

COLLIER COUNTY LEGAL NOTICES BUSINESS OBSERVER FORECLOSURE SALES

COLLIER COUNTY

Case No.	Sale Date	Case Name	Sale Address	Firm Name
19-CC-2043	07/16/2020	Longshore Lake Foundation Inc vs. Mary L Quinn et al	11055 Longshire Way West, Naples, FL 34119	Bracci, P.A.; Steven J
19-CA-1029	07/16/2020	Bank of New York Mellon vs. Cristobal Arbelaez et al	1344 Derbyshire Court Apt 103, Apt 2, Naples, FL 34116	Quintairos, Prieto, Wood & Boyer
2009-CA-007674	07/16/2020	Wells Fargo Bank vs. Tamera Tiller Montante et al	Lot 26, Block 305, Marco Beach #9, PB 6/69	Tromberg Law Group

LEE COUNTY

Case No.	Sale Date	Case Name	Sale Address	Firm Name
16-CA-002371	07/10/2020	Deutsche Bank National Trust vs. Taren B Fischer etc et al	Lot 18, Block B, Revised Plat of Part of Beachview	Van Ness Law Firm, PLC
19-CC-002874	07/10/2020	The Sanibel Cottages vs. Evans, Thomas Goodwin et al	Unit/Week(s) No.(s) 30 in Condominium Parcel No.(2) 120	Belle, Michael J., P.A.
19-CC-002916	07/10/2020	The Sanibel Cottages vs. Thomas G Evans et al	Unit/Week(s) No.(s) 30 in Condominium Parcel No.(2) 116	Belle, Michael J., P.A.
20-CC-000137	07/13/2020	Sail Harbour at Healthpark vs. Kimberly F Gibson et al	16059 Via Solera Circle, #102, Ft. Myers, FL 33908	Pavese Law Firm
2019-CA-004044	07/15/2020	Suncoast Credit Union vs. James S Elders etc et al	Lots 5 and 6, Block 1793, Unit 45, PB 21/122	Henderson, Franklin, Starnes & Holt, P.A.
19-CA-007198	07/17/2020	Deutsche Bank National vs. John Massie etc et al	2160 Oxford Ridge Circle, Lehigh Acres, FL 33971	Robertson, Anschutz & Schneid
19-CA-6877	07/17/2020	Barbara A Vonah vs. April G Vonah	Lot 101, of Mirada, according to the Plat thereof	Jones, Haber & Rollings
19-CA-004935	07/20/2020	Mortgage Research vs. Estate of Kassandra Alsept et al	1504 Winkler Avenue, Fort Myers, FL 33901	Tiffany & Bosco, P.A.
19-CA-006464	07/20/2020	Midfirst Bank vs. John T Elsenheimer et al	Lot 11, Block C, of Bayshore Estates, PB 34/140	eXL Legal PLLC
18-CA-005957	07/22/2020	The Bank of New York Mellon vs. Carl Noriega et al	Lots 42, 43 and 44, Block 3066, Cape Coral, Unit No. 62	Van Ness Law Firm, PLC
362016CA003762A001CH	07/23/2020	JP Morgan Chase Bank NA vs. Robert J Embry et al	Unit No. 2201, Building 22, The Enclave at College Pointe	Diaz Anselmo Lindberg, P.A.
14-CA-000298	07/23/2020	Village of Stoneybrook II vs. Humphrey E Igberaese et al	Unit No. 1202 in Building No. 12 of Village of Stoneybrook II	Business Law Group, P.A.
19-CA-002523	07/27/2020	Bank of America vs. Huyen Doan et al	Lot 79, Block B, Copper Oaks, PB 80/47	Tromberg Law Group
19-CA-006637	07/27/2020	Freedom Mortgage Corporation vs. Charles Yorty et al	Lots 1 and 2, Block 1081, Cape Coral, Unit 23	Choice Legal Group P.A.
36-2019-CA-004443	07/27/2020	M&T Bank vs. Nancy Ann Kedzior etc et al	Unit 424, of Terrace IV at Lakeside Greens	McCalla Raymer Leibert Pierce, LLC
19-CA-004925	07/27/2020	The Estate of John J Russo vs. John L Russo et al	1509 SW 52nd Lane, Cape Coral, Florida 33914	Burr & Forman LLP
19-CA-005579	07/29/2020	Freedom Mortgage vs. Jose Eduardo Fajardo Renteria et al	Lot 17, Block 41, Unit 9, Section 12, Township 45 South	Choice Legal Group P.A.
19-CA-1075	07/30/2020	Wilmington Trust vs. Andreas K Reinhardt et al	4150 Dingman Drive, Sanibel, FL 33957	Ghidotti   Berger LLP
18-CA-5271	07/30/2020	Mystic Gardens Condominium vs. Northern Retreat LLC et al	Unit 3115, Building 5331, of Mystic Gardens Condominium	Lindsay & Allen Law
18-CA-003315	08/03/2020	Loandepot.com vs. Ronald Sarascione et al	Lot 59, Block 1159 and Lot 1, Blk 1160, Cape Coral, PB 17/101	Aldridge Pite, LLC
18-CA-003898	08/03/2020	Nationstar vs. Estate of Bobbie L Perkins Unknowns et al	2540 Hunter Str Fort Myers, FL 33901	Robertson, Anschutz & Schneid

FIRST INSERTION	
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 20-CP-1479 IN RE: ESTATE OF CORY C. LOUCKS, Deceased.	Centerville, MA 02632 ALL INTERESTED PERSONS ARE NOTIFIED THAT: All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE 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 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 July 10, 2020. Robert H. Berger Petitioner George A. Wilson, Esq. Attorney for Petitioner Florida Bar No. 332127 Wilson & Johnson 2425 Tamiami Trail North, Suite 211 Naples, Florida 34103 (239) 436-1500 E-mail: gawilson@naplesestatelaw.com July 10, 17, 2020 20-01338C

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 20-CP-1390 Division PROBATE IN RE: ESTATE OF WILLIAM EVANS Deceased.	mands 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 July 10, 2020. Personal Representative: Douglas L Rankin 2335 Tamiami Trail N Ste 308 Naples, FL 34103 Attorney for Personal Representative: Douglas L. Rankin, Attorney Florida Bar Number: 365068 2335 Tamiami Trail North, Suite 308 Naples, FL 34103 Telephone: (239) 262-0061 Fax: (239) 239-262-2092 E-Mail: dlr@drankinlaw.com Secondary E-Mail: kj@drankinlaw.com July 10, 17, 2020 20-01337C

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 20-CP-001593 IN RE: ESTATE OF EDWARD PHILIP NEWMAN, Deceased.	THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is: July 10, 2020. Signed on this day of, 7/7/2020. CAROLINE YOUNG Personal Representative 1812 Pawnee Drive Fort Collins, Colorado 80525 KATHRYN CHITTENDEN Personal Representative 630 Gooseberry Ct Lafayette, CO 80026 EDWARD E. WOLLMAN Florida Bar No. 0618640 Email: ewollman@wga-law.com Alternate Email: pleadings@wga-law.com LISA B. GODDY Florida Bar No. 0507075 Email: lgoddy@wga-law.com Alternate Email: pleadings@wga-law.com Attorneys for Personal Representatives WOLLMAN, GEHRKE & ASSOCIATES, PA 2235 Venetian Court, Suite 5 Naples, FL 34109 Telephone: 239-435-1533 Facsimile: 239-435-1433 July 10, 17, 2020 20-01339C

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2020-CP-00472-0001-XX IN RE: ESTATE OF MARILYN SUE RECHTER Deceased.	mands 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 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: July 10, 2020. Signed on this 10th day of June, 2020. Richard P. Rechter Personal Representative 2936 Bellflower Lane Naples, Florida 34105 Christopher Marsala, Esq. Attorney for Personal Representative Florida Bar No. 936766 McLaughlin & Stern PLLC 5150 Tamiami Trail North, Suite 602 Naples, Florida 34103 Telephone: (239) 207-3051 Email: cmarsala@mclaughlinstern.com dbaez@mclaughlinstern.com July 10, 17, 2020 20-01334C

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION CASE NO: 20-CP-1590 IN RE: ESTATE OF DEAN ERIC GARDY, Deceased.	and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN THREE (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 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 July 10, 2020. Personal Representative: Juneé Frances Gardy Attorney for Personal Representative: Fitzgerald A. Frater, Esq. Florida Bar No.: 078735 Nathalie Nozile, Esq. Florida Bar No. 86198 FRATER LAW FIRM, P.A. ffrater@fraterlaw.com nnozile@fraterlaw.com nbianchi@fraterlaw.com bbrophy@fraterlaw.com 2375 Tamiami Trail North, Suite 210 Naples, Florida 34103 Telephone No.: (239) 649-0595 July 10, 17, 2020 20-01347C

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 20-CP-001671 Division PROBATE IN RE: ESTATE OF SUSAN K. JOAILLIER Deceased.	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 July 10, 2020. Personal Representative: James B. Funkhouser Managing Director Wells Fargo Bank, N.A. 10 S. Wacker, Suite 2700 Chicago, Illinois 60606 Attorney for Personal Representative: s/Edward V. Smith Edward V. Smith, Attorney Florida Bar Number: 102848 Woods, Weidenmiller, Michetti & Rudnick 9045 Strada Stell Court, #400 Naples, Florida 34109 Telephone: (239) 325-4070 Fax: (239) 325-4080 E-Mail: esmith@lawfirmnaples.com dsayers@lawfirmnaples.com lhoyle@lawfirmnaples.com July 10, 17, 2020 20-01349C

Put this in your legal notice in the Business Observer

CALL 941-906-9386 and select the appropriate County name from the menu option or e-mail legal@businessobserverfl.com



FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT IN AND FOR  
COLLIER COUNTY  
FLORIDA  
PROBATE DIVISION  
File No. 20-001602-CP  
IN RE: THE ESTATE OF  
RICHARD MICHAEL PNIEWSKI,  
Deceased

The administration of the estate of RICHARD MICHAEL PNIEWSKI deceased, whose date of death was May 23, 2020, File Number 20-001602-CP, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Clerk of Court, 3301 Tamiami Trail, 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 has been 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 TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of the first publication of this Notice is July 10, 2020.

**Personal Representative:**  
**Kathleen A. Pniewski**  
5902 Almaden Dr  
Naples FL 34119

Attorney for Personal Representative:  
Kenneth W. Richman, Esquire  
Florida Bar No. 220711  
E-mail Address:  
KenRichLaw@comcast.net  
P.O. Box 111682  
Naples, Florida 34108  
Telephone: (239) 566-2185  
July 10, 17, 2020 20-01348C

FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
File No: 20-CP-000762  
IN RE: ESTATE OF  
ALVIN RAYMOND TAGNEY  
Deceased.

The administration of the estate of ALVIN RAYMOND TAGNEY, deceased, whose date of death was December 18, 2019, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, 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 LAST OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other person 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 SECTION 733.702 OF THE FLORIDA STATUTES 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 first publication date of this notice is July 10, 2020.

Signed on: July 7, 2020  
/s/ **Kevin Tagney**  
**Petitioner, Kevin Tagney**  
/s/ Wilhelmina B. Curtis  
Wilhelmina B. Curtis, Esquire  
Fla. Bar No: 20522  
Riverview, FL 33568  
Telephone: 813.352-6681  
Facsimile: 888-431-0028  
Email: wcurtislaw@gmail.com  
July 10, 17, 2020 20-01345C

FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
CASE NO. 11-2020-CP-001329-0001  
IN RE: ESTATE OF  
CARL VINCENT REAM,  
Deceased.

The administration of the Estate of CARL VINCENT REAM, deceased, whose date of death was April 30, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address is 3315 Tamiami Trail, Naples, FL 34112. The personal representative's and the personal representative's attorney names and addresses are set forth below.

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN THE FLORIDA STATUTES 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 first publication of this notice is July 10, 2020.

**GREGORY A. REAM**  
**Personal Representative**  
Richard M. Ricciardi, Jr. Esquire  
RICHARD M. RICCIARDI, JR., ESQ.  
Florida Bar No. 90567  
Powell, Jackman, Stevens  
& Ricciardi, P.A.  
12381 S. Cleveland Ave., Suite 200  
Fort Myers, FL 33907  
Phone: (239) 689-1096  
Fax: (239) 791-8132  
E-mail: rriciardi@your-advocates.org  
July 10, 17, 2020 20-01335C

FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 20-CP-961  
Division Probate  
IN RE: ESTATE OF  
JOAN ROBERTA ANDERSON  
A/K/A JOAN DAVIES ANDERSON  
Deceased.

The administration of the estate of Joan Roberta Anderson a/k/a Joan Davies Anderson, deceased, whose date of death was January 18, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E Naples, FL 34112. The names and addresses of the personal representatives and the personal representatives' attorney are set forth 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 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 July 10, 2020.

Attorney for Personal Representatives:  
Douglas L. Rankin, Attorney  
Florida Bar Number: 365068  
2335 Tamiami Trail North, Suite 308  
Naples, FL 34103  
Telephone: (239) 262-0061  
Fax: (239) 239-262-2092  
E-Mail: dlr@drankinlaw.com  
Secondary E-Mail:  
kj@drankinlaw.com  
July 10, 17, 2020 20-01336C

FIRST INSERTION

NOTICE OF ACTION FOR  
DISSOLUTION OF MARRIAGE  
IN THE CIRCUIT COURT OF THE  
20TH JUDICIAL CIRCUIT, IN AND  
FOR COLLIER COUNTY, FLORIDA  
Case No.: 20 DR 1081  
Division: FAMILY  
DENYS ALEXANDER NUNEZ  
SOSA,  
Petitioner and  
MARTINA ELIZABETH  
SHAIBLE,  
Respondent.  
TO: MARTINA ELIZABETH SHAIBLE  
UNKNOWN

YOU ARE NOTIFIED that an action for DISSOLUTION OF MARRIAGE has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on DENYS ALEXANDER NUNEZ SOSA, whose address is 8590 BAROT DR APT 308 NAPLES FL 34104, on or before 8/11/2020, and file the original with the clerk of this Court as 3315 TAMIAMI TRAIL EAST STE 102 NAPLE 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.

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

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

You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the addresses on record at the clerk's 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: 6/16/2020.

CLERK OF THE CIRCUIT COURT  
(SEAL) By: Mark V. Pomplas  
{Deputy Clerk}

DENYS ALEXANDER NUNEZ SOSA,  
8590 BAROT DR APT 308  
NAPLES FL 34104  
July 10, 17, 24, 31, 2020 20-01340C

FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 20-CP-1490  
Division Probate  
IN RE: ESTATE OF  
PAUL AXEL KROGH JR  
Deceased.

The administration of the estate of PAUL AXEL KROGH JR, deceased, whose date of death was April 21, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3115 Tamiami Trail East, Ste. 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court 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 July 10, 2020.

**Personal Representative:**  
**Matthew Krogh**  
3376 Windmill Curve  
Woodbury, Minnesota 55129  
Attorney for Personal Representative:  
Scott Kuhn, Esq.  
Email Address:  
pleadings@kuhnlegal.com  
Florida Bar No. 555436  
Kuhn Law Firm PA  
6720 Winkler Rd  
Fort Myers, Florida 33919  
July 10, 17, 2020 20-01333C

FIRST INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2020-CP-1478 Division Probate IN RE: ESTATE OF COLLEEN MARIE MILLER Deceased.	The administration of the estate of Colleen Marie Miller, deceased, whose date of death was May 13, 2020, 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.	file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
	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 CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
	All other creditors of the decedent and other persons having claims or demands against decedent's estate must	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 July 10, 2020.
		<b>Personal Representative:</b> <b>Michael Kennedy Mosier</b> 1116 Sunrise Blvd Naples, Florida 34110 Attorney for Personal Representative: Jill Burzynski Attorney for Petitioner Florida Bar Number: 744931 Burzynski Elder Law 1124 Goodlette Road Naples, Florida 34102 Telephone: (239) 434-8557 Fax: (239) 434-8695 E-Mail: jjb@burzynskilaw.com Secondary E-Mail: jjs@burzynskilaw.com July 10, 17, 2020 20-01346C

Sarasota / Manatee counties

Hillsborough County

Pasco County

Pinellas County

Polk County

Lee County

Collier County

Charlotte County

Wednesday 2PM Deadline • Friday Publication

Business Observer

LV10264

OFFICIAL  
COURT HOUSE  
WEBSITES:

MANATEE COUNTY:  
manateeclerk.com

SARASOTA COUNTY:  
sarasotaclerk.com

CHARLOTTE COUNTY:  
charlotte.realforeclose.com

LEE COUNTY:  
leeclerk.org

COLLIER COUNTY:  
collierclerk.com

HILLSBOROUGH COUNTY:  
hillsclerk.com

PASCO COUNTY:  
pasco.realforeclose.com

PINELLAS COUNTY:  
pinellasclerk.org

POLK COUNTY:  
polkcountyclerk.net

ORANGE COUNTY:  
myorangeclerk.com

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Business Observer

IV 10247



FIRST INSERTION	
NOTICE OF PUBLIC SALE	
To satisfy the owner's storage lien, PS Orange Co. Inc. will sell at public lien sale on July 27, 2020, the personal property in the below-listed units, which may include but are not limited to: household and personal items, office and other equipment. The public sale of these items will begin at 09:30 AM and continue until all units are sold.	
<b>PUBLIC STORAGE # 26659, 3807 White Lake Blvd, Naples, FL 34117, (239) 920-5315</b>	
<b>Time: 09:30 AM</b>	
1024 - hamilton, James; 1121 - Krimmel, John; 2339 - Meadows, Kathleen Darlene; 2432 - Cardenas, Joy; 2584 - Pierre, Andy	
<b>PUBLIC STORAGE # 25849, 7325 Davis Blvd, Naples, FL 34104, (305) 615-1925</b>	
<b>Time: 10:00 AM</b>	
A3206 - Wallen, Maria; C1115 - Harvey, Christina; C1117 - Arthur, Dwayne; C1150 - Hilton, Katherine; C2193 - Faulkner, Tosha; C2253 - Ebel, Trish; D1143 - McGuire, Andrea; E0019 - Macdonald, Timothy; F1206 - Saiza, Antonio; F1370 - Kardanow, Kristina; F1372 - Hixon-Holley, Erlynne	
<b>PUBLIC STORAGE # 25435, 3555 Radio Road, Naples, FL 34104, (941) 229-6127</b>	
<b>Time: 10:30 AM</b>	
A226 - Mata, David; A240 - Burton, Ernest; A924 - Mangual, Ernesto; C082 - Matragrano, Nancy; C130 - Lucas garcia, Aurora; E255 - Chambers, Paige; F266 - Sagen, Jodee; F274 - Jenkins, Tom; F297 - Burdock, Jeff; G337 - Kirkman, John; H374 - Macleod, Darlene; I409 - Jenkins, Diana; I415 - Lowthorp, Rick	
<b>PUBLIC STORAGE # 25428, 15800 Old 41 North, Naples, FL 34110, (941) 212-2707</b>	
<b>Time: 11:00 AM</b>	
A006 - Tennant, Ronald (Ron); A027 - Oresman, Lisa; A111 - Young, Christopher; B064 - Dorce, Roberson; B087 - Deimel, Lisa; C039 - Ubriaco, Michael; E049 - Lucio, Jessica; E076 - Seeds, Clarisa	
<b>PUBLIC STORAGE # 25841, 8953 Terrene Ct, Bonita Springs, FL 34135, (305) 501-4721</b>	
<b>Time: 11:30 AM</b>	
0001G - McConville, Patricia; 0004C - Urban, Karl; 0081D - Fitzpatrick, Brandyn; 0088D - Titan Restoration Construction Zappala, Joseph; 0089D - Giorgi, Patricia; 0275F - Zakikhani, Arezo; 1013G - CZARNECKI, ERIC; 5012 - Urban, Karl; 9009 - Tennant, Ronald (Ron)	
Public sale terms, rules, and regulations will be made available prior to the sale. All sales are subject to cancellation. We reserve the right to refuse any bid. Payment must be in cash or credit card-no checks. Buyers must secure the units with their own personal locks. To claim tax-exempt status, original RESALE certificates for each space purchased is required. By PS Orangeco, Inc., 701 Western Avenue, Glendale, CA 91201. (818) 244-8080.	
July 10, 17, 2020	20-01329C

FIRST INSERTION	
FICTITIOUS NAME NOTICE	
Notice is hereby given that PALM CITY HOLDINGS 277 LLC, owner, desiring to engage in business under the fictitious name of SMASH MY TRASH NAPLES located at 2517 HAWTHORNE RD, ANN ARBOR, MI 48104 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.	
July 10, 2020	20-01341C

FIRST INSERTION	
NOTICE OF PUBLIC SALE: GETTING HOOKED TOWING LLC gives Notice of Foreclosure of Lien and intent to sell these vehicles on 07/31/2020, 08:00 am at 4344 Enterprise Ave Ste 5 NAPLES, FL 34104, pursuant to subsection 713.78 of the Florida Statutes. GETTING HOOKED TOWING LLC reserves the right to accept or reject any and/or all bids.	
3VWCC21C51M412774 2001 VOLKSWAGEN	
July 10, 2020	20-01344C

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA	
PROBATE DIVISION	
<b>File No. 11-2020-CP-1443-0001-XX</b>	
<b>Division: Probate</b>	
<b>Hon. Lauren L. Brodie</b>	
<b>IN RE: ESTATE OF THOMAS J. DEEGAN</b>	
<b>Deceased.</b>	

The administration of the estate of Thomas J. Deegan, deceased, whose date of death was March 3, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court 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 July 10, 2020.

<b>Personal Representative:</b> /s/ <b>Lori Ellen Deegan</b> <b>Lori Ellen Deegan</b> 7656 Cottesmore Drive Naples, Florida 34113	
Attorney for Personal Representative: /s/ Joseph J. Kulunas Joseph J. Kulunas Attorney for Petitioner Florida Bar Number: 308005 FOX ROTHSCHILD LLP 777 S. Flagler Drive, Suite 1700 West West Palm Beach, FL 33401 Telephone: (561) 804-4474 E-Mail: jkulunas@foxrothschild.com Sec: jvinnerstrom@foxrothschild.com 111855621.v1	
July 10, 17, 2020	20-01331C

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA	
PROBATE DIVISION	
<b>File No. 11-2019-CP-002031</b>	
<b>Division: Probate</b>	
<b>IN RE: ESTATE OF CARL H. ANTHONY</b>	
<b>Deceased.</b>	

The administration of the estate of Carl H. Anthony, deceased, whose date of death was January 26, 2019, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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 July 10, 2020.

<b>Personal Representative:</b> <b>Charles F. Brandon</b> 1881 NE 26th Street, Suite 203 Fort Lauderdale, Florida 33305-1427 Attorney for Personal Representative: Peter J. Snyder, Esq. Attorney for Personal Representative Florida Bar Number: 324353 7301-A W. Palmetto Park Road, Suite 100A Boca Raton, Florida 33433-3403 Telephone: (561) 367-1581 Fax: (561) 367-7322 E-Mail: psnyder@lawinboca.com Secondary E-Mail: eService@lawinboca.com	
July 10, 17, 2020	20-01330C

FIRST INSERTION	
NOTICE OF PUBLIC SALE: Bald Eagle Towing & Recovery, Inc. gives Notice of Foreclosure of Lien and intent to sell these vehicles on 07/27/2020, 08:00 am at 3880 Enterprise Avenue Naples, FL 34104, pursuant to subsection 713.78 of the Florida Statutes. Bald Eagle Towing & Recovery, Inc. reserves the right to accept or reject any and/or all bids.	
1NXBR1E0XZ154218 1999 TOYOTA 1Y1SK5286WZ419778 1998 CHEVROLET 2C3CDXBG6LH106770 2020 DODGE 4T1BG22K4WU246609 1998 TOYOTA 5NPEC4AC0DH685252 2013 HYUNDAI JKAZX4G15XA024494 1999 Kawasaki	
July 10, 2020	20-01342C

## SUBSEQUENT INSERTIONS

SECOND INSERTION	
NOTICE OF ADMINISTRATION/ NOTICE TO CREDITORS IN THE CIRCUIT COURT OF COLLIER COUNTY, FLORIDA	
PROBATE DIVISION	
<b>File No. 20-CP- 1052</b>	
<b>IN RE: THE ESTATE OF: PATRICIA R. MUNROE a/k/a</b>	
<b>PATRICIA ROSE MUNROE, Deceased.</b>	
The administration of the estate of PATRICIA R. MUNROE, deceased, file number 20-CP-1052, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.	
ALL INTERESTED PERSONS ARE NOTIFIED THAT:	
All persons on whom this notice is served who have objections that challenge the validity of the Will, the qualifications of the Personal Representative(s), or venue or jurisdiction of this court, are required to file their objections with this court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. The fiduciary lawyer-client privilege in section 90.5021 applies with respect to the personal representative and ay attorney employed by the personal representa-	
tive.	
All creditors of the decedent and other persons having claims or demands against the decedent's estate, on whom a copy of this notice was 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 PUBLICATION OF THIS NOTICE.	
ALL CLAIMS, DEMANDS AND OBJECTIONS NOT SO FILED WILL BE FOREVER BARRED.	
The date of the first publication of this Notice is July 3, 2020.	
<b>Personal Representative:</b> <b>Tom Reardon</b> 435 Pamela Court Poland, OH 44514	
Attorney For Personal Representative: Holly B. Chernoff, Esq. HOLLY B. CHERNOFF, Attorney/Mediator Florida Bar No. 371246 3033 Riviera Drive, Suite 103 Naples, FL 34103	
July 3, 10, 2020	20-01304C

FIRST INSERTION	
Notice Is Hereby Given that Integrated Openings Solutions, LLC, 2311 Somerset Place, Naples, FL 34120, desiring to engage in business under the fictitious name of IO Supply, with its principal place of business in the State of Florida in the County of Collier, will file an Application for Registration of Fictitious Name with the Florida Department of State.	
July 10, 2020	20-01326C

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 Sanchez-Ramirez Labor located at 517 Eustis Ave., in the County of Collier, in the City of Immokalee, Florida 34142 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.	
Dated at Immokalee, Florida, this Second day of July, 2020.	
Flor Ramirez Sanchez	
July 10, 2020	20-01325C

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 Residences At Ave Maria,LLC located at 6230 Shirley St, # 202 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 18th day of June, 2020.	
Residences At Ave Maria,LLC Michael Kerner	
July 10, 2020	20-01323C

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 STANDOUT HAULING PLUS GRADING located at 2695 14TH AVE NE in the City of NAPLES, Collier County, FL 34120 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.	
Dated this 4th day of July, 2020.	
STANDOUT HAULING LLC JOSE ALBERTO ARJONA	
July 10, 2020	20-01324C

FIRST INSERTION	
Notice is hereby given that on dates below these vehicles will be sold at public sale on the date listed below for monies owed on vehicle repair and storage cost pursuant to Florida Statutes 713.585. Please note, parties claiming interest have right to a hearing prior to the date of sale with the Clerk of Courts as reflected in the notice. The owner has the right to recover possession of the vehicle without judicial proceedings as pursuant to Florida Statute 559.917. Any proceeds recovered from the sale of the vehicle over the amount of the lien will be deposited clerk of the court for disposition upon court order. “No Title Guaranteed, A Buyer Fee May Apply” on08/10/20 AT 10AM Audio King 79 LINC 9Y81S717299 \$4031.70	
July 10, 2020	20-01343C

FIRST INSERTION	
FICTITIOUS NAME NOTICE	
Notice is hereby given that ALMA WET & DRY CLEANERS, INC., owner, desiring to engage in business under the fictitious name of ALMA DRY CLEANERS & ALTERATIONS located at 317 AIRPORT PULLING RD N, NAPLES, FL 34104 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.	
July 10, 2020	20-01320C

FIRST INSERTION	
NOTICE UNDER FICTITIOUS NAME LAW	
Pursuant to F.S. §865.09	
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Project Safety, located at 5120 Beckton Rd., in the City of Ave Maria, County of Collier, State of FL, 34142, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.	
Dated this 6 of July, 2020.	
Bradley Joel Dussault 5120 Beckton Rd. Ave Maria, FL 34142	
July 10, 2020	20-01321C

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 Interiors By Gina Thomas located at 1780 Commercial Drive in the City of Naples, Collier County, FL 34112 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.	
Dated this 2nd day of July, 2020.	
Gina Thomas	
July 10, 2020	20-01322C

FIRST INSERTION	
NOTICE	
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Amy's Blinds intends to register the said name with the Florida Department of State, Division or Corporations, Tallahassee, FL.	
Amy Poss, LLC 1083 N. Collier Blvd. #359 Marco Island, FL 34145	
July 10, 2020	20-01328C

FIRST INSERTION	
NOTICE	
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Amy's Blinds on Marco Island intends to register the said name with the Florida Department of State, Division or Corporations, Tallahassee, FL.	
Amy Poss, LLC 1083 N. Collier Blvd. #359 Marco Island, FL 34145	
July 10, 2020	20-01327C

## SUBSEQUENT INSERTIONS

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA	
<b>Case No. 2020-CP-1404</b>	
<b>PROBATE DIVISION</b>	
<b>IN RE: ESTATE OF DONALD BERTHOLD LOETZ, Deceased.</b>	
TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:	
The administration of the estate of DONALD BERTHOLD LOETZ, deceased, Case No. 2020-CP-1404, is pending in the Circuit Court of the Twentieth Judicial Circuit in and 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.	
If not otherwise barred by Florida Statutes Section 733.710, no claim or other demand against decedent's estate is binding on the estate unless a claim is filed in the probate proceeding on or before the later of the date that is 3 months after the time of the first publication of the notice to creditors or, as to any creditor required to be served with a copy of the notice to creditors, 30 days after the date of service on the creditor.	
ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.	
The date of the first publication of this Notice is July 3, 2020.	
<b>LOREN E. SIMPSON, Personal Representative</b> 1235 North Collier Boulevard Marco Island, Florida 34145	
FREDERICK C. KRAMER, ESQ. Attorney for Personal Representative KRAMER HUY P.A.	
950 North Collier Boulevard, Suite 101 Marco Island, Florida 34145 (239) 394-3900 serviceofcourtdocument @marcoislandlaw.com	
July 3, 10, 2020	20-01290C

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 fictitious name of NAPLES JET CENTER located at: 184 TUPELO ROAD in the county of COLLIER in the city of NAPLES, FLORIDA 34108 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated this 6TH day of July, 2020.	
OWNER: NAPLES JET CENTER HOLDINGS, LLC 184 TUPELO ROAD NAPLES, FL 34108 July 10, 2020	
20-01319C	

## SUBSEQUENT INSERTIONS

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA	
<b>CASE NO. PROBATE 11-2019-CP-000449</b>	
<b>IN RE: THE ESTATE OF CANDICE DENIZMAN PIERPAOLI, Deceased.</b>	
TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:	
The administration of the estate of CANDICE DENIZMAN-PIERPAOLI, deceased, Case No. 11-2019-CP-000449, is pending in the Circuit Court of the Twentieth Judicial Circuit in and 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.	
If not otherwise barred by Florida Statutes Section 733.710, no claim or other demand against decedent's estate is binding on the estate unless a claim is filed in the probate proceeding on or before the later of the date that is 3 months after the time of the first publication of the notice to creditors or, as to any creditor required to be served with a copy of the notice to creditors, 30 days after the date of service on the creditor.	
ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.	
The date of the first publication of this Notice: July 3, 2020.	

<b>MICHAEL L. PIERPAOLI, Personal Representative</b> 4427 North Racine Avenue Chicago, Illinois 60614	
FREDERICK C. KRAMER, ESQ. Florida Bar No.: 230073 Attorney for Personal Representative KRAMER HUY P.A.	
950 North Collier Boulevard, Suite 101 Marco Island, Florida 34145 (239) 394-3900 serviceofcourtdocument @marcoislandlaw.com	
July 3, 10, 2020	20-01305C

SECOND INSERTION	
NOTICE OF ACTION IN THE COUNTY COURT FOR THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA	
CIVIL ACTION	
<b>Case No. 20-CC-000376</b>	
<b>GILBERT ANUEZ, INC. D/B/A ACCURATE PAVERS, Plaintiff, v. ALAN HANS, an individual, Defendant.</b>	
TO: ALAN HANS 12609 N Shore Dr. Springfield, NE 68059	
YOU ARE NOTIFIED that an action to enforce and foreclose a construction lien on the following property in Collier County, Florida:	
Lot 9, Block 198, MARCO BEACH UNIT NO. SEVEN, a subdivision according to the plat thereof recorded at Plat Book 6, Pages 55 through 62, inclusive, in the Public Records of Collier County, Florida.	
a/k/a 1212 Lamplighter Ct, Marco Island, FL 34145	
has been filed against you in the County Court of the 20th Judicial Circuit in and for Collier County, FL in Gilbert Anuez, Inc. d/b/a Accurate Pavers v. Alan Hans and you are required to serve a copy of your written defenses, if any, to it on Todd M. Rich, Esq., the Plaintiff's attorney, whose address is Holmes Fraser, P.A., 711 5th Ave. S., Suite 200, Naples, FL 34102, on or before August 7, 2020, and file the original with the clerk of this court either before service on the Plaintiffs attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.	
WITNESS my hand and seal of said Court Jun 30 2020.	
Crystal K. Kinzel as Clerk of said Court (SEAL) By: Krista Risch as Deputy Clerk	
Todd M. Rich, Esq., the Plaintiff's attorney, Holmes Fraser, P.A., 711 5th Ave. S., Suite 200, Naples, FL 34102 July 3, 10, 2020	
20-01318C	



SECOND INSERTION	
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No.: 2020-CP-001503</b> <b>IN RE: ESTATE OF</b> <b>VIR K. SONDHI</b> <b>Deceased.</b>	assigned to by such order are: Name Address Monte Ahuja, Trustee of the Vir K. Sondhi Revocable Trust dated December 29, 2016, as amended c/o Stephanie Sandle MAI Capital Management, LLC 1360 East 9th Street, Suite 1100 Cleveland, Ohio 44114
TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE: You are hereby notified that an Order of Summary Administration has been entered in the estate of Vir K. Sondhi, deceased, File Number 2020-CP- 001503, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112; that the decedent's date of death was March 5, 2020; that the total value of the estate is \$25,328.84 and that the name and address of whom it has been	ALL INTERESTED PERSONS ARE NOTIFIED THAT: All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITH- STANDING ANY OTHER APPLI-
SECOND INSERTION	

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-1497</b> <b>IN RE: ESTATE OF</b> <b>LEESA CLARK SMITH</b> <b>Deceased.</b>	court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or de- mands against decedent's estate must file their claims with this court WITH- IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS 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 July 3, 2020.
SECOND INSERTION	

SECOND INSERTION	THIRD INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA <b>CASE NO. 19-CP-003233</b> <b>PROBATE</b> <b>IN RE: THE ESTATE OF</b> <b>SHERYL ANN BELL</b> <b>Deceased.</b>	NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION <b>CASE NO. 2020-DR-000805</b> <b>IN RE: THE MARRIAGE OF:</b> <b>WILHELM WERNER,</b> <b>Petitioner/Husband, and</b> <b>MARIBETH RENEE WEST,</b> <b>Respondent/Wife.</b>
TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE: The administration of the estate of SHERYL ANN BELL, deceased, Case No. 19-CP-003233, is pending in the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Flor- ida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the personal represen- tative and the personal representative's attorney are set forth below. If not otherwise barred by Florida Statutes Section 733.710, no claim or other demand against decedent's estate is binding on the estate unless a claim is filed in the probate proceeding on or before the later of the date that is 3 months after the time of the first publi- cation of the notice to creditors or, as to any creditor required to be served with a copy of the notice to creditors, 30 days after the date of service on the creditor. ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED. The date of the first publication of this Notice July 3, 2020. <b>BRIAN E. BELL,</b> <b>Personal Representative</b> 2117 San Marco Road Marco Island, Florida 34145 FREDERICK C. KRAMER, ESQ. Attorney for Personal Representative KRAMER HUY P.A. 950 North Collier Boulevard, Suite 101 Marco Island, Florida 34145 (239) 394-3900 serviceofcourtdocument @marcoislandlaw.com July 3, 10, 2020	TO: Maribeth Renee West 2891 Wild River Drive Roseburg, Oregon 97470 YOU ARE NOTIFIED that a Petition for Dissolution of Marriage With Minor Children and Other Relief has been filed against you and you are required to serve a copy of your written defenses, if any, on or before July 21, 2020, to it on Petitioner's attorney; whose name and address is as follows: Woodward, Pires & Lombardo, P.A. Kenneth V. Mundy, Esq. Florida Bar #124193 3200 Tamiami Trail, North, Suite 200 Naples, Florida 34103 239-649-6555 and file the original with the Clerk of this Court either before service on Petitioner's attorney or immediately thereafter; otherwise a default will be entered against you for the relief de- manded in the Petition. WITNESS MY HAND and the seal of this court on this 18 day of Jun, 2020. Crystal K. Kinzel As Clerk of the Court (SEAL) By: Kathleen Murray As Deputy Clerk Kathleen Murray Kenneth V. Mundy, Esq. Service@wpl-legal.com kmundy@wpl-legal.com Woodward, Pires & Lombardo, P.A. Kenneth V. Mundy, Esq. Florida Bar #124193 3200 Tamiami Trail, North, Suite 200 Naples, Florida 34103 239-649-6555 June 26; July 3, 10, 17, 2020
SECOND INSERTION	

THIRD INSERTION	SECOND INSERTION
NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT) IN THE CIRCUIT COURT OF THE 20th JUDICIAL CIRCUIT, IN AND FOR Collier County, FLORIDA <b>Case No.: 20 DR 1109</b>	NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 2020-CP-991</b> <b>Division Probate</b> <b>IN RE: ESTATE OF</b> <b>JOHN RICHARD BAER</b> <b>Deceased.</b>
Loralea Perez, Petitioner, and Robert A. Perez, Respondent, TO: Robert Anthony Perez 2105 Scrub Oak Cir Apt 103 Naples FL 34112 YOU ARE NOTIFIED that an ac- tion for dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Loralea Perez, whose address is 2105 Scrub Oak Cir. Apt 103, Naples, FL 34112 on or before 07/31/2020, and file the original with the clerk of this Court at 3315 Tamiami Trail E., Naples, FL 34112 before service on Petitioner or immediately thereafter. If you fail to do so, a default may be en- tered against you for the relief demand- ed in the petition. The action is asking the court to de- cide how the following real or personal property should be divided: {insert "none" or, if applicable, the legal de- scription of real property, a specific de- scription of personal property, and the name of the county, in Florida where the property is located} NONE Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You must keep the Clerk of the Cir- cuit Court's office notified of your cur- rent address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Fam- ily 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, re- quires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, includ- ing dismissal or striking of pleadings. Dated: Jun 19 2020 CLERK OF THE CIRCUIT COURT (SEAL) By: Zevin Monroe Deputy Clerk	The administration of the estate of John Richard Baer, deceased, whose date of death was March 27, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples, Florida 34112. The names and addresses of the personal representa- tive 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. 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 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 July 3, 2020. <b>Personal Representative:</b> <b>Dan E. Baer</b> 2200 Sheepshead Drive Naples, Florida 34102 Attorney for Personal Representative: Jill Burzynski Attorney for Petitioner Florida Bar Number: 744931 Burzynski Elder Law 1124 Goodlette Road Naples, Florida 34102 Telephone: (239) 434-8557 Fax: (239) 434-8695 E-Mail: jjb@burznskilaw.com Secondary E-Mail: jjs@burznskilaw.com July 3, 10, 2020
SECOND INSERTION	

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001430</b> <b>IN RE: ESTATE OF</b> <b>VINCENT JOSEPH MOLLURA</b> <b>Deceased.</b>	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 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 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
SECOND INSERTION	

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-1516</b> <b>Division Probate</b> <b>IN RE: ESTATE OF</b> <b>EUGENIA T. SCHINDLER,</b> <b>Deceased.</b>	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 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 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
SECOND INSERTION	

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No.</b> <b>11-2020-CP-001439-0001-XX</b> <b>Division Probate</b> <b>IN RE: ESTATE OF</b> <b>CARMEN ANDRIKSON</b> <b>Deceased.</b>	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 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 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
SECOND INSERTION	

SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
**CASE NO. 20-CP-1324**  
**In Re: The Estate of:**  
**SUSAN ELAINE HAMILTON,**  
**Deceased.**

The administration of the Estate of Susan Elaine Hamilton, deceased, whose date of death was February 24, 2020 is pending in the Circuit Court for Collier County, Florida, Probate Division, Case Number 20-CP-1324, the address of which is Collier County Courthouse, 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 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 PUBLICATIONS 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 FLED 2 YEARS AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is July 3, 2020.

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

**Personal Representative:**  
**Cynthia Reece**  
1840 Imperial Golf Course Blvd.  
Naples, FL 34110  
Attorney for Personal Representative:  
Louis S. Erickson, Esq.  
Golden Gate Legal Center  
11725 Collier Blvd. Suite F  
Naples, FL 34116  
Telephone: (239) 353-1800  
July 3, 10, 2020 20-01286C

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 July 3, 2020.

**Personal Representative:**  
**Janet Hubbard Kidd Mollura**  
1683 Cougar Avenue  
Norfolk, Virginia 23518  
Attorney for Personal Representative:  
Edward V. Smith, Attorney  
Florida Bar Number: 102848  
Woods, Weidenmiller,  
Michetti & Rudnick  
9045 Strada Stell Court, #400  
Naples, Florida 34109  
Telephone: (239) 325-4070  
Fax: (239) 325-4080  
E-Mail: esmith@lawfirmnaples.com  
dsayers@lawfirmnaples.com  
lhoyle@lawfirmnaples.com  
July 3, 10, 2020 20-01315C

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 July 3, 2020.

**Personal Representative:**  
**Richard Schindler**  
18 Pawlings Circle  
Phoenixville, PA 19460  
Attorney for Personal Representative:  
MARCIE A. CHARLES, ESQ.  
Florida Bar Number 0110944  
GRANT FRIDKIN PEARSON, P.A.  
5551 Ridgewood Drive, Suite 501  
Naples, FL 34108-2719  
Attorney E-mail:  
mcharles@gfpac.com  
Secondary E-mail: sfoster@gfpac.com  
Telephone: 239-514-1000/  
Fax: 239-594-7313  
July 3, 10, 2020 20-01287C

SAVE TIME

E-mail your Legal Notice  
legal@businessobserverfl.com

Sarasota / Manatee counties  
Hillsborough County  
Pasco County  
Pinellas County  
Polk County  
Lee County  
Collier County  
Charlotte County

Wednesday 2PM Deadline • Friday Publication

Business Observer



SECOND INSERTION	
Notice of Self Storage Sale Please take notice Midgard Self Storage - Naples Two located at 15600 Old US 41, Naples, FL 34110 intends to hold a sale to sell the property stored at the Facility by the below list of Occupants whom are in default at an Auction. The sale will occur as an online auction via <a href="http://www.storageauctions.com">www.storageauctions.com</a> on 7/22/2020 at 1:00PM. Unless stated otherwise the description of the contents are household goods and furnishings. Robert Waring unit #POS05; David Attias unit #S0272. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details. July 3, 10, 2020	
20-01283C	

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 2020-CP-001573</b> <b>IN RE: ESTATE OF</b> <b>NESTOR FRANCISCO</b> <b>NUNEZ GALVEZ,</b> <b>Deceased.</b>	

The administration of the estate of Nestor Francisco Nunez Galvez, deceased, whose date of death was April 26, 2015, 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 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 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 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: July 3, 2020.

**Personal Representative:**  
**s/ Myriam E. Nunez**  
**Myriam E. Nunez**  
116 Flame Vine Drive  
Naples, FL 34110  
Attorney for Personal Representatives:  
s/ John A. Garner  
John A. Garner  
Florida Bar No. 0569992  
Galbraith, PLLC  
9045 Strada Stell Court,  
Suite 106  
Naples, FL 34109-4438  
Telephone: (239) 325-5585  
Fax: (239) 325-1065  
Primary email: jgarner@galbraith.law  
July 3, 10, 2020

THIRD INSERTION	
Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 14600 Old US 41 Naples, FL 34110 July 14th, 2020 at 12:00pm Walter Tye Couch, dishware, home furniture, mattress, boxes and large file cabinet Philip Masi Armoire, couch, entertainment stand, dresser, bicycle, boxes, multiple rugs and totes Travis Page Large Snap-On tool box and baseball memorabilia The auction will be listed and advertised on <a href="http://www.storagetreasures.com">www.storagetreasures.com</a> . 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. June 26; July 3, 2020	
20-01240C	

SECOND INSERTION	
NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT) IN THE CIRCUIT OF THE JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA <b>Case No.:</b> <b>11-2020-DR-000477-FM01-XX</b>	

MERLE AMPER ABELLAR,  
Petitioner, and  
ANTONIO POTOLIN ABELLAR,  
Respondent.

To: ANTONIO POTOLIN ABELLAR  
3309 Tianna Way  
Acookeek, PG MD. 20607  
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 Merle Amper Abellar, whose address is 15029 Oak Tree Drive, Naples, Fla. 34114 on or before 08/14/2020, and file the original with the clerk of this Court at 3315 Tamiami Trail East, Suite #102, Naples, FL 34112-5324 before service on Petitioner or immediately thereafter.

If you fail to do so, a default may be entered against you for the relief demanded in the petition. The action is asking the court to decide 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 request. You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the address(es) on record at the clerk's office. WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.

Dated: June 24, 2020  
CLERK OF THE CIRCUIT COURT  
(SEAL) By: H. Barsimantov  
Deputy Clerk

Merle Amper Abellar,  
15029 Oak Tree Drive,  
Naples, Fla. 34114  
July 3, 10, 17, 24, 2020

SECOND INSERTION	
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NOTICE OF FORECLOSURE SALE IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA  
CIVIL ACTION  
**Case No. 19-CC-2043**  
**LONGSHORE LAKE FOUNDATION, INC. A Florida non-profit corporation,**  
**Plaintiff, v.**  
**MARY L. QUINN, UNKNOWN SPOUSE OF MARY L. QUINN, UNKNOWN TENANT No. 1, UNKNOWN TENANT No. 2, Defendants,**  
NOTICE IS HEREBY GIVEN that pursuant to a Final Default Judgment of Foreclosure entered on the 19th day of June, 2020, in that certain cause pending in the County Court in and for Collier County, Florida, wherein LONGSHORE LAKE FOUNDATION, INC., is the Plaintiff and MARY L. QUINN, is the Defendant, Civil Action Case No. 19-CC-2043, I, Clerk of the aforesaid Court, will at 11:00 a.m. on July 16, 2020, offer for sale and sell to the highest bidder for cash in the Lobby of the 3rd Floor of the Courthouse Annex, 3315 Tamiami Trail East, Naples, Florida 34112, the following described property situate and being in Collier County, Florida, to wit:  
LOT 7, QUAIL WALK, PHASE ONE, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 17, PAGES 58 AND 59, INCLUSIVE, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.  
A/K/A 11055 LONGSHORE WAY WEST, NAPLES, FLORIDA 34119

Said sale will be made pursuant to and in order to satisfy the terms of said Final Default Judgment of Foreclosure.

IF YOU ARE A PERSON CLAIM-

ING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER 60 DAYS, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE ADMINISTRATIVE SERVICES MANAGER WHOSE OFFICE IS LOCATED AT 3301 EAST TAMAMI TRAIL, BUILDING L, NAPLES, FLORIDA 34112, AND WHOSE TELEPHONE NUMBER IS (239) 252-8800, AT LEAST SEVEN (7) DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN SEVEN (7) DAYS, IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.

WITNESS my hand and official seal of said Court this 25 day of June, 2020.

CRYSTAL K. KINZEL  
(SEAL) By: Kathleen Murray  
Deputy Clerk  
Kathleen Murray

Steven J. Bracci, PA,  
Email: [steve@braccilaw.com](mailto:steve@braccilaw.com) and  
[michelle@braccilaw.com](mailto:michelle@braccilaw.com);  
Steven J. Bracci, Esq.,  
9015 Strada Stell Court, Suite 102,  
Naples, Florida 34109  
(239) 596-2635  
July 3, 10, 2020

20-01296C

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 2020 CP 1405</b> <b>Division Probate</b> <b>IN RE: ESTATE OF</b> <b>JAMES M. STAMPER, JR.</b> <b>Deceased.</b>	

The administration of the estate of James M. Stamper, Jr., deceased, whose date of death was May 18, 2020, 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 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 July 3, 2020.

**Personal Representative:**  
**Richard R. Gross**  
3445 Glenmore Avenue  
Northlake, Texas 76247  
Attorney for Personal Representative:  
William G. Morris, Attorney  
Florida Bar Number: 321613  
WILLIAM G MORRIS, P.A.  
247 N. Collier Blvd., Ste 202  
Marco Island, FL 34145  
Telephone: (239) 642-6020  
Fax: (239) 642-0722  
E-Mail: [e-service@wgmorrislaw.com](mailto:e-service@wgmorrislaw.com)  
July 3, 10, 2020

20-01306C

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001615</b> <b>IN RE: ESTATE OF</b> <b>DOROTHY J. NICHOLS a/k/a</b> <b>DOROTHY JANETTE NICHOLS</b> <b>Deceased.</b>	

The administration of the estate of Dorothy J. Nichols a/k/a Dorothy Janette Nichols, deceased, whose date of death was May 4, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044, Naples, FL 34101-3044. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court 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 July 3, 2020.

**Personal Representative:**  
**Ruth M. Nichols**  
76 4th Street, #9-202  
Bonita Springs, Florida 34134  
Attorney for Personal Representative:  
James E. Kerr, Attorney  
Florida Bar Number: 521728  
HENDERSON FRANKLIN  
STARNES & HOLT, P.A.  
3451 Bonita Bay Boulevard,  
Suite 206  
Bonita Springs, FL 34134  
Telephone: (239) 344-1130  
Fax: (239) 344-1559  
E-Mail: [james.kerr@henlaw.com](mailto:james.kerr@henlaw.com)  
Secondary E-Mail:  
[becky.defrancesco@henlaw.com](mailto:becky.defrancesco@henlaw.com)  
July 3, 10, 2020

20-01312C

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 2020-CP-1548</b> <b>Division Probate</b> <b>IN RE: ESTATE OF</b> <b>JEAN MARIE HUBERT</b> <b>HEUSCHEN a/k/a</b> <b>JEAN M. HEUSCHEN</b> <b>Deceased.</b>	

The administration of the estate of JEAN MARIE HUBERT HEUSCHEN, also known as JEAN M. HEUSCHEN, deceased, whose date of death was May 19, 2020; 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 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 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: July 3, 2020.

**MICHELLE M.**  
**HEUSCHEN-LIEGEOIS**  
**Personal Representative**  
11933 Collier's Reserve Drive  
Naples, FL 34110

Charles M. Kelly, Jr., Esq.  
Attorney for Personal Representative  
Email: [ckelley@flinttrust.com](mailto:ckelley@flinttrust.com)  
Secondary Email:  
[service@flinttrust.com](mailto:service@flinttrust.com)  
Florida Bar No. 364495  
Kelly, Passidomo & Alba, LLP  
2390 Tamiami Trail North, Suite 204  
Naples, FL 34103  
Telephone: 239-261-3453  
July 3, 10, 2020

20-01289C
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SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-1518</b> <b>IN RE: ESTATE OF</b> <b>EILEEN T. SWIFT</b> <b>Deceased.</b>	

The administration of the estate of Eileen T. Swift, deceased, whose date of death was September 27, 2019, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court 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 July 3, 2020.

**Personal Representative:**  
**Aisling A. Swift**  
2415 Ravenna Boulevard #101  
Naples, Florida 34109  
Attorney for Personal Representative:  
Joseph L. Lindsay, Esq.  
Florida Bar Number: 19112  
Melissa D. Stubbs, Esq.  
Florida Bar Number: 1018975  
Lindsay & Allen, PLLC  
13180 Livingston Road,  
Suite 206  
Naples, FL 34109  
Telephone: (239) 593-7900  
Fax: (239) 593-7909  
E-Mail: [joe@naples.law](mailto:joe@naples.law)  
Secondary E-Mail:  
[mellissa@naples.law](mailto:mellissa@naples.law)  
Tertiary E-Mail: [elise@naples.law](mailto:elise@naples.law)  
July 3, 10, 2020

20-01293C

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF COLLIER COUNTY, FLORIDA <b>File No. 20-CP-1586</b> <b>Division: Probate</b> <b>IN RE: ESTATE OF</b> <b>TIHOMIR W. TEISL</b> <b>Deceased.</b>	

The administration of the estate of Tihomir W. Teisl, deceased, whose date of death was December 12, 2017, 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 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 July 3, 2020.

**Personal Representative:**  
**James Teisl**  
5969 10th Road N  
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July 3, 10, 2020

20-01317C

SECOND INSERTION	
NOTICE TO CREDITORS (ANCILLARY) IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>FILE NO. 112020CP0015790001XX</b> <b>IN RE: THE ESTATE OF</b> <b>MARGERY B. PARRY,</b> <b>Deceased.</b>	

The administration of the Ancillary Estate of MARGERY B. PARRY, deceased, whose date of death was February 5, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, at File No. 112020CP001579-0001XX, the address of which is Collier County Courthouse, Probate Division, 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The name and address of the Ancillary Personal Representative, and the attorneys for the Ancillary Personal Representative is set forth below.

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

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of first publication of this Notice is the 3 day of July, 2020.

**WILLIAM E. PARRY,**  
**as Ancillary Personal Representative**  
HINSHAW & CULBERTSON LLP  
Attorneys for Ancillary  
Personal Representative  
2525 Ponce De Leon Blvd., 4th Floor  
Coral Gables, FL 33134  
Telephone: (305) 358-7747  
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Email: [sweetler@hinshawlaw.com](mailto:sweetler@hinshawlaw.com)  
By: /s/ Steven W. Cutler, Esquire  
Steven W. Cutler, Esquire  
Florida Bar No. 0353418  
1029640/305866984.v1  
July 3, 10, 2020

20-01313C

THIRD INSERTION	
NOTICE OF ACTION FOR PETITION TO DETERMINE PATERNITY AND FOR RELATED RELIEF IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA	

**CASE NO.: 20-DR-659**  
**CHARLES TURINO,**  
**Petitioner/Father, And**  
**STEPHANIE COLIGAN,**  
**Respondent/Mother.**  
TO: STEPHANIE COLIGAN  
6100 SOUTH FALLS CIRCLE  
DRIVE, # 308  
LAUDERHILL, FL 33319

YOU ARE NOTIFIED that an action for Petition to Determine Paternity and for Related Relief has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on CHARLES TURINO, whose address is: C/O SAL BAZAZ, P.A., ATTORNEY AT LAW, 2800 DAVIS BOULEVARD, SUITE 206, NAPLES, FLORIDA 34104, on or before July 15, 2020, and file the original with the Clerk of this Court at: Clerk of Courts, Circuit Court of Collier County, 3315 East Tamiami Trail, Naples, FL 34112, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

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

You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Notice of Current Address; Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed to the address on record at the clerk's office.

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

Dated: Jun 05 2020  
CLERK OF THE CIRCUIT COURT  
(SEAL) By: Leona Hackler  
Deputy Clerk

SAL BAZAZ, P.A.,  
ATTORNEY AT LAW,  
2800 DAVIS BOULEVARD,  
SUITE 206,  
NAPLES, FLORIDA 34104  
June 26; July 3, 10, 17, 2020

20-01256C

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP- 725</b> <b>Division Probate</b> <b>IN RE: ESTATE OF</b> <b>JEEFSON JEAN PIERRE</b> <b>Deceased.</b>	

The administration of the estate of JEEFSON JEAN PIERRE, deceased, whose date of death was September 12, 2019, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 1700 Monroe St., Fort Myers, Florida 33901. 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 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 July 3, 2020.

**Personal Representative:**  
**Rosemane Jean Pierre**  
818 Grace Court  
Immokalee, Florida 34142

Attorney for Personal Representative:  
Scott Kuhn, Esq.  
Email Address:  
[pleadings@kuhnlegal.com](mailto:pleadings@kuhnlegal.com)  
Florida Bar No. 555436  
Kuhn Law Firm PA  
6720 Winkler Rd  
Fort Myers, Florida 33919  
July 3, 10, 2020

20-01292C



**SAVE TIME**  
lv10175  
E-mail your Legal Notice  
[legal@businessobserverfl.com](mailto:legal@businessobserverfl.com)



# 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

Most 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

“““

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 amount.

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 break-even 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:

1. 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 including 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.

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.