

# Public Notices

# Business Observer

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DECEMBER 19 - DECEMBER 25, 2025

## COLLIER COUNTY LEGAL NOTICES

### --- PUBLIC SALES / ESTATE / ACTIONS ---

#### FIRST INSERTION

##### NOTICE OF PUBLIC SALE

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 10550 Goodlette-Frank Rd Naples, FL 34109 on 1/08/2026 at 11:30am.

Customer Name: Harold Sawal  
Description of items: Bike, Beach Furniture, Vacuum, Amp, Guitar, Household Goods, Furniture

The auction will be listed and advertised on [www.storagegettreasures.com](http://www.storagegettreasures.com). Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

December 19, 26, 2025 25-01882C

#### FIRST INSERTION

##### NOTICE OF PUBLIC SALE

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 10550 Goodlette-Frank Rd Naples, FL 34109 on 1/08/2026 at 11:30am.

Customer Name: Gabriel Gonzalez

Description of items: scrap wood, tools, bins, part of truck gate, jerry can, hose, clamps

The auction will be listed and advertised on [www.storagegettreasures.com](http://www.storagegettreasures.com). Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

December 19, 26, 2025 25-01879C

#### FIRST INSERTION

##### NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA

PROBATE DIVISION  
File No. 25-CP-2713  
IN RE: ESTATE OF  
JAKOB RITSCHER  
Deceased.

The administration of the estate of Jakob Ritscher, deceased, whose date of death was August 19, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East Suite 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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 December 19, 2025.

Personal Representative:  
Stefanie Winsey  
7708 Haverhill Court  
Naples, FL 34104

Attorney for Personal Representative:

Ryan J. Beadle, Esq.

Florida Bar Number: 45340

Gulf Coast Counsel

5692 Strand Court, Suite 1

Naples, FL 34110

Telephone: (239) 593-7900

Fax: (239) 593-7909

E-Mail: ryan@naples.law

Secondary E-Mail:

camden@naples.law

Tertiary E-Mail: service@naples.law

December 19, 26, 2025 25-01868C

#### FIRST INSERTION

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

CASE NO. 2025-CP-003041  
IN RE:  
ALFRED J. HACKNEY, II,  
Deceased.

The administration of the Estate of Alfred J. Hackney, II, deceased, whose date of death was September 12, 2025, is pending in the Collier County Court-house, 3315 Tamiami Trail E, Naples, Florida 34112.

The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The date of first publication of this notice is December 19, 2025.

Personal Representative:  
Stefanie Winsey  
7708 Haverhill Court  
Naples, FL 34104

Attorney for Personal Representative:

Ryan J. Beadle, Esq.

Florida Bar Number: 45340

Gulf Coast Counsel

5692 Strand Court, Suite 1

Naples, FL 34110

Telephone: (239) 593-7900

Fax: (239) 593-7909

E-Mail: ryan@naples.law

Secondary E-Mail:

camden@naples.law

Tertiary E-Mail: service@naples.law

December 19, 26, 2025 25-01871C

#### FIRST INSERTION

##### NOTICE OF PUBLIC SALE

Extra Space Storage, on behalf of itself or its affiliates, Life Storage or Storage Express, will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 8471 Davis Blvd. Naples, FL 34104 on: 1/06/2026 at 10:45am

Tenant Name: Alastor Marshall  
General Description of Property:  
Misc. Personal Items

Tenant Name: Renata Domogala  
General Description of Property:  
Misc. Personal Items

The auction will be listed and advertised on [www.storagegettreasures.com](http://www.storagegettreasures.com). Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

December 19, 26, 2025 25-01876C

#### FIRST INSERTION

##### NOTICE OF PUBLIC SALE

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 10550 Goodlette-Frank Rd Naples, FL 34109 on 1/08/2026 at 11:30am.

Customer Name: Courtney Lindsey  
Description of items: Shelving, Glass, Totes, Personal Items, Christmas items.

The auction will be listed and advertised on [www.storagegettreasures.com](http://www.storagegettreasures.com). Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

December 19, 26, 2025 25-01880C

#### FIRST INSERTION

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

PROBATE DIVISION  
File No. 2025-CP-3265  
IN RE: ESTATE OF  
MICHAEL A. KRENZER,  
Deceased.

The administration of the estate of Michael A. Krenzer, deceased, whose date of death was November 11, 2025, File Number 2025-CP-3265, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 East Tamiami Trail, Naples, Florida 34112. The names and addresses of the Personal Representative and the Personal Representative's Attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims within 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.

The date of first publication of this notice is December 19, 2025.

Personal Representative:  
Mark J. Krenzer

Attorney for Personal Representative:

Ryan G. Welker, Esq.

Attorney for Petitioner

WOODWARD PIRES

& LOMBARDI, P.A.

Florida Bar No.: 1044912

606 Bald Eagle Drive, Suite #500

Marco Island, Florida 34145

Telephone Number: (239) 394-5161

Primary E-Mail:

rwlker@wpl-legal.com

Secondary E-Mail:

aelbe@wpl-legal.com

December 19, 26, 2025 25-01869C

#### FIRST INSERTION

##### NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA

PROBATE DIVISION  
File No. 25-CP-2808  
IN RE: ESTATE OF  
RENA M. VOGHEL  
Deceased.

The administration of the estate of Rena M. Voghel, deceased, whose date of death was November 16th, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples FL 34112. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice has been 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.

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

The date of first publication of this notice is December 19, 2025.

Personal Representative:  
Mark J. Krenzer

Attorney for Personal Representative:

Ryan G. Welker, Esq.

Florida Bar Number: 1044912

606 Bald Eagle Drive, Suite #500

Marco Island, Florida 34145

Telephone Number: (239) 394-5161

Primary E-Mail:

rwlker@wpl-legal.com

Secondary E-Mail:

aelbe@wpl-legal.com

December 19, 26, 2025 25-01870C

#### FIRST INSERTION

##### NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT)

IN THE CIRCUIT COURT OF THE  
20th JUDICIAL CIRCUIT IN AND  
FOR COLLIER COUNTY, FLORIDA  
FAMILY DIVISION  
CASE NO.  
11-2025-DR-002520-FM01-01

IN RE: THE MARRIAGE OF

Olrith Dominique

Petitioner and

Nahomy Petit Frere

Respondent

TO: Nahomy Petit Frere

{Respondent's last known address} 14 Plumer Street, Everett, MA 02149

YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Olrith Dominique C/O Chester McLeod, whose address is 15800 Pines Blvd., Suite 3217, Pembroke Pines, FL 33027, on or before {date} 02/06/2026, and file the original with the clerk of this Court at Collier County Clerk of the Circuit Civil Department, Family Law, 3315 Tamiami Trail East, Ste 102, Naples, FL 34112-5324, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

The action is asking the court to decide how the following real or personal property should be divided: None.

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

You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE TWENTIETH JUDICIAL CIRCUIT COURT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION Case No.: 25-CP-2480  
IN RE: THE ESTATE OF RITA FLAHERTY, Deceased.

The administration of the estate of Rita Flaherty, deceased, File Number 2025-CP-2480, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.**

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

**ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.**

The date of first publication of this notice is December 19, 2025.

**Jeffry S. Perlow  
Personal Representative**

/s/ Jeffry Perlow  
Jeffry S. Perlow, Esq.  
Attorney for Personal Representative  
Florida Bar No.: 354759  
5425 Park Central Court  
Naples, Florida 34109  
(239) 514-2910  
jeffperlow@hotmail.com  
December 19, 26, 2025 25-01866C

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-2989  
Division PROBATE  
IN RE: ESTATE OF CAROL A. JACOBSON Deceased.

The administration of the estate of CAROL A. JACOBSON, deceased, whose date of death was October 9, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Unit 102, Naples, Florida, 34112. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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 CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.**

The date of first publication of this notice is December 19, 2025.

**Personal Representative:  
ERIC HUNTLEY**

2724 Tropicana Blvd., Unit A  
Naples, Florida 34116  
Attorney for Personal Representative:  
Conrad Willkomm, Esq.  
Florida Bar Number: 697338  
Law Office of Conrad Willkomm, P.A.  
3201 Tamiami Trail North,  
Second Floor  
Naples, Florida 34103  
Telephone: (239) 262-5303  
Fax: (239) 262-6030  
E-Mail: conrad@swfloridalaw.com  
Secondary E-Mail:  
kara@swfloridalaw.com  
December 19, 26, 2025 25-01865C

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-3148  
IN RE: ESTATE OF PEGGY ANN FROST AKA PEGGYANN FROST, Deceased.

The administration of the estate of PEGGY ANN FROST AKA PEGGYANN FROST, deceased, whose date of death was March 1, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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: December 19, 2025.

Signed on this day of 12/15/2025.

**ROBERT L. FROST  
Personal Representative**

1700 Country Walk Drive  
Ottawa, ON K1C 8C9  
JAMES R. NICI, ESQ.  
Attorney for Personal Representative  
Florida Bar No. 0000507  
Nici Law Firm, P.L.  
1865 Veterans Park Drive,  
Suite 203  
Naples, FL 34109  
Telephone: (239) 449-6150  
Email: jnici@niciLawfirm.com  
December 19, 26, 2025 25-01889C

## --- PUBLIC SALES / ESTATE / SALES ---

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-2980  
IN RE: ESTATE OF MAXINE LEWIS a/k/a MAXINE F. LEWIS Deceased.

The administration of the Estate of MAXINE LEWIS, also known as MAXINE F. LEWIS, deceased, whose date of death was June 2, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, Florida 34112. 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, 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 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 DECEDEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is December 19, 2025.

**MICHAEL D. LEWIS**

25 Kathleen Drive  
Andover, Massachusetts 01810  
**Personal Representative:**  
JOHN PAUL BRATCHER  
Attorney for Personal Representative  
Florida Bar Number: 101928  
Taft, Stettinius, & Hollister LLP  
9130 Galleria Ct., Ste. 104  
Naples, Florida 34109  
Telephone: (239) 497-8362  
E-Mail: jbratcher@taftlaw.com  
Secondary E-Mail: shaas@taftlaw.com  
176753465v1  
December 19, 26, 2025 25-01887C

## FIRST INSERTION

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA  
DIVISION: PROBATE  
Case No. 25-CP-2836  
IN RE: ESTATE OF NELIA BERSHADSKI, Deceased.

The administration of the estate of NELIA BERSHADSKI, deceased, whose date of death was August 9, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044, Naples, FL 34101-3044. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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 date of first publication of this notice is December 19, 2025.

**Personal Representative:**

/s/ Jechiel Bershadski  
**JECIEL BERSHADSKI**

5911 English Oaks Lane  
Naples, Florida 34119  
Attorney for Personal Representative:  
/s/ Stephen W. Buckley  
**STEPHEN W. BUCKLEY, ESQUIRE**  
Florida Bar Number: 117747  
GOLDSTEIN, BUCKLEY, CECMAN,  
RICE, PURTZ, SMITH, & SMITH, P.A.  
Post Office Box 2366  
Fort Myers, Florida 33902  
Telephone: (239) 334-1146  
Fax: (239) 334-3039  
E-Mail: sbuckley@gblaw.com  
Secondary E-Mail:  
lmintz@gblaw.com  
December 19, 26, 2025 25-01872C

## FIRST INSERTION

## 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 DECEDEDENT'S DATE OF DEATH IS BARRED.

The Personal Representative or curators have 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 the surviving spouse, or a beneficiary as specified under s. 732.2211.

The date of first publication of this notice is December 19, 2025.

**Personal Representative:**

George A. Wilson  
Wilson & Johnson  
2425 Tamiami Trail N., Suite 211  
Naples, FL 34103

Attorney for Personal Representative:  
Melissa D. Stubbs, Esq.  
Florida Bar No. 1018975

Wilson & Johnson  
2425 Tamiami Trail North  
Naples, Florida 34103  
Telephone: 239-436-1500  
E-mail Addresses:  
mdstubb@naplesestatelaw.com  
erlebin@naplesestatelaw.com  
4937-1208-1524, v. 1

December 19, 26, 2025 25-01873C

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-1920  
Division PROBATE  
IN RE: ESTATE OF WILLIAM SEBASTIAN BONACKI A/K/A WILLIAM S. BONACKI Deceased.

The administration of the estate of WILLIAM SEBASTIAN BONACKI a/k/a WILLIAM S. BONACKI, deceased, whose date of death was November 15, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Unit 102, Naples, Florida, 34112. The names and addresses of the Co-Personal Representatives 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 Co-Personal Representatives have 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.**

The date of first publication of this notice is December 19, 2025.

**Co-Personal Representatives:**

**JENNIFER BONACKI**  
725 Meyer Drive  
Naples, Florida 34120  
**EILEEN E. BONACKI**  
1142 SE 35th Street  
Cape Coral, Florida 33904  
Attorney for JENNIFER BONACKI:  
Conrad Willkomm, Esq.  
Florida Bar Number: 697338  
Law Office of Conrad Willkomm, P.A.  
3201 Tamiami Trail North,  
Second Floor  
Naples, Florida 34103  
Telephone: (239) 262-5303  
Fax: (239) 262-6030  
E-Mail: conrad@swfloridalaw.com  
Secondary E-Mail:  
kara@swfloridalaw.com

Attorney for EILEEN E. BONACKI:  
MARTIN LAW FIRM, P.L.  
By: /s/ Matthew L. Stauffer  
Matthew L. Stauffer  
Florida Bar Number: 1034171  
Steven E. Martin  
Florida Bar Number: 26519  
3701 Del Prado Boulevard S.  
Cape Coral, Florida 33904  
Telephone: (239) 443-1094  
pleadings@martinlawfirm.com  
matthew@martinlawfirm.com  
esmartin@martinlawfirm.com  
Attorneys for Eileen Bonacki for the limited purpose of dispute resolution and service of documents

December 19, 26, 2025 25-01886C

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR COLLIER COUNTY FLORIDA PROBATE DIVISION File Number: 11-2025-CP-003138-0001-01  
Division: PROBATE CP  
IN RE: ESTATE OF KAREN ELIZABETH MENZE a/k/a KAREN E. MENZE Deceased.

The administration of the Estate of Karen Elizabeth Menze a/k/a Karen E. Menze, deceased, File Number: 11-2025-CP-003138-0001-01 whose date of death was January 23, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, Florida 34112. 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 DEATH IS BARRED.**

The date of first publication of this notice is: December 19, 2025

**Personal Representative:**

**LINDA ANN MENZE**  
28 Krzyzanik Lane  
Contoocook, New Hampshire 03229  
Attorney for Personal Representative  
ALICE B. NEWMAN, ES

## --- ESTATE / SALES ---

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 25-CP-3042  
IN RE: ESTATE OF  
RICHARD J. VAN BELL  
Deceased.

The administration of the Estate of RICHARD J. VAN BELL, deceased, whose date of death was August 18, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, Florida 34112. The names and addresses of the Personal Representatives and the Personal Representatives' attorney are set forth below.

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

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

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 CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 732.702 WILL BE FOREVER BARRED.

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

The date of first publication of this Notice is December 19, 2025.

**Co-Personal Representatives**

MARC R. VAN BELL  
6100 N. Bay Ridge Avenue  
Whitefish Bay, Wisconsin 53217

CHAD D. VAN BELL  
16745 Aurora Court  
Clive, IA 50325

ANDREW J. KRAUSE  
Attorney for Personal Representatives  
Florida Bar Number: 0330922  
Taft, Stettinius, & Hollister LLP  
9130 Galleria Court, Ste. 104  
Naples, Florida 34109  
Telephone: (239) 497-8364  
E-Mail: akrause@taftlaw.com  
Secondary E-Mail: shaas@taftlaw.com  
177161742v1  
December 19, 2025 25-01898C

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 25-CP-2786  
Division Probate  
IN RE: ESTATE OF  
ALBERTO HERNANDEZ

The administration of the estate of Alberto Hernandez, deceased, whose date of death was June 3, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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.

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 12/19/2025.

applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.

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 732.702 WILL BE FOREVER BARRED.

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

The date of first publication of this notice is December 19, 2025.

**Personal Representative:**

Rolando Hernandez  
1210 20th Ave NE  
Naples, Florida 34120

Attorney for Personal Representative:  
Neil Morales, Esquire  
Florida Bar Number: 0580465  
LAW OFFICES OF  
NEIL MORALES, P.A.  
2272 Airport Road South,  
Suite 209  
Naples, FL 34112  
Telephone: (239) 659-5291  
E-Mail: lawofficenm@yahoo.com  
December 19, 26, 2025 25-01890C

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE TWENTIETH JUDICIAL  
CIRCUIT COURT IN AND  
FOR COLLIER, FLORIDA  
PROBATE DIVISION  
File No.: 2025-CP-3132  
IN RE: THE ESTATE OF  
MICHAEL J. FLYNN

The administration of the estate of Michael Flynn, deceased, File Number 2025-CP-3132, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

The date of first publication of this Notice is December 19, 2025.

Patricia A. Flynn Dredze  
Personal Representative

/s/ Jeffry Perlow  
Jeffry S. Perlow, Esq.  
Attorney for Personal Representative  
Florida Bar No.: 354759  
5425 Park Central Court  
Naples, Florida 34109  
(239) 514-2910  
jeffperlow@hotmail.com  
December 19, 26, 2025 25-01901C

## FIRST INSERTION

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

CASE NO.: 2025-CA-000651

PENNYYMAC LOAN  
SERVICES, LLC,  
Plaintiff, v.

BILL F. KELLY, et al.,  
Defendants.

NOTICE is hereby given that Crystal K. Kinzel, Clerk of the Circuit Court of Collier County, Florida, will on January 22, 2026, at 11:00 a.m. ET, in the Multipurpose Room in Customer Service of the 1st Floor in the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112, in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Collier County, Florida, to wit:

The North 180 feet of Tract 88, GOLDEN GATES ESTATES, UNIT NO. 21, according to the plat thereof, as recorded in Plat Book 7, Pages 81 and 82, of the Public Records of Collier County, Florida.

Property Address: 2730 4th Street NW, Naples, FL 34120

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

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, before the clerk reports the surplus as unclaimed.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

SUBMITTED on this 11th day of December, 2025.

TIFFANY & BOSCO, P.A.

/s/ Kathryn I. Kasper, Esq.

Anthony R. Smith, Esq.

FL Bar #157147

Kathryn I. Kasper, Esq.

FL Bar #621188

Attorneys for Plaintiff

OF COUNSEL:

Tiffany & Bosco, P.A.

1201 S. Orlando Ave, Suite 430

Winter Park, FL 32789

Telephone: (407) 930-5200

Facsimile: (407) 712-9201

December 19, 26, 2025 25-01862C

**NOTICE TO CREDITORS**  
(summary administration)  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 25-CP-3009  
Division Probate  
IN RE: ESTATE OF  
HARRIET C. BENDER  
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 Harriet C. Bender, deceased, File Number 25-CP-3009, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112; that the decedent's date of death was August 19, 2024; that the total value of the estate is \$5,000.00 and that the names and addresses of those to whom it has been assigned by such order are:

NAME ADDRESS  
Jill Bender Schwartz, Trustee of  
the Harriet C. Bender Inter Vivos  
Trust dated June 15, 1995  
3373 Cayman Lane  
Naples, FL 34119

ALL INTERESTED PERSONS ARE

## NOTIFIED THAT:

All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this Notice is December 19, 2025.

**Person Giving Notice:**

Jill Bender Schwartz  
3373 Cayman Lane  
Naples, FL 34119

Attorney for Person Giving Notice:  
Nancy J. Gibbs, Esq.  
E-mail Addresses:  
nancy@sgnnapleslaw.com  
Florida Bar No. 15547  
Skriwan & Gibbs, PLLC  
1110 Pine Ridge Road, Suite 300  
Naples, FL 34108  
December 19, 26, 2025 25-01897C

## FIRST INSERTION

**NOTICE OF FORECLOSURE SALE**  
IN THE COUNTY COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
DIVISION: CIVIL  
CASE NO.

11-2025-CC-002091-0001-01

THE CHARTER CLUB OF  
MARCO BEACH CONDOMINIUM  
ASSOCIATION, INC., a Florida  
non-profit corporation,  
Plaintiff, vs.

DAVID DICKINSON AND  
DEANN DICKINSON N/K/A  
DEANN M. BAKER,  
Defendants.

COMES NOW, Plaintiff, THE CHARTER CLUB OF MARCO BEACH CONDOMINIUM ASSOCIATION, INC., by and through its undersigned counsel, hereby gives Notice of Foreclosure Sale by the Clerk of Circuit and County Courts of Collier County, Florida, will on January 8, 2026, at 11:00 a.m., in the Lobby on the Third Floor of the Courthouse Annex, at the Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, offer for sale and sell at public outcry to the highest bidder for cash, the following described property situated in Collier County, Florida:

Unit Week No. 36 in Condominium Parcel 106 of THE CHARTER CLUB OF MARCO BEACH, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 982, at Pages 1900 through 1979 in the

Public Records of Collier County, Florida, and all Amendments thereto, if any.

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court in the above-styled cause.

Any person claiming an interest in the surplus from the sale, if any, other than 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: COURT OPERATIONS MANAGER WHOSE OFFICE IS LOCATED AT COLLIER COUNTY COURTHOUSE, 3301 TAMiami TRAIL EAST, NAPLES, FL 33101, TELEPHONE: 1-239-252-2657, WITHIN 2 WORKING DAYS OF YOUR RECEIPT OF THIS NOTICE OF SALE; IF YOU ARE HEARING OR VOICE IMPAIRED CALL: 1-800-955-8771; MICHAEL J. BELLE, P.A.

By/s/ Michael J. Belle  
Michael J. Belle, Esquire  
(Bar Number: 840882)  
2364 Fruitville Road  
Sarasota, FL 34237  
Toll Free Tel No. (888) 715-9212  
Facsimile (941) 955-0317  
Email: service@michaelbelle.com  
49882

December 19, 26, 2025 25-01861C

## FIRST INSERTION

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

CASE NO. 2025-CP-003007

PROBATE

IN RE: THE ESTATE OF  
FRANCISCA A. BERRIOS,  
Deceased.

The administration of the estate of FRANCISCA A. BERRIOS, deceased, whose date of death was December 10, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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 Com-

TRACT 22, GOLDEN GATE  
ESTATES, UNIT NO. 76, ACCORDING  
TO THE PLAT THEREOF, AS RECORDED  
IN PLAT BOOK 5, PAGE(S) 13  
AND 14, OF THE PUBLIC RECORDS  
OF COLLIER COUNTY, FLORIDA.

TAX ID: 40621480001

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

## FIRST INSERTION

**NOTICE OF FORECLOSURE SALE**  
IN THE CIRCUIT COURT OF THE  
20TH JUDICIAL CIRCUIT, IN AND  
FOR COLLIER COUNTY, FLORIDA  
CASE NO.:  
2025-ca-000770-0001-01

UNION HOME  
MORTGAGE CORP.,  
Plaintiff, vs.  
IVANA CALLISON; PINNACLE  
USA INC.; THE GULFVIEW  
APARTMENTS OF MARCO  
ISLAND, INC.; UNKNOWN  
TENANT IN POSSESSION OF THE  
SUBJECT PROPERTY,  
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), CRYSTAL K. KINZEL as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at the 1st Floor of the Courthouse Annex in the Multipurpose Room in Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, 11:00 AM on the 08 day of January, 2026, the following described property as set forth in said Final Judgment, to wit:

UNIT 1704, OF THE  
GULFVIEW APARTMENTS  
OF MARCO ISLAND, A CON-  
DOMINIUM, ACCORDING  
TO THE DECLARATION OF  
CONDONIUM THEREOF  
RECORDED IN OFFICIAL RE-  
CORDS BOOK 603, PAGE 454,  
OF THE PUBLIC RECORDS  
OF COLLIER COUNTY,  
FLORIDA, AND ANY AMEND-  
MENTS THERETO, TOGETHER  
WITH ITS UNDIVIDED  
SHARE IN THE COMMON  
ELEMENTS.  
AND AN UNDIVIDED ONE-  
TWO HUNDRED SIXTY-  
FIFTH (1/265TH) INTEREST,  
AS TENANT IN COMMON  
IN THE COMMON ELE-  
MENTS AND THE COMMON  
PROPERTY OF SAID THE  
GULFVIEW APARTMENTS  
OF MARCO ISLAND, A CON-  
DOMINIUM.  
PROPERTY ADDRESS: 58 N

## FIRST INSERTION

**NOTICE OF ACTION**  
IN THE CIRCUIT COURT OF THE  
20TH JUDICIAL CIRCUIT IN AND  
FOR COLLIER COUNTY, FLORIDA  
CASE NO.:  
11-2025-CA-001851-0001-01

UMB BANK, NATIONAL  
ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY BUT  
SOLELY AS OWNER TRUSTEE  
FOR VERUS SECURITIZATION  
TRUST 2023-3,

Plaintiff, v.  
DONALD LEROY TRAUT, AS  
TRUSTEE OF THE DONALD  
LEROY TRAUT REVOCABLE  
LIVING TRUST, DATED JUNE 28,  
2023; et al.,  
Defendant(s).

To the following Defendant(s):  
VICKY SHIYA, TRUSTEE OF ALL  
SUB-TRUSTS OF THE SHIYA LIV-  
ING TRUST DATED NOVEMBER 8,  
2022, AS AMENDED AND NOW RE-  
REFERRED TO IN RELEVANT PART  
AS THE EXEMPT MARTIAL TRUST,  
NON-EXEMPT MARTIAL TRUST,  
AND SHIYA FAMILY TRUST  
(Last Known Address: 4751 Gulf Shore  
Blvd N Apt 1606, Naples, FL 34103)

YOU ARE NOTIFIED that an action to foreclose based on boundaries established by acquiescence, on the following described property:

UNIT NO. 1606, THE TER-  
RACES, A CONDOMINIUM,  
ALL AS SET FORTH IN THE  
DECLARATION OF CONDO-  
MINIUM AND THE EXHIB-  
ITS ATTACHED THERETO  
AND FORMING A PART  
THEREOF, AS RECORDED  
IN OFFICIAL RECORDS  
BOOK 1193, AT PAGES 724

## FIRST INSERTION

**FIDDLER'S CREEK COMMUNITY  
DEVELOPMENT DISTRICT #2  
REQUEST FOR PROPOSALS FOR  
ANNUAL AUDIT SERVICES**

The Fiddler's Creek Community Development District #2 Community Development District located in Collier County, Florida, hereby requests proposals for annual financial auditing services. The proposal must provide for the auditing of the District's financial records for the fiscal year ending September 30, 2025, with an option for additional annual renewals, subject to mutual agreement by both parties. The District is a local unit of special-purpose government created under Chapter 190, Florida Statutes, for the purpose of financing, constructing, and maintaining public infrastructure. The final contract will require that, among other things, the audit for the fiscal year ending September 30, 2025, be completed no later than April 30, 2026.

The auditing entity submitting a proposal must be duly licensed under Chapter 473, Florida Statutes, and be qualified to conduct audits in ac-

COLLIER BLVD # 1704, MAR-  
CO ISLAND, FL 34145  
IF YOU ARE A PERSON CLAIM-  
ING A RIGHT TO FUNDS REMAIN-  
ING 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 an individual with a disability who needs an accommodation in order to participate in a court proceeding or other court service, program, or activity, you are entitled, at no cost to you, to the provision of certain assistance. Requests for accommodations may be presented on this form, in another written format, or orally. Please complete the attached form (see website) and return it to crice@ca.cjis20.org, as far in advance as possible, but preferably at least seven (7) days before your scheduled court appearance or other court activity. Upon request by a qualified individual with a disability, this document will be made available in an alternate format. If you need assistance in completing this form due to your disability, or to request this document in an alternate format, please contact Charles Rice, Administrative Court Services Manager, (239) 252-8800, e-mail crice@ca.cjis20.org

Dated this 15 day of December 2025.  
By: /s/ Lindsay Maisonet  
Lindsay Maisonet, Esq.  
Bar Number: 93156  
Submitted by:  
De Cubas & Lewis, P.A.  
PO Box 5026  
Fort Lauderdale, FL 33310  
Telephone: (954) 453-0365  
Facsimile: (954) 771-6052  
Toll Free: 1-800-441-2438  
DESIGNATED PRIMARY E-MAIL  
FOR SERVICE PURSUANT TO FLA.  
R.JUD. ADMIN 2.516  
eservice@decubaslewis.com  
25-01288  
December 19, 26, 2025 25-01907C

THROUGH 807, AND ALL  
AMENDMENTS THERETO,  
OF THE PUBLIC RECORDS  
OF COLLIER COUNTY,  
FLORIDA. THE ABOVE DE-  
SCRIPTION INCLUDES,  
BUT IS NOT LIMITED TO,  
ALL APPURTENANCES TO  
THE CONDOMINIUM UNIT  
ABOVE DESCRIBED, IN-  
CLUDING THE UNDIVIDED  
INTEREST IN THE COMMON  
ELEMENTS OF SAID CON-  
DOMINIUM  
PROPERTY ADDRESS: 4751  
GULF SHORE BLVD N  
APT.1606, NAPLES, FL 34103

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Ghidotti | Berger LLP, Attorney for Plaintiff, whose address is 10800 Biscayne Blvd., Suite 201, Miami, FL 33161 within thirty (30) days after the first publication of this Notice in the Business Observer 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.

This notice is provided pursuant to Administrative Order No. 2010-08

WITNESS my hand and the seal of this Court this 09 day of Dec, 2025.

CRYSTAL KINZEL  
As Clerk of the Court  
(SEAL) By Samantha Strack  
As Deputy Clerk

Ghidotti | Berger LLP,  
Attorney for Plaintiff,  
10800 Biscayne Blvd., Suite 201,  
Miami, FL 33161  
December 19, 26, 2025 25-01908C

cordance with "Government Auditing Standards," as adopted by the Florida Board of Accountancy. Audits shall be conducted in accordance with Florida Law and particularly Section 218.39, Florida Statutes, and the rules of the Florida Auditor General.

Proposal packages, which include evaluation criteria and instructions to proposers, are available from the District Manager at the address and telephone number listed below.

Proposers must provide one (1) unbound and one (1) electronic copy of their proposal to the District Manager, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010 in an envelope marked on the outside "Auditing Services, Fiddler's Creek Community Development District #2." Proposals must be received by 12:00 p.m., on January 15, 2026, at the office of the District Manager. Please direct all questions regarding this Notice to the District Manager.

District Manager  
December 19, 2025 25-01892C

## --- PUBLIC SALES / ESTATE / SALES / ACTIONS ---

## FIRST INSERTION

**NOTICE OF ACTION FOR  
DISSOLUTION OF MARRIAGE  
(NO CHILD OR  
FINANCIAL SUPPORT)**  
IN THE CIRCUIT COURT OF THE  
20TH JUDICIAL CIRCUIT, IN AND  
FOR COLLIER COUNTY,  
FLORIDA

Case No.: 2025DR1628

Division: Family Law

Petitioner, and

Philippe Peter Wagner

Respondent,

TO: {name of Respondent};

Philippe Peter Wagner

{Respondent's last known address} 445

Palm River Blvd Naples, FL 34110

YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Aryana Michelle Wagner, whose address is 3264

Amber Ln # Unit 2, Naples FL 34109 on or before Dec 22, 2025, and file the original with the clerk of this Court at

Collier County Clerks of Courts-3315

Tamiami Trail East, Suite 102 Naples, FL 34112, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

If you are an individual with a disability who needs an accommodation in order to participate in a court proceeding or other court service, program, or activity, you are entitled, at no cost to you, to the provision of certain assistance. Requests for accommodations may be presented on this form, in another written format, or orally. Please complete the attached form (see website) and return it to crice@ca.cjis20.org, as far in advance as possible, but preferably at least seven (7) days before your scheduled court appearance or other court activity. Upon request by a qualified individual with a disability, this document will be made available in an alternate format. If you need assistance in completing this form due to your disability, or to request this document in an alternate format, please contact Charles Rice, Administrative Court Services Manager, (239) 252-8800, e-mail crice@ca.cjis20.org

Dated this 15 day of December 2025.

By: /s/ Aryana Michelle Wagner

Aryana Michelle Wagner

Case No.: 2025DR1628

Division: Family Law

Petitioner, and

Philippe Peter Wagner

Respondent,

TO: {name of Respondent};

Philippe Peter Wagner

{Respondent's last known address} 445

Palm River Blvd Naples, FL 34110

YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Aryana Michelle Wagner, whose address is 3264

Amber Ln # Unit 2, Naples FL 34109 on or before Dec 22, 2025, and file the original with the clerk of this Court at

Collier County Clerks of Courts-3315

Tamiami Trail East, Suite 102 Naples, FL 34112, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

If you are an individual with a disability who needs an accommodation in order to participate in a court proceeding or other court service, program, or activity, you are entitled, at no cost to you, to the provision of certain assistance. Requests for accommodations may be presented on this form, in another written format, or orally. Please complete the attached form (see website) and return it to crice@ca.cjis20.org, as far in advance as possible, but preferably at least seven (7) days before your scheduled court appearance or other court activity. Upon request by a qualified individual with a disability, this document will be made available in an alternate format. If you need assistance in completing this form due to your disability, or to request this document in an alternate format, please contact Charles Rice, Administrative Court Services Manager, (239) 252-8800, e-mail crice@ca.cjis20.org

Dated this 15 day of December 2025.

By: /s/ Aryana Michelle Wagner

Aryana Michelle Wagner

Case No.: 2025DR1628

Division: Family Law

Petitioner, and

Philippe Peter Wagner

Respondent,

TO: {name of Respondent};

Philippe Peter Wagner

{Respondent's last known address} 445

Palm River Blvd Naples, FL 34110

YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Aryana Michelle Wagner, whose address is 3264

Amber Ln # Unit 2, Naples FL 34109 on or before Dec 22, 2025, and file the original with the clerk of this Court at

Collier County Clerks of Courts-3315

Tamiami Trail East, Suite 102 Naples, FL 34112, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

If you are an individual with a disability who needs an accommodation in order to participate in a court proceeding or other court service, program, or activity, you are entitled, at no cost to you, to the provision of certain assistance. Requests for accommodations may be presented on this form, in another written format, or orally. Please complete the attached form (see website) and return it to crice@ca.cjis20.org, as far in advance as possible, but preferably at least seven (7) days before your scheduled court appearance or other court activity. Upon request by a qualified individual with a disability, this document will be made available in an alternate format. If you need assistance in completing this form due to your disability, or to request this document in an alternate format, please contact Charles Rice, Administrative Court Services Manager, (239) 252-8800, e-mail crice@ca.cjis20.org

Dated this 15 day of December 2025.

By: /s/ Aryana Michelle Wagner

Aryana Michelle Wagner

Case No.: 2025DR1628

Division: Family Law

Petitioner, and

Philippe Peter Wagner

Respondent,

TO: {name of Respondent};

Philippe Peter Wagner

{Respondent's last known address} 445

Palm River Blvd Naples, FL 34110

YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Aryana Michelle Wagner, whose address is 3264

Amber Ln # Unit 2, Naples FL 34109 on or before Dec 22, 2025, and file the original with the clerk of this Court at

Collier County Clerks of Courts-3315

Tamiami Trail East, Suite 102 Naples, FL 34112, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

If you are an individual with a disability who needs an accommodation in order to participate in a court proceeding or other court service, program, or activity, you are entitled, at no cost to you, to the provision of certain assistance. Requests for accommodations may be presented on this form, in another written format, or orally. Please complete the attached form (see website) and return it to crice@ca.cjis20.org, as far in advance as possible, but preferably at least seven (7) days before your scheduled court appearance or other court activity. Upon request by a qualified individual with a disability, this document will be made available in an alternate format. If you need assistance in completing this form due to your disability, or to request this document in an alternate format, please contact Charles Rice, Administrative Court Services Manager, (239) 252-8800, e-mail crice@ca.cjis20.org

Dated this 15 day of December 2025.

By: /s/ Aryana Michelle Wagner

Aryana Michelle Wagner

&lt;p

## --- ESTATE / PUBLIC SALES / ACTIONS ---

## FIRST INSERTION

**NOTICE OF ACTION AGAINST DEFENDANT THE UNKNOWN HEIRS, OR REAL ESTATE BENEFICIARIES OF DAVID L. VARELA, DECEASED**

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

Case No.: 11-2025-CA-002187-0001-01

Division: Civil

PNC Bank, National Association Plaintiff, vs.

The Unknown Heirs, or Real Estate Beneficiaries of David L. Varela, deceased, et al. Defendants.

To: THE UNKNOWN HEIRS, OR REAL ESTATE BENEFICIARIES OF DAVID L. VARELA, DECEASED 5701 MAYFLOWER WAY NUMBER 1304

AVE MARIA, FL 34142

UNITED STATES OF AMERICA and all parties claiming interest by, through, under or against Defendant(s) THE UNKNOWN HEIRS, OR REAL ESTATE BENEFICIARIES OF DAVID L. VARELA, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following described property in Collier County, Florida:

The following described land situated in County of Collier, State of Florida, to-wit:

Unit 1304, Building 13, Phase 2, Mayflower Way Section II, a Condominium, according to the Declaration of Condominium and all its attachments and amendments as recorded in Official Records Book 5580, Page

## FIRST INSERTION

**NOTICE TO CREDITORS**

IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION

File No: 2025-CP-2814

Division: PROBATE

IN RE: ESTATE OF

WIESLAWA MARIA KRZYZAK, a/k/a WIESLAWA KRZYZAK, Deceased.

The Administration of the Estate of WIESLAWA MARIA KRZYZAK, a/k/a WIESLAWA KRZYZAK, Deceased, Case No. 2025-CP-2814, is pending in the Circuit Court of Collier County, Florida, Probate Division, the address of which is the Collier County Court Clerk, 3315 Tamiami Trail East, Suite #102, Naples, Florida 34112-5324. The names and addresses of the Co-Personal Representatives 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.

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.

## FIRST INSERTION

**NOTICE TO CREDITORS**

IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA

File No. 25-CP-3292

Probate Division

IN RE: ESTATE OF

PEGGY J. MASON,

Deceased

The administration of the estate of Peggy J. Mason, deceased, whose date of death was November 30, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044, Naples, FL 34101-3044. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

A personal representative or curator 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. 732.221.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must

## FIRST INSERTION

3531, and any amendments and/or supplements thereto; together with an undivided interest in the common elements appurtenant, all recorded in the Public Records of Collier County, Florida.

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on CRAIG P. ROGERS, Plaintiff's attorney, P.O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the 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.

**NOTICE TO PERSONS WITH DISABILITIES**

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 Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, 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 on the 10 day of December, 2025.

CRYSTAL K. KINZEL

CLERK OF THE CIRCUIT COURT  
COLLIER COUNTY, FLORIDA

By: /s/ Soraya Diaz  
Deputy Clerk

CRAIG P. ROGERS,

Plaintiff's attorney,  
P.O. Box 165028,  
Columbus, OH 43216-5028

December 19, 26, 2025 25-01904C

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE TWENTIETH JUDICIAL CIRCUIT COURT IN AND FOR COLLIER, FLORIDA PROBATE DIVISION  
File No.: 2025-CP-3157

IN RE: THE ESTATE OF

CYRIL WOLFE

The administration of the estate of Cyril Wolfe, deceased, File Number 2025-CP-3157, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

**ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.**

The date of first publication of this Notice is December 19, 2025.

**Brent Wolfe**

Personal Representative

/s/ Jeffry Perlow  
Jeffry S. Perlow, Esq.  
Attorney for Personal Representative  
Florida Bar No.: 354759  
5425 Park Central Court  
Naples, Florida 34109  
(239) 514-2910  
jeffperlow@hotmail.com  
December 19, 26, 2025 25-01909C

## FIRST INSERTION

**NOTICE OF PUBLIC SALE**  
Extra Space Storage will hold a public auction to sell personal property belonging to those individuals listed below at the location 11201 Tamiami Trail E, Naples FL 34113. Phone 239-303-8458. Auction date 1/8/2026 at 10:15am.

Lilith McCullough-  
Furniture, clothes, paintings  
Frito Pierre- Clothes, boxes, luggage  
Roque Gonzalez-  
Safe, appliances, tools  
Jessica Levi- Furniture, clothing, mattress and bedding, luggage  
The auction will be listed and advertised on www.storagetreasures.com. Purchase must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

The date of the first publication of this Notice is December 19, 2025.

**Co-Personal Representatives:**

YVONNE AUGUSCIK

14100 East Tamiami Trail, # 312

Naples, Florida 34144

-and-

WINTHROP KIMBALL TELFORD

10116 Winterview Drive

Naples, Florida 34109

Attorney for Personal Representative:

Christopher E. Mast, P.A.

By: /s/Christopher E. Mast

Christopher E. Mast, Esquire

Florida Bar No: 0858412

1059 5th Avenue North

Naples, Florida 34012-5818

Tele: 239/434-5922

chris@christophermastlaw.com

www.christophermastlaw.com

December 19, 26, 2025 25-01915C

## FIRST INSERTION

**NOTICE OF PUBLIC SALE**

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 7377 Rattlesnake Hammock Rd. Naples, FL 34113 Phone: 239-303-8462 Auction Date 01/06/2026 at 12:15 PM

Margaret Bernardin

Household/personal

The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

The date of first publication of this Notice is December 19, 2025.

**Personal Representative:**

Thomas W. Mason

c/o Laird A. Lile, PLLC

3033 Riviera Drive, Suite 104

Naples, FL 34103

Telephone: (239) 649-7778

Primary E-Mail:

Llile@LairdALile.com

Secondary E-Mail:

Pamela@LairdALile.com

Langdon Lile

Attorney for Personal Representative

Florida Bar Number 1016810

3033 Riviera Drive, Suite 104

Naples, FL 34103

Telephone: (239) 649-7778

Primary E-Mail:

Langdon@LairdALile.com

Secondary E-Mail:

Pamela@LairdALile.com

December 19, 26, 2025 25-01910C

## FIRST INSERTION

**NOTICE OF PUBLIC SALE**

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 7377 Rattlesnake Hammock Rd. Naples, FL 34113 Phone: 239-303-8462 Auction Date 01/06/2026 at 12:15 PM

Margaret Bernardin

Household/personal

The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

The date of first publication of this Notice is December 19, 2025.

**Personal Representative:**

Thomas W. Mason

c/o Laird A. Lile, PLLC

3033 Riviera Drive, Suite 104

Naples, FL 34103

Telephone: (239) 649-7778

Primary E-Mail:

Langdon@LairdALile.com

Secondary E-Mail:

Pamela@LairdALile.com

December 19, 26, 2025 25-01910C

## FIRST INSERTION

**NOTICE OF PUBLIC SALE**

Notice is hereby given that on 01/09/2026 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 2000 NEMR mobile home bearing vehicle identification number 1N8RL3221Y0077958 and all personal items located inside the mobile home. Last Tenant: John Nardone and Martin Huot. Sale to be held at: Club Naples RV Resort, 3180 Beck Boulevard, Naples, Florida 34114, 239-455-7275. December 19, 26, 2025 25-01913C

## FIRST INSERTION

## --- ACTIONS / SALES / PUBLIC SALES ---

## FIRST INSERTION

## NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT)

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

Case No.: 25-DR-2410

Deivis Acosta Lopez,  
Petitioner, and  
Angel Gomez Coy,  
Respondent,  
TO: Angel Gomez Coy  
{Respondent's last known address}  
Address unknown, Unknown  
email: angel470@hotmail.com

YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Deivis Acosta Lopez, whose address is 520 52Nd St NE, Naples, FL 34120 on or before 12/24/2025, and file the original with the clerk of this Court at 3301 Tamiami Trl, Naples, FL 34112 before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

The action is asking the court to decide how the following real or personal property should be divided: {insert "none" or, if applicable, the legal description of real property, a specific description of personal property, and the name of the county in Florida where the property is located}

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

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

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

Dated: 11/25/2025  
CLERK OF THE CIRCUIT COURT  
(SEAL) By: Beata Gruda  
Deputy Clerk

Livia Liste  
LL Naples Multiservices Corp  
5278 Golden Gate Pkwy Ste 1  
Naples, FL 34116  
239-438-0349  
Dec. 19, 26, 2025; Jan. 2, 9, 2026  
25-01916C

## FIRST INSERTION

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

Case No. 11-2024-CA-002519  
SUNCOAST CREDIT UNION, A FEDERALLY INSURED STATE CHARTERED CREDIT UNION Plaintiff, vs.

CHRISTOPHER VAN HYLEMON, CAROLINE THERESE HYLEMON, NAPLES ROOFING INC., EMERGENCY & MOLD SPECIALIST, LLC, AND UNKNOWN TENANTS/OWNERS, Defendants.

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on December 8, 2025, in the Circuit Court of Collier County, Florida, Crystal K. Kinzel, Clerk of the Circuit Court, will sell the property situated in Collier County, Florida described as:

LOT 35, VICTORIA PARK TWO ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 12, PAGE 65, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, and commonly known as: 680 YORK TERRACE, NAPLES, FL 34109; including the building, appurtenances, and fixtures located therein, at public sale, to the highest and best bidder, for cash, in the lobby on the third floor of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, on January 15, 2026 at 11:00 A.M.

Any persons 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.

Dated: December 16, 2025  
By: /s/ Donna S. Glick  
Donna Glick  
Attorney for Plaintiff

Invoice to:

Kass Shuler, P.A.

1604 N. Marion St.

Tampa, FL 33602

ForeclosureService@kasslaw.com

December 19, 26, 2025 25-01906C

## CHECK OUT YOUR

## LEGAL NOTICES

V2890

floridapublicnotices.com

## COLLIER COUNTY

DECEMBER 19 - DECEMBER 25, 2025

## SUBSEQUENT INSERTIONS

## --- ESTATE ---

## FIRST INSERTION

## NOTICE OF PUBLIC SALE

Extra Space Storage, on behalf of itself or its affiliates, Life Storage or Storage Express, will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 14600 Old US 41 Naples, FL 34110 January 8th 2026, at 10:00am

Ariane Schoellner  
Guitars and instrument cases  
Jack Alias  
Household furniture, bedding, and personal items  
Gary Forcina  
Boxes and household Furniture  
Marley Molina  
Cleaning supplies, tools, clothing, totes, and ladders  
Jarad Settles  
Household furniture  
Pamela Alexander  
Boxes, mobility scooter, household furniture and items

The auction will be listed and advertised on [www.storagegettreasures.com](http://www.storagegettreasures.com). Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

December 19, 26, 2025 25-01877C

## SECOND INSERTION

## NOTICE TO CREDITORS

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

PROBATE DIVISION  
CASE NO. 2025-CP-003006  
IN RE: ESTATE OF  
DOLORES J. BONIFACE,  
Deceased.

The administration of the Estate of Dolores J. Boniface, deceased, whose date of death was October 12, 2024, is pending in the Collier County Courthouse, 3315 Tamiami Trail E, Naples, Florida 34112.

The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

The date of the first publication of this notice is December 12, 2025.

## Personal Representative:

Brian George Fulginiti  
10 Merrick Drive  
Newtown, PA 18940

## Personal Representative:

Laurie Tommarello  
600 Rosecliff Road  
Wexford, PA 16090

/s/ Tylan T. Ricketts, Esq.

Attorney for Personal Representatives:

Tylan T. Ricketts, Esq.

BOATMAN RICCI

12751 New Brittany Blvd. Ste. 402

Fort Myers, FL 33912

(239) 330-1494

Florida Bar No. 1010387

ttr@boatmanricci.com

December 12, 19, 2025 25-01819C

## SECOND INSERTION

## NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

Probate Division  
File No. 11-2025-CP-003029-0001-01  
IN RE: ESTATE OF  
LINDA L. KING,  
deceased.

The administration of the testate estate of Linda L. King, deceased, who died on January 9, 2025, File Number 11-2025-CP-003029-0001-01 is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3301 Tamiami Trail East, P.O. Box 413044, Naples, Florida 34101-3044. The name and address of the personal representative and the personal representative's attorney are set forth below.

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the decedent and other persons having claims or demands against decedent's estate 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 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 PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of the first publication of this notice is December 12, 2025.

## Personal Representative:

Steven King,

Personal Representative

184 W. Clear Lake Drive

Fremont, IN 46737

Philip A. Wagler, Esq.

FL Bar Number: 0099210

Barrett McNagny LLP

Attorney for Personal Representative

215 East Berry Street

Fort Wayne, IN 46802

260-423-9551

December 12, 19, 2025 25-01825C

## SECOND INSERTION

## NOTICE TO CREDITORS

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FL

PROBATE DIVISION

Case No:

11-2025-CP-003011-0001-01

IN RE: ESTATE OF:

DANA A. BIGLEY,

Deceased.

The administration of the estate of Dana A. Bigley, Deceased, whose date of death was August 29, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, Case Number 11-2025-CP-003011-0001-01, the address of which is 3315 Tamiami Trail, Naples, Florida 34112.

The names and addresses of the Personal Representatives and the Personal Representatives' attorney are set forth below.

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

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

All other creditors of the Decedent and other persons having claims or demands against the Decedent's estate must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE TO CREDITORS ON THEM.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of first publication of this notice is December 12, 2025.

Personal Representative:

FRANK A. CHRONISTER, JR

107 Wexford Lane

Lynchburg, Virginia 24502

Co-Personal Representative

BULLOCH TAYLOR PLLC

T. Robert Bulloch, Esq.

Florida Bar No. 633127

Email: trb@bullochtaylor.com

Courtney C. Pugh, Esq.

Florida Bar No. 125106

Email: ccp@bullochtaylor.com

1182 Immokalee Road, Suite 300

Naples, Florida 34110

Telephone: (239) 383-7130

Facsimile: (239) 776-3496

Attorneys for Personal Representative

11-2025-CP-003011-0001-01

IN RE: ESTATE OF  
DANA A. BIGLEY,  
Deceased.

## SECOND INSERTION

**NOTICE OF ACTION - CONSTRUCTIVE SERVICE**  
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA  
GENERAL JURISDICTION DIVISION  
Case No.  
11-2025-CA-002236-0001-01

NBK Bank  
Plaintiff; vs.

Victoria Ross; Serge Ross  
Defendants.

TO: Victoria Ross and Serge Ross  
Last Known Address: 4634 43rd Avenue NE, Naples, FL 34120

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property in Collier County, Florida:

TRACT 80, GOLDEN GATE ESTATES UNIT NO. 61, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGE 86, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, LESS THE WEST 165.05 FEET THEREOF.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Julie York, 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 publication on or before 01/07/2026, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

DATED on 12/03/2025.

Crystal Kinzel  
As Clerk of the Court  
(SEAL) By Oilemys Ruiz  
As Deputy Clerk

Julie York, Esquire,  
Brock & Scott, PLLC,  
the Plaintiff's attorney,  
4919 Memorial Hwy,  
Suite 135,  
Tampa, FL 33634  
File # 25-F01131  
December 12, 19, 2025 25-01859C

## SECOND INSERTION

## NOTICE TO CREDITORS

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

PROBATE DIVISION  
CASE NO. 25-CP-2114  
IN RE: ESTATE OF  
MARY K. GOLD  
Deceased.

The administration of the Estate of Mary K. Gold, deceased, whose date of death was June 22, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.

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

The Personal Representative or curator 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 §§732.216-732.228 applies, or may apply, unless a written demand is made by the surviving spouse, or a beneficiary as specified under §732.221.

The date of first publication of this notice is December 12, 2025.

## Personal Representative:

Jody Schiavo

55 Clarendon Street, Unit 3  
Boston, Massachusetts 02116  
Attorney for Personal Representative:  
Melissa D. Stubbs, Esq.  
Florida Bar No. 1018975  
Wilson & Johnson, P.A.  
2425 Tamiami Trail North, Suite 211  
Naples, Florida 34103  
Telephone: 239-436-1500  
Email Addresses:  
mdstubb@naplesestatelaw.com  
jdgoodman@naplesestatelaw.com  
4897-6783-5520, v.1  
December 12, 19, 2025 25-01839C

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA  
File No. 25-CP-003020  
Division: Probate  
IN RE: THE ESTATE OF  
F. BLAKE LYNCH,  
Deceased.

The administration of the estate of F. BLAKE LYNCH, deceased, who also was known as FRANCIS BLAKE LYNCH, and whose date of death was September 24, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT FILED WITHIN THE PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is December 12, 2025.

## Personal Representative:

STACEY L. HEWSON  
1022 Evergreen Avenue  
West Columbia, SC 29169

Attorney for Personal Representative:  
WENDY MORRIS  
Attorney for Personal Representative  
Florida Bar Number: 890537  
MORRIS LAW OFFICES, LLC  
23150 Fashion Drive Ste 233  
Estero, Florida 33928  
Telephone: (239) 908-8033  
E-Mail: wendy@wendymorris.com  
December 12, 19, 2025 25-01820C

## SECOND INSERTION

**NOTICE TO CREDITORS**  
(Summary Administration)  
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2025-CP-003227  
Division Probate  
IN RE: ESTATE OF  
JOHN KETLEY,  
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 John Ketley, deceased, File Number 2025-CP-003227, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, Florida 34112; that the decedent's date of death was August 4, 2025; that the total value of the estate is \$24,970.91 and that the names and addresses of those to whom it has been assigned by such order are:

Name Address  
Robert A. Ketley  
323 Pestana Avenue  
Santa Cruz, CA 95065  
Helena A. Cooper  
The Clock House  
Ox Lane, St Michael's  
Tenterden, Kent, TN30 6NQ  
United Kingdom

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is December 12, 2025.

## Person Giving Notice:

Robert A. Ketley  
323 Pestana Avenue  
Santa Cruz, CA 95065

Attorney for Person Giving Notice:  
DUNWODY WHITE & LANDON, P.A.  
Jonathan T. Baker  
Florida Bar Number: 97793  
Daniel K. Capes  
Florida Bar Number: 106429  
4001 Tamiami Trail North, Suite 200  
Naples, FL 34103  
Telephone: (239) 263-5885  
Fax: (239) 262-1442  
December 12, 19, 2025 25-01833C

## --- ESTATE / SALES / ACTIONS / PUBLIC SALES ---

## SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**  
IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA  
DIVISION: CIVIL  
CASE NO.

11-2025-CC-002004-0001-01

**CLUB REGENCY OF MARCO**

**ISLAND CONDOMINIUM**

**ASSOCIATION, INC.**, a Florida

**non-profit corporation**,

**Plaintiff, vs.**

**SYLVAN R. LEWIS AND**

**CAROL L. LEWIS,**

**Defendants.**

COMES NOW, Plaintiff, CLUB REGENCY OF MARCO ISLAND CONDOMINIUM ASSOCIATION, INC., by and through its undersigned counsel, hereby gives Notice of Foreclosure Sale by the Clerk of Circuit and County Courts of Collier County, Florida, will on January 8, 2026, at 11:00 a.m., in the Lobby on the Third Floor of the Courthouse Annex, at the Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, offer for sale and sell at public outcry to the highest bidder for cash, the following described property:

Unit Week No. 35 in Condominium Parcel No. D102, of CLUB REGENCY OF MARCO ISLAND, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 984, pages 1494 through 1604, in the Public Records of Collier County, Florida, and all amendments thereto, if any.

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court in the above-styled cause.

Any person claiming an interest in the surplus from the sale, if any, other than 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: COURT OPERATIONS MANAGER WHOSE OFFICE IS LOCATED AT COLLIER COUNTY COURTHOUSE, 3301 TAMiami TRAIL EAST, NAPLES, FL 33101, TELEPHONE: 1-239-252-2657, WITHIN 2 WORKING DAYS OF YOUR RECEIPT OF THIS NOTICE OF SALE; IF YOU ARE HEARING OR VOICE IMPAIRED CALL: 1-800-955-8771;

MICHAEL J. BELLE, P.A.  
By: /s/ Michael J. Belle  
Michael J. Belle, Esquire  
(Bar Number: 840882)  
2364 Fruitville Road  
Sarasota, FL 34237  
Toll Free Tel No. (888) 715-9212  
Facsimile (941) 955-0317  
Email: service@michaelbelle.com  
50005

December 12, 19, 2025 25-01848C

## SECOND INSERTION

**NOTICE OF PUBLIC SALE:**  
THE LOCK UP SELF STORAGE at 1200 Pine Ridge Road, Naples, FL 34108 will sell the contents of the following units to satisfy a lien to the highest bidder on Dec. 26, 2025 by 11:00 AM at WWW.STORAGETREASURES.COM. All goods must be removed from the unit within 48 hours. Unit availability subject to prior settlement of account.

Unit D107 Paula Fisher  
December 12, 19, 2025 25-01828C

## SECOND INSERTION

## NOTICE OF PUBLIC SALE

Extra Space Storage, on behalf of itself or its affiliates, Life Storage or Storage Express, will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 571 Airport Pulling Rd N Naples, FL 34104 Auction Date: 01/08/2026 Time: 10:15 am

Sharlene Davidson  
Luggage, boxes, totes  
Wendy French  
Luggage, boxes, totes  
Alexis Corneal  
Pots, pans, books totes  
michael guggino

Bicycle, Wheelchairs (2), Luggage  
The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above reference facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

December 12, 19, 2025 25-01843C

## SECOND INSERTION

## Notice of Public Sale

Personal Property  
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 online bidding on Saturday, the 27th day of December 2025, ending at 11:00 AM.

Charles Moyer - 1071 - Personal Items  
Daniel Smith - 2048 - Personal Items  
Ed Reilly - 2277 - Personal Items

Cherick Archer - 3174 - Personal Items  
The sale will occur online at www.storagetreasures.com, at the request of StorQuest Self Storage. All items are sold as is, where is, and must be removed within 48 hours of the sale. The property has been stored at and located at StorQuest Self Storage, 8890 Founders Square Drive, City of Naples, County of Collier, State of Florida. Sale is subject to cancellation in the event of settlement between owner and obligated party.

December 12, 19, 2025 25-01824C

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
FILE NO: 2025-CP-003090

IN RE: ESTATE OF

ALICIA SANCHEZ

Deceased.

The administration of the estate of ALICIA SANCHEZ, deceased, whose date of death was December 8, 2024; is pending in the Circuit Court for Collier County, Florida, Probate Division; File No. 11-2025-CP-003090-0001-01; the address of which is P.O. Box 9346, Ft. Myers, FL, 33902. 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, who have claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, and who have been served a copy of this notice, must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

A personal representative or curator 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. The written demand must be filed with the clerk.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is December 12, 2025.

## Person Giving Notice:

John F. Claeys, as Trustee of the Joan B. Claeys Trust, dated March 18, 1997,

as amended and restated

7297 Kilkenny Way  
Naples, Florida 34112  
ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the Estate of the Decedent and persons having claims or demands against the Estate of the Decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.7

## --- SALES/ ACTIONS ---

**RE-NOTICE OF FORECLOSURE SALE**  
IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CIVIL DIVISION CASE NO. 11-2024-CA-001048-0001-XX  
**U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST, Plaintiff, vs. LAUREN J. DAVIS; UNKNOWN SPOUSE OF LAUREN J. DAVIS; BANYAN WOODS MASTER ASSOCIATION, INC.; THE RESERVE AT BANYAN WOODS CONDOMINIUM ASSOCIATION, INC.; PORTFOLIO RECOVERY ASSOCIATES, LLC; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s)**  
NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling Foreclosure Sale filed November 17, 2025 and entered in Case No. 11-2024-CA-001048-0001-XX, of the Circuit Court of the

20th Judicial Circuit in and for COLLIER County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST, Plaintiff and LAUREN J. DAVIS; UNKNOWN SPOUSE OF LAUREN J. DAVIS; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; BANYAN WOODS MASTER ASSOCIATION, INC.; THE RESERVE AT BANYAN WOODS CONDOMINIUM ASSOCIATION, INC.; PORTFOLIO RECOVERY ASSOCIATES, LLC; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s)

BUILDING 8, UNIT 202, OF THE RESERVE AT BANYAN WOODS, A CONDOMINIUM, ACCORDING TO THE DEC-

LARATION OF CONDOMINIUM RECORDED IN OFFICIAL RECORDS BOOK 2982, PAGE 2437, ET SEQ. OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, AND ALL SUBSEQUENT AMENDMENTS THERETO, TOGETHER WITH ITS UNDIVIDED SHARE IN THE COMMON ELEMENTS.

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.

This notice is provided pursuant to Administrative Order No.2.065.

In accordance with the Americans with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7

days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 10th day of December 2025.

Marc Granger, Esq.  
Fla. Bar No.: 146870  
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@kahananeandassociates.com  
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@kahananeandassociates.com  
File No.: 24-00559 SF  
V6.20190626  
December 12, 19, 2025 25-01853C

## SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**  
IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CASE NO.:

11-2025-CA-000522-0001-01  
**THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, an agency of the UNITED STATES OF AMERICA, Plaintiff, v. SILVER OAKS CONDOMINIUM ASSOCIATION, INC.; THE VINEYARDS COMMUNITY ASSOCIATION, INC.; 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.**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated November 6, 2025 entered in Civil Case No. 11-2025-CA-000522-0001-01 in the Circuit Court of the 20th Judicial Circuit in and for Collier County, Florida, wherein THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, an agency of the UNITED STATES OF AMERICA, Plaintiff and SILVER OAKS CONDOMINIUM ASSOCIATION, INC.; THE VINEYARDS COMMUNITY ASSOCIATION, INC.; 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. Crystal K. Kinzel, Clerk of Court, will sell the

property IN THE LOBBY ON THE 1st FLOOR OF THE COURTHOUSE ANNEX, COLLIER COUNTY COURTHOUSE, 3315 TAMiami TRAIL EAST, NAPLES, FLORIDA 34112 beginning at 11:00 AM on January 8, 2026 the following described property as set forth in said Final Judgment, to wit..

UNIT 6204, SILVER OAKS, A CONDOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF AS RECORDED IN O.R. BOOK 1873, AT PAGE 1929, AND AS SUBSEQUENTLY AMENDED, IN THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA  
Property Address: 85 Silver Oaks Circle #6204, Naples, FL 34119

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.  
Kelley Kronenberg  
10360 W State Rd 84  
Fort Lauderdale, FL 33324  
Phone: (954) 370-9970  
Fax: (954) 252-4571  
/s/ Jordan Wainstein  
Jordan Wainstein  
FBN: 1039538  
Service E-mail:  
ftlrealprop@kellykronenberg.com  
File No: 3305.000101  
December 12, 19, 2025 25-01831C

## SECOND INSERTION

**NOTICE OF ACTION**  
IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA Case No.:

11-2025-CA-001628-0001-01  
**NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, v. WALTER J. KELLER, III; UNKNOWN SPOUSE OF WALTER J. KELLER, III; AMANDA L. KELLER; UNKNOWN SPOUSE OF AMANDA L. KELLER; ACM HOMETAP EWB VIII LLC; UNITED STATES OF AMERICA, ON BEHALF OF SECRETARY OF HOUSING AND URBAN DEVELOPMENT; CONNEXUS; 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; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendant.**

To the following Defendant(s): WALTER J. KELLER, III; LKA 547 Eastwood Drive, Naples FL 34110 UNKNOWN SPOUSE OF WALTER J. KELLER, III; LKA 547 Eastwood Drive, Naples FL 34110 AMANDA L. KELLER; LKA 547 Eastwood Drive, Naples FL 34110 UNKNOWN SPOUSE OF AMANDA L. KELLER; LKA 547 Eastwood Drive, Naples FL 34110 YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property: LOT 14, BLOCK 1, PALM

RIVER ESTATES UNIT NO. 5, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 10, PAGE 92, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA a/k/a 547 Eastwood Dr, Naples, FL 34110

has been filed against you and you are required to serve a copy of your written defenses, if any, upon Kelley Kronenberg, Attorney for Plaintiff, whose address is 10360 West State Road 84, Fort Lauderdale, FL 33324 on or before thirty (30) days after the first publication of this Notice in Business Observer 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.

This notice is provided pursuant to Administrative Order No. 2.065.

In accordance with the Americans with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to provisions of certain assistance. Please contact the Court Administrator at 3315 Tamiami Trail East, Naples, FL 34112, Phone No. (239) 774-8800 within 2 working days of your receipt of this notice or pleading; if you are hearing impaired, call 1-800-955-8771 (TDD); if you are voice impaired, call 1-800-995-8770 (V) (Via Florida Relay Services).

WITNESS my hand and the seal of this Court this day of 11/24, 2025.

As Clerk of the Court

(SEAL) By Esmerelda Santiago

As Deputy Clerk

Kelley Kronenberg,  
Attorney for Plaintiff,  
10360 West State Road 84,  
Fort Lauderdale, FL 33324  
December 12, 19, 2025 25-01816C

PLAINTIFF'S NOTICE OF SALE OF MOBILE HOME PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CIVIL DIVISION Case No.:

11-2023-CA-001744-0001  
**NAPLES LAND YACHT HARBOR, INC., Plaintiff, vs. ANNE WILLIAMS and EDDIE WILLIAMS Defendants.**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment for Ejectment ("the Final Judgment") dated January 31, 2025, and further Order of this Court Granting Judicial Sale dated January 8, 2026, entered in Case No.: 11-2023-CA-001744-0001 of the Circuit Court in and for Collier County, Florida wherein NAPLES LAND YACHT HARBOR, INC. is Plaintiff, and ANNE WILLIAMS, Defendant, and LORI GRUEN is made a party thereto. Crystal K. Kinzel, as Clerk of said Court, Collier County Clerk of Circuit Court, will sell to the highest and best bidder for cash at the Collier County Courthouse, 3315 Tamiami Trail East, 1st Floor Customer Service Department - Multipurpose Room, Naples, FL 34112, on the 8th day of January 8, 2026 at 11:00 a.m. the following described personal property, a mobile home located at 13 Grouper Drive, Naples, Florida, as set forth in said Final Judgment, to wit:

The Mobile Home, more particularly identified as [Make: OAKR; Year: 1972; Identification Number: OF22293X; Title Number 5856317 and Make: OAKR; Year: 1972; Identification Number OF22293U; Title Number 5856316]

A PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE MOBILE HOME PROPERTY OWN-

ER (ANN WILLIAMS AND/OR LORI GRUEN, AS OF THE DATE OF THE COMPLAINT MUST FILE A CLAIM WITHIN SIXTY (60) DAYS AFTER THE SALE.

THE SALE OF THIS MOBILE HOME CONSTITUTES THE SALE OF PERSONAL PROPERTY ONLY AND DOES NOT CONSTITUTE THE SALE OF ANY REAL PROPERTY. PLAINTIFF, NAPLES LAND YACHT HARBOR, INC. IS THE OWNER OF THE REAL PROPERTY LOCATED AT 13 GROUPER, NAPLES, FLORIDA. THIS PURCHASER OF THIS MOBILE HOME SHALL BE REQUIRED TO ENTER INTO A TO A LEASE OF THE UNDERLYING PREMISES, TO WIT, 13 GROUPER, NAPLES, FLORIDA, AND MUST FIRST BE APPROVED FOR MEMBERSHIP IN NAPLES LAND YACHT HARBOR, INC. AND APPROVED FOR OCCUPANCY OF THE PREMISES, AND SUBJECT TO THE BYLAWS AND RULES AND REGULATIONS GOVERNING MEMBERSHIP IN NAPLES LAND YACHT HARBOR, INC. FAILURE TO BE APPROVED FOR MEMBERSHIP AND OCCUPANCY OF THE PREMISES BY NAPLES LAND YACHT HARBOR, INC. SHALL SUBJECT THE PURCHASER AND THE MOBILE HOME TO EJECTMENT AND/OR SALE OF THE MOBILE HOME BY FURTHER ORDER OF THIS COURT.

BECKER & POLIAKOFF, P.A.  
Attorneys for Plaintiff  
12140 Carissa Commerce Court,  
Suite 200  
Fort Myers, Florida 33966  
Phone: (239) 433-7707  
Fax: (239) 433-5933  
Primary Email:  
kmiller@beckerlawyers.com  
Secondary Email:  
kmanning@beckerlawyers.com  
CourtMail@beckerlawyers.com  
By: J. Kevin Miller, Esq.  
Florida Bar No.: 0245460  
December 12, 19, 2025 25-01814C

DECEMBER 19 - DECEMBER 25, 2025

## --- ESTATE ---

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION  
File No.:  
11-2025-CP-002967-0001-01  
IN RE: ESTATE OF  
JOSEPH ALFRED FREDA,  
A/K/A JOSEPH A. FREDA  
Deceased.

The administration of the Estate of Joseph Alfred Freda, a/k/a Joseph A. Freda, deceased, whose date of death was September 24, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

A personal representative or curator 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 Florida Statutes Sections 732.216-732.228, applies or may apply, unless a written demand is made by a creditor as specified under Florida Statute Section 732.221.

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.

CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.

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

The date of first publication of this notice is December 12, 2025.

**Personal Representative:**  
Judith Freda, f/k/a  
Judith Prioletti

1085 Nelsons Walk  
Naples, FL 34102

Attorney for Personal Representative:  
/s/ Beth M. Lazar

Beth M. Lazar, Esquire  
Florida Bar Number: 51187  
THERREL BAISDEN, LLP  
1 SE 3rd Avenue, Suite 2950  
Miami, FL 33131

Telephone: (305) 371-5758  
Fax: 305) 371-3178  
E-Mail: BLazar@therrelBaisden.com  
Secondary E-Mail:  
LBermudez@therrelBaisden.com  
December 12, 19, 2025 25-01838C

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION  
File No. 25-CP-2669  
Division Probate  
IN RE: ESTATE OF  
MIRIAM M. BAYLISS A/K/A  
MIRIAM ELIZABETH BAYLISS  
Deceased.

The administration of the estate of MIRIAM M. BAYLISS A/K/A MIRIAM ELIZABETH BAYLISS, deceased, whose date of death was June 22, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 25-CP-2669. 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 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 DECEDED'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is December 12, 2025.

**Personal Representative:**

/s/ Erin L. Yanoski  
ERIN L. YANOSKI

1965 Fisher Rd.  
Mechanicsburg, PA 17055

Attorney for Personal Representative:  
/s/ Shaun M. Garry

SHAUN M. GARRY, Attorney

Florida Bar Number: 93412

GrayRobinson, PA

999 Vanderbilt Beach Road, Suite 612

Naples, Florida 34108

Telephone: (239) 598-3601

Fax: (239) 598-3164

E-Mail:

shaun.garry@gray-robinson.com

Secondary E-Mail:

lyndsey.black@gray-robinson.com

#64779923 v1

December 12, 19, 2025 25-01840C

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION  
File No. 2025-CP-003043  
IN RE: ESTATE OF  
MORGAN J. MULKERRIN  
Deceased.

The administration of the estate of MORGAN J. MULKERRIN, deceased, whose date of death was September 22, 2025



Choices and Solutions

# What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

**M**ost of the present welfare programs should never have been enacted. If they had not been, many of the people now dependent on them would have become self-reliant individuals instead of wards of the state.

In the short run, that might have appeared cruel for some, leaving them no option to low-paying, unattractive work. But in the long run, it would have been far more humane. However, given that the welfare programs exist, they cannot simply be abolished overnight. We need some way to ease the transition from where we are to where we would like to be, of providing assistance to people now dependent on welfare while at the same time encouraging an orderly transfer of people from welfare rolls to payrolls.

Such a transitional program has been proposed that could enhance individual responsibility, end the present division of the nation into two classes, reduce both government spending and the present massive bureaucracy, and at the same time assure a safety net for every person in the country, so that no one need suffer dire distress.

Unfortunately, the enactment of such a program seems a utopian dream at present. Too many vested interests—ideological, political and financial—stand in the way.

Nonetheless, it seems worth outlining the major elements of such a program, not with any expectation that it will be adopted in the near future, but in order to provide a vision of the direction in which we should be moving, a vision that can guide incremental changes.

The program has two essential components: first, reform the present welfare system by replacing the ragbag of specific programs with a single comprehensive program of income supplements in cash—a negative income tax linked to the positive income tax; second, unwind Social Security while meeting present commitments and gradually requiring people to make their own arrangements for their own retirement.

Such a comprehensive reform would do more efficiently and humanely what our present welfare system does so inefficiently and inhumanely. It would provide an assured minimum to all persons in need regardless of the reasons for their need while doing as little harm as possible to their character, their independence or their incentive to better their own condition.

## THE NEGATIVE INCOME TAX

The basic idea of a negative income tax is simple, once we penetrate the smoke screen that conceals the essential features of the positive income tax. Under the current positive income tax you are permitted to receive a certain amount of income without paying any tax. The exact amount depends on the size of your family, your age and on whether you itemize your deductions. This amount is composed of a number of elements—personal exemptions, low-income allowance, standard deduction (which has recently been relabeled the zero-bracket amount), the sum corresponding to the general tax credit, and for all we know still other items that have been added by the Rube Goldberg geniuses who have been having a field day with the personal income tax.



## STEPS TO FIX ENTITLEMENTS

- Enact a “negative income tax.”
- Wind down Social Security

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**Yet, as Anderson says, “There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients.”**

To simplify the discussion, let us use the simpler British term of “personal allowances” to refer to this basic amount.

If your income exceeds your allowances, you pay a tax on the excess at rates that are graduated according to the size of the excess. Suppose your income is less than the allowances? Under the current system, those unused allowances in general are of no value. You simply pay no tax.

If your income happened to equal your allowances in each of two succeeding years, you would pay no tax in either year. Suppose you had that same income for the two years together, but more than half was received the first year. You would have a positive taxable income, that is, income in excess of allowances for that year, and would pay tax on it. In the second year, you would have a negative taxable income, that is, your allowances would exceed your income but you would, in general, get no benefit from your unused allowances. You would end up paying more tax for the two years together than if the income had been split evenly.

With a negative income tax, you would receive from the government some fraction of the unused allowances. If the fraction you received was the same as the tax rate on the positive income, the total tax you paid in the two years would be the same regardless of how your income was divided between them.

When your income was above allowances, you would pay tax, the amount depending on the tax rates charged on various amounts of income. When your income was below allowances, you would receive a subsidy, the amount depending on the subsidy rates attributed to various amounts of unused allowances.

The negative income tax would allow for fluctuating income, as in our example, but that is not its main purpose. Its main purpose is rather to provide a straightforward means of assuring every family a minimum amount, while at the same time avoiding a massive bureaucracy, preserving a considerable measure of individual responsibility and retaining an incentive for individuals to work and earn enough to pay taxes instead of receiving a subsidy.

Consider a particular numerical example. In 1978, allowances amounted to \$7,200 for a family of four, none above age 65. Suppose a negative income tax had been in existence with a subsidy rate of 50% of unused allowances. In that case, a family of four that had no income would have qualified for a subsidy of \$3,600. If members of the family had found jobs and earned an income, the amount of the subsidy would have gone down, but the family's total income — subsidy plus earnings — would have gone up. If earnings had been \$1,000, the subsidy would have gone down to \$3,100, and total income up to \$4,100. In ef-

fect, the earnings would have been split between reducing the subsidy and raising the family's income.

When the family's earnings reached \$7,200, the subsidy would have fallen to zero. That would have been the break-even point at which the family would have neither received a subsidy nor paid a tax. If earnings had gone still higher, the family would have started paying a tax.

We need not here go into administrative details — whether subsidies would be paid weekly, biweekly or monthly, how compliance would be checked and so on. It suffices to say that these questions have all been thoroughly explored; that detailed plans have been developed and submitted to Congress.

The negative income tax would be a satisfactory reform of our present welfare system only if it replaces the host of other specific programs that we now have. It would do more harm than good if it simply became another rag in the ragbag of welfare programs.

#### NEGATIVE TAX HELPS POOR

If it did replace them, the negative income tax would have enormous advantages. It is directed specifically at the problem of poverty. It gives help in the form most useful to the recipient, namely, cash.

It is general — it does not give help because the recipient is old or disabled or sick or lives in a particular area, or any of the other many specific features entitling people to benefits under current programs. It gives help because the recipient has a low income. It makes explicit the cost borne by taxpayers. Like any other measure to alleviate poverty, it reduces the incentive of people who are helped to help themselves.

However, if the subsidy rate is kept at a reasonable level, it does not eliminate that incentive entirely. An extra dollar earned always means more money available for spending.

Equally important, the negative income tax would dispense with the vast bureaucracy that now administers the host of welfare programs. A negative income tax would fit directly into our current income tax system and could be administered along with it. It would reduce evasion under the current income tax since everyone would be required to file income tax forms. Some additional personnel might be required, but nothing like the number who are now employed to administer welfare programs.

By dispensing with the vast bureaucracy and integrating the subsidy system with the tax system, the negative income tax would eliminate the present demoralizing situation under which some people — the bureaucrats administering the programs — run other people's lives.

It would help to eliminate the present division of the population into two classes — those who pay and those who are supported on public funds. At reasonable break-even levels and tax rates, it would be far less expensive than our present system.

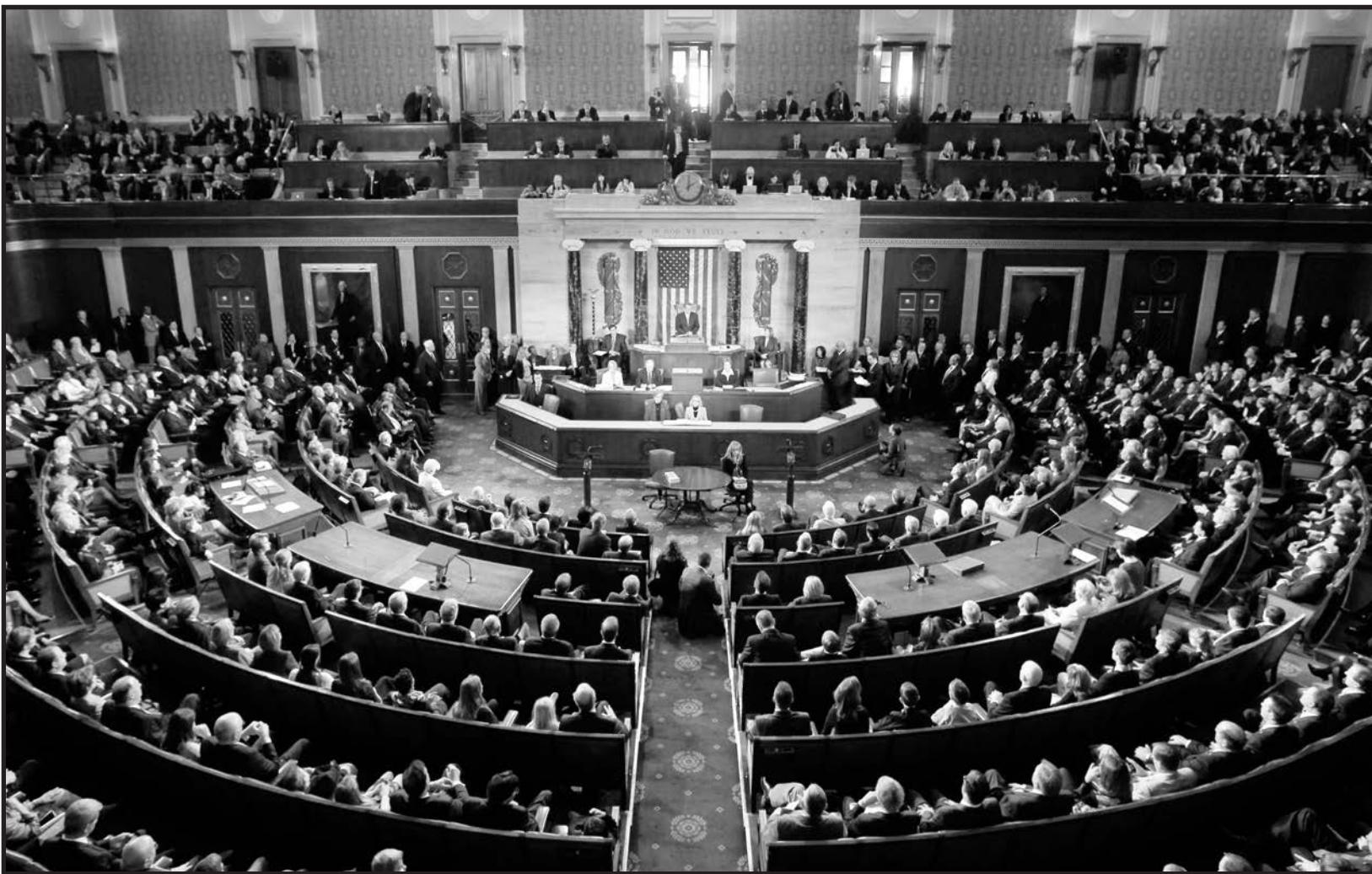
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities. We believe that one of the greatest costs of our present welfare system is that it not only undermines and destroys the family, but also poisons the springs of private charitable activity.

#### HOW TO FIX SOCIAL SECURITY

Where does Social Security fit into this beautiful, if politically unfeasible, dream?

The best solution in our view would be to combine the enactment of a negative income tax with winding down Social Security while living up to present obligations. The way to do that would be:

1. Repeal immediately the payroll tax.
2. Continue to pay all existing beneficiaries under Social Security the amounts that they are entitled to under current law.
3. Give every worker who has already earned coverage a claim to those retirement, disability and survivors benefits that his tax payments and earnings to date would entitle him to under current law, reduced by the present value of the reduction in his future taxes as a result of the repeal of the payroll tax. The worker could choose to take his benefits in the form of a future annuity or government bonds equal to the present value of the benefits to which he would be entitled.
4. Give every worker who has not yet earned coverage a capital sum (again in the form of bonds) equal to the accumulated value of the taxes that he or his employer has paid on his behalf.
5. Terminate any further accumulation of benefits, allowing individuals to provide for their own retirement as they wish.
6. Finance payments under items 2, 3 and 4 out of gen-



eral tax funds plus the issuance of government bonds.

This transition program does not add in any way to the true debt of the U.S. government. On the contrary, it reduces that debt by ending promises to future beneficiaries. It simply brings into the open obligations that are now hidden. It funds what is now unfunded.

These steps would enable most of the present Social Security administrative apparatus to be dismantled at once.

The winding down of Social Security would eliminate its present effect of discouraging employment and so would mean a larger national income currently. It would add to personal saving and so lead to a higher rate of capital formation and a more rapid rate of growth of income. It would stimulate the development and expansion of private pension plans and so add to the security of many workers.

#### WHAT IS POLITICALLY FEASIBLE?

This is a fine dream, but unfortunately it has no chance whatsoever of being enacted at present. Three presidents — Presidents Nixon, Ford and Carter — have considered or recommended a program including elements of a negative income tax.

In each case, political pressures have led them to offer the program as an addition to many existing programs, rather than as a substitute for them. In each case, the subsidy rate was so high that the program gave little if any incentive to recipients to earn income.

These misshapen programs would have made the whole system worse, not better.

Despite our having been the first to have proposed a negative income tax as a replacement for our present welfare system, one of us testified before Congress against the version that President Nixon offered as the "Family Assistance Plan."

The political obstacles to an acceptable negative income tax are of two related kinds. The more obvious is the existence of vested interests in present programs: the recipients of benefits, state and local officials who regard themselves as benefiting from the programs and, above all, the welfare bureaucracy that administers them. The less obvious obstacle is the conflict among the objectives that advocates of welfare reform, including existing vested interests, seek to achieve.

As Martin Anderson puts it in an excellent chapter on "The Impossibility of Radical Welfare Reform":

"All radical welfare reform schemes have three basic parts that are politically sensitive to a high degree. The first is the basic benefit level provided, for example, to a family of four on welfare.

"The second is the degree to which the program affects the incentive of a person on welfare to find work or to earn more.

"The third is the additional cost to the taxpayers.

"To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time."

The conflict arises from the content given to "decent," to "strong" and to "reasonable," but especially to "decent." If a "decent" level of support means that few if any current recipients are to receive less from the reformed program than they now do from the collection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how "strong" and "reasonable" are interpreted.

Yet, as Anderson says, "There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients."

Consider the simple negative income tax that we introduced as an illustration in the preceding section: a break-even point for a family of four of \$7,200, a subsidy rate of 50%, which means a payment of \$3,600 to a family with no other source of support. A subsidy rate of 50% would give a tolerably strong incentive to work.

The cost would be far less than the cost of the present complex of programs.

However, the support level is politically unacceptable today. As Anderson says, "The typical welfare family of four in the United States now [early 1978] qualifies for about \$6,000 in services and money every year. In higher paying states, like New York, a number of welfare families receive annual benefits ranging from \$7,000 to \$12,000 and more."

Even the \$6,000 "typical" figure requires a subsidy rate of 83.3% if the break-even point is kept at \$7,200. Such a rate would both seriously undermine the incentive to work and add enormously to cost.

The subsidy rate could be reduced by making the break-even point higher, but that would add greatly to the cost. This is a vicious circle from which there is no escape.

So long as it is not politically feasible to reduce the payments to many persons who now receive high benefits from multiple current programs, Anderson is right: "There is no way to achieve all the politically necessary conditions for radical welfare reform at the same time."

However, what is not politically feasible today may become politically feasible tomorrow. Political scientists and economists have had a miserable record in forecasting what will be politically feasible. Their forecasts have repeatedly been contradicted by experience.

Our great and revered teacher Frank H. Knight was fond of illustrating different forms of leadership with ducks that fly in a V with a leader in front. Every now and then, he would say, the ducks behind the leader would veer off in a different direction while the leader continued flying ahead. When the leader looked around and saw that no one was following, he would rush to get in front of the V again. That is one form of leadership — undoubtedly the most prevalent form in Washington.

While we accept the view that our proposals are not currently feasible politically, we have outlined them as fully as we have, not only as an ideal that can guide incremental reform, but also in the hope that they may, sooner or later, become politically feasible.