

Public Notices

Business Observer

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DECEMBER 11 - DECEMBER 17, 2020

COLLIER COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 20-CP-1448
IN RE: ESTATE OF
GLADYS CHRISTIANA
ROBINSON,
Deceased.

The administration of the estate of Gladys Christiana Robinson, deceased, whose date of death was on or about May 6, 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 December 11, 2020.

Personal Representative:

David John Robinson

252 Judson Avenue

Mystic, Connecticut 06355

Attorney for Personal Representative:

Daniel D. Peck

Attorney for Petitioner

Florida Bar Number: 169177

PECK & PECK, P.A.

5200 Tamiami Trail North,

Suite 101

Naples, Florida 34103

Telephone: (239) 263-9811

Fax: (239) 263-9818

E-Mail: peckandpeck@aol.com

Secondary E-Mail:

service@peckandpecklaw.com

December 11, 18, 2020 20-02321C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2020-CP-2966
IN RE: ESTATE OF
FLORENCE A. MAJEWSKI,
Deceased.

The administration of the estate of FLORENCE A. MAJEWSKI, deceased, whose date of death was July 16, 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 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 December 11, 2020.

Signed on this 7th day of December, 2020.

REGIONS BANK

Personal Representative

By: Christopher J. Cambridge,

VP Trust Advisor

715 South Fort Harrison Avenue

Clearwater, Florida 33756

Brian V. McAvoy

Attorney for Personal Representative

Florida Bar No. 0047473

Roetzel & Andress LPA

850 Park Shore Drive,

Third Floor

Naples, Florida 34103

Telephone: (239) 649-6200

Email: bmcavoy@ralaw.com

Secondary Email:

serve.bmcavoy@ralaw.com

December 11, 18, 2020 20-02325C

FIRST INSERTION

NOTICE OF ACTION FOR
DISSOLUTION OF MARRIAGE
(NO CHILD OR
FINANCIAL SUPPORT)
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT,
IN AND FOR COLLIER COUNTY,
FLORIDA
Case 11-2020-dr-001476-fm01
Division: Domestic Relations

Kesnel Deceus,
Petitioner, and
Edna Gelin,
Respondent,
TO Edna Gelin
95 zachary lane Freeport, grand baha
ma

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 Kesnel Deceus, whose address is 1427 durso et Immokalee fl. 34142 on or before 1/13/2021, and file the original with the clerk of this Court at 3315 Tamiami Trail East, Naples, FL 34112 before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in

the petition.

The action is asking the court to decide how the following real or personal property should be divided: _____

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: Dec 02 2020
CLERK OF THE CIRCUIT COURT
(SEAL) By: Yliana Mirabal
Deputy Clerk

Dec. 11, 18, 25, 2020; Jan. 1, 2021
20-02327C

FIRST INSERTION

NOTICE
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
CASE NO:
11-2018-GA-000176-0001-XX
IN RE: GUARDIANSHIP OF
Arthur S Weber

Notice is hereby given that in the Guardianship of Arthur S Weber, Deceased, the Clerk of the Circuit Court holds unclaimed funds that have not been distributed by the Guardian, Patrick Weber, in the amount of \$7,312.40 minus any clerk's fees. Any heirs or interested parties must contact Crystal K. Kinzel, Clerk of the Circuit Court, Pro-

bate Department at the Collier County Courthouse, 3315 Tamiami Trail E, Suite 102, Naples, FL 34112, Phone (239) 252-2728.

After the expiration of six months from the date of the first publication of this notice, the undersigned Clerk shall deposit the afore-mentioned funds with the Chief Financial Officer of the State of Florida, after deduction of the fees and the costs of this publication, pursuant to Florida Statutes 744.534.

Dated this 12/08/2020
Crystal K. Kinzel
Clerk of the Circuit Court

(SEAL) By: Barbara C. Flowers

Deputy Clerk

Dec. 11, 2020; Jan. 8, 2021
20-02323C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
File No. 20-CP-2749
Division Probate
IN RE: ESTATE OF
JACQUELINE S. JOHNSTON
Deceased.

The administration of the estate of Jacqueline S. Johnston, deceased, whose date of death was March 19, 2020, 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 de-

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 December 11, 2020.

Person Giving Notice:

John P. Johnston a/k/a

Jack P. Johnston

Personal Representative

2003 Morning Sun Lane

Naples, FL 34119

Attorney for Personal Representative:

Lance M. McKinney, Attorney

Florida Bar Number: 882992

Osterhout & McKinney, PA

3783 Seago Lane

Ft. Myers, FL 33901

Telephone: (239) 939-4888

Fax: (239) 277-0601

E-Mail: lancem@omplaw.com

Secondary E-Mail:

cindyd@omplaw.com

December 11, 18, 2020 20-02320C

FIRST INSERTION

NOTICE TO CREDITORS
THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT,
IN AND FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
CASE NO: 2020-CP-2813
In Re: Estate of
SUSAN L. PELTON
Deceased.

The administration of the estate of SUSAN L. PELTON, deceased, whose date of death was December 1, 2015, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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 December 11, 2020.

Person Giving Notice:

John P. Johnston a/k/a

Jack P. Johnston

Personal Representative

2003 Morning Sun Lane

Naples, FL 34119

Attorney for Personal Representative:

Lance M. McKinney, Attorney

Florida Bar Number: 882992

Osterhout & McKinney, PA

3783 Seago Lane

Ft. Myers, FL 33901

Telephone: (239) 939-4888

Fax: (239) 277-0601

E-Mail: lancem@omplaw.com

Secondary E-Mail:

cindyd@omplaw.com

December 11, 18, 2020 20-02320C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2020-CP-002877
IN RE: ESTATE OF
SHIRLEY M. VARLEY,
Deceased.

OFFICIAL COURTHOUSE 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

Check out your notices on: floridapublicnotices.com

**Business
Observer**

FIRST INSERTION

NOTICE OF ACTION
BY PUBLICATION
IN THE COUNTY COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
DIVISION: CIVIL
CASE NO.

11-2020-CC-001408-0001-XX

EAGLE'S NEST ON MARCO
BEACH CONDOMINIUM
ASSOCIATION, INC.,
a Florida non-profit corporation,
Plaintiff, vs.
FRANCES R. ESTES, TRUSTEE,
Defendants.

TO: FRANCES R. ESTES, TRUSTEE
Last Known Address: 96 Hecker Ave,
Darien, CT 06820

YOU ARE HEREBY notified that an
action to foreclose a Claim of Lien upon
the following described real property
located in COLLIER County, Florida:

Unit/Week No. 12, in Condo-
minium Parcel Number 102 of
EAGLE'S NEST ON MARCO
BEACH, a Condominium ac-
cording to the Declaration of
Condominium thereof recorded
in Official Records Book 976 at
Page 600 of the Public Records
of Collier County, Florida, and all
amendments thereto, if any.

Unit/Week No. 13, in Condo-
minium Parcel Number 102 of

EAGLES NEST ON MARCO
BEACH, a Condominium ac-
cording to the Declaration of
Condominium thereof recorded
in Official Records Book 976 at
Page 600 of the Public Records
of Collier County, Florida, and all
amendments thereto, if any.

has been filed against you and you
are required to serve a copy of your
written defenses, if any, upon Michael
J. Belle, Esq., of Michael J. Belle,
P.A., Attorney for Plaintiff, whose ad-
dress is 2364 Fruitville Road, Sarasota,
Florida 34237, within 30 days from
the first date of publication, and file
the original with the Clerk of this Court
either before service on Plaintiff's attorney
or immediately thereafter; otherwise, a default
will be entered against you for the relief
demanded in the Plaintiff's Com-
plaint.

WITNESS my hand and seal of this
Court on this 08 day of Dec, 2020.

Crystal K. Kinzel,
CLERK OF COURTS
(SEAL) By: Kathleen Murray
Deputy Clerk
Kathleen Murray

Michael J. Belle, Esq.,
Attorney for Plaintiff
service@michaelbelle.com
40085 / 23-25137
December 11, 18, 2020 20-02329C

FIRST INSERTION

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

PROBATE DIVISION
CASE NO: 2020-CP-2479
IN RE: THE ESTATE OF:
BARBARA P. THOMAS,
DECEASED.

The Administration of the Estate of
BARBARA P. THOMAS, Deceased,
Case No. 2020-CP-2479, is pending in
the Circuit Court of the Twentieth Ju-
dicial Circuit in and 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 Per-
sonal Representative's attorney are set
forth below.

All creditors of the Decedent and
other persons having claims or
demands against Decedent's Estate on
whom a copy of this Notice is required
to be served must file their claims with
this Court ON OR BEFORE THE LAT-
ER OF THREE (3) MONTHS AFTER
THE TIME OF THE FIRST PUBLICA-
TION OF THIS NOTICE OR THIRTY
(30) DAYS AFTER THE DATE OF
SERVICE OF A COPY OF THIS NO-
TICE ON THEM.

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

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

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

The date of the first publication of
this Notice is December 11, 2020.

Personal Representative
JENNIFER JACKSON
c/o Christopher E. Mast, Esquire

Christopher E. Mast, P.A.
1059 5th Avenue North
Naples, Florida 34102
Attorney for Personal Representative:
Christopher E. Mast, P.A.
By: Christopher E. Mast, Esquire
Florida Bar No: 0858412
1059 5th Avenue North
Naples, Florida 34012-5818
239/434-5922
Fax: 239-434-6355
December 11, 18, 2020 20-02332C

FIRST INSERTION

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

DIVISION: CIVIL
CASE NO.

11-2020-CC-001536-0001-XX

THE SURF CLUB OF MARCO,
INC., a Florida
non-profit corporation,
Plaintiff, vs.
JOAN A. JUNGBLUTH,
Defendants.

TO: JOAN A. JUNGBLUTH
Last Known Address: 2870 S. Calhoun
Rd, New Berlin, WI 53151

YOU ARE HEREBY notified that an
action to foreclose a Claim of Lien upon
the following described real property
located in COLLIER County, Florida:

Timeshare Estate No. 3, in Unit
811, in Building I, of THE SURF
CLUB OF MARCO, Condo-
minium, as so designated in the
Declaration of Condominium re-
corded in Official Records Book
1011, Pages 1316 through 1437,
of the Public Records of Collier
County, Florida and amendments
thereto, if any, together
with an undivided interest as
tenant in common in the Com-
mon Elements of the property
as described in said Declara-

tion, and together with the right
of ingress and egress from said
property and the right to use the
common elements of the Condo-
minium, in accordance with said
Declaration during the terms of
Grantees Timeshare Estate
also known as 540 South Collier
Boulevard, Marco Island, Florida
34145.

has been filed against you and you
are required to serve a copy of your
written defenses, if any, upon Michael J.
Belle, Esq., of Michael J. Belle, P.A.,
Attorney for Plaintiff, whose address is
2364 Fruitville Road, Sarasota, Florida
34237, within 30 days from the first
date of publication, and file the origi-
nal with the Clerk of this Court either
before service on Plaintiff's attorney or
immediately thereafter; otherwise, a
default will be entered against you for
the relief demanded in the Plaintiff's
Complaint.

WITNESS my hand and seal of this
Court on this 7 day of Dec, 2020.

CRYSTAL K. KINZEL,
CLERK OF COURTS
(SEAL) By: Leeona Hackler
Deputy Clerk

Michael J. Belle, Esq.,
Attorney for Plaintiff
service@michaelbelle.com
40202
December 11, 18, 2020 20-02330C

FIRST INSERTION

NOTICE OF PUBLIC SALE:

Bald Eagle Towing & Recovery, Inc.
gives Notice of Foreclosure of Lien
and intent to sell these vehicles on
12/28/2020, 08:00 am at 3935 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.

1GYEE637550103922
2005 Cadillac
December 11, 2020 20-02334C

GETTING HOOKED TOWING LLC
gives Notice of Foreclosure of Lien
and intent to sell these vehicles on
12/29/2020, 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.

2CNDL63F666013598
2006 Chevrolet
December 11, 2020 20-02333C

FIRST INSERTION

NOTICE OF PUBLIC SALE:

Morleys Towing of Naples gives Notice
of Foreclosure of Lien and intent to sell
these vehicles on 12/26/2020, 10:00
am at 6344 JANES LANE NAPLES, FL
34109, pursuant to subsection 713.78 of
the Florida Statutes. Morleys Towing of
Naples reserves the right to accept or
reject any and/or all bids.

1G11E5SA7DF315172
2013 Chevrolet
1G4HP2K93U264854
2003 Buick
5TEWM72N8Z022346
2002 Toyota
WVGZG77L95D022439
2005 Volkswagen

December 11, 2020 20-02308C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
File No. 20-2715-CP
Division PROBATE
IN RE: ESTATE OF
CHARLES J. SHERLOCK
Decceased.

The administration of the estate of CHARLES J. SHERLOCK, deceased, whose date of death was August 27, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Unit 102, Naples, Florida, 34112. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

NOTWITHSTANDING THE TIME

mands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST 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

TER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent or other persons having claims or demands against decedent's estate much file their claims this with 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 December 11, 2020.

Personal Representative:

Susan Balsom
7265 Northpointe Ct
Concord Township, OH 44077

Attorney for Personal Representative:
Stephen N. McGuire II, Esq.,
FL Bar No.: 102755
Costello, McGuire & Wicker, P.A.
PO Box 60205
Fort Myers, FL 33906
(239) 939-2222 (telephone)
(239) 939-2280 (facsimile)
smcgue@cmw.law
December 11, 18, 2020 20-02316C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
File No. 20-CP-2746
Division Probate
IN RE: ESTATE OF
ROBERT BITTON,
Decceased.

The administration of the Estate of Robert Bitton, deceased, whose date of death was July 9, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth 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

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-002778-0001-XX
HONORABLE LAUREN L. BRODIE
IN RE: ESTATE OF
DANIELLA T. MINISTRELLI,
Decceased.

The administration of the estate of DANIELLA T. MINISTRELLI, deceased, whose date of death was October 14, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County Government Complex, 3315 East Tamiami Trail, 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

FIRST INSERTION

NOTICE OF PUBLIC SALE:
Bald Eagle Towing & Recovery, Inc. gives Notice of Foreclosure of Lien and intent to sell these vehicles on 12/22/2020, 08:00 am at 3935 Enterprise Avenue, Naples, FL 34104, pursuant to subsection 713.78 of the

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

The date of the first publication of this notice is December 11, 2020.

Personal Representative:
ROSEMARY ACAMPORA
21650 Malibu Avenue
Prior Lake, Minnesota 55372

Attorney for Personal Representative:
Amber Mondock, Esq.
Florida Bar Number: 118817
Law Office of Conrad Willkomm, P.A.
3201 Tamiami Trail North,
Second Floor
Naples, FL 34103
Telephone: (239) 262-5303
Fax: (239) 262-6030
E-Mail: amber@swfloridalaw.com
Secondary E-Mail:
kara@swfloridalaw.com
December 11, 18, 2020 20-02335C

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-2824
IN RE: ESTATE OF:
STEVEN F. BALSOM,
Decceased.

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

The administration of the estate of STEVEN F. BALSOM, deceased, whose date of death was September 5, 2020, and the last four digits of whose social security number were 4129, is pending in the Circuit Court of Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Unit 102, Naples, FL 34112-5324. 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 creditors of the decedent and other persons having claims or demands against the estate of the decedent on whom a copy of this notice is required to be served 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 30 DAYS AF-

FIRST INSERTION

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 December 11, 2020.

Personal Representative:

Rhoda Bitton
9239 Tesoro Lane, #104
Naples, FL 34144

Attorney for Personal Representative:
Dana M. Fragakis
Florida Bar Number: 0351740
Wood, Buckel & Carmichael
2150 Goodlette Road North
Sixth Floor
Naples, FL 34102
Telephone: (239) 552-4100
Fax: (239) 263-7922
E-Mail: dana@wbcawyers.com
Secondary E-Mail:
probate@wbcawyers.com
4827-4579-5536, v.1
December 11, 18, 2020 20-02336C

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-002778-0001-XX
HONORABLE LAUREN L. BRODIE
IN RE: ESTATE OF
DANIELLA T. MINISTRELLI,
Decceased.

The administration of the estate of DANIELLA T. MINISTRELLI, deceased, whose date of death was October 14, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County Government Complex, 3315 East Tamiami Trail, 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

FIRST INSERTION

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

The date of the first publication of this notice is December 11, 2020.

Personal Representative:
ROSEMARY ACAMPORA
21650 Malibu Avenue
Prior Lake, Minnesota 55372

Attorney for Personal Representative:
Amber Mondock, Esq.
Florida Bar Number: 118817
Law Office of Conrad Willkomm, P.A.
3201 Tamiami Trail North,
Second Floor
Naples, FL 34103
Telephone: (239) 262-5303
Fax: (239) 262-6030
E-Mail: amber@swfloridalaw.com
Secondary E-Mail:
kara@swfloridalaw.com
December 11, 18, 2020 20-02335C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 20-20289
Division Probate
IN RE: ESTATE OF
PATSY D. CARTER-RATTIGAN
Decceased.

The administration of the estate of Patsy D. Carter-Rattigan, deceased, whose date of death was August 29, 2020, 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 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 December 11, 2020.

Personal Representative:

Susan Balsom
7265 Northpointe Ct
Concord Township, OH 44077

Attorney for Personal Representative:
Stephen N. McGuire II, Esq.,
FL Bar No.: 102755
Costello, McGuire & Wicker, P.A.
PO Box 60205
Fort Myers, FL 33906
(239) 939-2222 (telephone)
(239) 939-2280 (facsimile)
smcgue@cmw.law
December 11, 18, 2020 20-02316C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 20-20289
Division Probate
IN RE: ESTATE OF
PATSY D. CARTER-RATTIGAN
Decceased.

The administration of the estate of Patsy D. Carter-Rattigan, deceased, whose date of death was August 29, 2020, 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 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 December 11, 2020.

Personal Representative:

Susan Balsom
7265 Northpointe Ct
Concord Township, OH 44077

Attorney for Personal Representative:
Stephen N. McGuire II, Esq.,
FL Bar No.: 102755
Costello, McGuire & Wicker, P.A.
PO Box 60205
Fort Myers, FL 33906
(239) 939-2222 (telephone)
(239) 939-2280 (facsimile)
smcgue@cmw.law
December 11, 18, 2020 20-02316C

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-002778-0001-XX
HONORABLE LAUREN L. BRODIE
IN RE: ESTATE OF
DANIELLA T. MINISTRELLI,
Decceased.

The administration of the estate of DANIELLA T. MINISTRELLI, deceased, whose date of death was October 14, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County Government Complex, 3315 East Tamiami Trail, 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

FIRST INSERTION

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

The date of the first publication of this notice is December 11, 2020.

Personal Representative:
ROSEMARY ACAMPORA
21650 Malibu Avenue
Prior Lake, Minnesota 55372

Attorney for Personal Representative:
Amber Mondock, Esq.
Florida Bar Number: 118817
Law Office of Conrad Willkomm, P.A.
3201 Tamiami Trail North,
Second Floor
Naples, FL 34103
Telephone: (239) 262-5303
Fax: (239) 262-6030
E-Mail: amber@swfloridalaw.com
Secondary E-Mail:
kara@swfloridalaw.com
December 11, 18, 2020 20-02335C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 20-20289
Division Probate
IN RE: ESTATE OF
PATSY D. CARTER-RATTIGAN
Decceased.

The administration of the estate of Patsy D. Carter-Rattigan, deceased, whose date of death was August 29, 2020, 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.

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 Mirror Mirror Hair Boutique located at 2338 J&C Blvd. 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 2nd day of December, 2020.

Carol Bucci

December 11, 2020 20-02305C

FIRST INSERTION

Notice is hereby given that 3 CONNECTION DENTAL LAB, LLC, OWNER, desiring to engage in business under the fictitious name of 3RD CONNECTION DENTAL LAB located at 4060 PINE RIDGE RD, NAPLES, FLORIDA 34119 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.

December 11, 2020 20-02300C

FIRST INSERTION

NOTICE TO CREDITORS
Trust Estate
Estate of Anthony W. Gargiulo

Date of Birth: May 21, 1930
NOTICE TO CREDITORS: The decedent, ANTHONY W. GARGIULO, Settlor of the Anthony W. Gargiulo Trust dated December 23, 1998, as amended died on December 20, 2019. Creditors of the decedent are notified that all claims against the decedent, his estate, or his trust will be forever barred unless presented to Jane Silvestri-Gargiulo, Trustee of the Anthony W. Gargiulo Trust, at the address below, within 4 months after the date of publication of this notice.

Jane Silvestri-Gargiulo
5025 Blauvelt Way
Naples, Florida 34105
Laura E. Morris (P70179)
Attorney for Trustee
Warner Norcross + Judd LLP
150 Ottawa Avenue NW, Suite 1500
Grand Rapids, Michigan 49503
December 11, 18, 2020 20-02319C

FIRST INSERTION

Notice is hereby given that ELMA REIS, OWNER, desiring to engage in business under the fictitious name of ATRIUM DESIGN located at 28327 ALTESSA WAY, BONITA SPRINGS, FLORIDA 34135 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.

December 11, 2020 20-02301C

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS
(Summary Administration)
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 20-CP-2570
IN RE: ESTATE OF
ANTHONY M. COUGHLIN,
Deceased.

The administration of the estate of Anthony M. Coughlin, deceased, whose date of death was March 26, 2020; File Number 20-CP-2570, is pending in the Circuit Court for COLLIER County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Ste 102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court 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 PROBATE CODE WILL BE FOREVER BARRED.

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

The date of first publication of this notice is December 4, 2020.

Richard Meyer
Personal Representative

951 South Camerford Lane
Anaheim, CA 92808

JEFFREY M. JANEIRO, Esq.
Attorney for Personal Representative

Florida Bar No. 0697745

Law Office of Jeffrey M. Janeiro, P.L.

3400 Tamiami Trail N., Suite 203

Naples, FL 34103

Telephone: (239) 513-2324

December 4, 11, 2020 20-02265C

FIRST INSERTION

Notice is hereby given that JUSTIN DAVID BORG, OWNER, desiring to engage in business under the fictitious name of JUSTIN FOCUS MEDIA located at 4370 13TH AVE SW, NAPLES, FLORIDA 34116 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

December 11, 2020 20-02303C

FIRST INSERTION

Notice is hereby given that GREGORY WHITE JR, HEATHER MARIE SCHENK, OWNERS, desiring to engage in business under the fictitious name of HK FLOOR RECOATING located at 269 MENTOR DRIVE, NAPLES, FLORIDA 34110 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.

December 11, 2020 20-02302C

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY
Please take notice SmartStop Self Storage located at 7755 Preserve Lane Naples, FL 34119, intends to hold an auction of the goods stored in the following units to satisfy the lien of the owner. The sale will occur as an online auction via www.selfstorageauction.com on 12/22/2020 at 11:30 am. Contests include personal property belonging to those individuals listed below.

Unit 1132 Johannes Van Veen

Household Goods

Unit 1141 Johannes Van Veen

Household Goods

Unit 2101 Richard Davis

Household Goods

Purchases must be paid at the above referenced facility in order to complete the transaction. SmartStop Self Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

Please contact the property with any questions (239) 207-6132.

December 4, 11, 2020 20-02295C

SECOND INSERTION

NOTICE TO CREDITORS
(Summary Administration)
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No.

11-2020-CP-002557-0001-XX
IN RE: ESTATE OF
EUGENE F. MALONEY
Deceased.

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

You are hereby notified that an Order of Summary Administration has been entered in the estate of Eugene F. Maloney, deceased, File Number 11-2020-CP-002557-0001-XX, 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 July 19, 2019; that the total value of the estate is \$20,000.00 and that the names and addresses of those to whom it has been assigned by such order are:

Name Address

Judy Maloney and Louis A. Prosperi, as Co-Trustees of the Eugene F. Maloney Trust dated October 18, 1995, as amended and restated

Judy Maloney, Co-Trustee
4000 Royal Marco Way
Unit No. 523

Marco Island, FL 34145
Louis A. Prosperi, Co-Trustee
1910 Cochran Road
Manor Oak Two, Suite 730

Pittsburgh, PA 15220

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. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDED'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is December 4, 2020.

Person Giving Notice:

Judy Maloney

4000 Royal Marco Way

Unit No. 523

Marco Island, Florida 34145
Attorney for Person Giving Notice
Pieter G. Van Dien, Attorney
Florida Bar Number: 96695
Oakstone Law PL
225 Banyan Blvd, Ste 230
Naples, Florida 34102
Telephone: (239) 206-3454
E-Mail: pvandien@oakstonelaw.com
Secondary E-Mail:
ckleinke@oakstonelaw.com
December 4, 11, 2020 20-02266C

FIRST INSERTION

Notice is hereby given that LA CASA DELL'ANIMA LLC, OWNER, desiring to engage in business under the fictitious name of LA CASA DELL'ANIMA ITALIAN MARKET & CAFE RESTAURANT located at 2196 AIRPORT PULLING RD S, NAPLES, FLORIDA 34112 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.

December 11, 2020 20-02304C

FIRST INSERTION

Notice is hereby given that GREGORY WHITE JR, HEATHER MARIE SCHENK, OWNERS, desiring to engage in business under the fictitious name of HK FLOOR RECOATING located at 269 MENTOR DRIVE, NAPLES, FLORIDA 34110 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.

December 11, 2020 20-02304C

FIRST INSERTION

Notice is hereby given that JUSTIN DAVID BORG, OWNER, desiring to engage in business under the fictitious name of JUSTIN FOCUS MEDIA located at 4370 13TH AVE SW, NAPLES, FLORIDA 34116 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

December 11, 2020 20-02303C

FIRST INSERTION

Notice is hereby given that GREGORY WHITE JR, HEATHER MARIE SCHENK, OWNERS, desiring to engage in business under the fictitious name of HK FLOOR RECOATING located at 269 MENTOR DRIVE, NAPLES, FLORIDA 34110 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.

December 11, 2020 20-02304C

FIRST INSERTION

Notice is hereby given that JUSTIN DAVID BORG, OWNER, desiring to engage in business under the fictitious name of JUSTIN FOCUS MEDIA located at 4370 13TH AVE SW, NAPLES, FLORIDA 34116 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

December 11, 2020 20-02303C

FIRST INSERTION

Notice is hereby given that GREGORY WHITE JR, HEATHER MARIE SCHENK, OWNERS, desiring to engage in business under the fictitious name of HK FLOOR RECOATING located at 269 MENTOR DRIVE, NAPLES, FLORIDA 34110 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.

December 11, 2020 20-02304C

FIRST INSERTION

Notice is hereby given that JUSTIN DAVID BORG, OWNER, desiring to engage in business under the fictitious name of JUSTIN FOCUS MEDIA located at 4370 13TH AVE SW, NAPLES, FLORIDA 34116 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

December 11, 2020 20-02303C

FIRST INSERTION

Notice is hereby given that GREGORY WHITE JR, HEATHER MARIE SCHENK, OWNERS, desiring to engage in business under the fictitious name of HK FLOOR RECOATING located at 269 MENTOR DRIVE, NAPLES, FLORIDA 34110 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.

December 11, 2020 20-02304C

FIRST INSERTION

Notice is hereby given that JUSTIN DAVID BORG, OWNER, desiring to engage in business under the fictitious name of JUSTIN FOCUS MEDIA located at 4370 13TH AVE SW, NAPLES, FLORIDA 34116 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

December 11, 2020 20-02303C

FIRST INSERTION

Notice is hereby given that GREGORY WHITE JR, HEATHER MARIE SCHENK, OWNERS, desiring to engage in business under the fictitious name of HK FLOOR RECOATING located at 269 MENTOR DRIVE, NAPLES, FLORIDA 34110 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.

December 11, 2020 20-02304C

FIRST INSERTION

Notice is hereby given that JUSTIN DAVID BORG, OWNER, desiring to engage in business under the fictitious name of JUSTIN FOCUS MEDIA located at 4370 13TH AVE SW, NAPLES, FLORIDA 34116 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

December 11, 2020 20-02303C

FIRST INSERTION

Notice is hereby given that GREGORY WHITE JR, HEATHER MARIE SCHENK, OWNERS, desiring to engage in business under the fictitious name of HK FLOOR RECOATING located at 269 MENTOR DRIVE, NAPLES, FLORIDA 34110 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.

December 11, 2020 20-02304C

FIRST INSERTION

Notice is hereby given that JUSTIN DAVID BORG, OWNER, desiring to engage in business under the fictitious name of JUSTIN FOCUS MEDIA located at 4370 13TH AVE SW, NAPLES, FLORIDA 34116 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

December 11, 2020 2

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
File No. 2020-CP-2920
IN RE: ESTATE OF
ROLLY R. RASTETTER,
Deceased.

The administration of the estate of ROLLY R. RASTETTER, deceased, whose date of death was October 30, 2020, 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 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: December 4, 2020

Signed on this 30th day of November, 2020.

ROLLY R. RASTETTER, II

Personal Representative

181 Rainberry Drive
Moorseville, North Carolina 28117
Brian V. McAvoy
Attorney for Personal Representative
Florida Bar No. 0047473
Roetzel & Andress LPA
850 Park Shore Drive, Third Floor
Naples, Florida 34103
Telephone: (239) 649-6200
Email: bmcavoy@ralaw.com
Secondary Email:
serve.bmcavoy@ralaw.com
December 4, 11, 2020 20-02282C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 20-CP-2823
IN RE: ESTATE OF
IMELDA T. BRUNEY
Deceased.

The administration of the estate of Imelda T. Bruney, deceased, whose date of death was October 27, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 501, 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 December 4, 2020.

Personal Representative:

Christine B. Davidow, Esq.
9015 Strada Stell Court, Suite 106
Naples, Florida 34109

Attorney for Personal Representative:
Christina Davidow, Attorney
Florida Bar Number: 66356
Willis & Davidow, LLC
9015 Strada Stell Court Ste. 6
Naples, Florida 34109
Telephone: (239) 465-0531
Fax: (888) 435-0911
E-Mail: c dav idow@willis dav idow.com
Secondary E-Mail:
psinigall@willis dav idow.com
December 4, 11, 2020 20-02297C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 20-CP-2902
IN RE: ESTATE OF
MARIANNA T. DRAKOS A/K/A
MARIANNA T. SANDERS
Deceased.

The administration of the estate of MARIANNA T. DRAKOS A/K/A MARIANNA T. SANDERS, deceased, whose date of death was September 20, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court 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 December 4, 2020.

Personal Representative:

s/ William F. Holekamp

WILLIAM F. HOLEKAMP

6767 N. Ocean Blvd., #1

Ocean Ridge, FL 33435

Attorney for Personal Representative:
/s/ John Paul Bratcher
JOHN PAUL BRATCHER
Attorney for Petitioner
Florida Bar Number: 101928
HAHN LOESER & PARKS LLP
5811 Pelican Bay Boulevard, Suite 650
Naples, Florida 34108
Telephone: (239) 254-2900
Fax: (239) 592-7716
E-Mail: jbratcher@hahnlaw.com
Secondary E-Mail:
epiglia@hahnlaw.com
12254551.1
December 4, 11, 2020 20-02280C

SECOND INSERTION

NOTICE TO CREDITORS
(Summary Administration)
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 20-CP-002632
Division Probate
IN RE: ESTATE OF
HILDA E. DIEGO OTERO
Deceased.

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

You are hereby notified that an Order of Summary Administration has been entered in the estate of Hilda E. Diego Otero, deceased, File Number 20-CP-002632, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112; that the decedent's date of death was September 21, 2020; that the total value of the estate of \$13,500.00 and that the names and addresses of those to whom it has been assigned by such order are:

Name Address
Manual Gomez, spouse
553 Jonquil Lane Apt 102
Naples, FL 34109

ALL INTERESTED PERSONS ARE
NOTIFIED THAT:

SECOND INSERTION

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

11-2018-CA-000775-0001-XX
DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE
FOR AMERICAN HOME
MORTGAGE ASSETS TRUST
2007-2, MORTGAGE-BACKED
PASS-THROUGH CERTIFICATES
SERIES 2007-2,
Plaintiff, vs.

MARIE L. BARNETT, ET AL.

Defendants

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 8, 2020, and entered in Case No. 11-2018-CA-000775-0001-XX, of the Circuit Court of the Twentieth Judicial Circuit in and for COLLIER County, Florida. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERICAN HOME MORTGAGE ASSETS TRUST 2007-2, MORTGAGE-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-2 (hereafter "Plaintiff"), is Plaintiff and MARIE L. BARNETT; JOHN P. ERVIN, L.L.C., are defendants. Crystal K. Kinzel, Clerk of the Circuit Court for COLLIER County Florida will sell to the highest and best bidder for cash in the Lobby on the Third FLOOR of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, Florida 34112, at 11:00 a.m., on the 17th day of DECEMBER, 2020, the following described property as set forth in said Final Judgment, to wit:

LOT 7, BLOCK C, ROCK HARBOR, ACCORDING TO THE
MAP OR PLAT THEREOF AS
SET FORTH IN
SECOND INSERTION

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

CASE NO: 11-2019-CA-001101

TAMARYND PLACE
CONDOMINIUM, INC., a Florida
not-for-profit Corporation,

Plaintiff, v.

UNKNOWN HEIRS AND

DEVISEES OF THE ESTATE
OF CARLOS V. PELLERANO,
DECEASED, ROSA PELLERANO,

UNKNOWN SPOUSE OF ROSA

PELLERANO, THE SECRETARY

OF HOUSING AND URBAN

DEVELOPMENT WASHINGTON,

D.C., COLONIAL ROOFING,

INC., UNKNOWN PARTIES IN

POSSESSION #1, IF LIVING,

AND ALL UNKNOWN PARTIES

CLAIMING BY, THROUGH,

UNDER AND AGAINST THE

ABOVE NAMED DEFENDANT(S)

WHO ARE NOT KNOWN TO BE

DEAD OR ALIVE, WHETHER

SAID UNKNOWN PARTIES MAY

CLAIM AN INTEREST AS SPOUSE,

HEIRS, DEVISEES, GRANTEES,

OR OTHER CLAIMANTS;

UNKNOWN PARTIES IN

POSSESSION #2, IF LIVING,

AND ALL UNKNOWN PARTIES

CLAIMING BY, THROUGH,

UNDER AND AGAINST THE

ABOVE NAMED DEFENDANT(S)

WHO ARE NOT KNOWN TO BE

DEAD OR ALIVE, WHETHER

SAID UNKNOWN PARTIES MAY

CLAIM AN INTEREST AS SPOUSE,

HEIRS, DEVISEES, GRANTEES,

OR OTHER CLAIMANTS;

Defendants.

NOTICE IS HEREBY GIVEN that, pursuant to a Final Summary Judgment of Foreclosure dated November 12, 2020 entered in Civil Case No. 2019-CA-001101 of the County Court of the Twentieth Judicial Circuit in and for Collier County, I will sell to the Highest and Best Bidder for Cash in the Lobby, Third Floor Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, Florida at 11:00 a.m. on the 17

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

The date of first publication of this notice is December 4, 2020.

Person Giving Notice

Manuel Gomez, surviving spouse

553 Jonquil Lane Apt 102

Naples, Florida 34109

Attorney for Person Giving Notice

Neil Morales, Esquire

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December 4, 11, 2020 20-02292C

SECOND INSERTION

RECORDED IN PLAT BOOK
1, PAGE(S) 84, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA

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

If you are an individual with a disability who needs an accommodation in order to participate in a court proceeding or other court service, program, or activity, you are entitled, at no cost to you, to the provision of certain assistance. Requests for accommodations may be presented on this form, in another written format, or orally. Please

complete the attached form and return it to crice@ca.cjis20.org as far in advance as possible, but preferably at least seven (7) days before your scheduled court appearance or other court activity.

Upon request by a qualified individual with a disability, this document will be made available in an alternate format.

If you need assistance in completing this form due to your disability, or to request this document in an alternate format, please contact Charles Rice, Administrative Court Services Manager, (239) 252-8800, e-mail crice@ca.cjis20.org.

Dated this 12 day of October, 2020.

Crystal K. Kinzel

CLERK OF THE CIRCUIT COURT

(SEAL) BY Maria Stocking

As Deputy Clerk

Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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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.

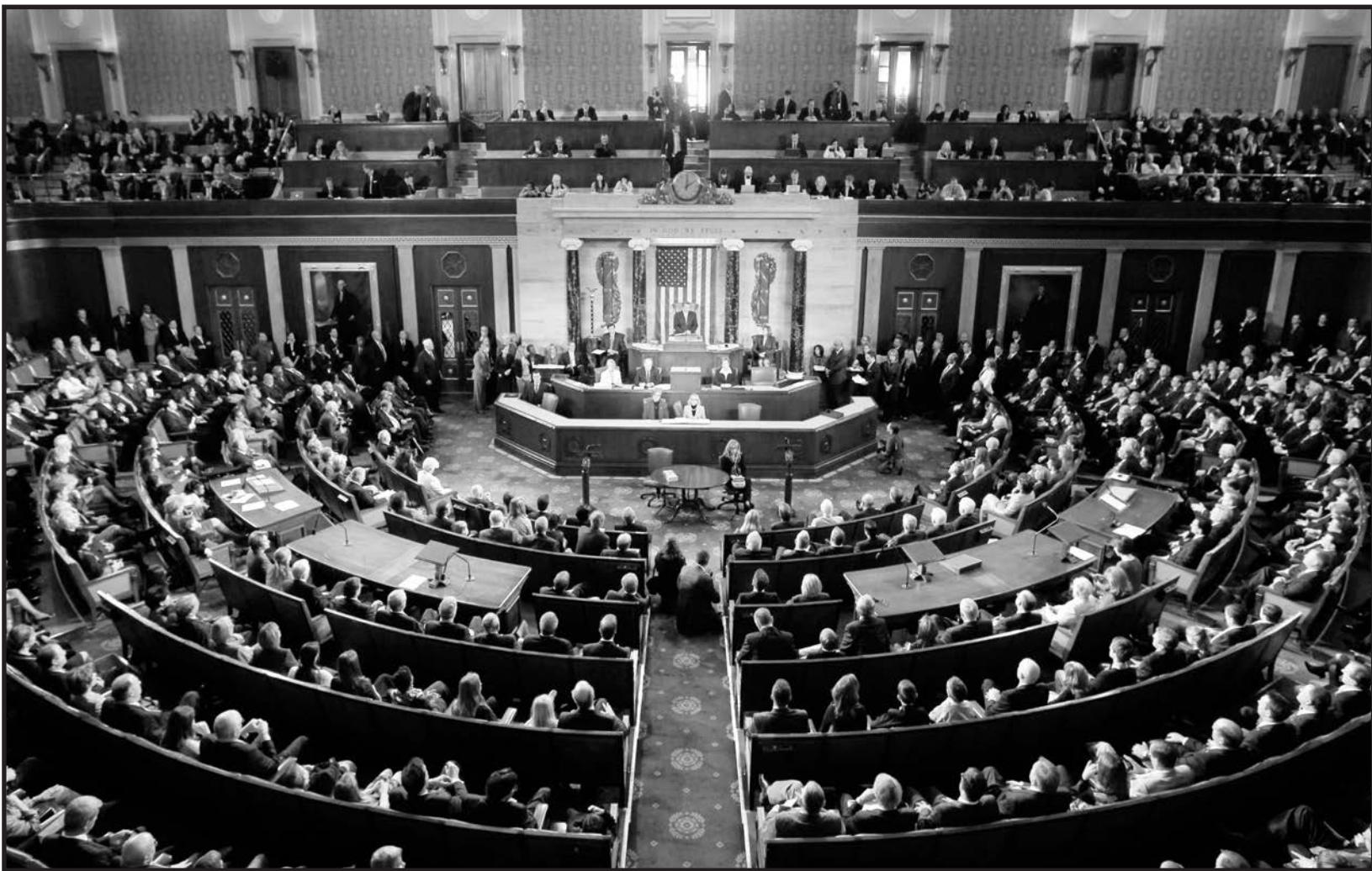
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities. 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.