

COLLIER COUNTY LEGAL NOTICES

<p>FIRST INSERTION</p> <p>NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 21-CP-003310 IN RE: ESTATE OF MARGARET THERESA MCGARRY, AKA MARGARET C. MCGARRY Deceased.</p> <p>TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:</p> <p>You are hereby notified that an Order of Summary Administration has been entered in the Estate of Margaret Theresa McGarry, aka Margaret C. McGarry, deceased, File Number 21-CP-003310 by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., Ste. 102, Naples, FL 34112; that the decedent's date of death was October 3, 2021; that the total value of the estate is \$230,000.00 (all of which is exempt homestead property) and that the names and addresses of those to whom it has been assigned by such Order are:</p> <p>Name, Address; Patricia Morris, 601 Seaview Ct., #410 Marco Island, FL 34145; Thomas Barger, 88 Brooks Flat Rd. Ogdensburg, NJ 07439; Jo-Ann Barger, 77 Shady Lane Hamburg, NJ 07419; Joanne Ross, 264 Cable Lake Circle Carolina Shores, NC 28467; Maureen Olsen, 2542 Seychelles Dr. #703 Naples, Florida 34112</p> <p>ALL INTERESTED PERSONS ARE NOTIFIED THAT:</p> <p>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 DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this Notice is January 7, 2022.</p> <p>Person Giving Notice: Patricia Morris 601 Seaview Ct., #410 Marco Island, FL 34145 Attorney for Person Giving Notice Carol R. Sellers, Attorney Florida Bar Number: 893528 LAW OFFICES OF RICHARDSON & SELLERS, P.A. 3525 Bonita Beach Road, Suite 103 Bonita Springs, FL 34134 Telephone: (239) 992-2031 Fax: (239) 992-0723 E-Mail: csellers@richardsonsellers.com January 7, 14, 2022 22-00042C</p> <p>FIRST INSERTION</p> <p>NOTICE OF ADMINISTRATION IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION FILE NO.: 11-2021-CP-0015980001XX IN RE: ESTATE OF MARC L. CLERICO, Deceased.</p> <p>Administration of the estate of Marc L. Clerico, deceased, file number 11-2021-CP-0015980001XX has been filed in the Circuit Court for Collier County, Florida located at 3315 Tamiami Trail E., Naples, Florida 34112, Suite 102. The Personal Representative's name and address are: Demian Michael Kruchten, at 4898 Europa Drive, Naples, Florida 34105. The name and address of the Personal Representative's attorney are Demian Michael Kruchten, Esq., at 4898 Europa Drive, Naples, Florida 34105.</p> <p>All interested persons are required to file with the court:</p> <p>All claims against the estate within the time periods set forth in §733.702, Florida Statutes, to wit: within the later of three (3) months after the date of the first publication of the Notice of Administration or, as to any creditor required to be served with a copy of the Notice of Administration, thirty (30) days after the date of service of such copy of the notice on the creditor; and,</p> <p>All objections by interested persons on whom notice was served that challenge the validity of the will, the qualifications of the Personal Representative, venue, or jurisdiction of the court within the late of three (3) months after the date of the first publication of the notice or thirty (30) days after the date of service of a copy of the notice on the objecting person, or be forever barred.</p> <p>The date of first publication of this Notice is January 7, 2022.</p> <p>S/Demian Michael Kruchten Demian Michael Kruchten, Personal Representative January 7, 14, 2022 22-00016C</p>	<p>FIRST INSERTION</p> <p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION Case No.: 21-CP-3268 IN RE: ESTATE OF ALBERT WAYNE ASHBY, Deceased.</p> <p>The Administration of the Estate of Albert Wayne Ashby, deceased, whose date of death was July 23, 2021, Case No.: 21-CP-3268, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County Clerk of the Circuit Court, Probate Department, 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112-5324. The names and addresses of the Personal Representative and that Personal Representative's attorney are set forth below.</p> <p>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 TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>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 PUBLICATION OF THIS NOTICE.</p> <p>ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of the first publication of this Notice is Jan 7th 2022.</p> <p>Barbara Cook Ashby Personal Representative Naples, Fl. 34109</p> <p>Jeffry Perlow Attorney for the Personal Representative Fla. Bar # 354759 5425 Park Central Court Naples, Florida 34109 Phone: (239) 514-2910 Fax: 239-593-1169 January 7, 14, 2022 22-00011C</p> <p>FIRST INSERTION</p> <p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 21-CP-1109 Division Probate IN RE: ESTATE OF SHEILA O'CONNELL Deceased.</p> <p>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 Sheila O'Connell, deceased, File Number 21-CP-1109, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E Naples,FL.34112; that the decedent's date of death was August 23, 2021; that the total value of the estate is \$ 40,000.00 and that the names and addresses of those to whom it has been assigned by such order are:</p> <p>Name, Address; Edward O'Connell, 369 Century Drive Marco Island, FL 34145</p> <p>ALL INTERESTED PERSONS ARE NOTIFIED THAT:</p> <p>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 DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this Notice is January 7, 2022.</p> <p>Attorney for Person Giving Notice 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 January 7, 14, 2022 22-00047C</p>	<p>FIRST INSERTION</p> <p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2021-CP-3406 Division Probate IN RE: ESTATE OF RAYE ANNE QUICK Deceased.</p> <p>The administration of the estate of Raye Anne Quick, deceased, whose date of death was July 24, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., 102, Naples, FL 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>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.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is 01/07/2022.</p> <p>Personal Representative: Mary Elizabeth Quick 741 7th Street SW Naples, Florida 34117 Attorney for Personal Representative: Joshua A. Grant, Attorney Florida Bar Number: 1002763 Grant, Cottrell & Miller-Meyers, PLLC 5147 Castello Drive Naples, FL 34103 Telephone: (239) 649-4848 Fax: (239) 643-9810 E-Mail: josh@grantcottrell.com Secondary E-Mail: jennifer@grantcottrell.com January 7, 14, 2022 22-00041C</p> <p>FIRST INSERTION</p> <p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 21-CP-3088 IN RE: ESTATE OF HERBERT E. WELLS, Deceased.</p> <p>The administration of the estate of Herbert W. Wells deceased, whose date of death was February 15, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 E. Tamiami Trail Suite 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>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.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is January 7, 2022.</p> <p>Personal Representative: Patricia A. Wells 5339 Fox Hollow Drive Naples, Florida 34104 Attorney for Personal Representative: /s/Ann T. Frank Ann T. Frank Email Address: annfranklaw@yahoo.com Florida Bar No. 0888370 2124 S. Airport Road Suite 102 Naples, Florida 34112 January 7, 14, 2022 22-00034C</p> <p>FIRST INSERTION</p> <p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 21-CP-3582 Division Probate IN RE: ESTATE OF HUBERT R. DEWINDT a/k/a HUBERT REED DEWINDT Deceased.</p> <p>The administration of the estate of Hubert R. DeWindt, deceased, whose date of death was November 18, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3301 East Tamiami Trail, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>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.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is January 7, 2022.</p> <p>Personal Representative: Roy Miller 410 Forest Hills Blvd. Naples, Florida 34113 Attorney for Personal Representative: Kent A. Skrivan E-mail Addresses: kent@sgnapleslaw.com Florida Bar No. 0893552 Skrivan & Gibbs, PLLC 1110 Pine Ridge Road, Suite 300 Naples, Florida 34108 Telephone: (239) 597-4500 January 7, 14, 2022 22-00029C</p>	<p>FIRST INSERTION</p> <p>NOTICE TO CREDITORS THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FL PROBATE DIVISION FILE NO. 2021-CP-003516 JUDGE: KRIER IN RE: ESTATE OF LINDA M. CHASE, DECEASED.</p> <p>The administration of the estate of LINDA M. CHASE (the "Decedent"), whose date of death was February 13, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Clerk of the Circuit Court, Collier County Courthouse, Probate Division, 3301 Tamiami Trail East, Suite 102, P.O. Box 413044, Naples, FL 34101-3044. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below.</p> <p>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 ON OR BEFORE THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>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 THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is: January 7, 2022.</p> <p>PERSONAL REPRESENTATIVES: JODI CHASE-HEILIZER 523 Kincaid Street Highland Park, IL 60035 JEFFREY CHASE P.O. Box 8179 St. Thomas, USVI 00801 MARK CHASE 7 West Doris Drive Cherry Hill, NJ 08003</p> <p>QUARLES & BRADY LLP Jacqueline C. Johnson Florida Bar No. 86450 jacqueline.johnson@quarles.com 1395 Panther Lane, Suite 300 Naples, FL 34109 Phone: 239-262-5959 Facsimile: 239-434-4999 Attorneys for Personal Representatives QB\71050885.1 January 7, 14, 2022 22-00030C</p> <p>FIRST INSERTION</p> <p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 21-CP-3399 Division Probate IN RE: ESTATE OF DONNA CARTY BUCHHOLZ Deceased.</p> <p>The administration of the Estate of DONNA CARTY BUCHHOLZ, deceased, whose date of death was August 29, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Probate Dept., Naples, FL 34112-5324. The name and address of the Personal Representative and the Personal Representative's attorney are set forth below.</p> <p>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 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.</p> <p>All other creditors of the Decedent and other persons having claims or demands against the Decedent's Estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is January 7, 2022.</p> <p>Personal Representative: DONNA CARTY BUCHHOLZ c/o Cummings & Lockwood LLC 8000 Health Center Boulevard, Suite 300 Bonita Springs, Florida 34135 Attorney for Personal Representative: HOWARD M. HUJSA, ESQ. Florida Bar No. 0979480 Cummings & Lockwood LLC 8000 Health Center Boulevard, Suite 300 Bonita Springs, FL 34135 6642217.1.docx 1/5/2022 January 7, 14, 2022 22-00043C</p> <p>FIRST INSERTION</p> <p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2021-CP-003346 Division Probate IN RE: ESTATE OF CLAUDIA ERINA JONES, Deceased.</p> <p>The administration of the estate of CLAUDIA ERINA JONES, deceased, whose date of death was January 14, 2021, in pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, Florida 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>All 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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is January 7, 2022.</p> <p>DAVID V. JONES Personal Representative Calle Laurel 5, Elviria Sur, Marbella, Málaga Spain 29604 STEPHEN J. PUTNOKI-HIGGINS Attorney for Personal Representative E-mail: sphiggins@baileyglasser.com Secondary E-mail: kparsons@baileyglasser.com Fla. Bar No. 0121646 BAILEY & GLASSER, LLP 360 Central Ave., Suite 1450 St. Petersburg, FL 33701 Telephone: (727) 471-5057 January 7, 14, 2022 22-00045C</p>
--	--	--	--

SAVE TIME

E-mail your Legal Notice
legal@businessobserverfl.com



Wednesday 2PM Deadline
Friday Publication

Sarasota & Manatee counties
Hillsborough County | Pasco County
Pinellas County | Polk County
Lee County | Collier County
Charlotte County

Business Observer

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: hillscclerk.com
PASCO COUNTY: pasco.realforeclose.com | PINELLAS COUNTY: pinellasclerk.org
POLK COUNTY: polkcountyclerk.net | ORANGE COUNTY: myorangeclerk.com

Check out your notices on:
www.floridapublicnotices.com

Business Observer

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 21-CP-003519
IN RE: ESTATE OF
MARY TENNENT
Deceased.

The administration of the estate of Mary Tennent, deceased, whose date of death was October 10, 2021, 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 January 7, 2022.

Personal Representative:
Andrew Tennent, Jr.
1634 Tarpon Bay Drive S. #101
Naples, Florida 34119
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
Secondary E-Mail:
becky.defrancesco@henlaw.com
January 7, 14, 2022 22-00015C

FIRST INSERTION

NOTICE TO CREDITORS
CIRCUIT COURT IN AND FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
COURT FILE NO.:
11-2019-CP-001462-0001-XX
(CLERK'S FILE NO.: 19-1462-CP)
IN RE: ESTATE OF
WINFRIED ROMAN RAUCH,
Deceased.

The administration of the Estate of WINFRIED ROMAN RAUCH, deceased, whose date of death was September 5, 2016, is now pending under COURT FILE NO.: 11-2019-CP-001462-0001-XX (Clerk's File No.: 19-1462-CP) in the Circuit Court for 20th Judicial Circuit, Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite #102, Naples, Florida 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE TIME 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 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 SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

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

The date of first publication of this notice is January 7, 2022.

Signed on this 31st day of December, 2021
Personal Representative
(and Attorney for
Personal Representative)
Maximilian Schenk, Esq.
Florida Bar No.: 229910
SCHENK & ASSOCIATES, PLC
606 Bald Eagle Drive, Suite 612
Marco Island, FL. 34145
Tel: (239) 394-7811
Fax (239) 394-9449
Primary Email:
mjs@schenklawgroup.com
Secondary Email:
robert@schenklawgroup.com
January 7, 14, 2022 22-00018C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
FILE NO.: 21-CP-3045
IN RE: ESTATE OF
JUDY R. WATTS,
Deceased.

The administration of the estate of JUDY R. WATTS, deceased, whose date of death was August 20, 2021, 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 January 7, 2022.

Personal Representative:
JAMES R. BURGER
c/o Todd L. Bradley, Esq.
CUMMINGS & LOCKWOOD LLC
P. O. Box 413032
Naples, FL 34101-3032
Attorney for Personal Representative:
TODD L. BRADLEY, ESQ.
E-mail Addresses: tbradley@cl-law.com, jpoklemba@cl-law.com
Florida Bar No. 0898007
CUMMINGS & LOCKWOOD LLC
P. O. Box 413032
Naples, FL 34101-3032
Telephone: (239) 262-8311
6614247.1.docx 12/31/2021
January 7, 14, 2022 22-00010C

FIRST INSERTION

NOTICE TO CREDITORS
(Summary Administration)
IN THE CIRCUIT COURT FOR
COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
File No. 21-CP-3024
Division Probate
IN RE: ESTATE OF
EUGENE A. DUDZINSKI
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 A. Dudzinski, deceased, File Number 21-CP-3024, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E Naples, FL 34117; that the decedent's date of death was February 5, 2020; that the total value of the estate is \$ 30,000.00 and that the names and addresses of those to whom it has been assigned by such order are:

Name, Address; Karen Caramagno, 3717 Winding Pine Drive Metamora, MI 48455; Denise Hannah, 3717 Winding Pine Drive Metamora, Michigan 48455; John Kallas, 3717 Winding Pine Drive Metamora, Michigan 48455; James Kallas, 3717 Winding Pine Drive Metamora, Michigan 48455; Jeffery Kallas, 3717 Winding Pine Drive Metamora, Michigan 48455

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 DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this Notice is January 7, 2022.
Attorney for Persons Giving Notice
Douglas L. Rankin, Esq
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
January 7, 14, 2022 22-00048C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 21-CP-002472
Division A
IN RE: ESTATE OF
WILLIE S. ANTHONY,
Deceased.

The administration of the estate of Willie S. Anthony, deceased, whose date of death was August 21, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, #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 January 7, 2022.

Personal Representative:
Audrey A. Anthony
559 14th Street North
Naples, Florida 34102-3429
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
tscott@lawfirmnaples.com
January 7, 14, 2022 22-00014C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
File No. 2021-CP-3390
Probate Division
IN RE: ESTATE OF
DAVID L. BRACKMAN,
a/k/a David Lee Brackman,
Deceased.

The administration of the estate of DAVID L. BRACKMAN, a/k/a David Lee Brackman, deceased, whose date of death was July 26, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044, Naples, FL 34101. 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 January 7, 2022.

Personal Representative:
David R. Shipley
609 South Park Drive
Huntingburg, IN 47542
Attorney for Personal Representative:
MARCIE A. CHARLES, ESQ.
Florida Bar Number 110944
GRANT FRIDKIN PEARSON, P.A.
5551 Ridgewood Drive,
Suite 501
Naples, FL 34108-2719
Attorney E-mail: mcharles@gfpac.com
Secondary E-mail:
mfarrell@gfpac.com
Telephone: 239-514-1000/
Fax: 239-594-7313
January 7, 14, 2022 22-00040C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 21-CP-3552
Division PROBATE
IN RE: ESTATE OF:
CHRISTINA KOENIG
Deceased.

The administration of the estate of CHRISTINA KOENIG, deceased, whose date of death was November 15, 2021; 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: January 7, 2022

LAURA L. ALFANO
Personal Representative
18000 Coastline Dr., Apt #1
Malibu, CA 90265
/s/ Thomas F. Hudgins, Esq.
Thomas F. Hudgins, PLLC
Attorney for Personal Representative
Email: ted@naplestax.com
Secondary Email:
connie@naplestax.com
Florida Bar No. 970565
Thomas F. Hudgins, PLLC
2800 Davis Blvd., Ste. 203
Naples, FL 34104
Telephone: 239-263-7660
January 7, 14, 2022 22-00017C

FIRST INSERTION

NOTICE TO CREDITORS
(Summary Administration)
IN THE CIRCUIT COURT FOR
COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
File No. 2021-CP-3449
Division Probate
IN RE: ESTATE OF
THOMAS STREB, JR.
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 Thomas Streb, Jr., deceased, File Number 2021-CP-3449, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 East Tamiami Trail, Naples, Florida 34112; that the decedent's date of death was November 15, 2021; that the total value of the estate is \$17,378.85 and that the names and addresses of those to whom it has been assigned by such order are:

Name, Address; Peter Streb and Nantalie Streb, as Co-Trustees of the Thomas Streb Jr., Revocable Trust, 17051 Subic Circle, Apt. F, Fort Stewart, Florida 31315; Charles A. Mederios, 1210 Wildwood Lakes Blvd Naples, Florida 34104

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 DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this Notice is January 7, 2022.

Person Giving Notice:
Peter Streb
17051 Subic Circle, Apt. F,
Fort Stewart, Florida 31315
Attorney for Person Giving Notice
Alyssa Keogh, Attorney
Florida Bar Number: 0461547
Holmes Fraser, P.A.
711 5th Avenue South,
Suite 200
Naples, Florida 34102
Telephone: (239) 228-7280
E-Mail: akeogh@holmesfraser.com
January 7, 14, 2022 22-00044C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
File No. 21-3490-CP
Division PROBATE
IN RE: ESTATE OF
KATHERINE A. DODDS,
a/k/a K. A. DODDS
Deceased.

The administration of the estate of KATHERINE A. DODDS, a/k/a K. A. DODDS deceased, whose date of death was November 24, 2021, 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 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 January 7, 2022.

Personal Representative:
DOUGLAS D. FITTON
4401 Gulf Shore Boulevard North,
Unit 504
Naples, Florida 34103
Attorney for Personal Representative:
Conrad Willkomm, Esq.
Florida Bar Number: 697338
Law Office of Conrad Willkomm P.A.
3201 Tamiami Trail North, 2nd Floor
Naples, FL 34103
Telephone: (239) 262-5303
Fax: (239) 262-6030
E-Mail: conrad@swfloridalaw.com
Secondary E-Mail:
kara@swfloridalaw.com
January 7, 14, 2022 22-00012C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
FILE NO.: 21-CP-3434
IN RE: ESTATE OF
LIISA K. TUCCIO,
Deceased.

The administration of the estate of LIISA K. TUCCIO, deceased, whose date of death was October 7, 2021, 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 January 7, 2022.

Personal Representative:
TINA GUERRA
c/o Paul L. Bourdeau, Esq.
CUMMINGS & LOCKWOOD LLC
75 Isham Road, Suite 400
West Hartford, CT 06107
Attorney for Personal Representative:
PAUL L. BOURDEAU, ESQ.
E-mail Addresses:
pbourdeau@cl-law.com,
jpoklemba@cl-law.com
Florida Bar No. 0319635
CUMMINGS & LOCKWOOD LLC
75 Isham Road, Suite 400
West Hartford, CT 06107
Telephone: (860) 313-4930
6644997.1.docx 1/3/2022
January 7, 14, 2022 22-00038C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
File No. 2021-CP-003491
IN RE: ESTATE OF
VIRGINIA MAY WARD
Deceased.

The administration of the Estate of VIRGINIA MAY WARD, deceased, whose date of death was August 7, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., Suite 102, Naples, Florida 34112. The names and addresses of the personal 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 January 7, 2022.

SHERRI MAY
TRACEY L. BUERSMEYER
Personal Representatives
c/o Todd L. Bradley, Esq.
Cummings & Lockwood LLC
3001 Tamiami Trail North,
Suite 400
Naples, FL 34103
TODD L. BRADLEY
Attorney for Personal Representatives
Florida Bar No. 0898007
CUMMINGS & LOCKWOOD LLC
3001 Tamiami Trail North, Suite 400
Naples, FL 34103
Phone: (239) 262-8311
Fax: (239) 263-0703
Primary Email: tbradley@cl-law.com
Secondary Email: lwasch@cl-law.com
Secondary Email:
jpoklemba@cl-law.com
6672336.1.docx 1/3/2022
January 7, 14, 2022 22-00009C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 21-CP-2044
IN RE: ESTATE OF
GEORGIE MAE BENNETT
Deceased.

The administration of the estate of GEORGIE MAE BENNETT, deceased, whose date of death was June 5, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Building L, 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 January 7, 2022.

Personal Representative:
Billy McNeese
283 South Heathwood Drive
Marco Island, Florida 34145
Attorney for Personal Representative:
Colette J. Kellerhouse, Esq.
Attorney
Florida Bar Number: 106427
Kramer Kellerhouse, Chartered
950 North Collier Boulevard, Suite 101
Marco Island, Florida 34145
Telephone: (239) 394-3900
Fax: (239) 642-0006
ckellerhouse@marcoislandlaw.com
eespinosa@marcoislandlaw.com
January 7, 14, 2022 22-00008C

FIRST INSERTION		
NOTICE OF PUBLIC SALE: BILL'S TOWING, INC. gives notice that on 01/29/2022 at 09:00 AM the following vehicles(s) may be sold by public sale at 1000 ALACHUA STREET IMMOKALEE FL 34142 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78.		
January 7, 2022	22-00013C	

FIRST INSERTION		
Notice is hereby given that PREMIER DEVELOPERS OF SWFL, INC, OWNER, desiring to engage in business under the fictitious name of ACE ALFA CONSTRUCTION located at 7799 BUCKS RUN DR, NAPLES, FLORIDA 34120 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.		
January 7, 2022	22-00033C	

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 The Balsamic Spice & Tea Boutique located at 6310 Sea Grass Ln, in the County of Collier, in the City of Naples, Florida 34116 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated at Naples, Florida, this 3rd day of January, 2022. Lee Gabourel		
January 7, 2022	22-00028C	

FIRST INSERTION		
NOTICE OF PUBLIC SALE: BILL'S TOWING, INC. gives notice that on 02/12/2022 at 09:00 AM the following vehicles(s) may be sold by public sale at 1000 ALACHUA STREET IMMOKALEE FL 34142 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78. 113208H133405 1971 INTL 16VCX1628J3015907 2018 BIGT 19XFC1F72GE040545 2016 HOND 1FBNE31LXWHB76232 1998 FORD 1FTDX0861VKB07902 1997 FORD 1HGFA16507L108855 2007 HOND 2T1BURHEXFC368640 2015 TOYT 3N1AB61E97L724345 2007 NISS 3N1AB7AP5KY299340 2019 NISS		
January 7, 2022	22-00036C	

FIRST INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 21-CP-3458 Division Probate IN RE: ESTATE OF JOHN YVES MARTEL Deceased.		

The administration of the estate of John Yves Martel, deceased, whose date of death was June 10, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3301 East 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 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 January 7, 2022.

Personal Representative: Stephen Emile Martel 5872 Fornofo Road Columbus, GA 31909 Attorney for Personal Representative: Kent A. Skrivan E-mail Addresses: kent@sgnapleslaw.com Florida Bar No. 0893552 Skrivan & Gibbs, PLLC 1110 Pine Ridge Road, Suite 300 Naples, Florida 34108 Telephone: (239) 597-4500		
January 7, 14, 2022	22-00007C	

FIRST INSERTION		
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA. CASE No. 11-2018-CA-003715-0001-XX THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET BACKED CERTIFICATES, SERIES 2005-AB2 Plaintiff, vs. THOMAS F. RIEGER AKA THOMAS FRANCIS RIEGER, et. al., Defendants. NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 11-2018-CA-003715-0001-XX of the Circuit Court of the 20TH Judicial Circuit in and for COLLIER County, Florida, wherein, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET BACKED CERTIFICATES, SERIES 2005-AB2, Plaintiff, and, THOMAS F. RIEGER AKA THOMAS FRANCIS RIEGER, et. al., are Defendants, I will sell to the highest bidder for cash at, the lobby on the 1st floor of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL. 34112, at the hour of 11:00 a.m., on the 20th day of January, 2022, the following described property: LOT 11, BLOCK J, LAKE PARK, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 3, PAGES 35 AND 36, OF THE PUBLIC RECORDS OF COLLIER COUN-		
Lot 11, Block J, Lake Park, According to the Plat Thereof as Recorded in Plat Book 3, Pages 35 and 36, of the Public Records of Collier County, Florida, offer for sale and sell at public outcry to the highest bidder for cash, the following described property situated in Collier County, Florida, to-wit: Lot 81, Arrowhead Reserve At Lake Trafford - Block "C", according to the map or plat thereof, recorded in Plat Book 48, Pages 15 to 18, of the Public Records of Collier County, Florida.		
Unit 3428, John Picard, Bed frame, beds, nightstand, chairs – Unit 3520, Mary Rose Henin, Fan, fishing gear, electric grill, sporting goods		
January 7, 14, 2022	22-00006C	
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 Real Sexuality located at 5068 Salerno Street in the City of Ave Maria, Collier County, FL 34142 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida. Dated this 28th day of December, 2021. Stacie M Johnson		
January 7, 2022	22-00005C	
FIRST INSERTION		
NOTICE OF PUBLIC SALE: TO BE HELD AT: www.storagetreasures.com The Lock Up Self Storage 1025 Piper Blvd. Naples, Florida 34110 DATE January 26, 2022 BEGINS AT: 11:30 a.m. CONDITIONS: All units will be sold to the highest bidder. Bids taken only for each unit in its entirety. All goods must be removed from the unit within 48 hours. Payment due immediately upon acceptance of bid. Unit availability subject to prior settlement of account. Alicia Trumble, Unit 2069 – Small safe, plastic bins and miscellaneous items		
January 7, 14, 2022	22-00027C	
FIRST INSERTION		
NOTICE OF PUBLIC SALE: ECONOMY BODY SHOP INC. gives notice that on 01/23/2022 at 09:00 AM the following vehicles(s) may be sold by public sale at ECONOMY BODY SHOP & TOWING INC, 2240 DAVIS BLVD, NAPLES, FL 34104 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78. 3C3CFFAR0CT365852 2012 FIAT 3N1CN7APXCL873882 2012 NISS		
January 7, 2022	22-00032C	
FIRST INSERTION		
KEITH'S TOWING INC 903 ALACHUA ST IMMOKALEE, FLORIDA 34142 (239) 657-5741 AUCTION DATE- JANUARY 24, 2022 2006 CHEVY 1GAZ55F36773284 2013 HYUNDAI 5NPEB4ACXDH732323 2015 INFINITI JN1CV6AP5FM580654		
January 7, 2022	22-00019C	

FIRST INSERTION		
TY, 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 within 60 days after the sale. IMPORTANT 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 21 day of December, 2021. CRYSTAL K. KINZEL Clerk Circuit Court (SEAL) By: Kathleen Murray Deputy Clerk		
GREENSPOON MARDER, LLP 100 West Cypress Creek Road Trade Centre South, Suite 700 Fort Lauderdale, Fl 33309 954-491-1120 (32875.1646) /JSchwartz) January 7, 14, 2022		
22-00002C		
FIRST INSERTION		
NOTICE OF FORECLOSURE SALE IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION Notice is hereby given that the undersigned Crystal K. Kinzel, Clerk of the Circuit Court of Collier County, Florida, will on January 20, 2022, at eleven o'clock, a.m. in the lobby, on the first floor Atrium of the Courthouse Annex, Collier County Courthouse, Naples, Florida, offer for sale and sell at public outcry to the highest bidder for cash, the following described property situated in Collier County, Florida, to-wit: Lot 81, ARROWHEAD RESERVE AT LAKE TRAFFORD - BLOCK "C", according to the map or plat thereof, recorded in Plat Book 48, Pages 15 to 18, of the Public Records of Collier County, Florida. pursuant to the order or final judgment entered in a case pending in said Court, the style of which is: Arrowhead Reserve At Lake Trafford Property Owners Association Inc Plaintiff(s) Vs. Jude Zephir Gerda Tervil Defendant(s) And the docket number which is 11-2021-CC-000813-0001-XX. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. "If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Court Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711." WITNESS my hand and official seal of said Court, this 17th of December, 2021. Crystal K. Kinzel Clerk of the Circuit Court (SEAL) By: Christine Sanner, Deputy Clerk		
Suarez, Ashely L 2320 First Street, Suite 1000 Fort Myers FL 33901 2393373850, Attorney for Plaintiff January 7, 14, 2022		
22-00001C		
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 BLUE COLLAR DOG TREATS : Located at 1680 Avion Pl : Collier County in the City of Naples : Florida, 34104-3440 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated at Naples Florida, this January day of 03, 2022 EVAN NILES RANDALL January 7, 2022		
22-00026C		

To satisfy the owner's storage lien, PS Orange Co. Inc. will sell at public lien sale on January 26, 2022, 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 09:00 AM and continue until all units are sold. The lien sale is to be held at the online auction website, www.storagetreasures.com, where indicated. For online lien sales, bids will be accepted until 2 hours after the time of the sale specified.

PUBLIC STORAGE # 27143, 20091 Tiburon Way, Estero, FL 33928, (239) 676-6571
Time: 10:30 AM
Sale to be held at www.storagetreasures.com.
A033 - Giorgi, Patricia; 3049 - hahnl, alyshia; 3213 - Caponigro, Jason
PUBLIC STORAGE # 25428, 15800 Old 41 North, Naples, FL 34110, (941) 212-2707
Time: 10:45 AM
Sale to be held at www.storagetreasures.com.
A098 - Porter, Christina; E049 - Lucio, Jessica; P022 - Zatarain, Todd
PUBLIC STORAGE # 25849, 7325 Davis Blvd, Naples, FL 34104, (305) 615-1925
Time: 11:00 AM
Sale to be held at www.storagetreasures.com.
A1405 - Matson, Sharon; C2277 - Johnson, Victoria; D1143 - McGuire, Andrea
PUBLIC STORAGE # 26659, 3807 White Lake Blvd, Naples, FL 34117, (239) 920-5315
Time: 11:15 AM
Sale to be held at www.storagetreasures.com.
1025 - Duffy, Shannon; 1128 - Amador, Kellie; 1143 - Moers, Bambi; 1189 - Flores, Noelia; 1345 - bishop, jason; 2270 - Shepard, Sydney
PUBLIC STORAGE # 00121, 13191 Tamiami Trl E, Naples, FL 34114, (239) 610-1150
Time: 11:30 AM
Sale to be held at www.storagetreasures.com.
2012 - Erace, Riana; 2052 - Louis, Myriame S; 2065 - Ramos, Mia; 2105 - Jean-Pierre, Spencer; 3007 - Guadalupe, Judith; 3038 - Holter, Mary; 3138 - Smith, Amber; 3174 - Dominguez, Higinio R
PUBLIC STORAGE # 25435, 3555 Radio Road, Naples, FL 34104, (941) 229-6127
Time: 11:45 AM
Sale to be held at www.storagetreasures.com.
A020 - Bryan, Francis; A053 - Doney, Kevin; D196 - Keirns, Jay; E203 - Ferrol, Paula; F296 - Garza, Topaz; F298 - Snyder, Daniel J; H385 - Allen, Andy
PUBLIC STORAGE # 25841, 8953 Terrene Ct, Bonita Springs, FL 34135, (305) 501-4721
Time: 12:00 PM
Sale to be held at www.storagetreasures.com.
0054 - Thompson, Cannon; 0275F - Zakikhani, Arezo; 1106 - Sutovsky, Ray; 1131 - Tyan, Tami
PUBLIC STORAGE # 27142, 10688 Colonial Blvd, Fort Myers, FL 33913, (239) 310-6447
Time: 12:15 PM
Sale to be held at www.storagetreasures.com.
1180 - Manganello, Paul ; 2043 - Manganello, Paul
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.
January 7, 14, 2022

FIRST INSERTION

NOTICE OF PUBLIC SALE
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 01/25/2022 at 12:30pm. Contents include personal property belonging to those individuals listed below.

2199 Marquelda Jones Books,files,Furniture
3147 Arthur Golab Boxes,Bags
5184 Mikes Irrigation Tools,Pipes
5177 Joe Candito Commercial Appliances
3102 Aleea Boswell Couch,Appliances,Boxes
3310 Joe Brady Boxes,Furniture
3241 William Fisk Appliances,Boxes,Tools
3200 Olinda Vela Suitcase

Purchases must be made 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.
January 7, 14, 2022

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA
CIVIL ACTION
CASE NO.: 11-2021-CA-002291
NATIONSTAR MORTGAGE LLC
D/B/A MR. COOPER,
Plaintiff, vs.
THE UNKNOWN HEIRS, DEWISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, JONATHAN L. SCHNEIDER A/K/A JONATHAN SCHNEIDER, DECEASED, et al,
Defendant(s).
To: THE UNKNOWN HEIRS, DE- VISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIM- ING BY, THROUGH, UNDER, OR AGAINST, JONATHAN L. SCHNEI- DER A/K/A JONATHAN SCHNEI- DER, DECEASED
Last Known Address: Unknown
Current Address: Unknown
YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Collier County, Florida:
THE SEA BREEZE UNIT NO. 2, SITUATED ON THE FIRST FLOOR OF THE HELENA HOUSE APARTMENT BUILD- ING OF SEA BREEZE APART- MENT CONDOMINIUM, A CONDOMINIUM, AS RE- CORDED IN CONDOMINIUM PLAT BOOK 1, AT PAGES 87 THROUGH 103, OF THE PUB- LIC RECORDS OF COLLIER COUNTY, FLORIDA, TOGETH- ER WITH THE LIMITED COM- MON ELEMENTS APPURTE- NANT THERETO, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, OF RECORD IN OFFICIAL RE-

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 Bowl and Scale located at 1060 3rd Ave N Apt3 in the City of Naples, Collier

FIRST INSERTION

NOTICE OF PUBLIC SALE: BALD EAGLE TOWING AND RECOVERY reserves the right to accept or reject any and/or all bids.
IN4AL3AP7FN907077
2015 NISSAN ALTIMA 2.5/S/SV/SL
January 7, 2022

FIRST INSERTION

FIRST INSERTION		
NOTICE OF PUBLIC SALE: utes. BALD EAGLE TOWING AND RECOVERY reserves the right to accept or reject any and/or all bids. IN4AL3AP7FN907077 2015 NISSAN ALTIMA 2.5/S/SV/SL January 7, 2022		
22-00037C		

FIRST INSERTION		
NOTICE is hereby given that KIDMO- TION: BRENDA CHILSTROM, PE- DIATRIC OCCUPATIONAL THER- APIST, LLC, OWNER, desiring to engage in business under the fictitious name of THAT MAKES SENSE OT located at 6125 HIGHWOOD PARK LN, NAPLES, FLORIDA 34110 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pur- suant to section 865.09 of the Florida Statutes. January 7, 2022		
22-00022C		
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 The Curated Crab, located at 760 N. Collier Blvd. Suite 102, in the City of Marco Island, County of Collier, State of FL, 34145, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated this 3 of January, 2022. HB INTERIORS, LLC 760 N. Collier Blvd. Suite 102 Marco Island, FL 34145 January 7, 2022		
22-00023C		
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 DL VACATION RENTALS : Located at 237 Third Ave : Collier County in the City of Ottawa : Florida, KIS 2K2 intends to register the said name with the Division of Corporations of the Florida Depart- ment of State, Tallahassee, Florida. Dated at Ottawa Florida, this January day of 03, 2022 DE LAAT, DEREK W.H. January 7, 2022		
22-00024C		
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 busi- ness under the fictitious name of VBG HOMEREFRESH : Located at 5320 Grand Cypress Cir Apt 204 : Collier County in the City of Naples : Florida, 34109-0903 intends to register the said name with the Division of Corporations of the Florida Department of State, Tal- lahassee, Florida. Dated at Naples Florida, this January day of 03, 2022 GASSAWAY VINCENT B January 7, 2022		
22-00025C		

FIRST INSERTION		
NOTICE OF PUBLIC SALE: ECONOMY BODY SHOP INC. gives notice that on 01/20/2022 at 09:00 AM the following vehicles(s) may be sold by public sale at ECONOMY BODY SHOP & TOWING INC, 2240 DAVIS BLVD, NAPLES, FL 34104 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and adminis- trative fees allowed pursuant to Florida statute 713.78. 1FTEF15N6TLC06991 1996 FORD January 7, 2022		
22-00031C		

SECOND INSERTION
Notice Of Sale Ace Super Storage 16300 Old 41 North Naples, FL 34110 239-592-6666 Personal Property consisting of sofas, TVs, clothes, boxes, household goods, totes, boat and trailer and other personal property used in home, office, or garage will be sold or otherwise disposed of at public sales on the dates and times indicated below to satisfy owners lien for rent and fees due in accordance with Florida Statutes: Self storage act, Sections 83.806 and 83.807. all items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required if applicable. unit #452 David Paul Little auction date : 1/25/2022 Dec. 31, 2021; Jan. 7, 2022
21-02511C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION FILE NO.: 21-CP-3292 IN RE: ESTATE OF CHARLES J. HEITZMANN a/k/a CHARLES JOSEPH HEITZMANN, JR., Deceased. The administration of the estate of CHARLES J. HEITZMANN a/k/a CHARLES JOSEPH HEITZMANN, JR., deceased, whose date of death was August 22, 2021, 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 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 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 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 31, 2021. Personal Representatives: David C. Heitzmann Laura Ulrich c/o Kenneth D. Krier, Esq. Cummings & Lockwood LLC P. O. Box 413032 Naples, FL 34101-3032 Attorney for Personal Representatives: Kenneth D. Krier, Esq. Email Addresses: kkrier@cl-law.com; jpoklemba@cl-law.com Florida Bar No.: 401633 Cummings & Lockwood LLC P. O. Box 413032 Naples, FL 34101-3032 Telephone: (239) 262-8311 6607640.1.docx 12/23/2021 Dec. 31, 2021; Jan. 7, 2022
21-02525C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION FILE NO.: 21-CP-3265 IN RE: ESTATE OF WILLIAM J. MARLAND a/k/a WILLIAM JAMES MARLAND, Deceased. The administration of the estate of WILLIAM J. MARLAND a/k/a WILLIAM JAMES MARLAND, deceased, whose date of death was August 16, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and the personal representative’s attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent’s estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent’s estate must
file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. 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 31, 2021. Personal Representative: MARTHA J. MARLAND c/o Robert L. Lancaster, Esq. CUMMINGS & LOCKWOOD LLC P. O. Box 413032 Naples, FL 34101-3032 Attorney for Personal Representative: ROBERT L. LANCASTER, ESQ. E-mail Addresses: rlancaster@cl-law.com, jpoklemba@cl-law.com Florida Bar No. 0462519 CUMMINGS & LOCKWOOD LLC P.O. Box 413032 Naples, FL 34101-3032 Telephone: (239) 262-8311 6693088.1.docx 12/23/2021 Dec. 31, 2021; Jan. 7, 2022
21-02520C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION FILE NO.: 21-CP-3313 IN RE: ESTATE OF HAROLD D. COHEN, Deceased. The administration of the estate of HAROLD D. COHEN, deceased, whose date of death was October 16, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and the personal representative’s attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent’s estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent’s estate must file their claims with this court WITH-
IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. 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 31, 2021. Personal Representative: JANE B. COHEN c/o Alison K. Douglas, Esq. Cummings & Lockwood LLC P. O. Box 413032 Naples, FL 34101-3032 Attorney for Personal Representative: ALISON K. DOUGLAS, ESQ. E-mail Addresses: adouglas@cl-law.com jpoklemba@cl-law.com Florida Bar No.: 0899003 Cummings & Lockwood LLC P. O. Box 413032 Naples, FL 34101-3032 Telephone: (239) 262-8311 6654597.1.docx 12/21/2021 Dec. 31, 2021; Jan. 7, 2022
21-02503C

SECOND 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: 571 Airport Pulling Rd N. Naples FL 34104 Phone: 239-643-5113 Auction date: 1/17/2022 Time: 10:15 AM Gregorio Soler Household items Summer Cunningham Boxes, totes Gisela Cruz Head board Robin Sosnow Couch, totes The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. Dec. 31, 2021; Jan. 7, 2022
21-02515C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No.: 11-2021-CP-002969-0001-XX Division: KRIER IN RE: ESTATE OF YLIANET YBANEZ HERNANDEZ, Deceased. The administration of the Estate of YLIANET YBANEZ HERNANDEZ, deceased, whose date of death was November 10, 2019, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, Florida 34112, file number 11-2021-CP-002969-0001-XX, Division KRIER. 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE 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 31, 2021. Personal Representative: ADNAN DIAZ JOMOLCA 27090 Monte Cristo Blvd. Punta Gorda, Florida 33955 Attorney for Personal Representative: ERIC H. LIGHT Florida Bar No. 0446769 Eric H. Light, P.A. 621 NW 53rd Street, Suite 125 Boca Raton, Florida 33487 Telephone: (561) 226-4622 Fax: (561) 948-2683 Email: ELight@EricLightLaw.com Dec. 31, 2021; Jan. 7, 2022
21-02500C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 21-CP-3416 IN RE: ESTATE OF HARRY J. WOLFE, Deceased. The administration of the Estate of Harry J. Wolfe, deceased, whose date of death was November 4, 2021, 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 Representatives and the Personal Representatives’ 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 ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against the decedent’s estate must file their claims with this court
WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. 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 31, 2021. Personal Representatives: Deborah R. Wolfe 307 Cumberland Street Brooklyn, NY 11238 Ruth Jones Wolfe 1818 Hurricane Harbor Lane Naples, FL 34102 Attorney for Personal Representatives: Jeffrey S. Hoffman, Esq. E-mail Addresses: jshoffman@naplesestatelaw.com jljavor@naplesestatelaw.com Florida Bar No. 837946 Wilson & Johnson 2425 Tamiami Trail North, Suite 211 Naples, Florida 34103 Telephone: (239) 436-1503 Dec. 31, 2021; Jan. 7, 2022
21-02499C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION CASE NO. 12/22/2021-CP-3412 IN RE: ESTATE OF WAYNE EDWARD FIRESTONE Deceased. The administration of the estate of WAYNE EDWARD FIRESTONE, deceased, whose date of death was September 11, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044 Naples, Florida 34101-3044. The names and addresses of the personal representative and the personal representative’s attorneys are set forth below. All creditors of the decedent and other persons having claims or demands against decedent’s estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent’s estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS
NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES 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 31, 2021. Signed on this day of 12/22/2021. LINDA L. FIRESTONE Petitioner DEBRA K. MALONE Petitioner LISA B. GODDY Florida Bar No. 0507075 Email: lgoddy@wga-law.com Alternate Email: pleadings@wga-law.com EDWARD E. WOLLMAN Florida Bar No. 0618640 Email: ewollman@wga-law.com Alternate Email: pleadings@wga-law.com Attorneys for Petitioner(s) WOLLMAN, GEHRKE & ASSOCIATES, PA 2235 Venetian Court, Suite 5 Naples, FL 34109 Telephone: 239-435-1533 Facsimile: 239-435-1433 Dec. 31, 2021; Jan. 7, 2022
21-02521C

SECOND INSERTION
Notice of Self Storage Sale Please take notice Midgard Self Storage – Naples located at 5725 Collier Blvd., Naples, FL 34114 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 www.storagetreasures.com on 1/19/2022 at 1:00PM. Unless stated otherwise the description of the contents are household goods and furnishings. Wayne Price unit #0327; Bryant Martinez unit #1076. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details. Dec. 31, 2021; Jan. 7, 2022
21-02508C

FOURTH INSERTION
NOTICE OF ACTION FOR PETITION TO ESTABLISH PATERNITY AND FOR RELATED RELIEF IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CASE NO.: 21-DR-1907 Division: Family IN RE: THE MARRIAGE OF: Marlye Isidore Wife, and Eddy Tony Husband. TO: EDDY TONY ADDRESS: Unknown YOU ARE HEREBY NOTIFIED that a Verified Petition for Dissolution of Marriage has been filed and commenced in this Court and you are required to serve a copy of your written defenses, if any to it, to Hilda Cenecharles, Attorney for Petitioner whose address is: 5088 Beckton Road,
Ave Maria, Florida 34142 on or before Jan 5, 2022; otherwise a default will be entered against you for the relief prayed for in the complaint or petition. WARNING: RULE 12.285, Florida Family Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal of striking of pleadings. This notice shall be published once a week for four consecutive weeks in the Business Observer. Witness my hand and the seal of said Court at Collier County, Florida on this 8 day of Dec., 2021. Clerk Name: Krysta Kinzel As clerk, Circuit Court Collier County, Florida By Monica Garcia As deputy clerk (Circuit court seal) Dec. 17, 24, 31, 2021; Jan. 7, 2022
21-02423C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION CASE NO: 11-2021-CP-003228-0001-XX IN RE: ESTATE OF MARGARET I. NEMETH, deceased The ancillary administration of the estate of MARGARET I. NEMETH, deceased, whose date of death was May 3, 2021, 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 34112-2646. The names and addresses of the ancillary personal representative and the ancillary personal representative’s attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent’s estate, on whom a copy of this notice is required to be served, must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent’s estate must file their claims with this court WITH-
IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN 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: 12/31/2021. Ancillary Personal Representative: /S/ JOSEPH G. NEMETH, JR. JOSEPH G. NEMETH, JR., i/w/a/n* JOSEPH H. NEMETH, JR 5 Fiddler Crab Trail Westhampton, New York 11977 Attorneys for Ancillary Personal Representative: /S/ BRIAN M. O’CONNELL BRIAN M. O’CONNELL, ESQ. Florida Bar No. 308471 O’CONNELL & CRISPIN ACKAL, PLLC 420 Royal Palm Way, Suite 300 Palm Beach, Florida 33480 Telephone 561-355-0403 Telecopier 561-355-5133 Primary e-mail: service@OCALawyers.com Secondary e-mail: ttdodson@OCALawyers.com *in the Will named Dec. 31, 2021; Jan. 7, 2022
21-02504C

SECOND INSERTION
NOTICE OF SALE IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION CASE NO. 19-CC-002071 IMPERIAL WILDERNESS CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, vs. CINDY A. FREITAS, Individually and as Trustee of the FLORENCE A. LEFEBVRE REVOCABLE TRUST, U/A/D FEBRUARY 1, 2016, Defendants. NOTICE IS GIVEN that pursuant to the Final Judgment of Foreclosure entered on the 15 day of December, 2021, in Civil Action No. 2019-CC-002071, of the County Court of the Twentieth Judicial Circuit in and for Collier County, Florida, in which CINDY A. FREITAS, Individually and as Trustee of the FLORENCE A. LEFEBVRE REVOCABLE TRUST, U/A/D FEBRUARY 1, 2016, is the Defendant, and IMPERIAL WILDERNESS CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation, is the Plaintiff, I will sell to the highest and best bidder for cash at the third floor lobby of the Courthouse Annex, 3315 Tamiami Trail East, Naples, Florida 34112, at 11:00 a.m. on the 13 day of January, 2022, the following described real property set forth in the Final Judgment of Foreclosure in Collier County, Florida: Unit 84, IMPERIAL WILDERNESS CONDOMINIUM, SECTION FOUR, according to the Declaration of Condominium re-
corded in Official Records Book 1411, Pages 2377 through 2415, of the Public Records of Collier County, Florida, together with an undivided share in the common elements and all other appurtenances to such unit as set forth in said Declaration. SUBJECT to all of the terms, provision, conditions, rights, privileges, obligations, easements, and liens set for the and contained in said Declaration of Condominium, its exhibits, supplements and amendments thereto, and all instruments referred to therein. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no costs to you, to the provision of certain assistance. Please contact the Court Operations Manager whose office is located in Collier County Courthouse, 3315 E. Tamiami Trail, Building L, Naples, Florida 34112, and whose telephone number is (239) 252-8800, within two working days of your receipt of this notice of sale; if you are hearing or voice impaired, call 1-800-955-8771. Dated: December 17, 2021 CRYSTAL K. KINZEL CLERK OF THE CIRCUIT COURT (Seal) By: Kathleen Murray Deputy Clerk This instrument prepared by: Jennifer A. Nichols, Esq. Roetzel & Andress, LPA 850 Park Shore Drive Naples, Florida 34103 (239) 649-6200 Dec. 31, 2021; Jan. 7, 2022
21-02502C

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

“““

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.