

# Seniors

Gulf Breeze NEWS

## The risks of gambling

I asked a friend: "What do you know about seniors who gamble?" She chuckled and replied, "I know that for some of us, just getting out of bed in the morning is a gamble."

Sure, sometimes gambling can be enjoyable if we go with a group to a casino for a weekend. Free meals, tokens and entertainment are just part of the attraction. For many of us it's not about gambling anyway -- there's the social aspect, the bright lights, the excitement. And of course there's the thrill of the chase: What if we win big?

But what if gambling, either by yourself or a spouse, gets out of hand? Winning money isn't the only reason some of us gamble. It can be an escape from anxiety or problems (although we sometimes end up feeling worse than before). What if our financial security is put at risk? We aren't as able to replace money that's lost through gambling, usually because we're on a fixed income and no longer work.

You don't have to go to a casino to gamble irresponsibly. Lottery tickets, sports bets, horse racing -- it's all gambling, and it can be devastating if it gets out



by Matilda Charles

of hand. Gambling is so serious that there's even a Gamblers Anonymous, and a group for friends and family, Gam-Anon.

Here are a few questions from Gamblers Anonymous to help you determine if you have a gambling problem:

- Have you ever felt remorse after gambling?

- After losing, did you feel you must return as soon as possible and win back your losses?

- Did you ever borrow to finance your gambling?

To see more questions, visit [www.gamblersanonymous.org](http://www.gamblersanonymous.org) or call the Gamblers Anonymous Hotline at 888-424-3577 for a group in your area.

*Matilda Charles regrets that she cannot personally answer reader questions, but will incorporate them into her column whenever possible. Write to her in care of King Features Weekly Service, P.O. Box 536475, Orlando, FL 32853-6475, or send e-mail to [columnreply@gmail.com](mailto:columnreply@gmail.com).*

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## The early bird gets the worm

There are some plays that run so contrary to normal procedure that when the opportunity to make them arises, they can be easily overlooked. Yet when these selfsame plays are later pointed out, their wisdom cannot be denied.

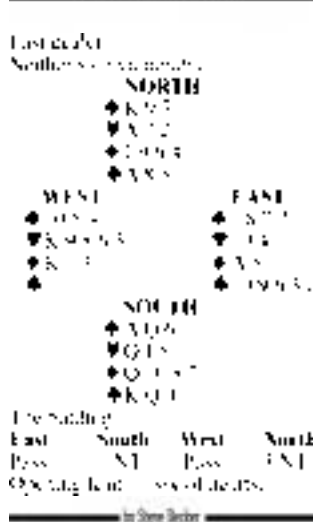
Take this case where West led a heart against three notrump. South took East's ten with the queen and counted eight winners in spades, clubs and hearts. Because his ninth trick could come only from diamonds, he crossed to the spade king at trick two and led a low diamond toward his hand.

East then made a very good play by rising with the ace and returning a suit, establishing West's suit. Since declarer could not come to nine tricks without continuing diamonds, the contract went down one, the defenders scoring two diamonds and three hearts all told.

South's undoing occurred at trick one, when he took the ten of hearts with the queen. Had he refused to win this trick, declarer would have retained his Q-J as a second stopper against West's king, but with one important difference: After East returned a heart, he would have no more hearts to lead later on.

It then would not have mattered whether East won the first diamond lead or not.

### Contract Bridge



If he did, he could not continue hearts, giving South time to establish his diamond tricks. And if West won the first diamond lead, he would have no subsequent entry card to his long suit.

How can declarer know he should refuse the first heart trick? Because the chief threat to the contract is that West might have five hearts and a diamond entry. By ducking at trick one, South severs East-West communications without giving up his two heart tricks.

It is true that this approach would fail if West had five hearts and both diamond honors, but that holding is not nearly as likely as finding West with only one of the top diamonds.

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## Where's Nehemiah?

1. Is the book of Nehemiah in the Old or New Testament or neither?
2. From Luke 1:56, how many months did Mary stay with Elizabeth? Zero, 1, 3, 5
3. What's a small room or closet in a church? Zapa, Zeta, Zander, Zari
4. In Exodus 14, what hid the departing Israelites? Cloud, Cave, Mountain, Locusts
5. From Psalms 27:1, "The Lord is my light and my ... ? Rock, Glory, Salvation, Anointed



ANSWERS: 1) Old; 2) 3; 3) Zeta; 4) Cloud; 5) Salvation

Wilson Casey's "2008 Bible Trivia Calendar" (SourceBooks, \$11.99) has just been published.

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# L E G A L S

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT RUTH DOCKERY holder of the following Tax Sale Certificate has filed said Tax Certificate to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 1240  
Year of Issuance: 2000  
Description of Property: LOTS 7 & 8 BLK 542, AVALON BEACH  
Parcel ID: 40-1N-28-0090-54200-0070  
Name in which Assessed: ANDREW SIMKO (DECEASED), MARGARET SIMKO  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 22nd day of October, 2007 at 12:00 noon. Dated this 28th day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT DENZEL OR ANGELA DOCKERY holder of the following Tax Sale Certificate has filed said Tax Certificate to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 441  
Year of Issuance: 2000  
Description of Property: LT 5 BLK 69, TOWN OF MILTON, LESS OR BOOK 376 PG 280  
Parcel ID: 03-1N-28-2530-06900-0050  
Name in which Assessed: ETHEL JACKSON ESTATE  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 22nd day of October, 2007 at 12:00 noon. Dated this 28th day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT RUTH DOCKERY holder of the following Tax Sale Certificate has filed said Tax Certificate to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 1345  
Year of Issuance: 2000  
Description of Property: LTS 1,2,3 BLK 722, AVALON BEACH, AS DES IN OR 960 PG 608  
Parcel ID: 40-1N-28-0090-72200-0010  
Name in which Assessed: JOHN DAVID HERNANDEZ, EDDIE AUGUSTINE HERNANDEZ JR  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative

Complex at 6495 Caroline St., Milton, Florida on the 22nd day of October, 2007 at 12:00 noon. Dated this the 28th day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT HEARTWOOD 88 LLC holder of the following Tax Sale Certificate has filed said Tax Certificate for the Tax Deed to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 78  
Year of Issuance: 2005  
Description of Property: PROPERTY DESCRIBED IN OR BOOK 745 PG 437  
Parcel ID: 15-4N-26-0000-00201-0000  
Name in which Assessed: EVERETT S KNOTT, EVERETT S KNOTT JR, DEBRA ANN KNOTT  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 22nd day of October, 2007 at 12:00 noon. Dated this 28th day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT HEARTWOOD 88 LLC holder of the following Tax Sale Certificate has filed said Tax Certificate for the Tax Deed to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 1264  
Year of Issuance: 2005  
Description of Property: PROPERTY DESCRIBED IN OR BOOK 1162 PG 761, LESS ALL MIN RTS  
Parcel ID: 28-2N-28-0000-01925-0000  
Name in which Assessed: VICTOR M BLOCKER, SUK H BLOCKER  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 22nd day of October, 2007 at 12:00 noon. Dated this 28th day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT HEARTWOOD 88 LLC holder of the following Tax Sale Certificate has filed said Tax Certificate for the Tax Deed to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 3391  
Year of Issuance: 2005  
Description of Property: LT 7 BLK B, EVENTIDE, AS DES IN OR BOOK 1795 PG 1519  
Parcel ID: 04-3S-29-1100-00800-0070  
Name in which Assessed: DONNA F THOMPSON HAR-

POLE TRUSTEE, DONNA F THOMPSON HARPOLE REVOC LIVING TRUST  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 22nd day of October, 2007 at 12:00 noon. Dated this the 28th day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT CONSTANCE V HICKS TRUST holder of the following Tax Sale Certificate has filed said Tax Certificate for the Tax Deed to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 1267  
Year of Issuance: 2005  
Description of Property: PARCEL #3 DES IN OR BOOK 1077 PG 145, LESS ALL MIN RTS, LESS R/W  
Parcel ID: 28-2N-28-0000-01948-0000  
Name in which Assessed: BY PASS MINI WAREHOUSES INC  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 22nd day of October, 2007 at 12:00 noon. Dated this 28th day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT BETTY N OR DICK N RILEY TTEE holder of the following Tax Sale Certificate has filed said Tax Certificate for the Tax Deed to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 1578  
Year of Issuance: 2004  
Description of Property: PROPERTY DESCRIBED IN OR BOOK 2084 PG 1351, LESS ALL MIN RTS  
Parcel ID: 34-2N-28-0000-08400-0000  
Name in which Assessed: FRIENDS OF THE DISABLED  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 22nd day of October, 2007 at 12:00 noon. Dated this 28th day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT EDDIE J OR MARY BLACKWELL holder of the following Tax Sale Certificate has filed said Tax Certificate for the Tax Deed to be issued thereon. The Certificate Number and

year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 2926  
Year of Issuance: 2005

Description of Property: LT 11 BLK G, EAST BAY HEIGHTS, AS DES IN OR BOOK 1090 PG 627  
Parcel ID: 19-2S-27-1010-00G00-0110  
Name in which Assessed: CHARLES M TRAIL SR, GLORIA I TRAIL  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 15th day of October, 2007 at 12:00 noon. Dated this the 28th day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT MERCURY 1 LLC holder of the following Tax Sale Certificate has filed said Tax Certificate for the Tax Deed to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 528  
Year of Issuance: 2005  
Description of Property: LT 6 BLK A, JAIMEES RIDGE PHASE 1  
Parcel ID: 08-1N-28-1965-00A00-0060  
Name in which Assessed: JAIMEES RIDGE DEVELOPMENT INC  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 15th day of October, 2007 at 12:00 noon. Dated this 22nd day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT MERCURY 1 LLC holder of the following Tax Sale Certificate has filed said Tax Certificate for the Tax Deed to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 82  
Year of Issuance: 2005  
Description of Property: PROPERTY DESCRIBED IN OR BOOK 1474 PG 343  
Parcel ID: 26-5N-26-0000-00200-0000  
Name in which Assessed: LISA MICHELLE COOLEY  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 15th day of October, 2007 at 12:00 noon. Dated this 22nd day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

NOTICE IS HEREBY GIVEN THAT MERCURY 1 LLC holder of the following Tax Sale Certificate has filed said Tax Certificate for the Tax Deed to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 294  
Year of Issuance: 2005

Description of Property: PROPERTY DESCRIBED IN OR BOOK 2121 PG 796  
Parcel ID: 24-2N-27-0000-00214-0000  
Name in which Assessed: MIKKI GORUM  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 15th day of October, 2007 at 12:00 noon. Dated this the 22nd day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT MERCURY 1 LLC holder of the following Tax Sale Certificate has filed said Tax Certificate for the Tax Deed to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 346  
Year of Issuance: 2005  
Description of Property: PROPERTY DESCRIBED IN OR BOOK 2270 PG 824  
Parcel ID: 18-4N-27-0000-00302-0000  
Name in which Assessed: LARRY ERIC COOLEY  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 15th day of October, 2007 at 12:00 noon. Dated this 22nd day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT MARS 1 LLC holder of the following Tax Sale Certificate has filed said Tax Certificate for the Tax Deed to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 1265  
Year of Issuance: 2005  
Description of Property: COM NW COR/ OF SE/4 OF NW/4 OF 28-2N-28W, TH S 01' W 40', TH S 88' E 1111.76' TO POB, TH CONT S 88' E 87.15' TO WLY R/W OF ST RD 89, TH SLY ALONG R/W 228.87', TH N 88' W 120.39', TH N 1' E 106.85', TH S 89' E 48.1', TH N 120.7' TO POB, AS DES IN OR BOOK 668 PG 649, LESS R/W, LESS ALL MIN RTS  
Parcel ID: 28-2N-28-0000-01941-0000  
Name in which Assessed: BYPASS MINI WAREHOUSES INC  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 15th day of October, 2007 at 12:00 noon. Dated this 22nd day of August, 2007.

Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 15th day of October, 2007 at 12:00 noon. Dated this the 22nd day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT MARS 1 LLC holder of the following Tax Sale Certificate has filed said Tax Certificate for the Tax Deed to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 882  
Year of Issuance: 2005  
Description of Property: LT 10 BLK 409, AVALON BEACH  
Parcel ID: 40-1N-28-0090-40900-0100  
Name in which Assessed: THEODORE B SOBOSKI  
BETTY M SOBOSKI AUSTIN  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 15th day of October, 2007 at 12:00 noon. Dated this the 22nd day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT RUTH OR ANGELA DOCKERY holder of the following Tax Sale Certificate has filed said Tax Certificate for the Tax Deed to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 3822  
Year of Issuance: 2000  
Description of Property: LTS 269 & 270, WES VIC HOLIDAY SANDS, AS DES IN OR BOOK 1450 PG 567  
Parcel ID: 21-2S-27-5670-00000-2690  
Name in which Assessed: GROVER B HELTON  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 15th day of October, 2007 at 12:00 noon. Dated this the 22nd day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE OF APPLICATION FOR TAX DEED**

NOTICE IS HEREBY GIVEN THAT DENZEL OR RUTH DOCKERY holder of the following Tax Sale Certificate has filed said Tax Certificate for the Tax Deed to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 1789  
Year of Issuance: 2000  
Description of Property: LT 10 BLK S, CHAFFIN ADD, AS DES IN OR BOOK 2684 PG 1171  
Parcel ID: 34-2N-28-0570-00500-0100  
Name in which Assessed: CAPE INVESTMENT GROUP INC  
IDA DYESS  
All of the above property is located in Santa Rosa County, In the State of Florida.

holder of the following Tax Sale Certificate has filed said Tax Certificate for the Tax Deed to be issued thereon. The Certificate Number and year of Issuance, the Description of property, and Name(s) in which it is assessed is as follows:

Certificate Number: 1789  
Year of Issuance: 2000

Description of Property: LT 10 BLK S, CHAFFIN ADD, AS DES IN OR BOOK 2684 PG 1171  
Parcel ID: 34-2N-28-0570-00500-0100  
Name in which Assessed: CAPE INVESTMENT GROUP INC  
IDA DYESS  
All of the above property is located in Santa Rosa County, In the State of Florida.

Unless such certificate shall be redeemed according to Law, the Property described in such Certificate will be sold to the Highest Bidder, at the east end lobby of the County Administrative Complex at 6495 Caroline St., Milton, Florida on the 15th day of October, 2007 at 12:00 noon. Dated this the 22nd day of August, 2007.

Mary M. Johnson  
Clerk of the Circuit Court of Santa Rosa County, Florida

**NOTICE TO CREDITORS**

IN THE CIRCUIT COURT FOR SANTA ROSA COUNTY, FLORIDA PROBATE DIVISION

IN RE The Estate of Charles Morton Smith, Jr., Deceased  
Case Number 07000211CP

NOTICE TO CREDITORS

The administration of the estate of Charles Morton Smith, Jr., deceased, whose date of death was June 1, 2007; is pending in the Circuit Court for Santa Rosa County, Florida, Probate Division; File Number; 07000211CP, the address of which is P.O. Box 472 Milton, FL 32572. 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 unmatu- red, 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 the decedent's estate, including unmatu- red, 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.

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: August 30, 2007.

Luther Kevin Smith  
4 Billmore Dr.  
Shoreham, NY 11786  
Personal Representative