

BUSINESS

MATTHEW SAUER, 361-4870, matthew.sauer@heraldtribune.com

Wednesday, April 29, 2015 SECTION D

MARKETPLACE

NEW YORK

Regions Bank fined \$7.5 million by agency

The Consumer Financial Protection Bureau has fined Regions Bank \$7.5 million for illegally charging customers for overdraft protection. Regions Bank, which has branches throughout Southwest Florida and across 16 states, mostly in the South, has already refunded \$49 million in overdraft fees to its customers, the bureau said. The bank will have to hire a consultant to determine if more customers are due refunds. Since July 2010, the Federal Reserve has required banks to have customers opt in before charging them for overdraft protection services. The CFPB said Regions Bank did not change its systems until July 2012, and didn't fully comply with the rules until August 2013. The CFPB said the fine could have been much higher if the bank hadn't self-reported the violation to regulators.

WASHINGTON

Consumer confidence lowest in four months

U.S. consumer confidence fell this month to the lowest level in four months, knocked down by a slowdown in hiring. The Conference Board said its consumer confidence index fell

Osprey will get a Publix, area shopkeepers say

By JUSTINE GRIFFIN

justine.griffin@heraldtribune.com

OSPREY — Residents in one of Sarasota County's fastest-growing communities could finally be landing a Publix of their own.

Rumors have swirled around the Osprey community for months about a Publix Supermarket opening in the shell of a former Bealls department store in the Southbay Shopping Center at Blackburn Point Road and U.S. 41.

Tenants in the center, which include a Tuesday Morning home decor store, Richard's Food Emporium, Dollar Tree, CVS Pharmacy and others, said they were told that Publix would

be joining the plaza.

No building permits or change in land ownership have been filed with Sarasota County.

Officials with Benderson Development Co., the Manatee County-based developer that owns the shopping center, did not return calls on Tuesday for comment.

Publix also did not confirm the new store.

"We're always evaluating new sites for our customers that can offer enough business to support one of our stores," spokesman Brian West said.

But Southbay Shopping Center tenants say that Publix is coming, and the plan is to unveil a

See PUBLIX on 3D

YESTERDAY'S MARKET

DOW JONES	18,110.14 ▲	72.17	GOLD	\$1,214.00 ▲	10.70
S&P 500	2,114.76 ▲	5.84	SILVER	\$16.587 ▲	.197
NYSE	11,203.08 ▲	35.77	CRUDE OIL	\$57.06 ▲	0.07
NASDAQ	5,056.42 ▼	4.83	ORANGE JUICE	115.35 ▲	.0170
NYSE MKT	2,534.42 ▲	0.90	CATTLE	1.5112 ▲	.0085
RUSSELL 2000	1,259.36 ▲	6.66	TREASURY NOTE (2-YEAR)	0.55 ▲	0.04
TOTAL MARKET	22,367.19 ▲	51.19	TREASURY NOTE (10-YEAR)	2.00 ▲	0.08

DOLPHIN TOWER IS REPAIRED

FIVE YEARS AFTER CRACK:

Occupants should be able to move in this summer

By MICHAEL POLLICK
and MICHAEL BRAGA
Staff writers

SARASOTA — Five years after being forced out of their homes by severe structural problems, the owners of the 116 residences at Dolphin Tower will finally be able to move back in this summer.

With sizable special assess-

ments out of the way and occupancy within sight, the prices of units in the 41-year old building have climbed back out of the bargain basement levels reached in 2012-2013.

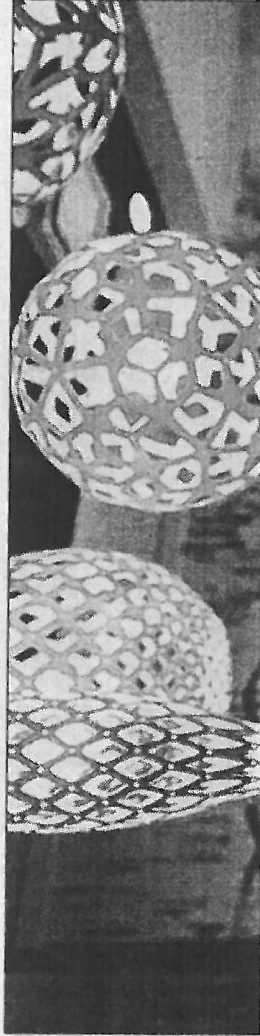
"All the structural work is completed," condo board chairwoman Charlotte Ryan said Tuesday.

While no occupancy permit has

See TOWER on 2D



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YO!

PUBLIC NOTICES


**STATE OF FLORIDA
DEPARTMENT OF ENVIRONMENTAL
PROTECTION NOTICE OF APPLICATION**

The Department announces receipt of an application for a Joint Coastal Permit (File No. 0333315-001-JC), pursuant to Chapter 161 and Part IV of Chapter 373, Florida Statutes, and for authorization to use sovereign submerged lands, pursuant to Chapter 253, Florida Statutes. The Applicants are the City of Sarasota and the U.S. Army Corps of Engineers, and the proposed project is to nourish 1.6 miles of shoreline on Lido Key. The primary sand source will be the Big Sarasota Pass channel and ebb shoal, split over three cuts (B, C and D). Approximately 950,000 cubic yards of sand will be utilized for the nourishment event. The elevation of the design beach berm will be +4 feet North American Vertical Datum (NAVD). The shoreline will feature a seaward slope of 1:10 (vertical:horizontal, V:H) to the existing profile. Two (2) groins will be constructed towards the south end of the fill template on Lido Key. The groins will be constructed as rubble mound structures, with 12-inch foundation mats on geotextile fabric. The groin crest will be width of 9 feet at +4 feet NAVD, with a side slope of 1:1.5 V:H. The northern groin will be 170 feet in crest length while the southern groin will be 345 feet in crest length.

Copies of the application may be examined on the Department's internet web site at: <http://ftp.dep.state.fl.us/pub/ENV-PRMT/sarasota/pending/0333315%20Big%20Sarasota%20Pass/>

If you have any questions regarding this application, you may contact Chiu Cheng of the Department, at 850-245-7585. Comments should be emailed to Chiu Cheng at chiu.cheng@dep.state.fl.us within fourteen (14) calendar days of the date of this notice. Please refer to the file number in your response.

CITY OF SARASOTA

By: Pamela M. Nadalini, MBA, CMC
City Auditor and Clerk

Legal Date: April 29, 2015

**Publication Notice
To Creditors Of**
Decedent's Trust Estate

NAME OF TRUST: CLARA F. HARRELL TRUST Dated May 4, 2004

TO ALL CREDITORS:

NOTICE TO CREDITORS: The decedent, Clara F. Harrell, who lived at 4934 Pepperwood Place, Venice, Florida 34293 died on February 3, 2015.

There is no probate estate. Creditors of the decedent are notified that all claims against the trust estate will be forever barred unless presented to the trustee listed below: Geraldine G. Forbes 15166 Meadow Lane Linden, Michigan 48451 within 4 months after the date of publication of this notice. This notice is published pursuant to MCL 8700.7504. There is no personal representative of the grantor's estate to whom letters of administration have been issued.

Date: April 22, 2015

Date of pub: April 29 & May 6, 2015

The John and Mable Ringling Museum of Art Foundation, Inc., will hold a meeting of the Governance By-Laws Task Force to review the By-Laws on Monday, May 11th at 9:00 am in the Johnson-Blalock Education Center.

Contact info@ringling.org

Date of pub: April 29, 2015

PUBLIC NOTICES

**IN THE TWELTH JUDICIAL CIRCUIT
COURT, IN AND FOR SARASOTA
COUNTY, FLORIDA PROBATE DIVISION
FILE NO.: 2015 CP 001139 NC**

In Re: Estate of
ROBERT WILLIAM BOWERS a/k/a
ROBERT BOWERS,
Deceased.

NOTICE TO CREDITORS

The administration of the Estate of ROBERT WILLIAM BOWERS a/k/a ROBERT BOWERS, deceased, whose date of death was May 24, 2014, is pending in the Circuit Court of Sarasota County, Florida, Probate Division, the address of which is 2000 Main Street, Room 102, Sarasota, FL 34237. The names and addresses of the Personal Representative and his attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE 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 having claims or demands against decedent's estate must file their claims with this Court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of the first publication of this Notice is April 22, 2015.

SCOTT C. TEPPER, Esq.
Personal Representative
120 E. Granada Blvd.
Ormond Beach, FL 32176
MICHAEL P. KOLLER, Esq.
Attorney for Personal Representative
120 E. Granada Blvd.
Ormond Beach, FL 32176
(386) 677-6475
Florida Bar No. 0972517

Date of pub: April 22 & 29, 2015

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of

Paula Zynda Luxury Homes

located at 8586 Potter Park Dr., Suite 122, in the County of Sarasota, in the City of Sarasota, Florida 34238 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Sarasota, Florida, this 22 day of April, 2015.

Paula Zynda Luxury Homes

Date of pub: April 28, 2015

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of

VDB GLOBAL

located at 2419 49th Street, in the County of Sarasota, in the City of Sarasota, Florida 34234 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Sarasota, Florida, this 23rd day of April, 2015.

Jacoba Rawson

Date of pub: April 29, 2015

The John and Mable Ringling Museum of Art Foundation, Inc., will hold their monthly meeting of the Officers via conference call on Friday, May 1st, 2015 at 8:30 am in the Johnson-Blalock Education Center.

Contact info@ringling.org

Date of pub: April 29, 2015

MANATEE PUBLIC NOTICES

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of

Gabi's Cleaning

located at 8357 38th St. Circle E., Apt. 107, in the County of Manatee, in the City of Sarasota, Florida 34243 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Sarasota, Florida, this 22nd day of April, 2015.

Gabriella Ferkal

Date of pub: April 29, 2015

**NOTICE OF ZONING CHANGES
IN UNINCORPORATED
MANATEE COUNTY**

NOTICE IS HEREBY GIVEN, that the Planning Commission of Manatee County will conduct a Public Hearing on Thursday, May 14, 2015 at 9:00 a.m. at the Manatee County Government Administrative Center, 1st Floor Chambers, 1112 Manatee Avenue West, Bradenton, Florida to consider, act upon, and forward a recommendation to the Board of County Commissioners on the following matters:

PDR-15-01(Z)(P) - SOHO MENDOZA, LLC/WILLOW HAMMOCK / DTS# 20150012 MEPS #387

An Ordinance of the Board of County Commissioners of Manatee County, Florida, regarding land development, amending the official zoning atlas (Ordinance No. 90-01, the Manatee County Land Development Code) relating to zoning within the unincorporated area, providing for the rezoning of approximately 147.93 acres from A-1 (Suburban Agriculture-One dwelling unit per acre) to the PDR (Planned Development Residential) zoning district; approving a Preliminary Site Plan for 299 lots for single-family detached residences on the west side of I-75 and north side of Mendoza Road, at 5000 37th Street East, Ellenton; subject to stipulations as conditions of approval; setting forth findings; providing for severability; providing a legal description, and providing an effective date.

Z-14-05 - 24/7 DEVELOPMENT HOLDINGS, LLC/SR 70 & 66th REZONE (MEPS00000360, DTS20140473)

An Ordinance of the Board of County Commissioners of Manatee County, Florida, amending the official zoning atlas (Ordinance No. 90-01, the Manatee County Land Development Code), relating to zoning within the unincorporated area, providing for the rezoning of approximately 2.75 acres on the northwest corner of SR 70 East and 66th Street East, Bradenton from A (General Agriculture) to the GC (General Commercial) zoning district; setting forth findings; providing a legal description; providing for severability, and providing an effective date.

It is important that all parties present their concerns to the Planning Commission in as much detail as possible. The issues identified at the Planning Commission hearing will be the primary basis for the final decision by the Board of County Commissioners. Interested parties may examine the Official Zoning Atlas, Local Development Agreements, the applications, related documents, and may obtain assistance regarding these matters from the Manatee County Building and Development Services Department, 1112 Manatee Avenue West, 4th Floor, Bradenton, Florida, telephone number (941) 748-4501x6878; e-mail to planning.agenda@mymanatee.org

According to Section 286.0105, Florida Statutes, if a person desires to appeal any decision made with respect to any matters considered at such meetings or hearings, he or she will need a record of the proceedings, and for such purpose, he or she may need to ensure that a verbatim record of the proceedings is made, which record would include any testimony or evidence upon which the appeal is to be based.

Americans with Disabilities: The Board of County Commissioners of Manatee County does not discriminate upon the basis of any individual's disability status. This non-discrimination policy involves

MANATEE PUBLIC NOTICES

every aspect of the Board's functions including one's access to and participation in public hearings. Anyone requiring reasonable accommodation for this meeting as provided for in the ADA, should contact Kaycee Ellis at 742-5800; TDD ONLY 742-5802 and wait 60 seconds, or FAX 745-3790.

THIS HEARING MAY BE CONTINUED FROM TIME TO TIME PENDING ADJOURNMENTS.
MANATEE COUNTY PLANNING COMMISSION
Manatee County Building and Development Services Department
Manatee County, Florida

Date of pub: April 29, 2015

VENICE PUBLIC NOTICES

**IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR
CHARLOTTE COUNTY, FLORIDA
CIVIL DIVISION**

Case Number: 14-CA-001802

BEOR FUND 1 LLC,
a Delaware Limited Liability Company,
Plaintiff,

v.
DEBORAH ANN STEPHENSON,
UNKNOWN HEIRS, DEVISEES,
GRANTEES,
ASSIGNEES, LIENORS, CREDITORS,
TRUSTEES, AND ANY OTHER PARTY
CLAIMING BY, THROUGH, UNDER, OR
AGAINST DONALD L. HORN, deceased,
as Successor Trustee Under the William
Neal Horn Revocable Living Trust
Agreement dated June 17, 1996, as
party-defendant for DONALD L. HORN,
Successor Trustee Under the William
Neal Horn Revocable Living Trust
Agreement dated June 17, 1996, BANK
OF AMERICA, N.A., and VILLAGES OF
1774 HOMEOWNERS ASSOCIATION,
INC., a Florida Non-Profit Corporation,
Defendants.

NOTICE OF ACTION

TO: UNKNOWN HEIRS, DEVISEES,
GRANTEES, ASSIGNEES, LIENORS,
CREDITORS, TRUSTEES, AND ANY
OTHER PARTY CLAIMING BY,
THROUGH, UNDER, OR AGAINST
DONALD L. HORN, deceased, as
Successor Trustee Under the William
Neal Horn Revocable Living Trust
Agreement dated June 17, 1996, as
party-defendant for DONALD L. HORN,
Successor Trustee Under the William
Neal Horn Revocable Living Trust
Agreement dated June 17, 1996
(Address Unknown)

YOU ARE NOTIFIED that an action to quiet title to the following described real property in Charlotte County, Florida: Unit D, Building 12, VILLAS DEL SOL section of VILLAGES OF 1774, being more particularly described as follows: A parcel of land in the west Half of the Southwest Quarter of section 35, Township 40 South, Range 23 East, Charlotte County, Florida; said parcel of land being more particularly described as follows: From the Southwest Corner of the West Half of the Southwest Quarter of Said section 35, bear, N 00°22'11" W, along the East line of the West Half of the Southwest Quarter of said section 35, a distance of 50.00 feet to the intersection thereof with the Northerly Right-of-Way line of C.R. No. 74 as shown on the state of Florida Department of Transportation prepared Right-of-Way maps; Thence, N 89° 58' 32" W, along said Northerly Right of Way line, a distance of 333.58 feet; thence, N 00°01'28" E, a distance of 264.67 feet; thence, S 89°58'32" E, a distance of 88.00 Feet to the Point of Beginning; thence S 89°58'32" E, a distance of 36.00 feet. Thence N 00°01'28" E, a distance of 27.67 feet; thence N 89°58'32" W, a distance of 4.00 feet; thence N 00°01'28" E, a distance of 2.00 feet; thence N 89°58'32" W, a distance of 19.83 feet; thence S 00°01'28" W, a distance of 2.00 feet; thence N 89°58'32" W, a distance of 11.84 feet; thence N 00°01'28" E, a distance of 2.00 feet; thence N 89°58'32" W, a distance of 0.33 feet; thence S 00°01'28" W, a distance of 29.67 feet, to the Point of Beginning. Together with Carport No. 3A parcel of land in the West half of the Southwest Quarter of section 35, Township 40 South, Range 23 East, Charlotte County, Florida, being more

particularly described as the Southeast corner of the Southwest Quarter of Bear N 00°22'11" W also said West half, 50.00 feet Right of Way line of Cc as shown on the Department of Transportation maps; thence N 89° 58' 32" E, 10.0 feet; thence N 00° 01' 28" E, 22.0 feet; thence N 89° 58' 32" E, 10.0 feet; thence N 89° 58' 32" E, 10.0 feet; to the point of beginning. Property Address: 28 Building 12, Unit D, Punta Gorda, Florida, has been filed against required to serve a co-defenses, if any, to it c Esq., attorney for Plaintiff is 400 North Ashley Tampa, Florida 33602 days from the first date to file the original with Court either before se attorney or immed otherwise a default against you for the relief Complaint.

The action was filed Seventeenth Judicial Broward County in th and is styled as follow LLC, a Delaware Company, Plaintiff, v STEPHENSON, UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ANY OTHER PARTY CLAIMING BY, THROUGH, UNDER, OR AGAINST DONALD L. HORN, deceased, as Successor Trustee Under the William Neal Horn Revocable Living Trust Agreement dated June 17, 1996, as party-defendant for DONALD L. HORN, Successor Trustee Under the William Neal Horn Revocable Living Trust Agreement dated June 17, 1996, BANK OF AMERICA, N.A., a Florida Non-Profit Corporation, Defendants. DATED ON April 17, 20 Clerk of the Court By: J. Kern As Deputy Clerk Date of pub: April 29, 2015 May 06, 13 & 20, 2015

INVITATION

The City of Venice is from qualified bidder following goods or described in detail in tl

Bid No.: 3002-15

Bid Title: Runway Protection Zone Impro

PROJECT DESCRIPTION consists of 24,000 SY Runway and Taxiway rehabilitation of 11.0 bituminous Taxiway p of emulsified seal coa a new 43,000 SF E Arresting System (E of new wildlife exclus and Electrical Vault landscaping.

BID OPENING LOC: Hall, Meeting Room Venice Avenue, Venic

BID SUBMITTAL DI OPENING DATE & TI at 3:00 PM.

A NON-MANDAT CONFERENCE WILL be local time, on Thursd Venice Municipal Administration Build Avenue East, Ven Representatives from present to discuss the the Invitation to Bid, encouraged to attend

All questions, commr about this ITB may writing to Mr. Jon Procurement Departm