20, BLOCK 3, GENTRY GARDENS UNIT TWO, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 54, PAGE 29, PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA. a/k/a 2012 64TH AVE. S.,

SAINT PETERSBURG, FL 33712-5734 at public sale, to the highest and best bidder, for cash, online at www.pinellas.realforeclose.com, on September 03, 2013 at 10:00 AM. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. WITHIN TWO (2) WORKING DAYS OF YOUR RECEIPT OF THIS SUMMONS/NOTICE PLEASE CONTACT THE HUMAN RIGHTS OFFICE, 400 SOUTH FT.HARRISON AVENUE, SUITE 300, CLEARWATER, FLORIDA 33756, (727) 464-4062; IF HEARING OR VOICE IMPAIRED, 1-800-955-8771 (TDD); OR 1-800-955-8770 (V); VIA FLORIDA RELAY SERVICE. Dated in St. Petersburg, Florida on this 02 day of August, 2013 By: Angela L. Leiner, Esquire FBN#85112 Douglas C. Zahm, P.A. Designated Email Address: efling@dczahm.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff August 9, 16, 2013 13-08199

FIRST INSERTION

NOTICE OF RESCHEDULED SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA CIVIL ACTION CASE NO.: 52-2012-CA-010769CI JPMORGAN CHASE BANK, NATIONAL ASSOCIATION Plaintiff, vs. SCOTT R. FERLAND, et al, Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure sale dated on or about July 24, 2013, and entered in Case No. 52-2012-CA-010769CI of the Circuit Court of the Sixth Judicial Circuit in and for Pinellas County, Florida in which JPMorgan Chase is the Plaintiff and Scott R. Ferland, Amy N. Ferland, Allens Ridge Homeowners Association, Inc. and Third Federal Savings and Loan Association of Cleveland are defendants, the Office of Pinellas County Clerk of the Court, Pinellas Clerk of Courts will sell to the highest and best bidder for cash in/on https://www.pinellas.realforeclose.com/index.cfm. Pinellas County, Florida at 10:00 AM on August 27, 2013, the following described property as set forth in said Final Judgment of Foreclosure:

LOT 91, ALLEN'S RIDGE - UNIT 2, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 94, PAGES 21-24, OF THE PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA.

A/K/A 1607 Allens Ridge Dr N Palm Harbor, FL 34683-4849 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within sixty (60) days after the sale. **See 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 the Human Rights Office. 400 S. Ft. Harrison Ave., Ste. 500 Clearwater, FL 33756, (727) 464-4880(V) 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 impaired call 711. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services. Dated in Hillsborough County, Florida on this 31st day of July 2013. Erik Del'Etoile, Esq. FL Bar # 71675 Albertelli Law PO Box 23028, Tampa, FL 33623-2028 813.221.4743 eService: servealaw@albertellilaw.com 009152F01 August 9, 16, 2013 13-08095

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA CASE NO. 52-2011-CA-012492 U.S. BANK NATIONAL ASSOCIATION Plaintiff, v. DAVID BARRUCCI; UNKNOWN SPOUSE OF DAVID BARRUCCI; UNKNOWN TENANT 1; UNKNOWN TENANT 2; AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ABOVE NAMED DEFENDANT(S), WHO (IS/ ARE) NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES CLAIM AS HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, SPOUSES, OR OTHER CLAIMANTS; Defendants. Notice is hereby given that, pursuant to the Summary Final Judgment of Foreclosure entered on July 23, 2013, in this cause, in the Circuit Court of Pinellas County, Florida, the clerk shall sell the property situated in Pinellas County, Florida, described as:

LOT 5, BLOCK 8, CUMBERLAND PARK 1ST ADDITION, ACCORDING TO THE PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF CIRCUIT COURT IN AND FOR PINELLAS COUNTY, FLORIDA, RECORDED IN PLAT BOOK 65, PAGE 37 AND

38; SAID LANDS SITUATE LYING AND BEING IN PINELLAS COUNTY, FLORIDA. a/k/a 8085 CANDLEWOOD DR., LARGO, FL 33773 at public sale, to the highest and best bidder, for cash, online at www.pinellas.realforeclose.com, on September 11, 2013 at 10:00 AM. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. WITHIN TWO (2) WORKING DAYS OF YOUR RECEIPT OF THIS SUMMONS/NOTICE PLEASE CONTACT THE HUMAN RIGHTS OFFICE, 400 SOUTH FT.HARRISON AVENUE, SUITE 300, CLEARWATER, FLORIDA 33756, (727) 464-4062; IF HEARING OR VOICE IMPAIRED, 1-800-955-8771 (TDD); OR 1-800-955-8770 (V); VIA FLORIDA RELAY SERVICE. Dated in St. Petersburg, Florida on this 02 day of August, 2013 By: Angela L. Leiner, Esquire FBN #85112 Douglas C. Zahm, P.A. Designated Email Address: efling@dczahm.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff August 9, 16, 2013 13-08249

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA CASE NO. 52-2009-CA-009072 U.S. BANK, N.A. Plaintiff, v. DANIEL MONZON-AGUIRRE; AQESHA RITZIE; UNKNOWN SPOUSE OF DANIEL MONZON-AGUIRRE; UNKNOWN SPOUSE OF AQESHA RITZIE; UNKNOWN TENANT 1; UNKNOWN TENANT 2; AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ABOVE NAMED DEFENDANT(S), WHO (IS/ ARE) NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES CLAIM AS HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, SPOUSES, OR OTHER CLAIMANTS; Defendants. Notice is hereby given that, pursuant to the Summary Final Judgment of Foreclosure entered on June 12, 2013, in this cause, in the Circuit Court of Pinellas County, Florida, the clerk shall sell the property situated in Pinellas County, Florida, described as:

ALL OF LOT 16 AND LOT 17, LESS THE WEST 38 FEET THEREOF, BLOCK 1, FLORAL VILLA PARK, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 7, PAGE 70, PUB-

LIC RECORDS OF PINELLAS COUNTY, FLORIDA. a/k/a 3521 12TH AVENUE N, SAINT PETERSBURG, FL 33713 at public sale, to the highest and best bidder, for cash, online at www.pinellas.realforeclose.com, on September 13, 2013 at 10:00 AM. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. WITHIN TWO (2) WORKING DAYS OF YOUR RECEIPT OF THIS SUMMONS/NOTICE PLEASE CONTACT THE HUMAN RIGHTS OFFICE, 400 SOUTH FT.HARRISON AVENUE, SUITE 300, CLEARWATER, FLORIDA 33756, (727) 464-4062; IF HEARING OR VOICE IMPAIRED, 1-800-955-8771 (TDD); OR 1-800-955-8770 (V); VIA FLORIDA RELAY SERVICE. Dated in St. Petersburg, Florida on this 02 day of August, 2013 By: Angela L. Leiner, Esquire FBN #85112 Douglas C. Zahm, P.A. Designated Email Address: efling@dczahm.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff August 9, 16, 2013 13-08251

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA CASE NO. 11-010668-CI WELLS FARGO BANK, N.A.; Plaintiff, vs. ANTHONY T. MITCHELL; HELEN G. MITCHELL; ET-AL; Defendants NOTICE IS HEREBY GIVEN that, in accordance with the Final Judgment of Foreclosure dated July 16, 2013 entered in Civil Case No. 11-010668-CI of the Circuit Court of the SIXTH Judicial Circuit in and for Pinellas County, Florida, wherein WELLS FARGO BANK, N.A., Plaintiff and ANTHONY T. MITCHELL, HELEN G. MITCHELL, Et Al; are defendant(s). The Clerk will sell to the highest and best bidder for cash, AT http://www.pinellas.realforeclose.com IN ACCORDANCE WITH CHAPTER 45, FLORIDA STATUTES, AT 10:00 AM, August 30, 2013 the following described property as set forth in said Final Judgment, to-wit:

LOT 34, BLOCK 35, KENNETH CITY UNIT TWELVE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 47, PAGE 53, PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA. Property Address: 4341 63 WAY NORTH KENNETH CITY, FL 33709 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN

THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Human Rights Office. 400 S. Ft. Harrison Ave., Ste. 300 Clearwater, FL 33756, (727) 464-4880(V) 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 impaired call 711. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services. For Electronic ADA Accommodation Request; go to: http://www.pinellascounty.org/forms/ada-courts.htm DATED this 5 day of August, 2013. By: Mehwish Younsif, Esq. FBN. 92171 Attorneys for Plaintiff Marinous Law Group, P.C. 100 West Cypress Creek Road, Suite 1045 Fort Lauderdale, FL 33309 Phone: (954)-644-8704; Fax (954) 772-9601 ServiceFL@mlg-defaultlaw.com ServiceFL2@mlg-defaultlaw.com 11-09276 August 9, 16, 2013 13-08240

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR PINELLAS COUNTY CIVIL DIVISION Case No. 52-2013-CA-006258 Division 11 WELLS FARGO BANK, N.A. Plaintiff, vs. FRED E. BALL, INDIVIDUALLY AND AS CO-TRUSTEE OF THE FRED E. BALL AND RHONDA G. BALL LIVING TRUST AGREEMENT DATED OCTOBER 31, 2002, RHONDA G. BALL, INDIVIDUALLY AND AS CO-TRUSTEE OF THE FRED E. BALL AND RHONDA G. BALL LIVING TRUST AGREEMENT DATED OCTOBER 31, 2002, UNKNOWN BENEFICIARIES OF THE FRED E. BALL AND RHONDA G. BALL LIVING TRUST AGREEMENT DATED OCTOBER 31, 2002 CURRENT RESIDENCE UNKNOWN LAST KNOWN ADDRESS 11440 126TH TER LARGO, FL 33778 You are notified that an action to foreclose a mortgage on the following property in Pinellas County, Florida: LOT 12, ORANGEWOOD ESTATES SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 67, PAGE 76, OF THE PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA. commonly known as 11440 126TH TER, LARGO, FL 33778 has been

filed against you and you are required to serve a copy of your written defenses, if any, to it on Edward B. Pritchard of Kass Shuler, P.A., Plaintiff's attorney, whose address is P.O. Box 800, Tampa, Florida 33601, (813) 229-0900, on or before September 9, 2013, (or 30 days from the first date of publication, whichever is later) and file the original with the Clerk of this Court either before service on the 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. Within seven (7) working days or your receipt of this (describe notice/order) please contact the Human Rights Office, 400 S. Ft. Harrison Ave., Ste. 300, Clearwater, FL 33756, (727) 464-4062 (V/TDD). Please note that the Court is not in the transportation business and does not, therefore, accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding disabled transportation services. Dated: August 2, 2013. CLERK OF THE COURT Honorable Ken Burke 315 Court Street Clearwater, Florida 33756- By: SUSAN C. MICHALOWSKI Deputy Clerk Edward B. Pritchard Kass Shuler, P.A. Plaintiff's attorney P.O. Box 800 Tampa, Florida 33601 (813) 229-0900 317300/1333780/pas August 9, 16, 2013 13-08210

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA CASE NO. 52-2012-CA-005757 WELLS FARGO BANK, N.A. Plaintiff, v. PATRICIA L. BEEHLER; BAY PINES APARTMENTS UNIT FOUR ASSOCIATION, INC.; UNKNOWN TENANT 1; UNKNOWN TENANT 2; AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ABOVE NAMED DEFENDANT(S), WHO (IS/ARE) NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES CLAIM AS HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, SPOUSES, OR OTHER CLAIMANTS; UNITED STATES OF AMERICA DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT Defendants. Notice is hereby given that, pursuant to the Summary Final Judgment of Foreclosure entered on July 16, 2013, in this cause, in the Circuit Court of Pinellas County, Florida, the clerk shall sell the property situated in Pinellas County, Florida, described as:

CONDOMINIUM UNIT 103, BUILDING D, BAY PINES APARTMENTS, UNIT 4, A CONDOMINIUM, ACCORDING TO THE PLAT THEREOF RECORDED IN CONDOMINIUM PLAT BOOK 41, PAGES 27 AND 28, AND BEING FURTHER DESCRIBED IN THAT CERTAIN DECLARATION OF CONDOMINIUM RECORDED IN OFFICIAL RECORD BOOK 5009, PAGE 1634, OF

THE PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA. TOGETHER WITH AN UNDIVIDED INTEREST OR SHARE IN THE COMMON ELEMENTS APPURTENANT THERETO AND ANY AMENDMENTS THERETO. a/k/a 4600 98TH WAY N. APT. 103, ST. PETERSBURG, FL 33708-3759 at public sale, to the highest and best bidder, for cash, online at www.pinellas.realforeclose.com, on September 24, 2013 at 10:00 AM. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. WITHIN TWO (2) WORKING DAYS OF YOUR RECEIPT OF THIS SUMMONS/NOTICE PLEASE CONTACT THE HUMAN RIGHTS OFFICE, 400 SOUTH FT.HARRISON AVENUE, SUITE 300, CLEARWATER, FLORIDA 33756, (727) 464-4062; IF HEARING OR VOICE IMPAIRED, 1-800-955-8771 (TDD); OR 1-800-955-8770 (V); VIA FLORIDA RELAY SERVICE. Dated in St. Petersburg, Florida on this 02 day of August, 2013 By: Angela L. Leiner, Esquire FBN #85112 Douglas C. Zahm, P.A. Designated Email Address: efling@dczahm.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff August 9, 16, 2013 13-08254

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA CASE NO.: 52-2012-CA-002181 WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE FIRST FRANKLIN MORTGAGE LOAN TRUST 2006-FF15 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FF15, Plaintiff, v. DAWN BROWN ; MURPHY BROWN ; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS, Defendant(s). NOTICE IS HEREBY GIVEN pursuant to an Order of Final Summary Judgment of Foreclosure dated March 20, 2013, entered in Civil Case No. 52-2012-CA-002181 of the Circuit Court of the Sixth Judicial Circuit in and for Pinellas County, Florida, wherein the Clerk of the Circuit Court will sell to the highest bidder for cash on the 3rd day of September, 2013, at 10:00 a.m. at website: https://www.pinellas.realforeclose.com, relative to the following described property as set forth in the Final Judgment, to wit:

LOT 56, SUN GLO PARK, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 54, PAGE 64, OF THE PUBLIC RECORDS OF PINELLAS COUNTY, FLOR-

IDA. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale. This is an attempt to collect a debt and any information obtained may be used for that purpose. 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 the Human Rights Office. 400 S. Ft. Harrison Ave., Ste. 500 Clearwater, FL 33756, (727) 464-4062 V/TDD; or 711 for the hearing impaired. Contact should be initiated at least seven days before the scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days. The court does not provide transportation and cannot accommodate such requests. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services. By: Stephen Orsillo, Esq., FBN: 89377 MORRIS|HARDWICK|SCHNEIDER, LLC 9409 Philadelphia Road Baltimore, Maryland 21237 Mailing Address: Morris|Hardwick|Schneider, LLC 5110 Eisenhower Blvd., Suite 302A Tampa, Florida 33634 Customer Service (866)-503-4930 MHSinbox@closingsource.net FL-97001217-09 8049793 August 9, 16, 2013 13-08307

FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 6TH JUDICIAL CIRCUIT, IN AND FOR PINELLAS COUNTY, FLORIDA

Defendants. NOTICE IS HEREBY GIVEN pursuant to an Order Resetting Foreclosure Sale dated the 12th day of July, 2013, and entered in Case No. 07-12409CI

THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA

FIRST INSERTION

COUNTY, FLORIDA, TOGETHER WITH A PORTION OF VACATED 75TH AVENUE AND VACATED 77TH AVENUE LYING BETWEEN THE EAST RIGHT-OF-WAY LINE OF 78TH STREET NORTH AND THE WEST RIGHT-OF-WAY LINE OF 77TH STREET NORTH AND VACATED ALLEYS WITHIN SAID BLOCKS, BEING MORE FULLY DESCRIBED AS FOLLOWS:

-OF-WAY LINE OF 77TH STREET NORTH (A 60' R/W), A DISTANCE OF 851.34 FEET; THENCE LEAVING SAID LINE N.89° 43' 52" W, A DISTANCE OF 310.19 FEET TO THE POINT OF BEGINNING.

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA

41, PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA. a/k/a 443 43RD AVE N, ST. PETERSBURG, FL 33703-4707

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT, IN AND FOR PINELLAS COUNTY, FLORIDA

the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA

RECORDED IN PLAT BOOK 6, PAGE 39, OF THE PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA.

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA

las County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on www.pinellas.realforeclose.com, Pinellas County, Florida at 10:00am on the 17th day of September, 2013, the following described property as set forth in said Final Judgment of Foreclosure:

NOTICE OF ACTION CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE 6TH JUDICIAL CIRCUIT IN AND FOR PINELLAS COUNTY, FLORIDA

P.A., the Plaintiff's attorney, whose address is 110 S.E. 6th Street, 15th Floor, Fort Lauderdale, Florida 33301, on or before 9/9, 2013, (no later than 30 days from the date of the first publication of this Notice of Action) and file this 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.

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR PINELLAS COUNTY

of Ken Burke clerk of the circuit court will sell the property situate in Pinellas County, Florida, described as: CONDOMINIUM UNIT NO. 20-F, MISSION OAKS CONDOMINIUM, ACCORDING TO THE DECLARATION THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 4156, PAGES 864 THROUGH 912, AND CONDOMINIUM PLAT BOOK 17, PAGES 86 THROUGH 89, BOTH OF THE PUBLIC RECORDS PINELLAS COUNTY, FLORIDA.

The following eight pages are special reprintings from the Business Review's collection of essays on capitalism:

"Strife as a way of life" by Leonard Read

"What spending & deficits do" by Henry Hazlitt

"The 'bad' people behind inflation" by Ludwig Von Mises

STRIFE AS A WAY OF LIFE

by Leonard Read

Abandon the ideal of peace and harmony, and the only alternative is to embrace strife and violence. Plunder, spoliation, special privilege, doing one's own brand of good with the fruits of the labor of others — these all fall within strife and violence.

Broadly speaking, there are two opposing philosophies of human relationships. One commends that these relationships be in terms of peace and harmony. The other, while never overtly commended, operates by way of strife and violence.

One is peaceful; the other unpeaceful.

When peace and harmony are adhered to, only willing exchange exists in the marketplace — the economics of reciprocity and practice of the Golden Rule. No special privilege is countenanced. All men are equal before the law, as before God.

The life and the livelihood of a minority of one enjoys the same respect as the lives and livelihoods of majorities, for such rights are, as set forth in the Declaration of Independence, conceived to be an endowment of the Creator. Everyone is completely free to act creatively as his abilities and ambitions permit; no restraint in this respect — none whatsoever.

Abandon the ideal of peace and harmony, and the only alternative is to embrace strife and violence, expressed ultimately as robbery and murder. Plunder, spoliation, special privilege, feathering one's own nest at the expense of others, doing one's own brand of good with the fruits of the labor of others — coercive, destructive and unpeaceful schemes of all sorts — fall within the order of strife and violence.

Are we abandoning the ideal of peace and harmony and drifting into the practice of strife and violence as a way of life? That's the question to be examined in this chapter — and answered in the affirmative.

At the outset, it is well to ask why so few people are seriously concerned about this trend. William James may have suggested the reason: "Now, there is a striking law over which few people seem to have pondered. It is this: That among all the differences which exist, the only ones that interest us strongly are those we do not take for granted."

Socialistic practices are now so ingrained in our thinking, so customary, so much a part of our mores, that we take them for granted. No longer do we ponder them; no longer do we even suspect that they are founded on strife and violence. Once a socialistic practice has been Americanized, it becomes a member of the family so to speak and, as a consequence, is rarely suspected of any violent or evil taint.

With so much socialism now taken for granted, we

are inclined to think that only other countries condone and practice strife and violence — not us.

Who, for instance, ever thinks of TVA as founded on strife and violence? Or social security, federal urban renewal, public housing, foreign aid, farm and all other subsidies, the Post Office, rent control, other wage and price controls, all space projects other than for strictly defensive purposes, compulsory unionism, production controls, tariffs and all other governmental protections against competition?

Who ponders the fact that every one of these aspects of state socialism is an exemplification of strife and violence and that such practices are multiplying rapidly?

The word "violence," as here used, refers to a particular kind of force. Customarily, the word is applied indiscriminately to two distinct kinds of force, each as different from the other as an olive branch differs from a gun.

One is defensive or repellent force. The other is initiated or aggressive force.

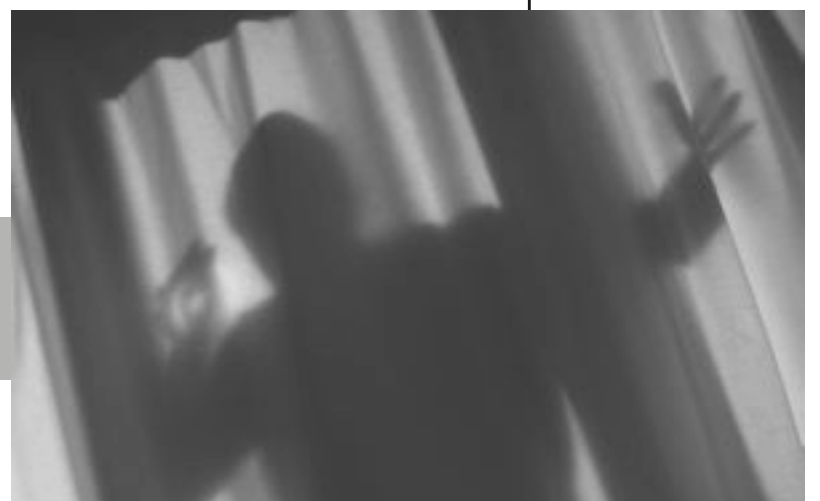
If someone were to initiate such an action as flying at you with a dagger, that would be an example of aggressive force. It is this kind of force I call strife or violence. The force you would employ to repel the violence I would call defensive force.

Try to think of a single instance where aggressive force — strife or violence — is morally warranted. There is none. Violence is morally insupportable!

Defensive force is never an initial action. It comes into play only secondarily, that is, as the antidote to aggressive force or violence. Any individual has a moral right to defend his life, the fruits of his labor (that which sustains his life), and his liberty — by demeanor, by persuasion or with a club if necessary. Defensive force is morally warranted.

Moral rights are exclusively the attributes of individuals. They inhere in no collective, governmental or otherwise. Thus, political officialdom, in sound theory, can have no rights of action which do not pre-exist as rights in the individuals who organize government.

To argue contrarily is to construct a theory no more tenable than the Divine Right of Kings. For, if the right to government action does not



As the individual has the moral right to defend his life and property — a right common to all individuals, a universal right — he is within his rights to delegate this right of defense to a societal organization. We have here the logical prescription for government's limitation. It performs morally when it carries out the individual moral right of defense.



originate with the organizers of said government, from whence does it come?

As the individual has the moral right to defend his life and property — a right common to all individuals, a universal right — he is within his rights to delegate this right of defense to a societal organization. We have here the logical prescription for government's limitation. It performs morally when it carries out the individual moral right of defense.

As the individual has no moral right to use aggressive force against another or others — a moral limitation common to all individuals — it follows that he cannot delegate that which he does not possess. Thus, his societal organization — government — has no moral right to aggress against another or others. To do so would be to employ strife or violence.

To repeat a point, it is necessary to recognize that man's energies manifest themselves either destructively or creatively, peacefully or violently. It is the function of government to inhibit and to penalize the destructive or

violent manifestations of human energy.

It is a malfunction to inhibit, to penalize, to interfere in any way whatsoever with the peaceful or creative or productive manifestations of human energy. To do so is clearly to aggress, that is, to take violent action.

The above essay is an excerpt from "Strife as a Way of Life," published in 1964 as a chapter in Leonard Read's classic book, "Anything That's Peaceful." Read was the founder of the Foundation for Economic Education, an organization that, to this day, espouses the philosophy of individual freedom and virtues of capitalism. Copyright Foundation for Economic Education. Reprinted with permission.



WHAT SPENDING & DEFICITS DO

by Henry Hazlitt

Chronic excessive government spending and chronic huge deficits are twin evils. They stifle the growth and expansion of private-sector wealth. And that means fewer jobs.

The direct cause of inflation is the issuance of an excessive amount of paper money. The most frequent cause of the issuance of too much paper money is a government budget deficit.

The majority of economists have long recognized this, but the majority of politicians have studiously ignored it. One result, in this age of inflation, is that economists have tended to put too much emphasis on the evils of deficits as such and too little emphasis on the evils of excessive government spending, whether the budget is balanced or not.

So it is desirable to begin with the question: What is the effect of government spending on the economy — even if it is wholly covered by tax revenues?

The economic effect of government spending depends on what the spending is for, compared with what the private spending it displaces would be for. To the extent that the government uses its tax-raised money to provide more urgent services for the community than the taxpayers themselves otherwise would or could have provided, the government spending is beneficial to the community.

To the extent that the government provides policemen and judges to prevent or mitigate force, theft and fraud, it protects and encourages production and welfare. The same applies, up to a certain point, to what the government pays out to provide armies and armament against foreign aggression. It applies also to the provision by city governments of sidewalks, streets and sewers, and to the provision by states of roads, parkways and bridges.

But government expenditure even on necessary types of service may easily become excessive. Sometimes it may be difficult to measure exactly where the point of excess begins. It is to be hoped, for example, that armies and armament may never need to be used, but it does not follow that providing them is mere waste. They are a form of insurance premium; and in this world of nuclear warfare and incendiary slogans, it is not easy to say how big a premium is enough. The exigencies of politicians seeking re-election, of course, may very quickly lead to unneeded roads and other public works.

Welfare spending

Waste in government spending in other directions can soon become flagrant. The money spent on various forms of relief, now called “social welfare,” is more responsible for the spending explosion of the U.S. gov-

ernment than any other type of outlay.

In the fiscal year 1927, when total expenditures of the federal government were \$2.9 billion, a negligible percentage of that amount went for so-called welfare. In fiscal 1977, when prospective total expenditures have risen to \$394.2 billion — 136 times as much — welfare spending alone (education, social services, Medicaid, Medicare, Social Security, veterans benefits, etc.) comes to \$205.3 billion, or more than half the total. The effect of this spending is on net balance to reduce production, because most of it taxes the productive to support the unproductive.

As to the effect of the taxes levied to pay for the spending, all taxation must discourage production to some extent, directly or indirectly. Either it puts a direct penalty on the earning of income, or it forces producers to raise their prices and so diminish their sales, or it discourages investment, or it reduces the savings available for investment; or it does all of these.

Some forms of taxation have more harmful effects on production than others. Perhaps the worst is heavy taxation of corporate earnings. This discourages business and output; it reduces the employment that the politicians profess to be their primary concern; and it prevents the capital formation that is so necessary to increase real productivity, real income, real wages, real welfare.

Almost as harmful to incentives and to capital formation is progressive personal income taxation. And the higher the level of taxation the greater the damage it does.

Disruption of the economy

Let us consider this in more detail. The greater the amount of government spending, the more it depresses the economy.

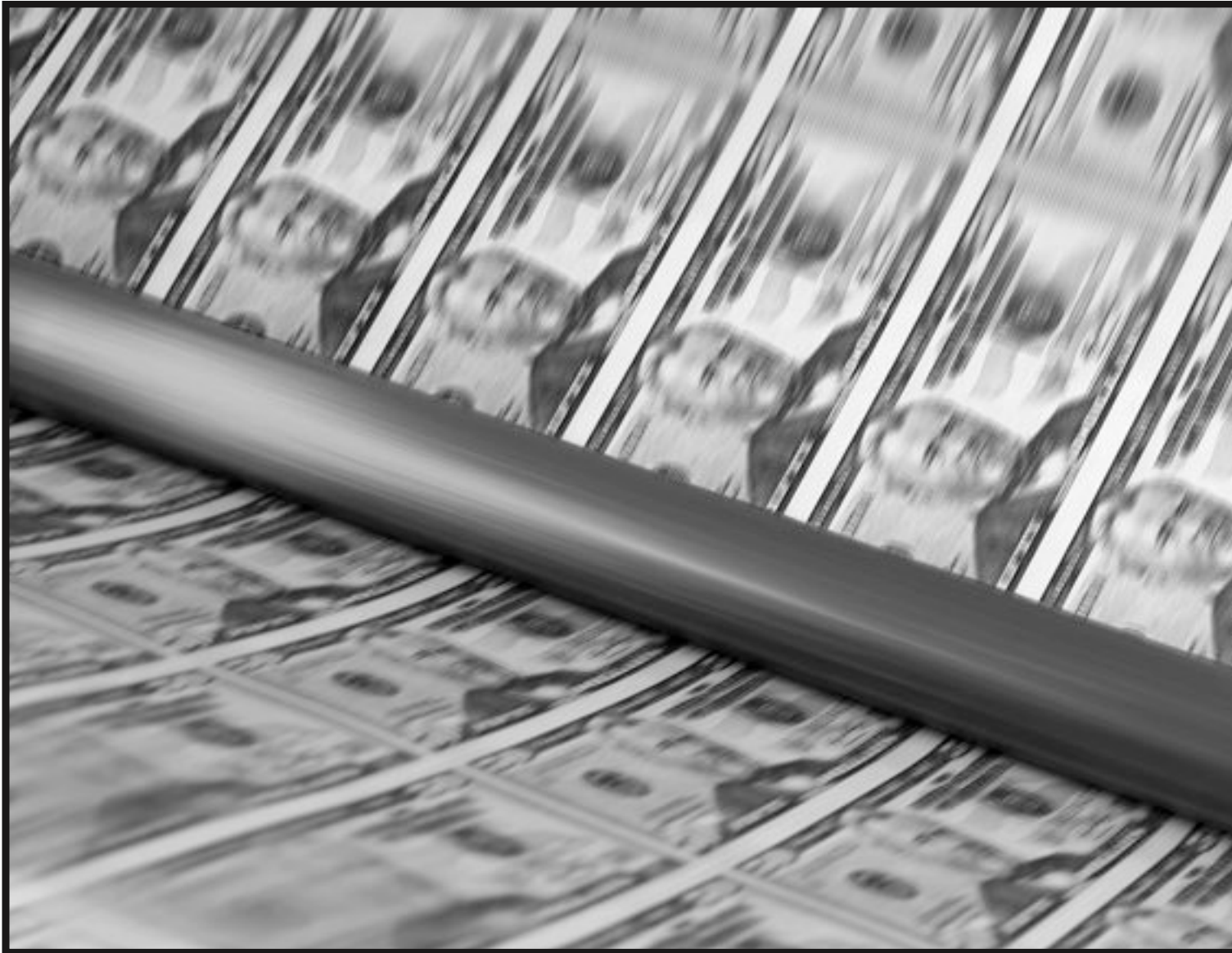
In so far as it is a substitute for private spending, it does nothing to “stimulate” the economy. It merely directs labor and capital into the production of less necessary goods or services at the expense of more necessary goods or services.

It leads to malproduction.

It tends to direct funds out of profitable capital investment and into immediate consumption. And most “welfare” spending, to repeat, tends to support the unproductive at the expense of the productive.

But more importantly, the higher the level of government spending, the higher the





(Printing and distributing money) may be done either directly, or by the government's asking the Federal Reserve or the private commercial banks to buy its securities and to pay for them either by creating deposit credits or with newly issued inconvertible Federal Reserve notes. This of course is simple, naked inflation.

level of taxation. And the higher the level of taxation, the more it discourages, distorts and disrupts production. It does this much more than proportionately.

A 1% sales tax, personal income tax or corporation tax would do very little to discourage production, but a 50% rate can be seriously disruptive. Just as each additional fixed increment of income will tend to have a diminishing marginal value to the receiver, so each additional subtraction from his income will mean a more than proportional deprivation and disincentive.

The adjective "progressive" usually carries an approbatory connotation, but an income tax can appropriately be called "progressive" only in the sense that a disease can be called progressive. So far as its effect on incentives and production are concerned, such a tax is increasingly retrogressive or repressive.

Total spending is key

Though, broadly speaking, only a budget deficit tends to lead to inflation, the recognition of this truth has led to a serious underestimation of the harmfulness of an exorbitant level of total government spending.

While a budget balanced at a level of \$100 billion for both spending and tax revenues may be acceptable (at, say, 1977's level of national income and dollar purchasing power), a budget balanced at a level above \$400

billion may in the long run prove ruinous. In the same way, a deficit of \$50 billion at a \$400 billion level of spending is far more ominous than a deficit of the same amount at a spending level of \$200 billion. An exorbitant spending level, in sum, can be as great or a greater evil than a huge deficit. Everything depends on their relative size, and on their combined size compared with the national income.

Let us look first at the effect of a deficit as such. That effect will depend in large part on how the deficit is financed. Of course if, with a given level of spending, a deficit of, say, \$50 billion is then financed by added taxation, it ceases by definition to be a deficit. But it does not follow that this is the best course to take.

Whenever possible (except, say, in the midst of a major war) a deficit should be eliminated by reducing expenditures rather than by increasing taxes, because of the harm the still heavier taxes would probably do in discouraging and disorganizing production.

It is necessary to emphasize this point, because every so often some previous advocate of big spending suddenly turns "responsible," and solemnly tells conservatives that if they want to be equally responsible it is now their duty to "balance the budget" by raising taxes to cover the existing and planned expenditures.

Such advice completely begs the question. It tac-



itly assumes that the existing or planned level of expenditures, and all its constituent items, are absolutely necessary, and must be fully covered by increased taxes no matter what the cost in economic disruption.

We have had 39 deficits in the 47 fiscal years since 1931. The annual spending total has gone up from \$3.6 billion in 1931 to \$394.2 billion — 110 times as much — in 1977. Yet the argument that we must keep on balancing this multiplied spending by equally multiplied taxation continues to be regularly put forward. The only real solution is to start slashing the spending before it destroys the economy.

Two Ways to Pay

Given a budget deficit, however, there are two ways in which it can be paid for. One is for the government to pay for its deficit outlays by printing and distributing more money.

This may be done either directly, or by the government's asking the Federal Reserve or the private commercial banks to buy its securities and to pay for them either by creating deposit credits or with newly issued inconvertible Federal Reserve notes. This of course is simple, naked inflation.

Or the deficit may be paid for by the government's selling its bonds to the public, and having them paid for out of real savings. This is not directly inflationary, but it merely leads to an evil of a different kind. The government borrowing competes with and "crowds out" private capital investment, and so retards economic growth.

Let us examine this a little more closely. There is at any given time a total amount of actual or potential savings available for investment. Government statistics regularly give estimates of these. The gross national product in 1974, for example, is given as \$1,499 billion. Gross private saving was \$215.2 billion — 14.4% of this — of which \$74 billion consisted of personal saving and \$141.6 billion of gross business saving. But the federal budget deficit in that year was \$11.7 billion, and in 1975 \$73.4 billion, seriously cutting down the amount that could go into the capital investment necessary to increase productivity, real wages and real long-run consumer welfare.

Sources and uses of capital

The government statistics estimate the amount of gross private domestic investment in 1974 at \$215 billion and in 1975 at \$183.7 billion. But it is probable that the greater part of this represented mere replacement of deteriorated, worn-out or obsolete plant, equipment and housing, and that new capital formation was much smaller.

Let us turn to the amount of new capital supplied through the security markets. In 1973, total new issues of securities in the United States came to \$99 billion. Of these, \$32 billion consisted of private corporate stocks and bonds, \$22.7 billion of state and local bonds and notes, \$1.4 billion of bonds of foreign governments, and \$42.9 billion of obligations of the U.S. government or of its agencies. Thus of the combined total of \$74.9 billion borrowed by the U.S. government and by private industry, the government got 57%, and private industry only 43%.

The crowding-out argument can be stated in a few elementary propositions.

1. Government borrowing competes with private borrowing.
2. Government borrowing finances government deficits.
3. What the government borrows is spent chiefly on consumption, but what private industry borrows chiefly finances capital investment.
4. It is the amount of new capital investment that is chiefly responsible for the improvement of economic conditions.

The possible total of borrowing is restricted by the

amount of real savings available. Government borrowing crowds out private borrowing by driving up interest rates to levels at which private manufacturers who would otherwise have borrowed for capital investment are forced to drop out of the market.

Why the Deficits?

Yet government spending and deficits keep on increasing year by year. Why? Chiefly because they serve the immediate interests of politicians seeking votes, but also because the public still for the most part accepts a set of sophisticated rationalizations.

The whole so-called Keynesian doctrine may be summed up as the contention that deficit spending, financed by borrowing, creates employment, and that enough of it can guarantee "full" employment.

The American people have even had foisted upon them the myth of a "full-employment budget." This is the contention that projected federal expenditures and revenues need not be, and ought not to be, those that would bring a real balance of the budget under actually

Though, broadly speaking, only a budget deficit tends to lead to inflation, the recognition of this truth has led to a serious underestimation of the harmfulness of an exorbitant level of total government spending.

existing conditions, but merely those that would balance the budget if there were "full employment."

To quote a more technical explanation (as it appears, for example, in the Economic Report of the President of January, 1976): "Full employment surpluses or deficits are the differences between what receipts and expenditures are estimated to be if the economy were operating at the potential output level consistent with a 4% unemployment" (p. 54).

A table in that report shows what the differences would have been for the years 1969 to 1975, inclusive, between the actual budget and the so-called full-employment budget. For the calendar year 1975, for example, actual receipts were \$283.5 billion and expenditures \$356.9 billion, leaving an actual budget deficit of \$73.4 billion.

But in conditions of full employment, receipts from the same tax rates might have risen to \$340.8 billion, and expenditures might have fallen to \$348.3 billion, leaving a deficit not of \$73.4 billion but only of \$7.5 billion. Nothing to worry about.

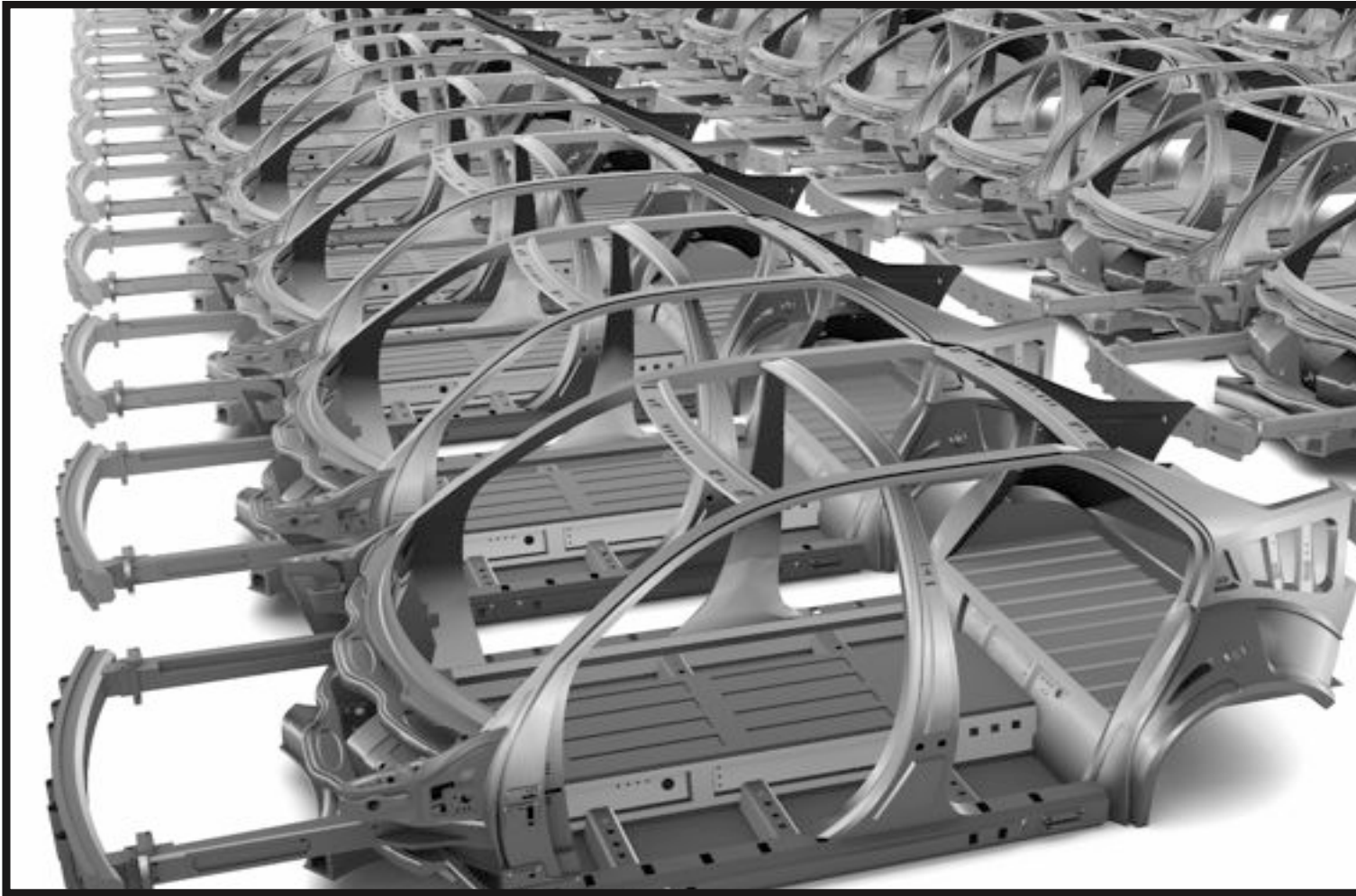
Priming the pump

Nothing to worry about, perhaps, in a dream world.

But let us return to the world of reality. The implication of the full-employment budget philosophy (though it is seldom stated explicitly) is not only that in a time of high unemployment it would make conditions even worse to aim at a real balance of the budget, but that a full-employment budget can be counted on to bring full employment.

The proposition is nonsense. The argument for it assumes that the amount of employment or unemployment depends on the amount of added dollar "purchasing power" that the government decides to squirt into the economy. Actually the amount of unemployment is chiefly





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determined by entirely different factors — by the relations in various industries between selling prices and costs; between particular prices and particular wage-rates; by the wage-rates exacted by strong unions and strike threats; by the level and duration of unemployment insurance and relief payments (making idleness more tolerable or attractive); by the existence and height of legal minimum-wage rates; and so on.

But all these factors are persistently ignored by the full-employment budgeteers and by all the other advocates of deficit spending as the great panacea for unemployment.

One-way formula

It may be worthwhile, before we leave this subject, to point to one or two of the practical consequences of a consistent adherence to a full employment-budget policy.

In the 28 years from 1948 to 1975 inclusive, there were only eight in which unemployment fell below the government target-level of 4%. In all the other years, the full-employment-budgeteers (perhaps we should call them the “fulembudgers” for short) would have prescribed an actual deficit. But they say nothing about achieving a surplus in the full-employment years, much less about its desirable size. Presumably they would consider any surplus at all, any repayment of the government debt, as extremely dangerous at any time.

So a prescription for full-employment budgeting might not produce very different results in practice from a prescription for perpetual deficit.

Perhaps an even worse consequence is that as long as this prescription prevails, it can only act to divert attention from the real causes of unemployment and their real cure...

The Phillips Curve

A myth even more pernicious than the full-employment budget, and akin to it in nature, is the Phillips Curve. This is the doctrine that there is a “trade-off” between employment and inflation, and that this can be plotted on a precise curve — that the less inflation, the more unemployment, and the more inflation the less unemployment.

But this incredible doctrine is more directly related to currency issue than to government spending and deficits and can best be examined elsewhere.

In conclusion: Chronic excessive government spending and chronic huge deficits are twin evils. The deficits lead more directly to inflation, and therefore in recent years they have tended to receive a disproportionate amount of criticism from economists and editorial writers.

But the total spending is the greater evil, because it is the chief political cause of the deficits. If the spending were more moderate, the taxes to pay for it would not have to be so oppressive, so damaging to incentive, so destructive of employment and production.

So the persistence and size of deficits, though serious, is a derivative problem; the primary evil is the exorbitant spending, the Leviathan “welfare” state. If the spending were brought within reasonable bounds, the taxes to pay for it would not have to be so burdensome and demoralizing, and politicians could be counted on to keep the budget balanced.

Henry Hazlitt wrote this essay for the Foundation for Economic Education in 1977. Copyright Foundation for Economic Education (fee.org). Reprinted with permission.



THE 'BAD' PEOPLE BEHIND INFLATION

By Ludwig von Mises

When prices rise, politicians say the profiteers must be stopped. But the politicians never accept that they, and only they, are responsible for inflation.

I assume that you know how the banking system developed and how the banks could improve the services tendered by gold by transferring assets from one individual to another individual in the books of the banks.

When you study the development of the history of money, you will discover that there were countries in which there were systems in which all the payments were made by transactions in the books of a bank, or of several banks.

The individuals acquired an account by paying gold into this bank. There is a limited quantity of gold, so the payments that are made are limited. And it was possible to transfer gold from the account of one man to the account of another.

But then the governments began something which I can only describe in general words. The governments began to issue paper which they wanted to serve the role, perform the service, of money. When people bought something, they expected to receive from their bank a certain quantity of gold to pay for it.

But the government asked: What's the difference whether the people really get gold or whether they get a title from the bank that gives them the right to ask for gold? It will be all the same to them.

So the government issued paper notes, or gave the bank the privilege to issue paper notes, which gave the receiver the right to ask for gold. This led to an increase in the number of paper banknotes, which gave to the bearer the right to ask for gold.

Not too long ago, our government proclaimed a new method for making everybody prosperous: a method called "deficit financing."

Now that is a wonderful word. You know, technical terms have the bad habit of not being understood by people. The government and the journalists who were writing for the government told us about this "deficit spending."

It was wonderful! It was considered something that would improve conditions in the whole country. But if you translate this into more common language, the language of the uneducated, then you say "printed money."

The government says this is only due to your lack of education; if you had an education, you wouldn't say "printed money"; you would call it "deficit financing" or "deficit spending."

Now what does this mean? Deficits! This means that the government spends more than it collects in taxes

and in borrowing from the people; it means government spending for all those purposes for which the government wants to spend. This means inflation, pushing more money into the market; it doesn't matter for what purpose.

And that means reducing the purchasing power of each monetary unit. Instead of collecting the money that the government wanted to spend, the government fabricated the money.

Printing money is the easiest thing. Every government is clever enough to do it. If the government wants to pay out more money than before, if it wants to buy more commodities for some purpose or to raise the salaries of government employees, no other way is open to it under normal conditions than to collect more taxes and use this increased income to pay, for instance, for the higher wages of its employees.

The fact that people have to pay higher taxes so that the government may pay higher wages to its employees means that individual taxpayers are forced to restrict their expenditures. This restriction of purchases on the part of the taxpayers counteracts the expansion of purchases by those receiving the money collected by the government. Thus, this simple contraction of spending on the part of some — the taxpayers from whom money is taken to give to others — does not bring about a general change in prices.

The thing is that the individual cannot do anything that makes the inflationary machine and mechanism work. This is done by the government.

The government makes the inflation. And if the government complains about the fact that prices are going up and appoints committees of learned men to fight against the inflation, we have only to say: "Nobody other than you, the government, brings about inflation, you know."

On the other hand, if the government does not raise taxes, does not increase its normal revenues, but prints an additional quantity of money and distributes it to government employees, additional buyers appear on the market. The number of buyers is increased as a result, while the quantity of goods offered for sale remains the same. Prices necessarily go up because there are more people with more money asking for commodities which had not increased in supply.

The government does not speak of the increase in the quantity of money as "inflation;" it calls the fact that commodity prices are going up "infla-





The government does not speak of the increase in the quantity of money as 'inflation;' it calls the fact that commodity prices are going up 'inflation.' But the individual cannot do anything that makes the inflationary machine work. This is done by the government.

tion." The government then asks who is responsible for this "inflation," that is for the higher prices? The answer — "bad" people; they may not know why prices are going up, but nevertheless they are sinning by asking for higher prices.

The best proof that inflation — the increase in the quantity of money — is very bad is the fact that those who are making the inflation are denying again and again, with the greatest fervor, that they are responsible.

"Inflation?" they ask. "Oh! This is what you are doing because you are asking higher prices. We don't know

why prices are going up. There are bad people who are making the prices go up. But not the government!"

And the government says: "Higher prices? Look, these people, this corporation, this bad man, the president of this corporation, ..." Even if the government blames the unions — I don't want to talk about the unions — but even then we have to realize what the unions cannot do is to increase the quantity of money. And, therefore, all the activities of the unions are within the framework that is built by the government in influencing the quantity of money.

The situation, the political situation, the discussion of the problem of inflation, would be very different if the people who are making the inflation, the government, were openly saying, "Yes, we do it. We are making the inflation. Unfortunately, we have to spend more than people are prepared to pay in taxes."

But they don't say this. They do not even say openly to everybody, "We have increased the quantity of money. We are increasing the quantity of money because we are spending more, more than you are paying us." And this leads us to a problem which is purely political.

Those into whose pockets the additional money goes first profit from the situation, whereas others are compelled to restrict their expenditures.

The government does not acknowledge this; it does not say, "We have increased the quantity of money and, therefore, prices are going up." The government starts by saying, "Prices are going up. Why? Because people are bad. It is the duty of the government to prevent bad people from bringing about this upward movement of prices, this inflation. Who can do this? The government!"

Then the government says: "We will prevent profiteering, and all these things. These people, the profiteers are the ones who are making inflation; they are asking higher prices." And the government elaborates "guidelines" for those who do not wish to be in wrong with the government. Then, it adds that this is due to "inflationary pressures."

They have invented many other terms also which I cannot remember, such silly terms, to describe this situation — "cost-push inflation," "inflationary pressures," and the like. Nobody knows what an "inflationary pressure" is; it has never been defined. What is clear is what inflation is.

Inflation is a considerable addition to the quantity of money in circulation. This upward movement of prices due to the inflation, due to the fact that the system was inflated by additional quantities of money, brings the prices up. And this system can work for some time, but only if there is some power that restricts the government's wish to expand the quantity of money and is powerful enough to succeed to some extent in this regard.

The evils which the government, its helpers, its committees and so on, acknowledge are connected with this inflation. but not in the way in which they are discussed. This shows that the intention of the governments and of its propagators (propagandizers promoters) is to conceal the real cause of what is happening.

If we want to have a money that is acceptable on the market as the medium of exchange, it must be something that cannot be increased with a profit by anybody, whether government or a citizen. The worst failures of money, the worst things done to money were not done by criminals but by governments, which very often ought to be considered, by and large, as ignoramuses but not as criminals.

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