

CHARLOTTE COUNTY LEGAL NOTICES

--- PUBLIC SALES / ESTATE ---

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25000833CP IN RE: ESTATE OF LANCE DANIEL GILBERT The administration of the estate of LANCE DANIEL GILBERT, deceased, whose date of death was July 28, 2024; File Number 25000833CP, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is Post Office Box 1687, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS
NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is: July 25, 2025. CHRISTINE MARIE GILBERT Personal Representative 13528 Isabell Ave. Port Charlotte, FL 33981 Derek B. Alvarez, Esquire - FBN: 114278 DBA@GendersAlvarez.com Anthony F. Diecidue, Esquire - FBN: 146528 AFD@GendersAlvarez.com Whitney C. Miranda, Esquire - FBN 65928 WCM@GendersAlvarez.com GENDERS ALVAREZ DIECIDUE, P.A. 2307 West Cleveland Street Tampa, Florida 33609 Phone: (813) 254-4744 Fax: (813) 254-5222 Eservice for all attorneys listed above: GADeservice@GendersAlvarez.com July 25; August 1, 2025 25-00758T

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25000443CP Division Probate IN RE: ESTATE OF CHARLES T. NESMITH Deceased. The administration of the estate of Charles T. Nesmith, deceased, whose date of death was December 27, 2024, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E Marion Ave, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply,
unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is July 25, 2025. Personal Representative: Jennifer McCullough 8046 Grand Avenue Little Gasparilla Island, Doc 3, Placida, Florida 33946 Attorney for Personal Representative: Lori A. Wellbaum, Attorney Florida Bar Number: 071110 WELLBAUM LAW PA 686 N. Indiana Avenue Englewood, FL 34223 Telephone: (941) 474-3241 Fax: (941) 475-2927 E-Mail: lori@wellbaumlaw.com Secondary E-Mail: anne@wellbaumlaw.com July 25; August 1, 2025 25-00733T

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25-000793-CP Division: PROBATE IN RE: ESTATE OF KAREN A. WEBB, Deceased. The administration of the estate of Karen A. Webb, deceased, whose date of death was May 19, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply,
unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is July 25, 2025. Personal Representative: Sherry Rennick 2656 Railside Circle SW Byron Center, MI 49315 Attorney for Personal Representative: Cheyenne R. Young Florida Bar Number: 0515299 WOTITZKY, WOTITZKY & YOUNG, P.A. 1107 W. Marion Avenue, Unit #111 Punta Gorda, FL 33950 Telephone: (941) 639-2171 Fax: (941) 639-8617 E-Mail: cyoung@wotitzkylaw.com Secondary E-Mail: jackie@wotitzkylaw.com July 25; August 1, 2025 25-00732T

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION FILE NO. 25-CP-809 IN RE: ESTATE OF ROLAND J. VERTEFEUILLE, Deceased. The administration of the estate of ROLAND J. VERTEFEUILLE, deceased, File No. 25-CP-809, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, Florida 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE
OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and persons having claims or demands against the decedent's estate, including unmatured, contingent or unliquidated claims, must file their claim with this Court WITHIN THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED. The date of the first publication of this Notice is July 25, 2025. Personal Representative: Christina Roberge 13234 Eleanor Avenue Port Charlotte, FL 33953 Attorney for Personal Representative: Judy A. Romano Florida Bar No. 881200 6719 Winkler Rd., Suite 118 Ft. Myers, Florida 33919 Telephone: (239) 437-5378 July 25; August 1, 2025 25-00730T

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25-000655-CP IN RE: ESTATE OF PATRICIA SUE HART Deceased. The administration of the Estate of Patricia Sue Hart, deceased, whose date of death was March 12, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, FL 33950. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's Estate on whom a copy of this notice is required to be served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. The Personal Representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211,
Florida Statutes. The written demand must be filed with the clerk. All other creditors of the decedent and other persons having claims or demands against decedent's Estate must file their claims with this Court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is July 25, 2025. Personal Representative: Richard A. Hart 2029 Chesterfield Drive NE Atlanta, Georgia 30345-3703 Attorney for Personal Representative: Cyrus Malhotra, Esq. Attorney Florida Bar Number: 0022751 THE MALHOTRA LAW FIRM P.A. 3903 Northdale Blvd., Suite 100E Tampa, FL 33624 Telephone: (813) 902-2119 Fax: (727) 290-4044 E-Mail: filings@FLprobatesolutions.com Secondary: cortney@FLprobatesolutions.com July 25; August 1, 2025 25-00754T

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No.: 25-806-CP Division: PROBATE IN RE: ESTATE OF MARY W. PRICE Deceased. The administration of the estate of MARY W. PRICE, deceased, whose date of death was May 4, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, Florida 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply,
unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is July 25, 2025. Personal Representative: CHERYL L. HUBERT 7525 Mikasa Drive Punta Gorda, Florida 33950 Attorney for Personal Representative: MARY A. BYRSKI Attorney Florida Bar Number: 0166413 MARY A. BYRSKI 25086 Olympia Ave. Suite 310 Punta Gorda, Florida 33950 Telephone: (941) 833-9262 Fax: (941) 833-9264 E-Mail: mary@byrskilaw.com Secondary E-Mail: kaye@byrskilaw.com July 25; August 1, 2025 25-00731T

FIRST INSERTION
Notice Under Fictitious Name To whom it may concern: Notice is hereby given that the undersigned, pursuant to Florida Statute 865.09, will register with the Division of Corporations, Department of State, State of Florida upon receipt of this notice, the fictitious name, to-wit: The Aesthetics Lounge and Spa, LLC Under which we are engaged in business at: 13435 S. McCall Rd. Unit 16 PMB 234 Port Charlotte, FL 33981 That the party interested in said business enterprise is as follows: Zen Jen Aesthetics and Design, LLC Dated at Charlotte County, Florida July 18, 2025 July 25, 2025 25-00743T
FIRST INSERTION
PUBLIC NOTICE OF SALE NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Florida Self Storage Facility Act Statutes (Section 83.801 - 83.809). The undersigned will sell by competitive bidding at lockerfox.com on Thursday the 11th day of September, 2025 at 11:00 AM. Said property is iStorage, 6221 Marlympia Way, Punta Gorda, FL, 33950 Stackfleet Logistics Stackfleet Logistics G239 Stereo, vacuum, clothing, furniture, speakers, tool box, fishing and reel, totes, shoes, gas can, water jug, boxes. All purchased items are sold as is, where is, and must be removed within 48 hours of the sale. Purchases must be paid for at the time of purchase per facility policy. Sale subject to cancellation in the event of settlement between owner and obligated party. July 25; August 1, 2025 25-00756T

FIRST INSERTION
PUBLIC NOTICE OF SALE NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Florida Self Storage Facility Act Statutes (Section 83.801 - 83.809). The undersigned will sell by competitive bidding at lockerfox.com on Thursday the 14th day of August, 2025 at 11:00 AM. Said property is iStorage, 7001 Gasparilla Road, Port Charlotte, FL, 33981 Charlotte County Silas Wells 520 miscellaneous household items. Matthew Halt 553 miscellaneous household items. All purchased items are sold as is, where is, and must be removed within 48 hours of the sale. Purchases must be paid for at the time of purchase per facility policy. Sale subject to cancellation in the event of settlement between owner and obligated party. July 25; August 1, 2025 25-00757T

FIRST INSERTION
PUBLIC NOTICE Notice is hereby given that the Southwest Florida Water Management District (District) issued on July 18, 2025, a Water Use Permit Ownership Transfer at Sea Cove Subdivision by applicant: North Loop Community Development District, 14025 Riveredge Drive, Suite 175, Tampa, Florida 33637. Application No. 20 021101.001. Application received: May 27, 2025. Predominant use type(s): Residential Lawn/Landscape/Recreation Use. Quantity: The authorized allocated quantities remained the same on this ownership transfer at 23,900 gallons per day (gpd) Annual Average Daily (AAD), 27,000 gpd Drought AAD, 67,900 gpd Peak Month, and Maximum Crop (Frost-Freeze) Protection remained at zero (0) gallons per event. Location: Section 21, Township 41 South, Range 23 East, in Charlotte County. Any person whose substantial interests are affected by the District's action regarding this matter may request an administrative hearing in accordance with Sections 120.569 and 120.57, Florida Statutes (F.S.), and Chapter 28-106, Florida Administrative Code (F.A.C.), of the Uniform Rules of Procedure. A request for hearing must: (1) explain how the substantial interests of each person requesting the hearing will be affected by the District's action, or proposed action; (2) state all material facts disputed by each person requesting the hearing or state that there are no disputed facts; and (3) otherwise comply with Chapter 28-106, F.A.C. A request for hearing must be filed with and received by the Agency Clerk of the District at the District's Brooksville address, 2379 Broad Street, Brooksville, FL 34604-6899 within 14 days of publication of this notice. Failure to file a request for hearing within this time period shall constitute a waiver of any right such person may have to request a hearing under Sections 120.569 and 120.57, F.S. Because the administrative hearing process is designed to formulate final agency action, the filing of a petition means that the District's final action may be different from the position taken by it in this notice of agency action. Persons whose substantial interests will be affected by any such final decision of the District in this matter have the right to petition to become a party to the proceeding, in accordance with the requirements set forth above. Mediation pursuant to Section 120.573, F.S., to settle an administrative dispute regarding the District's action in this matter is not available prior to the filing of a request for hearing. The application is available for public inspection Monday through Friday at 7601 U.S. Highway 301 North, Tampa, Florida 33637 or through the "Application & Permit Search Tools" function on the District's website at www.watermatters.org/permits/. Interested persons may inspect a copy of the application and submit written objections and comments concerning the application within 14 days from the date of this notice. The District does not discriminate based on disability. Anyone requiring accommodation under the ADA should contact the Regulation Bureau at (813)985-7481 or 1(800)836-0797, TDD only 1(800)231-6103. July 25, 2025 25-00744T

FIRST INSERTION
WEST PORT COMMUNITY DEVELOPMENT DISTRICT NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2025/2026 BUDGET(S); AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING. The Board of Supervisors ("Board") of the West Port Community Development District ("District") will hold a public hearing on August 12, 2025 at 12:30 p.m., at the Country Inn & Suites by Radisson, 24244 Corporate Court, Port Charlotte, Florida 33954 for the purpose of hearing comments and objections on the adoption of the proposed budget(s) ("Proposed Budget") of the District for the fiscal year beginning October 1, 2025 and ending September 30, 2026 ("Fiscal Year 2025/2026"). A regular board meeting of the District will also be held at that time where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budget may be obtained at the offices of the District Manager, c/o Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, 561-571-0010 ("District Manager's Office"), during normal business hours or by visiting the District's website, https://westportdcd.net/. The public hearing and meeting are open to the public and will be conducted in accordance with the provisions of Florida law. The public hearing and meeting may be continued to a date, time, and place to be specified on the record at the meeting. There may be occasions when Board Supervisors or District Staff may participate by speaker telephone. Any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office. Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearing or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based. District Manager July 25, 2025 25-00742T

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER

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

Business Observer

LV10184

W0077



SAVE TIME

E-mail your Legal Notice legal@businessobserverfl.com

W0077

FIRST INSERTION

FIRST INSERTION

July 25; August 1, 2025 25-00745T

FIRST INSERTION

FIRST INSERTION

Business Observer

FLORIDA'S NEWSPAPER FOR THE C-SUITE

Business Observer

ACTIONS / SALES

FIRST INSERTION	
NOTICE OF ACTION CONSTRUCTIVE SERVICE - PROPERTY THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL ACTION CASE NO.: 25738CA NEW VISTA PROPERTIES, INC., a Florida Corporation, Plaintiff, vs. YULISSA POLLO BALTAZAR, her devisees, grantees, creditors, and all other parties claiming by, through, under or against her and all unknown natural persons, if alive and if now known to be or alive, their several and respective spouses, heirs, devisees, grantees, and other creditors or other parties claiming by, though, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a defendant and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described; and UNKNOWN SPOUSE OF YULISSA POLLO BALTAZAR, Defendants.	TO: YULISSA POLLO BALTAZAR, her devisees, grantees, creditors, and all other parties claiming by, through, under or against her and all unknown natural persons, if alive and if now known to be or alive, their several and respective spouses, heirs, devisees, grantees, and other creditors or other parties claiming by, though, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a defendant and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described; and UNKNOWN SPOUSE OF YULISSA POLLO BALTAZAR: YOU ARE HEREBY NOTIFIED that an action to foreclose on the following described property in Charlotte County, Florida: Lot 2, Block 2846, Port Charlotte Subdivision, Section Forty-Seven, according to the map or plat thereof, as recorded in Plat Book 5, Page(s) 61A through 61G, of the Public Records of Charlotte County, Florida has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Albert J. Tiseo, Jr., Plaintiff's attorney whose address is Goldman, Tiseo & Sturges, P.A., 701 JC

FIRST INSERTION	
NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA. CIVIL DIVISION CASE NO. 082024CA002391000101 WILMINGTON SAVINGS FUND SOCIETY.FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR THE FLIC RESIDENTIAL MORTGAGE LOAN TRUST I, Plaintiff, vs. WAYNE HENDRYX; VONDA HENDRYX; UNKNOWN SPOUSE OF JEREMIAH HENDRYX A/K/A JEREMIAH W. HENDRYX; UNKNOWN SPOUSE OF ZECHARIAH HENDRYX A/K/A ZECHARIAH W. HENDRYX; ZECHARIAH HENDRYX A/K/A ZECHARIAH W. HENDRYX; CHARLOTTE COUNTY, FLORIDA; CACH, LLC; JEREMIAH HENDRYX A/K/A JEREMIAH W. HENDRYX; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s). NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated July 1, 2025, and entered in Case No. 082024CA002391000101 of the Circuit Court in and for Charlotte County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL	CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR THE FLIC RESIDENTIAL MORTGAGE LOAN TRUST I is Plaintiff and WAYNE HENDRYX; VONDA HENDRYX; UNKNOWN SPOUSE OF JEREMIAH HENDRYX A/K/A JEREMIAH W. HENDRYX; ZECHARIAH HENDRYX A/K/A ZECHARIAH W. HENDRYX; CHARLOTTE COUNTY, FLORIDA; CACH, LLC; JEREMIAH HENDRYX A/K/A JEREMIAH W. HENDRYX; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, I will sell to the highest and best bidder for cash website of www.charlotte.realforeclose.com, 11:00 a.m., on October 1, 2025 , the following described property as set forth in said Order or Final Judgment, to-wit: LOT 433, SOUTH PUNTA GORDA HEIGHTS, 8TH ADDITION, A SUBDIVISION ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 4, AT PAGES 6A THROUGH 6D, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN 1984 SKYLINE MOBILE HOME; VIN NUMBER(S): 25650148AT AND 25650148BT, TITLE NUMBER(S): 22642751 AND 22642750, PERMANENTLY AFFIXED TO THE LAND. ANY PERSON CLAIMING AN IN-

FIRST INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 4TH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CASE NO.: 24002333CA EF MORTGAGE LLC, Plaintiff, v. STAY PORT CHARLOTTE 2, LLC, a Florida Limited Liability Company; MDA INVERSIONES SPA, a Chilean Company; SAIVAY CONSTRUCTION, INC.; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendant. NOTICE IS HEREBY GIVEN pursuant to Final Judgment dated July 10, 2025 entered in Civil Case No. 24002333CA in Circuit Court of the Charlotte Judicial Circuit in and for Charlotte County, Florida, Civil Division, wherein EF MORTGAGE LLC, Plaintiff and STAY PORT CHARLOTTE 2, LLC, a Florida Limited Liability Company; MDA INVERSIONES SPA, a Chilean Company are Defendant(s), Roger D. Eaton, Clerk of Court, will sell to the highest and best bidder for cash beginning at 11:00 AM at www.charlotte.realforeclose.com in accordance with Chapter 45, Florida Statutes on September 4, 2025 the following described property as set forth in said Final Judgment, to-wit PARCEL 1: LOT 24, BLOCK 1278, PORT CHARLOTTE SUBDIVISION, SECTION THIRTEEN, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGES 2A THROUGH 2G OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA. a/k/a 3479 Mentone Street, Port Charlotte, FL 33980 PARCEL 2:	FLORIDA. a/k/a 23203 Ameche Avenue, Port Charlotte, FL 33980 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. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN. 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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. 07/17/2025 Roger D. Eaton CLERK OF THE CIRCUIT COURT Charlotte County, Florida (SEAL) Brittany Lackey DEPUTY CLERK OF COURT Submitted By: Jordan Wainstein Kelley Kronenberg 10360 West State Road 84 Fort Lauderdale, FL 33324 Service Email: flrealprop@kelleykronenberg.com File No.: 3087.000199 July 25; Aug. 1, 2025 25-00739T

FIRST INSERTION	
CLERK'S NOTICE OF SALE UNDER F.S. CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 24-1177-CC SECTION 20 PROPERTY OWNER'S ASSOCIATION, INC. Plaintiff, v. VERONICA VERBANIC Defendant. NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated July 9, 2025, in the above-styled cause, I will sell to the highest and best bidder for cash, at the Charlotte County Foreclosure Auction website at www.charlotte.realforeclose.com at 11: 00am on August 27, 2025, the following described property:	Lot 5, Block 561, Punta Gorda Isles, Section 20, according to the plat thereof as recorded in Plat Book 11, Page 2, Public Records of Charlotte County, Florida. Address: 42 Pepe Ct., Punta Gorda FL 33983 PID: 402304204004 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, FL 33950 July 25; Aug. 1, 2025 25-00740T

FIRST INSERTION	
through, under or against the Estate of Katherine Deschamp a/k/a Katherine A. Deschamp a/k/a Katherine Ann Deschamp, Deceased; Francis Joseph Costello III a/k/a Francis J. Costello III a/k/a Francis Joseph Costello a/k/a Francis Costello; Kevin W. Costello; Adam Costello; Midland Funding LLC; Nicole Anne Stephenson a/k/a Nicole A. Stephenson a/k/a Nicole Anne Pytel; William Francis Pytel a/k/a William F. Pytel Jr. a/k/a William F. Pytel a/k/a William Pytel; Phillip Joseph Pytel a/k/a Phillip J. Pytel are the Defendants, that I will sell to the highest and best bidder for cash at, www.charlotte.realforeclose.com, beginning at 11:00 AM on the 3rd day of September, 2025, the following described property as set forth in said Final Judgment, to wit: LOT 29, BLOCK 339, PORT CHARLOTTE SUBDIVISION, SECTION TWENTY-ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5 AT PAGE(S) 12A THRU 12G, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA. TAX ID: 402218201004	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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this day of 07/23/2025. Roger Eaton As Clerk of the Court By: B. Lackey (SEAL) As Deputy Clerk Brock & Scott PLLC 4919 Memorial Hwy, Suite 135 Tampa, FL 33634 Attorney for Plaintiff File # 24-F00155 July 25; August 1, 2025 25-00747T

FIRST INSERTION	
NOTICE OF ACTION CONSTRUCTIVE SERVICE - PROPERTY THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL ACTION CASE NO.: 25735CA NEW VISTA PROPERTIES, INC., a Florida Corporation, Plaintiff, vs. RUMALDO A. SANCHEZ VARGAS, his devisees, grantees, creditors, and all other parties claiming by, through, under or against him and all unknown natural persons, if alive and if now known to be or alive, their several and respective spouses, heirs, devisees, grantees, and other creditors or other parties claiming by, though, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a defendant and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described; and UNKNOWN SPOUSE OF RUMALDO A. SANCHEZ VARGAS, Defendants. TO: RUMALDO A. SANCHEZ VAR-	GAS, his devisees, grantees, creditors, and all other parties claiming by, through, under or against him and all unknown natural persons, if alive and if now known to be or alive, their several and respective spouses, heirs, devisees, grantees, and other creditors or other parties claiming by, though, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a defendant and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described; and UNKNOWN SPOUSE OF RUMALDO A. SANCHEZ VARGAS: YOU ARE HEREBY NOTIFIED that an action to foreclose on the following described property in Charlotte County, Florida: Lot 7, Block 2327, Port Charlotte Subdivision, Section Thirty-Eight, according to the map or plat thereof, as recorded in Plat Book 5, Page(s) 42A through 42H, inclusive, of the Public Records of Charlotte County, Florida has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Albert J. Tiseo, Jr., Plaintiff's attorney whose address is

FIRST INSERTION	
NOTICE OF ACTION CONSTRUCTIVE SERVICE - PROPERTY THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL ACTION CASE NO.: 25732CA NEW VISTA PROPERTIES, INC., a Florida Corporation, Plaintiff, vs. LUIS BRAVO, his devisees, grantees, creditors, and all other parties claiming by, through, under or against him and all unknown natural persons, if alive and if now known to be or alive, their several and respective spouses, heirs, devisees, grantees, and other creditors or other parties claiming by, though, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a defendant and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described; and UNKNOWN SPOUSE OF LUIS BRAVO, Defendants. TO: LUIS BRAVO, his devisees, grant-	ees, creditors, and all other parties claiming by, through, under or against him and all unknown natural persons, if alive and if now known to be or alive, their several and respective spouses, heirs, devisees, grantees, and other creditors or other parties claiming by, though, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a defendant and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described; and UNKNOWN SPOUSE OF LUIS BRAVO: YOU ARE HEREBY NOTIFIED that an action to foreclose on the following described property in Charlotte County, Florida: Lot 10, Block 2440, Port Charlotte Subdivision, Section Twenty-Nine, according to the map or plat thereof, as recorded in Plat Book 5, Page(s) 22A through 22G, inclusive, of the Public Records of Charlotte County, Florida has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Albert J. Tiseo, Jr., Plaintiff's attorney whose address is

SUBSEQUENT INSERTIONS

--- ESTATE ---

SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25000653CP Division Probate IN RE: ESTATE OF Eugene Zane Bliss Deceased. The administration of the estate of Eugene Zane Bliss, deceased, whose date of death was December 20, 2024, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 East Marion Avenue, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is: July 18, 2025. Signed on this 15th day of July, 2025. /s/ Wayne T. Bliss Wayne T. Bliss Personal Representative 1054 March Street, Port Charlotte, FL 33953 /s/ Mark Martella Mark Martella, Esq. Florida Bar No. 0024021 Martella Law Firm, PLLC 18245 Paulson Drive, Suite 131 Port Charlotte, FL 33954 Telephone: 941-867-6865 Fax: 941-867-8949 E-mail: mark@martellalaw.com Secondary: tara@martellalaw.com Attorney for Petitioner July 18, 25, 2025 25-00725T		

SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25-803-CP Division: Probate IN RE: ESTATE OF KATHLEEN M. QUENELL Deceased. The administration of the estate of Kathleen M. Quenell, deceased, whose date of death was May 31, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is Charlotte County Justice Center, 350 E. Marion Ave., Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is July 18, 2025. Personal Representative: Scott Robert Quenell 155 Dale Road Rochester, New York 14621 Attorney for Personal Representative: Ellie K. Harris, Esq. Florida Bar Number: 0021671 Elise V. Bouchard, Esq. Florida Bar Number: 0109033 Schwarz & Harris, P.A. 17841 Murdock Circle Port Charlotte, Florida 33948 Telephone: (941) 625-4158 Fax: (941) 625-5460 E-Mail: e-service@schwarzlaw.net Secondary: mackenzie@schwarzlaw.com July 18, 25, 2025 25-00716T		

SECOND INSERTION		
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25000694CP Division Probate IN RE: ESTATE OF WAYNE THOMAS CRIMIN, 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 WAYNE THOMAS CRIMIN, deceased, File Number 25000694CP by the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, Florida 33950; that the decedent's date of death was October 9, 2023; that the total value of the estate is \$70,900.00 [consisting of Non-Exempt Property] and that the names and addresses of those to whom it has been assigned by such order are: Name: Address: Toby Lewis Crimin 951 Dodson Mill Rd., Pilot Mountain, NC 27041 Casey Hugh Crimin 23656 S. Pennington Rd., Pickford, MI 49774 Toni Rae Kronemeyer 6867 E. Taylor Rd., Pickford, MI 49774 Cory Crimin 5051 Horseshoe Bend St., Colorado Springs, CO 80917 Lexi May Zenner 394 W 6 Mile Rd., Sault Ste. Marie, MI 48783 Lynn Ellen Hough 19117 S. Laponise Ln., Rudyard, MI 49780 ALL INTERESTED PERSONS ARE NOTIFIED THAT: All creditors of the estate of the de- cedent 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 personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The date of first publication of this Notice is July 18, 2025. Person Giving Notice: Toby Lewis Crimin 951 Dodson Mill Rd. Pilot Mountain, NC 27041 Attorney for Person Giving Notice: Ariana R. Fileman, Esq. Florida Bar No. 0990612 Fileman Law Firm, P.A. 201 W. Marion Ave., Suite 1208 Punta Gorda, FL 33950 Tel. (941) 833-5560 afleman@filemanlaw.com July 18, 25, 2025 25-00702T		

SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25000604CP Division Probate IN RE: ESTATE OF Edward Donald Hum Deceased. The administration of the estate of Edward Donald Hum, deceased, whose date of death was February 9, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E Marion Avenue, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is: July 18, 2025. Signed on this 16th day of July, 2025. /s/ Emily Pearl Hum Robinson Emily Pearl Hum Robinson Personal Representative 2511 Lendall Lane Austin, TX 74744 /s/ Mark Martella Mark Martella, Esq. Florida Bar No. 0024021 Martella Law Firm, PLLC 18245 Paulson Drive, Suite 131 Port Charlotte, FL 33954 Telephone: 941-867-6865 Fax: 941-867-8949 E-mail: mark@martellalaw.com Secondary: tara@martellalaw.com Attorney for Petitioner July 18, 25, 2025 25-00729T		

SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No.: 25000707CP IN RE: ESTATE OF JOHN EDWARD EDMONDSON, Deceased. The administration of the Estate of JOHN EDWARD EDMONDSON, deceased, whose date of death was January 3, 2025, is pending in the Circuit Court for CHARLOTTE County, Florida, Probate Division, the address of which is 350 E Marion Ave, Punta Gorda, FL 33950. 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 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. The Personal Representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. 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 FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is July 18, 2025. Personal Representative: MELISSA K. MASRI 750 Carrie Lane Lakewood Village, Texas 75068 Attorney for Personal Representative: STACEY SCHWARTZ, ESQ. Attorney Florida Bar Number: 0123925 FLAMMIA ELDER LAW FIRM 2707 W. Fairbanks Avenue, Suite 110 Winter Park, FL 32789 Telephone: (407) 478-8700 Fax: (407) 478-8701 E-Mail: Stacey@Flammialaw.com Secondary E-Mail: Paralegal@Flammialaw.com July 18, 25, 2025 25-00717T		

SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25-000787-CP Division: PROBATE IN RE: ESTATE OF MARIAN DANIELLE PLASCO, A/K/A MARIAN D. PLASCO, Deceased The administration of the estate of Marian Danielle Plasco, a/k/a Marian D. Plasco, deceased, whose date of death was December 26, 2024, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is July 18, 2025. Paul D. Kester Personal Representative 634 Avenue D West Wyoming, PA 18644 Cheyenne R. Young Attorney for Personal Representative Florida Bar Number: 0515299 WOTITZKY, WOTITZKY & YOUNG, P.A. 1107 W. Marion Avenue, Unit #111 Punta Gorda, FL 33950 Telephone: (941) 639-2171 Fax: (941) 639-8617 E-Mail: cyoung@wotitzkylaw.com Secondary E-Mail: jackie@wotitzkylaw.com July 18, 25, 2025 25-00708T		

SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25-371-CP Division Probate IN RE: ESTATE OF JANET IRENE BULLOCK a/k/a JANET I. BULLOCK Deceased. The administration of the Estate of Janet Irene Bullock a/k/a Janet I. Bullock, deceased, whose date of death was December 26, 2024, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, Florida 33950. 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. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is July 18, 2025. Personal Representative Jannell R. Kristiansen 1665 E. Manchester Rd. Manchester Center, VT 05255 Attorney for Personal Representative Tina M. Mays, Esq. Florida Bar No. 0726044 Mizell & Mays Law Firm, P.A. 331 Sullivan St., Punta Gorda, FL 33950 Telephone: (941) 575-9291 E-mail Addresses: tmays@mizell-law.com, ndotres@mizell-law.com July 18, 25, 2025 25-00727T		

SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25000663CP Division Probate IN RE: ESTATE OF LOUIS F. SCOLASE Deceased. The administration of the estate of Louis F. Scolase, deceased, whose date of death was February 24, 2025, is pending in the Circuit Court for CHARLOTTE County, Florida, Probate Division, the address of which is 350 E. Marion Ave, Punta Gorda FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is July 18, 2025. Personal Representative: Louis M. Scolase 4340 Kennel St Port Charlotte, Florida 33981 Attorney for Personal Representative: Albert Stickley III, Esquire Attorney Florida Bar Number: 0051605 737 S. Indiana Avenue, Suite A Englewood, Florida 34223 Telephone: (941) 474-5506 Fax: (941) 474-5507 E-Mail: aj@stickleylaw.com Secondary E-Mail: skylar@stickleylaw.com July 18, 25, 2025 25-00728T		

SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 2025-CP-000695 Division Probate IN RE: ESTATE OF DOUGLAS W. JONES, Deceased. The administration of the estate of Douglas W. Jones, deceased, whose date of death was September 27, 2024, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is Charlotte County Probate Court. 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. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is July 18, 2025. Personal Representative: Matthew D. Jones P.O. Box 70 West Bethel, Maine 04286 Attorney for Personal Representative: Shumaker, Loop & Kendrick, LLP Benjamin R. Hanan, Esquire Florida Bar No. 0089559 240 S. Pineapple Avenue, 9th Floor Sarasota, Florida 34236 Telephone: 941-364-2788 E-Mail Addresses: bhanan@shumaker.com mwrad@shumak.com July 18, 25, 2025 25-00724T		

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and select the appropriate County name from the menu option

FLORIDA'S NEWSPAPER FOR THE C-SUITE

Business Observer

UV20878_028

ACTIONS / SALES

SECOND INSERTION		
NOTICE OF ACTION IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL ACTION CASE NO. 25-000803-CC BABCOCK RANCH RESIDENTIAL ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, vs. JACQUELYN MACDONALD; et al, Defendants. TO: JACQUELYN MACDONALD 17338 PALMETTO PASS LANE PUNTA GORDA, FL 33982 YOU ARE HEREBY NOTIFIED that an action to Foreclose a Lien for unpaid homeowners' association assessments on the following real property located in Charlotte County, Florida: Lot 1402, of BABCOCK RANCH COMMUNITY PHASE 2C, ac-	cording to the plat thereof as recorded in Plat Book 24, Page 2, of the Public Records of Char- lotte County, Florida. has been filed against you, JACQUE- LYN MACDONALD, and you are re- quired to serve a copy of your written defenses, if any, to it on Plaintiff's at- torney, whose name and address is as follows: Jennifer A. Nichols, Esquire Roetzel & Andress, LPA 999 Vanderbilt Beach Rd., Suite 401 Naples, FL 34108 and file the original with the Clerk of this Court either before service on Plaintiff's Attorney or immediately thereafter on or before thirty (30) days after the first publication of this Notice; or otherwise a default will be entered against you for the relief demanded in the Complaint for Foreclosure. If you are a person with a disabil-	ity who needs any accommodation in order to participate in this proceed- ing, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Adminis- trative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637- 2110, at least 7 days before your sched- uled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated on: July 15, 2025. ROGER D. EATON, CLERK OF COURTS By: D. Gerace (SEAL) Deputy Clerk 25355090_1 137082.0122 July 18, 25, 202525-00719T

SECOND INSERTION		
NOTICE OF ACTION CONSTRUCTIVE SERVICE PERSONAL PROPERTY IN THE COUNTY COURT OF CHARLOTTE COUNTY, FLORIDA CASE NO: 25000193CC Ally Bank v. Terence Elliott Blackshear Defendant(s). TO: Terence Elliott Blackshear: 17204 Bullhorn Cir, Punta Gorda, FL 33982 Residence unknown, if living, includ- ing any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, credi- tors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforemen- tioned unknown Defendants and such of the aforementioned unknown Defen- dants as may be infants, incompetents or otherwise not sui juris.	YOU ARE HEREBY NOTIFIED that a complaint for monetary damages and writ of replevin on personal property arising from contract has been com- menced to recover possession of the fol- lowing personal property, last known to be located in Charlotte County, Florida, more particularly described as follows: 2019 Chevrolet Silverado 2500HD (VIN No: 2GB- 2CREGOK1214850) This action has been filed against you and you are required to serve a copy of your written defense, if any, upon LOGS LEGAL GROUP LLP, Attorneys for Plaintiff, whose address is 750 Park of Commerce Blvd., Suite 130, Boca Ra- ton, FL 33487, before twenty (28) days after the first publication of this notice and file the original with the clerk of this court either before service on Plain- tiff's attorney or immediately thereaf- ter; otherwise a default will be entered against you for the relief demanded in the Complaint. If you are a person with a disabil- ity who needs any accommodation in	order to participate in this proceed- ing, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Adminis- trative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637- 2110, at least 7 days before your sched- uled 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 seal of this Court on the 11 day of July, 2025. Circuit and County Courts By: D. Gerace (SEAL) Deputy Clerk LOGS LEGAL GROUP LLP, Attorneys for Plaintiff, 750 Park of Commerce Blvd., Suite 130, Boca Raton, FL 33487 25-332402 RP01 AYL July 18, 25; August 1, 8, 202525-00712T

SECOND INSERTION		
NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 25000808CA WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR CASCADE FUNDING RM4 ACQUISITIONS GRANTOR TRUST, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFI- CIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDI- TORS, TRUSTEES AND ALL OTH- ERS WHO MAY CLAIM AN INTER- EST IN THE ESTATE OF PERLETA V. ROSE, DECEASED, et. al. Defendant(s), TO: THE UNKNOWN HEIRS, BEN- EFICIARIES, DEVISEES, GRANT- EES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTER- EST IN THE ESTATE OF PER- LETA V. ROSE, DECEASED, whose residence is unknown if he/she/	they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grant- ees, assignees, lienors, creditors, trust- ees, and all parties claiming an interest by, through, under or against the De- fendants, who are not known to be dead or alive, and all parties having or claim- ing to have any right, title or interest in the property described in the mortgage being foreclosed herein. YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property: LOT 27, BLOCK 1571, PORT CHARLOTTE SUBDIVISION, SECTION 15, A SUBDIVISION AS PER PLAT THEREOF RE- CORDED IN PLAT BOOK 5, PAGE(S) 4A THRU 4E, OF THE PUBLIC RECORDS OF CHAR- LOTTE COUNTY, FLORIDA. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 8-20-25 / (30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for	the relief demanded in the complaint or petition filed herein. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110 or jembury@ca.cjis20.org, at least 7 days before your scheduled court appearance, or immediately upon receiving this noti- fication if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and the seal of this Court at Charlotte County, Florida, this 15 day of July, 2025. ROGER D. EATON CLERK OF THE CIRCUIT COURT (SEAL) BY: BRITTANY LACKEY DEPUTY CLERK ROBERTSON, ANSCHUTZ, AND SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 25-297539 July 18, 25, 202525-00718T

SECOND INSERTION		
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL DIVISION CASE NO. 25000081CA WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF RESIDENTIAL CREDIT OPPORTUNITIES TRUST II, Plaintiff, vs. SUMMIT CREST CAPITAL, LLC F/K/A CALCAP LLC; DAVID CHESTER HELM, II; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s) NOTICE IS HEREBY GIVEN pursu- ant to a Final Judgment of Foreclosure filed June 13, 2025 and entered in Case No. 25000081CA, of the Circuit Court of the 20th Judicial Circuit in and for Charlotte County, Florida, where- in WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWN- ER TRUSTEE OF RESIDENTIAL CREDIT OPPORTUNITIES TRUST II is Plaintiff and DAVID CHESTER HELM, II; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; SUMMIT CREST CAP- ITAL, LLC F/K/A CALCAP LLC; are defendants. ROGER D. EATON, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: W W W . C H A R L O T T E . REALFORECLOSE.COM, at 11:00 A.M., on August 13, 2025, the following described property as set forth in said	Final Judgment, to wit: SEE EXHIBIT A THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF CHAR- LOTTE, STATE OF FLORIDA, AND IS DESCRIBED AS FOL- LOWS: LOT 6, BLOCK A, FIRST ADDITION TO PEACE RIVER SUBDIVISION, AN UNRE- CORDED SUBDIVISION MORE PARTICULARLY DESCRIBED AS FOLLOWS: A CERTAIN PARCEL OF LAND LYING AND BEING IN SECTION 12. TOWN- SHIP 40 SOUTH. RANGE 23 EAST, CHARLOTTE COUNTY, FLORIDA, BEING MORE PAR- TICULARLY DESCRIBED AS FOLLOWS: TAKE A POINT OF REFERENCE THE NORTH QUARTER (N 1/4) SECTION CORNER OF THE AFORESAID SECTION 12; GO THENCE SOUTH 0° 17' 23" WEST ALONG THE CENTER OF SAID SEC- TION 12, A DISTANCE OF 1317.8 FEET TO THE SOUTHEAST CORNER OF THE NE 1/4 OF THE NW 1/4 OF SAID SECTION 12; GO THENCE NORTH 88°50' 38" WEST ALONG THE SOUTH LINE OF SAID NE ¼ OF THE NW 1/4, A DISTANCE OF 978.75 FEET TO AN IRON PIN FOR A POINT OF BEGINNING; GO THENCE NORTH 0° 15' EAST A DISTANCE OF 110 FEET TO AN IRON PIN; GO THENCE NORTH 88° 50' 38" WEST A DISTANCE OF 60 FEET TO AN IRON PIN; GO THENCE SOUTH 0° 15' WEST A DISTANCE OF 110 FEET TO AN IRON PIN AT THE WATERS EDGE; GO THENCE	SOUTHEASTERLY ALONG THE SHORELINE A DISTANCE OF 67 FEET, MORE OR LESS, TO A POINT; GO THENCE NORTH 0° 15' EAST A DISTANCE OF 30 FEET, MORE OR LESS, TO A POINT OF BEGINNING, LYING IN SAID SECTION, COUNTY AND STATE. 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 disabil- ity who needs any accommodation in order to participate in this proceed- ing, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Adminis- trative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637- 2110, at least 7 days before your sched- uled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this day of 07/15/2025. ROGER D. EATON As Clerk of said Court (SEAL) By B. Lackey As Deputy Clerk Submitted by: Kahane & Associates, P.A. 1619 NW 136th Avenue, Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 24-01451 BSI July 18, 25, 202525-00726T

FOURTH INSERTION		
NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA Case No.: 25000681DR MICHAEL MCKIM, Petitioner, v. HEATHER ANN KENNEDY, Respondent. (IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA) TO: HEATHER ANN KENNEDY Address Unknown YOU ARE NOTIFIED that an ac- tion for dissolution of marriage has been filed against you and that you are	required to serve a copy of your writ- ten defenses, if any, to it on Michael McKim, Petitioner, c/o The Law Office of Eric Reyes, Esq., 18245 Paulson Dr., Suite 127, Port Charlotte, FL 33954, on or before (date at least 28 days from first publication 8/8/2025) and file the original with the clerk of this Court at 350 E. Marion Avenue, Punta Gorda, FL 33950 before service on the Peti- tioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition. The action is asking the Court to decide issues relating to dissolution of marriage, including division of marital assets, liabilities, and any other relief as the Court deems just and proper. You must keep the Clerk of the Cir-	cuit Court's office notified of your cur- rent address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Fam- ily Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the address(es) on record at the clerk's office. WARNING: Rule 12.285, Florida Family Law Rules of Procedure, re- quires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. Dated: July 2, 2025 CLERK OF THE CIRCUIT COURT By: C. Schmidt (SEAL) Deputy Clerk July 4, 11, 18, 25, 202525-00680T

FOURTH INSERTION		
NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 25000702CA Citizens Bank, N.A. Plaintiff, vs. Richard Edwin Tanner Tabor a/k/a West Virginia Blind Trust Certificate (95-006685); the Unknown Trustees of the Leah Marie Thomas Living Soul Business TR 88- 6538686; Unknown Beneficiaries of the Leah Marie Thomas Living Soul Business TR 88-6538686, Defendants. TO: the Unknown Trustees of the Leah Marie Thomas Living Soul Business TR 88-6538686, and Unknown Beneficia- ries of the Leah Marie Thomas Living Soul Business TR 88-6538686 Last Known Address: Unknown YOU ARE HEREBY NOTIFIED that an action for declaratory relief on the following property in Charlotte	County, Florida: LOT 4, BLOCK 1689, PORT CHARLOTTE SUBDIVISION, SECTION FIFTY TWO, AC- CORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGE(S) 66A THROUGH 66F, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jona- than Mesker, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, whose address is 4919 Memorial Hwy, Suite 135, Tampa, FL 33634, within thirty (30) days of the first date of publi- cation on or before August 4, 2025, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief de- manded in the complaint or petition. 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 Jon Embury, Administrative Services Manager, whose office is lo- cated at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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. THIS NOTICE SHALL BE PUB- LISHED ONCE A WEEK 4X DATED ON June 27, 2025. Roger Eaton As Clerk of the Court By B. Lackey (SEAL) As Deputy Clerk Jonathan Mesker, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, 4919 Memorial Hwy, Suite 135, Tampa, FL 33634 File # 23-F00985 July 4, 11, 18, 25, 202525-00669T

SECOND INSERTION

STARLING COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARINGS TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2026 BUDGET(S); AND
NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING.

The Board of Supervisors ("Board") of the Starling Community Development District ("District") will hold a public hearing and regular meeting as follows:		
DATE:	August 6, 2025	
TIME:	10:30 a.m.	
LOCATION:	26789 Victoria Place Punta Gorda, Florida 33955	

The purpose of the public hearing is to receive comments and objections on the adoption of the District's proposed budget(s) for the fiscal year beginning October 1, 2025, and ending September 30, 2026 ("Proposed Budget"). A regular Board meeting of the District will also be held at the above time where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budget may be obtained at the offices of the District Manager, Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010 ("District Manager's Office") or by visiting the District's website, <https://starlingcd.net/>.

The public hearing and meeting are open to the public and will be conducted in accordance with the provisions of Florida law. The public hearing and/or meeting may be continued in progress to a date, time certain, and place to be specified on the record at the public hearing and/or meeting. There may be occasions when Board Supervisors or District Staff may participate by speaker telephone.

Any person requiring special accommodations at the public hearing or meeting because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the public hearing and meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearing or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

District Manager July 18, 25, 2025	25-00709T
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SECOND INSERTION

WEST PORT EAST COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2026 PROPOSED
BUDGET(S); AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING

The Board of Supervisors ("Board") of the West Port East Community Development District ("District") will hold a public hearing and regular meeting as follows:

DATE:	August 12, 2025
TIME:	12:00 PM
LOCATION:	Country Inn & Suites by Radisson 24244 Corporate Court Port Charlotte, Florida 33954

The purpose of the public hearing is to receive comments and objections on the adoption of the District's proposed budget(s) for the fiscal year beginning October 1, 2025, and ending September 30, 2026 ("Proposed Budget"). A regular Board meeting of the District will also be held at the above time where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budget may be obtained at the offices of the District Manager, Wrathell, Hunt and Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, Phone (561) 571-0010 ("District Manager's Office"), during normal business hours.

The public hearing and meeting are open to the public and will be conducted in accordance with the provisions of Florida law. The public hearing and/or meeting may be continued in progress to a date, time certain, and place to be specified on the record at the public hearing and/or meeting. There may be occasions when Board Supervisors or District Staff may participate by speaker telephone.

Any person requiring special accommodations at the public hearing or meeting because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the public hearing and meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearing or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

District Manager July 18, 25, 2025	25-00723T
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--- ACTIONS / SALES ---

SECOND INSERTION		
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 25000222CA FREEDOM MORTGAGE CORPORATION PLAINTIFF, VS. JOHN C. NORRIS, ET AL., DEFENDANTS. NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 8th day of July, 2025, and entered in Case No. 25000222CA, of the Circuit Court of the Twentieth Judicial Circuit in and for Charlotte County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and JOHN C. NORRIS, PAULA R. NORRIS, AND UNKNOWN TENANT IN POSSESSION OF THE SUBJECT property are defendants. Roger D. Eaton as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at www.charlotte.realforeclose.com at 11:00 A.M. on the 25th day of August, 2025, the following described property as set forth in said Final Judgment, to wit: Lot 12, Block 1433, Port Charlotte Subdivision, Section Twenty-Seven, according to the map or plat thereof, recorded in Plat Book 5, Page 20A, public records of Charlotte County, Florida. IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT		
THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this day of 07/15/2025. Roger D. Eaton Clerk of The Circuit Court (SEAL) By: B. Lackey Deputy Clerk Submitted by: Miller, George & Suggs, PLLC ATTORNEY FOR PLAINTIFF 210 N. University Drive, Suite 900 Coral Springs, FL 33071 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 ESERVICE@MGS-LEGAL.COM 25FL373-0036 July 18, 25, 2025 25-00721T		

SECOND INSERTION		
RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 24001793CA NATIONSTAR MORTGAGE LLC PLAINTIFF, VS. HUDSON M. WILDS ET AL., DEFENDANTS. NOTICE IS HEREBY GIVEN pursuant to Order on Plaintiff's Motion to Cancel the Foreclosure Sale Scheduled for July 07th 2025 dated the 20th day of June, 2025, and entered in Case No. 24001793CA, of the Circuit Court of the Twentieth Judicial Circuit in and for Charlotte County, Florida, wherein Nationstar Mortgage LLC is the Plaintiff and HUDSON M. WILDS is the Defendant. Roger D. Eaton as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at www.charlotte.realforeclose.com at 11:00 A.M. on the 22nd day of August, 2025, the following described property as set forth in said Final Judgment, to wit: LOT 3, BLOCK 3741, PORT CHARLOTTE SUBDIVISION, SECTION 65, A SUBDIVISION ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 6, PAGES 3A THRU 3P, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA. IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST		
FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this day of 07/10/2025. Roger D. Eaton Clerk of The Circuit Court (SEAL) By: B. Lackey Deputy Clerk Submitted by: Miller, George & Suggs, PLLC ATTORNEY FOR PLAINTIFF 210 N. University Drive, Suite 900 Coral Springs, FL 33071 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 ESERVICE@MGS-LEGAL.COM 24FL935-0255 July 18, 25, 2025 25-00706T		

SECOND INSERTION		
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CASE NO. 25000386CA FLORIDA BAR NO. 798355 Circuit Civil Div. Section No. 20 Hon. Geoffrey H. Gentile DANIEL J. MANCINI, a private lender Plaintiff, v. CORAL BLUE HOMES LLC et al., Defendants NOTICE IS HEREBY GIVEN pursuant to Consent Final Judgment of Foreclosure date the 8th day of July, 2025, and entered in Case No. 25000386CA, of the Circuit Court of the Twentieth Judicial Circuit in and for Charlotte County, Florida, wherein DANIEL J. MANCINI, is the Plaintiff, and CORAL BLUE HOMES LLC, LUIS G. CORDOBA, and OLGA LUCIA SANCHEZ FERRUCCIO are the defendants. Roger D. Eaton, the Clerk of this Court, shall sell to the highest and best bidder for cash electronically at WWW.CHARLOTTE.REALFORECLOSE.COM beginning at 11:00 AM on the 18th day of August, 2025, the following described property as set forth in said Final Judgment, to wit: LOT 4, BLOCK 885, PORT CHARLOTTE SUBDIVISION, SECTION 19, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGES 9A THROUGH 9C,		
INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA. Property Address: 20372 Wingate Ave., Port Charlotte, FL 33954 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 WITH THE CLERK 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this day of 07/10/2025 ROGER D. EATON Clerk of the Circuit Court (SEAL) By: D. Gerace Deputy Clerk Submitted by: DANIEL J. MANCINI, ESQ. Attorney for the Plaintiff 88-183 Kai Ave. Captain Cook, HI 96704 Attorneymancini@aol.com Phone: (724) 816-3040 July 18, 25, 2025 25-00705T		

SECOND INSERTION		
NOTICE OF ACTION IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL ACTION CASE NO. 25-000803-CC BABCOCK RANCH RESIDENTIAL ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, vs. JACQUELYN MACDONALD; et al, Defendants. TO: UNKNOWN SPOUSE OF JACQUELYN MACDONALD 17338 PALMETTO PASS LANE PUNTA GORDA, FL 33982 YOU ARE HEREBY NOTIFIED that an action to Foreclose a Lien for unpaid homeowners' association assessments on the following real property located in Charlotte County, Florida: Lot 1402, ofBABCOCK RANCH COMMUNITY PHASE 2C, according to the plat thereof as recorded in Plat Book 24, Page 2, of the Public Records of Charlotte County, Florida. has been filed against you, UNKNOWN SPOUSE OF JACQUELYN MACDONALD, and you are required to serve a copy of your written defenses, if any, to it on Plaintiff's attorney, whose name and address is as follows:		
Jennifer A. Nichols, Esquire Roetzel & Andress, LPA 999 Vanderbilt Beach Rd., Suite 401 Naples, FL 34108 and file the original with the Clerk of this Court either before service on Plaintiff's Attorney or immediately thereafter on or before thirty (30) days after the first publication of this Notice; or otherwise a default will be entered against you for the relief demanded in the Complaint for Foreclosure. 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated on: July 15, 2025. ROGER D. EATON, CLERK OF COURTS By: D. Gerace (SEAL) Deputy Clerk 23535090_1 137082.0122 July 18, 25, 2025 25-00720T		

SECOND INSERTION		
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR CHARLOTTE COUNTY, CIVIL DIVISION CASE NO.: 2024-CA-002216 IRONFUND LOAN SELLER I LLC, Plaintiff, vs. CAROLINI INVESTMENTS LLC, et al., Defendants. NOTICE OF SALE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure entered on July 11, 2025 in Case No. 2024-CA-002216 of the Circuit Court of the Twentieth Judicial Circuit, in and for Charlotte County, Florida, wherein IRONFUND LOAN SELLER I LLC is Plaintiff, and CAROLINI INVESTMENTS LLC, and CARLOS BRAULIO CAROLINI are Defendants, the Office of Roger D. Eaton, Charlotte County Clerk of the Court, will sell to the highest and best bidder for cash beginning at 11:00 a.m. on-line at www.charlotte.realforeclose.com on August 14, 2025, in accordance with Section 45.031, Florida Statutes, the following described property as set forth in said Final Judgment, to wit: LOT 23, FIRST REPEAT OF PARADISE ISLES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 8, PAGE 11, PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA. Also known as 300 KLISPIE DRIVE, PUNTA GORDA, FL 33950. together with all existing or subsequently erected or affixed buildings, improvements and fixtures. Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim in accordance with Florida Statutes, Section 45.031. 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated: 07/11/2025 Roger D. Eaton Clerk of Court, Charlotte County (SEAL) By: D. Gerace Deputy Clerk of Court Sokolof REMTULLA, LLP 6801 Lake Worth Road, Suite 100E Greenacres, FL 33467 Telephone: 561-507-5252 / Facsimile: 561-342-4842 E-mail: pleadings@sokrem.com Counsel for Plaintiff July 18, 25, 2025 25-00707T		

SECOND INSERTION		
NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA 2024 CA 001416 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, VS. REBECCA POOR; DENNIS J. GROHOSKY; UNKNOWN SPOUSE OF REBECCA POOR; UNKNOWN SPOUSE OF DENNIS J. GROHOSKY; UNITED STATES OF AMERICA-DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS Defendant(s). NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on July 3, 2025 in Civil Case No. 2024 CA 001416, of the Circuit Court of the TWENTIETH Judicial Circuit in and for Charlotte County, Florida, wherein, LAKEVIEW LOAN SERVICING, LLC is the Plaintiff, and REBECCA POOR; DENNIS J. GROHOSKY; UNKNOWN SPOUSE OF REBECCA POOR; UNKNOWN SPOUSE OF DENNIS J. GROHOSKY; UNITED STATES OF AMERICA-DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER		
CLAIMANTS are Defendants. The Clerk of the Court, Roger D. Eaton will sell to the highest bidder for cash at www.charlotte.realforeclose.com on August 29, 2025 at 11:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit: LOT 4, BLOCK 52, FIRST ADDITION TO TEE AND GREEN ESTATES, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 5, PAGE(S) 55A THROUGH 55D, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. If you are 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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 the seal of the court on 07/09/2025. CLERK OF THE COURT Roger D. Eaton (SEAL) B. Lackey Deputy Clerk ALDRIDGE PITE, LLP Attorney for Plaintiff 401 W. Linton Blvd. Suite 202-B Delray Beach, FL 33444 Telephone: 561-392-6391 Facsimile: 561-392-6965 Primary E-Mail: ServiceMail@aldridgepite.com 1184-2361B July 18, 25, 2025 25-00704T		

SECOND INSERTION		
NOTICE OF ACTION IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL DIVISION CASE NO: 24000664CC ROTONDA MEADOWS/VILLAS CONSERVATION ASSOCIATION, INC., a Florida not for profit Corporation Plaintiff, v. RUSSEL WONG, Defendant. TO: SUSAN WONG 1235 38th Ave, San Francisco, CA 94122 YOU ARE NOTIFIED that an action to foreclose a Claim of Lien on the following described property in CHARLOTTE County, Florida: Lot(s) 354, Block 28, ROTONDA VILLAS, according to the plat thereof, recorded in Plat Book 12, Page(s) 1A through 1Z15, of the Public Records of CHARLOTTE County, Florida. Which has the address of: 12100 Albacore Way, Placida, FL 33946 has been filed against you, and you are required to serve a copy of your written defenses, if any, to it on Association Legal Services, LLC, Plaintiff's attorney, at 12600 World		
Plaza Lane. Build.#63, Fort Myers, FL 33907 (239-887-4276), ileland@associationlegalservices.com, within thirty (30) days from the first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition. 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. DATED on July 11, 2025. ROGER D. EATON CLERK OF THE CIRCUIT COURT (SEAL) By: D. Gerace As Deputy Clerk July 18, 25, 2025 25-00711T		

SECOND INSERTION		
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CASE NO.: 24001350CA TRUIST BANK, as successor by merger to SUNTRUST BANK, Plaintiff, vs. SHARON R. MAURER, UNKNOWN SPOUSE OF SHARON R. MAURER, UNKNOWN TENANT #1, UNKNOWN TENANT #2, and all unknown parties claiming an interest by, through, under or against any Defendant, or claiming any right, title, and interest in the subject property, Defendants. NOTICE is hereby given pursuant to the Final Judgment of Foreclosure, entered July 9, 2025, and entered in Case Number: 24001350CA of the County Court in and for Charlotte County, Florida, wherein TRUIST BANK, as successor by merger to SUNTRUST BANK, is the Plaintiff, and SHARON R. MAURER, UNKNOWN TENANT #1 N/K/A MICHELINE MAURER, are the Defendants, the Charlotte County Clerk of the Court, Roger D. Eaton, will sell to the highest and best bidder for cash, by electronic sale on-line at www.charlotte.realforeclose.com, beginning at 11:00 o'clock A.M. on the 3rd day of October, 2025 the following described property as set forth in said Final Judgment of Foreclosure, to-wit: Property Address: 22366 Queens Ave, Port Charlotte, FL 33952		
Property Description: Lot 6, Block 497, Port Charlotte Subdivision, Section Nine, according to the map or plat thereof as recorded in Plat Book 4, Page 19A, Public Records of Charlotte County, Florida. Any person claiming an interest in the surplus funds 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this day of 07/11/2025 Roger D. Eaton As Clerk of the Court (SEAL) By: B. Lackey As Deputy Clerk Prepared by: Arthur Barksdale, Esq. Di Masi Burton, P.A. 801 N. Orange Avenue, Suite 500 Orlando, FL 32801 jdlaw@orlando-law.com July 18, 25, 2025 25-00710T		

SECOND INSERTION		
NOTICE OF ACTION CONSTRUCTIVE SERVICE - PROPERTY IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 25000457CC TOWN & COUNTRY MANOR CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, vs. DURAISAMY SOMASUNDERAM; his devisees, grantees, creditors, and all other parties claiming by, through, under or against them and all unknown natural persons, if alive and if not known to be dead or alive, their several and respective spouses, heirs, devisees grantees, and creditors or other parties claiming by, through, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a defendant and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described; UNKNOWN SPOUSE OF DURAISAMY SOMASUNDERAM; UNKNOWN TENANT #1 and UNKNOWN TENANT #2, Defendants. TO: DURAISAMY SOMASUNDERAM; his devisees, grantees, creditors, and all other parties claiming by, through, under or against them and all unknown natural persons, if alive and if not known to be dead or alive, their several and respective spouses, heirs, devisees grantees, and creditors or other parties claiming by, through, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a Defendants and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above		
named or described Defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described: YOU ARE HEREBY NOTIFIED that an action to foreclose an assessment lien on the following described property in Charlotte County, Florida: Unit 220, TOWN AND COUNTRY MANOR CONDOMINIUM, together with an undivided interest in the common elements, according to the Declaration of Condominium thereof, recorded in Official Records Book 540, Page 440, as amended from time to time, and recorded in Condominium Plat Book 1, Page 37, Public Records of Charlotte County, Florida. Commonly known as: 22302 Vick Street, Unit 220, Port Charlotte, FL 33980 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Ernest W. Sturges, Jr., Plaintiff's attorney whose address is Goldman, Tiseo & Sturges, P.A., 701 JC Center Court, Suite 3, Port Charlotte, Florida 33954, thirty (30) days after the first publication date, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110 or jembury@ca.cjis20.org, 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 seal of this Court July 10, 2025. ROGER D. EATON CLERK OF THE COURT (SEAL) By: D.Gerace Deputy Clerk July 18, 25, 2025 25-00703T		

The Facts

How Costs Exploded

the

Black Hole of

Health Care

Since Medicare and Medicaid began, health care has become more expensive and less efficient. Re-privatizing medical care is the only way to fix it.

BY MILTON FRIEDMAN

Some years ago, I came across a study by Dr. Max Gammon, a British physician who also researches medical care, comparing input and output in the British socialized hospital system. Taking the number of employees as his measure of input and the number of hospital beds as his measure of output, he noted that long waiting lists for hospital admission assured that all beds were in use. This meant that the total number of beds could be taken as equal to the number of occupied beds. He found that input had increased sharply, whereas output had not only failed to keep pace but had actually fallen.

He was thus led to enunciate what he called “the theory of bureaucratic displacement.” In his words, in “a bureaucratic system ... increase in expenditure will be matched by fall in production. ... Such systems will act rather like ‘black holes,’ in the economic universe, simultaneously sucking in resources, and shrinking in terms of ‘emitted’ production.”

I have long been impressed by the operation of Gammon’s law in the U.S. school system: input, however measured, has been going up for decades, and output, whether measured by number of students, number of schools, or

even more clearly, quality, has been going down.

The recent surge of concern about the rising cost of medical care, and of proposals to do something about it—most involving a further move toward the complete socialization of medicine—reminded me of Gammon’s study and led me to investigate whether his law applied to U.S. health care.

The major advances in medical care in the past half century have greatly benefited most of us. Indeed, I would not be alive today if it were not for some of them. Yet the question remains whether these gains were promoted or retarded by the extraordinary rise in the fraction of national income spent on medical care. How does output compare with input?

HOSPITALS

Even a casual glance at figures on input and output in U.S. hospitals indicates that Gammon’s law has been in full operation for U.S. hospitals since the end of World War II, especially since the enactment of Medicare and Medicaid in 1965.

Before 1940 input and output both rose (input somewhat more than output presumably because of the introduction of more sophisticated and expensive treatments). The cost of hospital care per resident of the United States, adjusted for inflation, rose from 1929 to 1940 at the rate of 5% per year; the number of occupied beds, at 2.4% a year (see table below). Cost per patient day, adjusted for inflation, rose only modestly.

The situation was very different after the war. From 1946 to 1989 the number of beds per one thousand population fell by more than half; the occupancy rate, by an eighth. In sharp contrast, input skyrocketed. Hospital personnel per occupied bed multiplied nearly sevenfold, and cost per patient day, adjusted for inflation, an astounding twenty-six-fold, from \$21 in 1946 to \$545 in 1989 at the 1982 price level. One major engine of these changes was the enactment of Medicare and Medicaid in 1965. A mild rise in input was turned into a meteoric rise; a mild fall in output, into a rapid decline.

1-MEDICAL EXPENSES PROVE GAMMON'S LAW

Notice how the increase in medical expenditures have resulted in lower productivity — more employees and expenses while the number of beds (patients served) has shrunk.

	1923	1929	1940	1946	1965	1989
Beds per 1,000 population	6.8	7.5	9.3	10.3	8.8	4.9
Percentage of beds occupied	73.0%	80.0%	84.0%	80.0%	82.0%	69.6%
Cost per patient day in constant (1982) dollars		\$18	\$22	\$21	\$71	\$545
Personnel per occupied bed				0.7	1.4	4.6
Hospital expense as % of total medical expense		17.8%	24.3%	24.0%	32.1%	35.6%
Medical cost / person / year in constant (1982) dollars						
Hospital		\$30	\$52	\$63	\$190	\$683
Other		\$143	\$164	\$200	\$403	\$1,237
TOTAL	\$136	\$173	\$216	\$263	\$593	\$1,920

PHYSICIANS

Number per 100,000 population	130	125	133	135*	153	252†
Median income‡ (Constant 1982 dollars)		\$21,722	\$23,191	\$34,407	\$82,391	\$99,016†
Ratio to per capita income		5.1	5.2	6.6	10.7	9.1†

*1949 †1987 ‡“Nonsalaried physicians” through 1965; “incorporated and unincorporated” in 1987



Taken by itself, the decline in the number of occupied beds could be interpreted as evidence of the progress of medical science: a healthy population needs less hospitalization, and advances in science and medical technology have reduced the length of hospital stays and enabled more procedures to be performed outside the hospital.

That may well be part of the reason for the decline in output, perhaps a major part. But that does not explain much, if any, of the rise in input. True, care has become more sophisticated and expensive, and medical machines, more complex. Yet improvements in health and in the quality of hospital care do not appear to have proceeded more rapidly after 1965 than before.

Indeed, there is some evidence that the reverse is true. Whereas reported expenditures on research (per capita and in constant dollars) rose at the rate of 15% a year from 1948 to 1964, they rose at less than 2% a year from 1965 to 1989. Yet the number of occupied beds per thousand population fell by 1% a year from 1946 to 1964 and by 2.5% a year from 1965 to 1989. Cost per patient day rose by 6% in the first period, 9% in the second.

Gammon's law, not medical miracles, was clearly at work.

The federal government's assumption of responsibility for hospital and medical care of the elderly and the poor provided a fresh pool of money, and there was no shortage of takers. Personnel per occupied bed, which had already doubled from 1946 to 1965, more than tripled from that level after 1965. Cost per patient day, which had already more than tripled from 1946 to 1965, multiplied a further eightfold after 1965. The difference between the rise in personnel and costs reflects expenditures on expensive equipment and higher prices for medical personnel relative to other goods.

Growing costs, in turn, led to more regulation of hospitals, further increasing administrative expense.

Unfortunately, I have been unable to uncover comprehensive and readily available data for a sufficiently long period to judge how large a role was played by increasing administrative costs. Anecdotal evidence suggests that increased administrative complexity played a major role in the explosion of total cost per patient day and led to a shift from hospital to outpatient care, accelerating the decline in occupied beds.

Experts in medical care and in hospital administration can doubtless expand this amateur's explanation and put flesh on the stark evidence from the limited statistical data. But a fuller description is hardly likely to alter the bottom line: In Gammon's words, "a bureaucratic system ... will act rather like 'black holes,' in the economic universe, simultaneously sucking in resources and shrinking in terms of 'emitted' production."

OTHER MEDICAL CARE

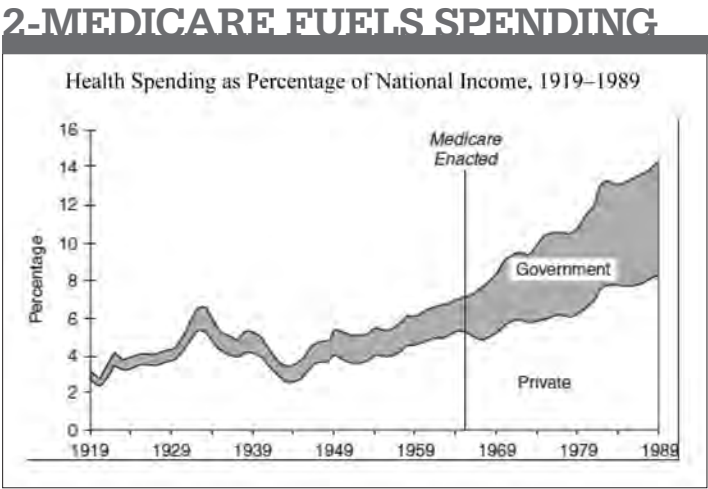
Although hospital cost has risen as a percentage of total medical cost from 24% in 1946 to 36% in 1989, it is still a minor part of total medical cost. It is tempting to apply Gammon's analysis to total medical cost rather than simply to hospital care.

There is no problem about input. Estimates of expenditure on medical care are readily available for the post-war period and can be estimated back to 1919 and corrected readily for the rise in population and in the price level.

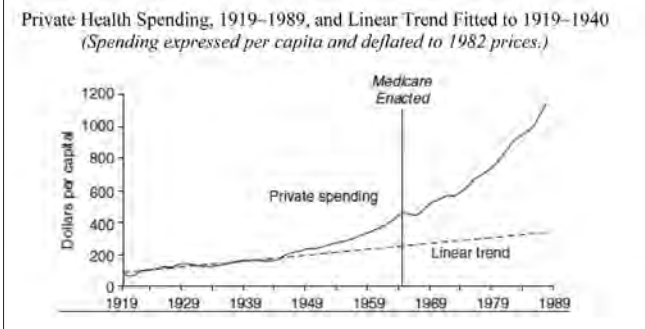
In figure 2 below, I show total health spending as a percentage of national income from 1919 on and its division between private and governmental spending. Except for the Great Depression, when the collapse of incomes raised the percentage sharply, health spending from 1919 on rose gradually but stayed between about 3% and 4% of total national income. Government spending was only a modest part of that total and was primarily state and local rather than federal.

For example, in 1940 federal spending was about one-sixth of total government spending on health care. After the war total spending on health care tripled as a fraction of national income, and government spending, particularly federal, became an increasing fraction of the total.

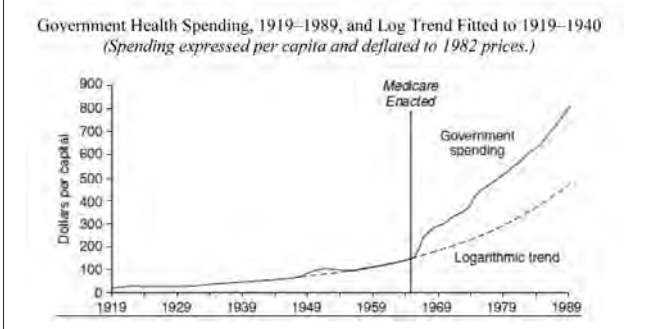
In figures 3, 4, and 5 (see page 8), I present the same data as dollars per capita in constant prices. Private spending rose at a steady arithmetic rate up to the end of World War II, increasing by \$3.30 per capita a year, with only minor deviations as a result of cyclic forces. The increase reflected mostly the long-term increase in income. As a percentage of national income, private spending stayed between 3.5% and 5% from 1922 to 1958 except for some of the depression years. From 1958 on, private spending began to rise as a percentage of national income — at first slowly, then more rapidly, reaching more than 8% by 1989.



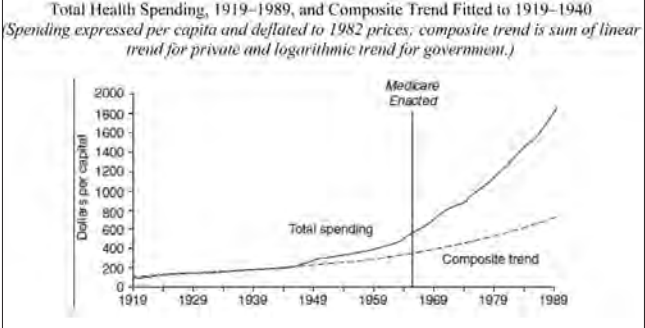
3-PRIVATE HEALTH SPENDING



4-GOV'T HEALTH SPENDING



5-TOTAL HEALTH SPENDING



Government spending behaved somewhat differently, rising at a rather constant percentage rate, 3.5% a year, from 1919 all the way to 1965 except for a short post-war bulge. The enactment of Medicare and Medicaid produced an explosion in government spending that went sharply higher than the extrapolated trend.

In the process, government’s share of total spending went from 15% during the 1920s to 25% in 1965 before surging to 42% in the next two decades, or from less than 1% of national income to nearly 6%.

The data from figures 3 and 4 are combined in figure 5 to show that, if the earlier trends had continued, total spending in 1989 would have been less than half as much as it actually was.

One major physical input is the number of physicians. Physicians numbered 157 per 100,000 population at the turn of the century, gradually declined to 125 by 1929, and then rose slowly to 133 by 1959 before beginning an exponential climb to 252 by 1987, the latest year for which I have data. The rapid increase in the number of physicians was preceded by a sharp rise in their median income, from a level less than 7.0 times per capita income to a peak of 11.6 to 1 in 1962 (see the final line in table 1).

As cost containment became more pressing, the rise in the number of physicians was accompanied by a decline in their relative income, though their income continued to rise in absolute terms. By 1987 the ratio had declined from 11.6 to 9.1, and no doubt the decline is continuing.

Despite the sharp rise in the number and income of physicians, it is worth noting, first, that the cost of physicians’ services accounts for only about one-fifth of total health care cost and, second, that the share is less than it has historically been. In 1929 the cost of physicians’ services was about 27% of total health cost; after World War II, about 25%. The explanation is presumably a combination of expensive equipment and administrative expense.

So much for input. What about output?

That is the true problem. The output of the medical care industry that we are interested in is its contribution to better health. How can we measure better health in a reasonably objective way that is not greatly influenced by other factors?

For example, if medical care enables people to live longer and healthier lives, we might expect that the fraction of persons aged 65 to 70 who continue to work would go up. In fact, of course, the fraction has gone down drastically — thanks to higher incomes reinforced by financial incentives from Social Security.

With the same “if” we might expect the fraction of the population classified as disabled to go down, but that fraction has gone up, again not for reasons of health but because of government social security programs. And so I have found with one initially plausible measure after another — all of them are too contaminated by other factors to reflect the output of the medical-care industry.

The least bad measure that I have been able to come up with is length of life, although that too is seriously contaminated by other factors.

Improvements in diet, housing, clothing, and so on made possible by increasing affluence as well as government measures such as provision of purer water and better garbage collection and disposal have doubtless contributed to lengthening the average life span.

Wars, epidemics, and natural and man-made disasters have played a part. Even more important, the quality of life is as meaningful as the length of life. Perhaps someone more knowledgeable in this field can come up with a better measure of the relevant output of the medical care industry. I have not been able to.

Figures 6 and 7 (see page 9) present two different sets of data on length of life: figure 6, on length of life at birth, figure 7, on remaining length of life at age 65. The two tell rather different stories.

For length of life at birth, data are readily available by sex and race, and I have concentrated on the length of life of females and of whites and blacks separately to keep the populations involved as homogeneous as possible over a long period. In figure 6, I show the estimated average length of life at birth of white and black females since 1900. As in the preceding charts, I have also included trends fitted to pre-war data. The trends fit the data surprisingly well until the late 1950s.

Until then, life expectancy at birth of white females went up steadily, from 48.7 years in 1900 to 74.2 years in 1959, and of black females from 33.5 to 65.2 years — or, during the intervening 59 years, on the average by 0.43 years per year for white females and 0.54 for black. The rise then slowed drastically. Life expectancy for white females went from 74.2 years in 1959 to 79.0 in 1989 and for black females from 65.2 years in 1959 to 75.6 in 1989 — an average of only 0.16 and 0.35 years per year during those 30 years. The rate of rise was cut by more than half for whites, by more than a third for blacks.

As life expectancy lengthens, further increases are presumably more difficult to achieve — early gains would seem to be the easiest. Yet there are no signs of any slowdown for the first 59 years of the 20th century (see figure 6). The shift to a lower rate of improvement comes suddenly, not long before the rapid expansion in the federal government’s role in medical care and the sharp slowdown in the rate of increase in the amount of funds going to research.

Figure 7, on life expectancy at age 65, is for both races combined because I have been unable to get data going far enough back for blacks and whites separately. In sharp contrast to figure 6, we see very slow though steady progress to about 1939 and then decidedly more rapid progress, especially for females. Does the speeding up around 1939 reflect the discovery and subsequent wider use of a range of antibiotics? I leave that as a puzzle for others.

In terms of my own concern — the effect of greater government involvement — figure 7 is of little help. For females, Medicare is followed by an initial speeding up, then tapering off; for males, the pattern is almost the reverse: little or no change from 1950 to 1970, then a speeding up. In short, it will take a far more detailed and informed analysis to reach any clear conclusions about what has been happening to the output of the medical care industry in terms of either the length of life or, even more, the quality of life.

Nonetheless, for total medical care, as for hospitals, it is hard to avoid the conclusion that Gammon’s law is at work. There is no question that medicine in all its aspects has become subject to an ever more complex bureaucratic structure. No question that input has exploded. No evidence that output has come anywhere close to keeping pace, though we lack a firm basis for going beyond this very general statement. “Black holes” indeed.

Why should we be surprised? Evidence covering a much broader range of activities

documents the conclusion that bureaucratic structures produce high-cost, low-quality, and inequitably distributed output. That is the dramatic lesson underlined recently by the collapse of socialism in the Soviet Union, China and the Eastern European satellites of the Soviet Union.

The U.S. medical system has become in large part a socialist enterprise. Why should we be any better at socialism than the Soviets? Or the East Germans? Or the Czechs? Or the Chinese?

Medicine is not unique. Our socialized postal system, our socialized school system, our socialized system of trying to control drugs, and indeed our socialized defense industry provide clear evidence that we are no better at socialism than countries that have gone all the way.

Yet not only do we keep on being surprised, but we continue in each of these areas to increase the scope of socialism. Nearly all the suggestions for improving our medical system involve expanding the role of government, at the extreme moving from a partly socialist system to a completely socialist system!

SOLUTION

I believe that the inefficiency, high cost and inequitable character of our medical system can be fundamentally remedied in only one way: by moving in the other direction, toward reprivatizing medical care.

I conjecture that almost all consumers of medical services, and many producers, would favor a simple reform that would privatize most medical care. Yet that reform is not politically feasible because it would be violently opposed by the bureaucracy that plans, controls and administers the current structure of medical care.

The reform has two major elements:

(1) End both Medicare and Medicaid and replace them with a requirement that every U.S. family unit have a major medical insurance policy with a high deductible, say \$20,000 a year or 30% of the unit's income during the prior two years, whichever is lower.

(2) End the tax exemption of employer-provided medical care; it should be regarded as a fully taxable fringe benefit to the employee — deductible for the employer but taxable to the employee. Each of these reforms needs further discussion.

For the first element, preferably, the major medical insurance policy should be paid for by the individual family unit, which should receive a reduction in taxes reflecting the reduction in cost to the government. There would be an exception for lower-income families and for families unable to qualify for coverage at an affordable fee. The government would help them finance the policy though not administer it. That would be done by private competitive insurance companies chosen by each individual or family separately. Individuals or families would, of course, be free to buy supplementary insurance if they so desired.

However, even if the government were to pay for major medical insurance for everyone directly — rather than by reducing taxes — there is little doubt that both the government's cost and the total health cost would decline drastically because of the elimination of the tremendous governmental bureaucratic structure that has been built up to supervise a large fraction of all health activities.

The tax exemption of employer-provided medical care has two different effects, both of which contribute to raising health costs.

First, it leads the employee to rely on the employer rather than himself to finance and provide medical care. Yet the employee is likely to do a far better job of monitoring health-care providers in his own interest than is the employer.

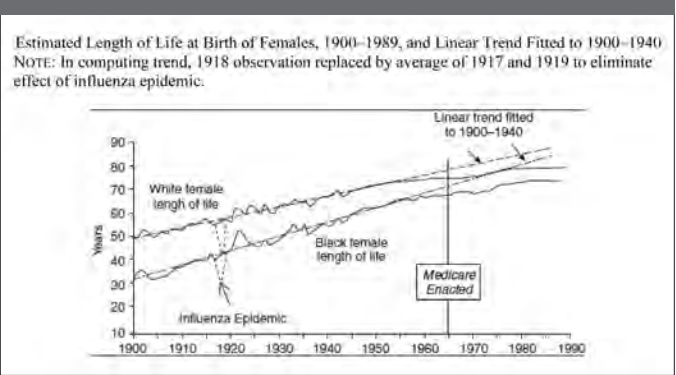
Second, it leads the employee to take a larger fraction of his total remuneration in the form of health care than he would if it had the same tax status as other expenditures.

If the tax exemption were removed, employees could bargain with their employers for a higher take-home pay in lieu of health care and provide for their own health care either by dealing directly with health-care providers or through purchasing health insurance.

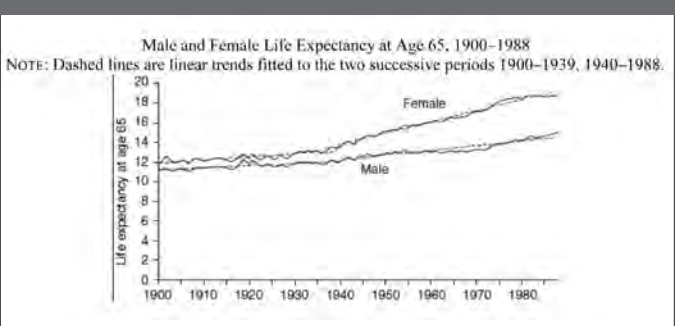
These two reforms would completely solve the problem of the currently medically uninsured, eliminate most of the bureaucratic structure, free medical practitioners from an incredible burden of paperwork and regulation, and lead many employers and employees to convert employer-provided medical care into a higher cash wage. The taxpayer would save money because total governmental costs would plummet.

The family unit would be relieved of one of its major concerns — the possibility of being impoverished by a major medical catastrophe — and most could readily finance the remaining medical costs, which I conjecture would return to something like the 5% of total consumer spending that it was before the federal government

6-LIFE EXPECTANCY AT BIRTH



7-LIFE EXPECTANCY AT AGE 65



got into the act.

Families would once again have an incentive to monitor the providers of medical care and to establish the kind of personal relations with them that once were customary. The demonstrated efficiency of private enterprise would have a chance to operate to improve the quality and lower the cost of medical care.

There is only one thing wrong with this dream. It would displace and displease the large number of people now engaged in administering, studying and daily revising the present socialized system, including a large private-sector component that has adjusted to the system. Most of them are highly competent at what they do and would be able to use their abilities in productive activities if their current employment were terminated. But, understandably, they will not see it that way, and they are sufficiently potent politically to kill any such reform before it could ever get an extensive following, just as the educational bureaucracy has repeatedly killed even modest programs for privatizing the educational system, though poll after poll shows that the public supports privatization through parental choice.

Medical care provides a clear example of the basic difference between private and governmental enterprise. That difference is not in the quality of people who initiate or operate new ventures or in the promise of the ventures. The people proposing and undertaking government ventures are generally as able, as ingenious, and of as high moral character as the people undertaking private ventures, and the ventures they undertake may well be of equal promise.

The difference is in the bottom line. If a private venture is unsuccessful, its backers must either shut it down or finance its losses out of their own pockets, so it will generally be terminated promptly. If a governmental venture is unsuccessful, its backers have a different bottom line.

Shutting it down is an admission of failure, something none of us is prepared to face if we can help it. Moreover, it is likely to mean the loss of a remunerative job for many of its backers and promoters. And they need not shut it down. Instead, in entire good faith, the backers can contend that the apparent lack of success is simply a result of not carrying the venture far enough. If they are persuasive enough, they can draw on the deep pockets of the taxpaying public, while replenishing their own, to finance a continuation and expansion of the venture.

Little wonder that unsuccessful government ventures are generally expanded rather than terminated.

In my opinion, that is what is responsible for Gammon's "black holes" in medicine, schooling, the "war on drugs," agricultural subsidies, protectionism and so on and on. That is the way high-minded motives and self-interest combine to produce what Rep. Richard Armey once labeled "the invisible foot of government." I challenge you to find more than a very exceptional counterexample.



Newsprint is inherently superior to the internet for public notice because reading a newspaper is a serendipitous process.

We find things in newspapers we weren't expecting to see. On the internet, we search for specific information and ignore everything else.

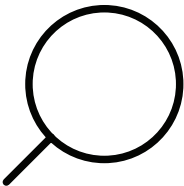


Citizens continue to learn about vital civic matters from newspaper notices.

Documented examples of people taking action and alerting their community after reading a newspaper notice are reported on a regular basis.

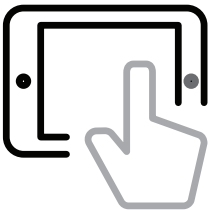
Verifying publication is difficult-to-impossible on the web.

That's why the courts subject digital evidence to far greater scrutiny than evidence published in newspapers



Significant numbers of people in rural areas still lack high-speed internet access.

Those who are older than 65 or who have lower incomes or lack high-school diplomas are also cut off from the internet in far higher numbers than the average.

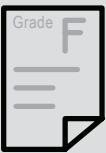


Moreover, the real digital divide for public notice is growing

due to the massive migration to smartphones and other small-screen digital devices

Governments aren't very good at publishing information on the internet.

Unlike newspaper publishers, **public officials aren't compelled by the free market to operate effective websites.**



Types Of Public Notices

Citizen Participation Notices

-  Government Meetings and Hearings
-  Land and Water Use
-  Meeting Minutes or Summaries
-  Creation of Special Tax Districts
-  Agency Proposals
-  School District Reports
-  Proposed Budgets and Tax Rates
-  Zoning, Annexation and Land Use Changes

Commercial Notices

-  Unclaimed Property, Banks or Governments
-  Delinquent Tax Lists, Tax Deed Sales
-  Government Property Sales
-  Permit and License Applications

Court Notices

-  Mortgage Foreclosures
-  Name Changes
-  Probate Rulings
-  Divorces and Adoptions
-  Orders to Appear in Court

Stay Informed, It's Your Right to Know.

For legal notice listings go to: Legals.BusinessObserverFL.com
To publish your legal notice call: 941-906-9386 or Legal@BusinessObserverFL.com

ESSENTIAL ELEMENTS OF A PUBLIC NOTICE

Federal and state public notice statutes generally establish four fundamental criteria for a public notice.

Each of these elements are critical aspects of the checks and balances that public notice was designed to foster.



1. Accessible

Every citizen in the jurisdiction affected by the notice must have a realistic opportunity to read it



2. Archivable

Notices must be capable of being archived in a secure and publicly available format for the use of the judicial system, researchers and historians



3. Independent

Notices must be published by organizations independent of the government body or corporation whose plans or actions are the subject of the notice



4. Verifiable

There must be a way to verify that each notice was an original, unaltered notice and actually published in accordance with the law



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