

Adams County Legal Journal

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IN THIS ISSUE

WEIGAND VS. PROGRESSIVE NORTHERN INS. ET AL

This opinion is continued from the last issue (October 14, 2011).

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NOTICE

NOTICE IS HEREBY GIVEN by the Adams County Tax Collection Committee, on behalf of the school districts within the Adams County Tax Collection District, of the intent of each such school district to adopt a Resolution levying and imposing a tax upon the earned income and net profits of resident taxpayers. This Notice is given pursuant to the Local Tax Enabling Act and the Pennsylvania Newspaper Advertising Act. Each school district intends to adopt a Resolution at a public meeting held on or before November 30, 2011. The time, date and place of meetings of each political subdivision are advertised in accordance of law.

Each school district intends to impose the tax for general revenue purposes on the earned income and net profits of resident taxpayers at the rates listed below.

The tax imposed by each Resolution will become effective on January 1, 2012, and continues the tax on earned income and net profits previously imposed at the same rate. The adoption of a new Ordinance/Resolution is required primarily to conform to the requirements of Act 32 of 2008, which is an amendment and restatement of the Local Tax Enabling Act, 53 P.S. §6924.101 et. seq. The nature of the tax will be substantially the same as the current tax on earned income and net profits currently in effect, subject to changes required by the aforementioned Act 32. The reason for the new tax levy is to conform to the requirements of Act 32. The estimated revenue from the proposed tax for each school district shall be as follows:

Political Subdivision:
Bermudian Springs School District
Rate: 1.2%
Estimated Revenue: \$2,302,100.00

Political Subdivision:
Conewago Valley School District
Rate: 1.0%
Estimated Revenue: \$4,987,000.00

Political Subdivision:
Fairfield Area School District
Rate: 1.0%
Estimated Revenue: \$1,632,300.00

Political Subdivision:
Gettysburg Area School District
Rate: 1.2%
Estimated Revenue: \$5,851,500.00

Political Subdivision:

Littlestown Area School District

Rate: 0.5%

Estimated Revenue: \$1,453,400.00

Political Subdivision:

Upper Adams School District

Rate: 1.1%

Estimated Revenue: \$2,231,300.00

10/7, 14 & 21

INCORPORATION NOTICE

NOTICE IS HEREBY GIVEN that Articles of Incorporation have been filed with the Department of State of the Commonwealth of Pennsylvania, at Harrisburg, PA, on September 29, 2011, for the purpose of obtaining a charter of a Nonprofit Corporation organized under the Nonprofit Corporation Law of 1988 of the Commonwealth of Pennsylvania. The name of the corporation is: EXPERIENCE BTG, INC.

The corporation is organized and operated exclusively for charitable, educational or scientific purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1986, as amended.

10/21

NOTICE

The Adams County Tax Claim Bureau hereby gives notice that it presented a Consolidated Return of Sales to the Court of Common Pleas of Adams County, Pennsylvania, on October 4, 2011 of sales of real estate for delinquent taxes made September 23, 2011. The Court confirmed said Return Nisi on October 4, 2011. Objections or exceptions thereto may be filed by any owner or lien creditor within thirty (30) days from the date of the Return; otherwise, the Return will be confirmed absolutely.

Adams County Tax Claim Bureau
By: Danielle Helwig, Director

10/21

NOTICE BY THE ADAMS COUNTY CLERK OF COURTS

NOTICE IS HEREBY GIVEN to all heirs, legatees and other persons concerned that the following accounts with statements of proposed distribution filed therewith have been filed in the Office of the Adams County Clerk of Courts and will be presented to the Court of Common Pleas of Adams County—Orphan's Court, Gettysburg, Pennsylvania, for confirmation of accounts entering decrees of distribution on Friday, November 4, 2011 at 8:30 a.m.

THOMAS—Orphan's Court Action Number OC-105-2011. The First and Final Account of George W. Griffin and Faith L. Redmond, Co-Executors, of the estate of Margaret M. Thomas, deceased, late of Franklin Township, Adams County, Pennsylvania.

HAWN—Orphan's Court Action Number OC-107-2011. The First and Final Account of Philip A. Hawn, Executor of the Estate of Grace E. Hawn, deceased, late of Conewago Township, Adams County, Pennsylvania.

SANDRUCK—Orphan's Court Action Number OC-108-2011. The First and Final Account of Norene E. Nolf, Executrix of Robert E. Sandruck, deceased, late of Oxford Township, Adams County, Pennsylvania.

Kelly A. Lawver
Clerk of Courts

10/21 & 28

Continued from last issue (10/14/2011)

Instantly, Plaintiff, in her Second Amended Complaint as well as in her Motion for Summary Judgment, alleges that Chief Weigand had a Progressive policy for the motorcycle at issue, specifically policy number **41566085-5** (emphasis added). Importantly, in its Answer to both Plaintiff's Second Amended Complaint and Motion for Summary Judgment, Progressive admitted that Chief Weigand had a policy with Progressive numbered 41566085-5. However, all documentation attached to Plaintiff's Second Amended Complaint and Motion for Summary Judgment contained a purported Progressive policy, including an underinsured motorist coverage rejection form, numbered **41566085-0** (emphasis added). The policy number, 41566085-0, was only handwritten onto the policy and the underinsured motorist coverage rejection form after the policy was originally transmitted *without* a policy number on it. In addition to the underinsured motorist coverage rejection form containing the number 41566085-0, the rejection form contains an Erie, rather than Progressive, logo. Therefore, the only rejection form that the insurer, Progressive, has produced is a form that originally contained no policy number, then had a policy number of 41566085-0 handwritten on it by an unknown individual, and contained an Erie logo. No documentation, and specifically no underinsured motorist coverage rejection form, containing policy number 41566085-5, the policy identified in the pleadings as being the controlling policy, has been produced. How is one to identify "this policy" as required by Section 1731(c) if the form produced by the insurer has space for a policy number that is left blank and the form identifies a different insurance company than the one purportedly issuing the policy?

Based on the totality of the circumstances in this case, this Court fails to see how the underinsured motorist coverage rejection form produced by Progressive is a valid rejection for underinsured motorist coverage for policy number **41566085-5**. This Court is left to wonder whether a valid rejection form exists for policy number 41566085-5. Both Progressive and Miller-Hanover argue that additional discovery, *i.e.* a deposition of Chief Weigand and production of documents by Chief Weigand, is necessary to resolve the issue of the validity of the underinsured motorist coverage rejection form. Ultimately, however, Progressive has the burden of producing a valid rejection form. Additional discovery will not shed any light on

Progressive's ability to produce a valid underinsured motorist coverage rejection form as the form should be in Progressive's possession. As a practical matter, it is in Progressive's best interest as an insurer to see that all forms related to an insurance application and the issuance of a policy are meticulously completed and properly retained, especially when Progressive may seek to deny coverage at a later date. The burden rests with Progressive, the insurer, to produce a valid underinsured motorist coverage rejection form. However, Progressive has failed to meet its burden, especially as it relates to policy number 41566085-5.⁶ The only form Progressive has produced is a form with a different policy number handwritten after the fact⁷ that contains an Erie logo. For an underinsured motorist coverage rejection form to be valid, it must sufficiently identify "this policy" under which coverage is being rejected. *See 75 Pa. C.S.A. § 1731(c)*.

Considering the inadequacies of the rejection form in this case, the insured cannot be deemed to have knowingly and voluntarily rejected underinsured motorist coverage under "this policy" when the alleged policy number set forth in the pleadings does not correspond to the number on the form and a different insurer appears on the form. Under the facts presented here, to hold otherwise, would allow insurers to have insureds, intentionally or accidentally, sign essentially blank forms which are devoid of any information necessary to identify "this policy," only for insurers to later fill in those blanks when a claim is made in order to avoid coverage. The MVFRL is, in part, a consumer protection statute, and to adopt Progressive's reasoning would strip the insured of necessary protection. Progressive has failed to produce a valid rejection form as required by Section 1731(c) of the MVFRL. Accordingly, Plaintiff is entitled to coverage equal to the bodily injury liability limits under the policy. *See 75 Pa. C.S.A. § 1731(c)*. Therefore, Plaintiff's Motion for Partial Summary Judgment as to Count II is granted, and Miller-Hanover's Cross-Motion for Partial Summary Judgment as to Count II is denied.

⁶ Interestingly, Progressive has not produced a declarations page that would indicate a waiver of underinsured motorist coverage.

⁷ To the extent Progressive argues the rejection form was part of a numbered application with sequential page numbers, the policy number 41566085-0, which again differs from the policy identified in the pleadings, was typewritten on the first page, yet not on the rejection form.

Next, this Court will address Progressive's Motion for Partial Summary Judgment as to Count I, and Plaintiff's Cross-Motion for Partial Summary Judgment as to Count I in response thereto. Progressive argues that it is entitled to Summary Judgment on Count I because Decedent waived stacking for both his Penn National and Progressive policies, and based on the "Other Insurance" language in Decedent's Progressive policy, the maximum recovery limit under any one policy in the second priority is \$25,000.00. According to Progressive, Plaintiff has already received \$15,000.00 under Decedent's Penn National Policy, and Plaintiff has also received \$15,625.00 under Decedent's Progressive policy, which allegedly represents Progressive's pro rata share of the maximum recovery under all policies in the second priority. On the other hand, Plaintiff argues that Decedent did not knowingly waive inter-policy stacking. Plaintiff further argues that even if Decedent knowingly waived inter-policy stacking, the "Other Insurance" language in Decedent's Progressive policy is void as against public policy.

An overview of "stacking" and the relevant provisions of the MVFRL are necessary to resolve the parties' arguments. "Stacking" refers to combining the coverage on individual vehicles to increase the limits available to an insured. *Erie Ins. Exch. v. Baker*, 972 A.2d 507, 509 n.2 (Pa. 2009). Generally premiums for stacked coverage are higher, but stacking can be waived pursuant to Section 1738 of the MVFRL. *Id.* Under Section 1738(b) of the MVFRL "a named insured may waive coverage providing stacking of uninsured or underinsured motorist coverages in which case the limits of coverage available under the policy for an insured shall be the stated limits for the motor vehicle as to which the injured person is an insured." **75 Pa. C.S.A. § 1738(b)**. An insured may waive stacking of underinsured motorist benefits by signing the following form:

UNDERINSURED COVERAGE LIMITS

By signing this waiver, I am rejecting stacked limits of underinsured motorist coverage under the policy for myself and members of my household under which the limits of coverage available would be the sum of limits for each motor vehicle insured under the policy. Instead, the limits of coverage that I am purchasing shall be reduced to the limits stated in the policy. I *knowingly*

and voluntarily reject stacked limits of coverage. I understand that my premiums will be reduced if I reject this coverage.

Signature of First Named Insured

Date

75 Pa. C.S.A. § 1738(d) (emphasis added).

There are two different types of stacking – intra-policy stacking and inter-policy stacking. Intra-policy stacking is stacking coverage within the same policy, while, on the other hand, inter-policy stacking is stacking between separate and different policies. *Craley v. State Farm Fire & Cas. Co.*, 895 A.2d 530, 533 (Pa. 2006). Section 1738(d), relating to waiver of stacking, is unambiguous as to intra-policy stacking. *Id.* at 541 (“[t]he language of subsection (d) is unambiguous in regard to the sufficiency of waiver of intra-policy stacking as it speaks to stacking as ‘the sum of the limits for each motor vehicle insured under the policy[.]’”) (emphasis original). However, Section 1738(d) does not specifically address inter-policy stacking waivers. **See 75 Pa. C.S.A. § 1738(d)**; *Craley*, 895 A.2d at 541.

In *Craley*, Randall Craley, on behalf of his wife’s estate, sought and collected uninsured motorist benefits from State Farm under a policy for which his wife was the named insured. *Craley*, 845 A.2d at 533. Because the claims exceeded the benefits under his wife’s policy, Randall sought uninsured motorist benefits from his motor vehicle policy, another State Farm policy. *Id.* State Farm denied coverage on the basis that Randall waived stacking, and that waiver also applied to inter-policy stacking. *Id.* After an in-depth analysis, the Pennsylvania Supreme Court held that Randall had sufficient notice that he waived inter-policy stacking, and concluded that Randall knowingly waived inter-policy stacking. *Id.* at 541-42. The Court reached this conclusion based on two crucial facts – that Randall signed the form pursuant to Section 1738(d) that stated, “I understand that my premiums will be reduced if I reject this coverage,” and that Randall could not have believed he was receiving a reduced premium for waiving intra-policy stacking because there was only one vehicle on his policy. *Id.* Thus, the *Craley* court

concluded that under the facts of that particular case, Randall knowingly waived inter-policy stacking. *Id.* at 542. Therefore, this Court must determine whether, under the circumstances in the present case, Decedent knowingly waived inter-policy stacking.

Instantly, Plaintiff seeks to recover the full amount of underinsured motorist benefits under Decedent's Progressive policy in the amount of \$25,000.00. Decedent signed the waiver pursuant to Section 1738(d) indicating that he understood that his premiums would be reduced if he rejected stacked coverage of underinsured motorist benefits. Furthermore, similar to *Craley*, Decedent could not have believed he was receiving a reduced premium for intra-policy stacking for the Progressive policy because his motorcycle was the only insured vehicle under Progressive policy number 42545118-3. Under these circumstances, Decedent could have only believed he was waiving inter-policy stacking when he executed his waiver of stacked underinsured motorist benefits under Section 1738(d) because a waiver of intra-policy stacking was impossible. Therefore, Decedent knowingly waived inter-policy stacking for Progressive policy 425451180-3.⁸

Plaintiff alternatively argues that even if Decedent knowingly waived stacking of underinsured motorist benefits, the "Other Insurance" language relied upon by Progressive to deny the full amount of underinsured motorist benefits is void as a matter of public policy under *Generette v. Donegal Mut. Ins. Co.*, 957 A.2d 1180 (Pa. 2008), thus entitling her to the full \$25,000.00 in underinsured motorist benefits.

In *Generette*, Plaintiff was injured while riding as a guest passenger in a vehicle that collided with a third-party tortfeasor's vehicle. *Id.* at 1182. Because Plaintiff's injuries exceeded the liability coverage provided by the tortfeasor, Plaintiff recovered \$50,000.00 from Nationwide Insurance Company, which was a first priority policy that provided underinsured motorist coverage for the car that she had been riding in as a guest passenger. *Id.* Plaintiff then sought underinsured motorist benefits under her own Donegal Mutual Insurance

⁸ It is not necessary to determine whether there was a waiver of inter-policy stacking as opposed to inter-policy stacking for Decedent's Penn National policy as the Penn National policy is not presently at issue. Instantly, only Decedent's Progressive policy is at issue and the waiver for Decedent's Progressive policy can only have been a waiver of inter-policy stacking under the holding of *Craley*.

policy, a second priority policy. *Id.* Plaintiff had previously executed a waiver of stacked underinsured motorist benefits for her Donegal policy. *Id.* at **1182-83**. Donegal denied coverage based on an “Other Insurance” provision contained in Plaintiff’s Donegal policy.⁹ *Id.* at **1183**.

First, the *Generette* Court decided whether stacking applied in a guest passenger situation under the MVFRL. *Generette*, 957 A.2d at 1189. The Court noted that it was “bound to interpret the stacking waiver in Section 1738 to apply only to ‘insureds’ as defined by Section 1702, which [did] not include guest passengers.” *Id.* at **1190**. Therefore, the Court held that Plaintiff’s recovery under the Donegal policy was not barred by her waiver of stacking under her Donegal policy. *Id.*

Next, the Court examined the “Other Insurance” clause in the Donegal policy. Ultimately, the Court held that the “Other Insurance” language violated public policy because the language of the MVFRL provides for excess rather than gap coverage. *Id.* at **1192**. The *Generette* Court reasoned that this holding provided the Plaintiff with the coverage that she purchased, and to hold otherwise would provide an insurer with a windfall benefit by avoiding paying based on a policy provision that was at odds with the MVFRL. *Id.*

Instantly, there are three (3) applicable policies providing underinsured motorist coverage. Having found the underinsured motorist

⁹ The “Other Insurance” provision at issue in *Generette* was as follows:
“Other Insurance”:

If there is other applicable similar insurance available under more than one policy or provision of coverage:

The following priorities of recovery apply:

First The [Underinsured Motorist coverage] to the vehicle the “insured” was “occupying” at the time of the accident.

Second The policy affording [Underinsured Motorist coverage] to the “insured” as a named insured of family member.

1. When there is applicable insurance available under the First priority:
 - a. The limit of liability applicable to the vehicle the “insured” was “occupying,” under the policy in the First priority, shall first be exhausted; and
 - b. The maximum recovery under all policies in the Second priority shall not exceed the amount by which the highest limit for any one vehicle under any one policy in the Second priority exceeds the limit applicable under the policy in the First priority.

Generette, 957 A.2d at 1183 n.4.

coverage rejection form proffered by Progressive invalid for Chief Weigand's Progressive policy, that policy stands in first priority. Decedent's two other policies, the Penn National policy and Progressive policy, are in equal second priority. The question of whether the "Other Insurance" language prohibits stacking of Decedent's two second priority policies onto Chief Weigand's first priority policy has been specifically addressed by *Generette*, wherein the Pennsylvania Supreme Court held that the "Other Insurance" language was against public policy and permitted stacking between a first priority policy and a second priority policy. *Generette*, 957 A.2d at 1192. This comports with the Supreme Court's recognition in *Generette* that the MVFRL requires excess, rather than gap coverage, *Id.*, and provides Decedent with the level of coverage for which he contracted and paid premiums.

To reconcile the results of both *Craley* and *Generette*, it is clear that under *Craley* a stacking waiver prohibits inter-policy stacking when a party attempts to stack coverage under his two separate policies on which he is the named insured, but under *Generette*, inter-policy stacking is permitted between one policy on which a party is the named insured and another policy where the claimant is not considered an "insured."

Under the facts of this case, application of the "Other Insurance" clause to Decedent's own policies is not void against public policy because Decedent would be receiving the amount of coverage he paid for considering his knowing waiver of inter-policy stacking. In *Generette*, the claimant had control over only one of the policies at issue. Here, Decedent had control over the stacking rejections made in both policies at issue. However, unlike *Generette*, where the claimant's own insurer would have received a windfall and the insured would not have received the coverage that she paid for if stacking was barred, here Decedent executed a knowing waiver of inter-policy stacking and received reduced premiums for both his Penn National and Progressive policies as a result of executing such waivers. Progressive paid Plaintiff the amount of money based on the coverage that Decedent contracted for based on his waiver of inter-policy stacking. Accordingly, Progressive did not receive a windfall and Decedent received the underinsured motorist coverage he chose in making his elections.

In summary, consistent with both *Craley* and *Generette* and the “Other Insurance” language in Decedent’s Progressive policy, this Court’s holding in the instant case is that Decedent’s second priority policies may be stacked with Chief Weigand’s Progressive policy in the first priority, but Decedent’s two second priority policies cannot be stacked between each other. Therefore, Progressive’s Motion for Partial Summary Judgment as to Count I is granted, and Plaintiff’s Cross-Motion for Partial Summary Judgment as to Count I is denied.

Therefore, for the reasons stated herein, the attached Order is entered.

ORDER

AND NOW, this 31st day of May 2011, Plaintiff’s Motion for Partial Summary Judgment as to Count II is granted and Defendant, Miller-Hanover’s, Cross-Motion for Partial Summary Judgment as to Count II is denied. Defendant, Progressive Northern’s, Motion for Partial Summary Judgment as to Count I is granted, and Plaintiff’s Cross-Motion for Partial Summary Judgment as to Count I is denied. The parties are directed to file an appropriate pleading relating to the dismissal of Counts III and IV of Plaintiff’s Second Amended Complaint, as previously advanced at Oral Argument.

SHERIFF SALES

IN PURSUANCE of writs of execution issuing out of the Court of Common Pleas of Adams County, Pennsylvania, and to me directed, will be exposed to Public Sale on FRIDAY, the 4th day of November 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Adams County Courthouse, 111 Baltimore Street, Gettysburg, Adams County, PA, the following real estate, viz.:

Writ of Execution No.:
2011-NO-0000002
Property Address: 139 Charles Street,
Littlestown, PA 17340
Municipality: Littlestown
Parcel No.: 08-0236A302
Improvements: Commercial
Defendants: Donald J. Travers, Donald
S. Rahmer
Attorneys for Plaintiff:
John R. White, Esq., 717-334-9278

Writ of Execution No.:
2009-NO-0000315
Property Address: 143 S. Main Street,
Bendersville, PA 17306
Municipality: Bendersville
Parcel No.: 003-0039, 004-0064
Improvements: Residential Dwelling
Defendants: Ronald Balutis and
Diane M. Balutis
Attorneys for Plaintiff: Robert E.
Campbell, Esq., 717-334-9278

Writ of Execution No.:
2009-NO-0000360
Property Address: 2 Union View Drive,
Gettysburg, PA 17325
Municipality: Cumberland
Parcel No.: 09-F12-0262-000
Improvements: Residential Dwelling
Defendants: Michael J. Stanko, Barbara
Stanko
Attorneys for Plaintiff: John R. White,
Esq., 717-334-9278

Writ of Execution No.:
2011-NO-0000250
Property Address: 339 South Queen
Street, Littlestown, PA 17340
Municipality: Littlestown
Parcel No.: 27011-0072---000
Improvements: Residential Dwelling
Defendants: James A. Lambert, Joanne
A. Lambert
Attorneys for Plaintiff: John R. White,
Esq., 717-334-9278

Writ of Execution No.:
2011-SU-0000085
Property Address: 203 Atlantic Avenue,
York Springs, PA 17372
Municipality: York Springs
Parcel No.: 42-002-0056B---000
Improvements: Residential Dwelling
Defendants: Harmon D. Cornman
Attorneys for Plaintiff: Sharon E. Myers,
Esq., 717-848-4900

Writ of Execution No.:
2011-SU-0000677
Property Address: 2372 Granite Station
Road, Gettysburg, PA 17325
Municipality: Straban
Parcel No.: 38-022-0092-000
Improvements: Residential Dwelling
Defendants: Eric Byron Huffer a/k/a
Eric B. Huffer, Patricia Ann Huffer
a/k/a Patricia A. Huffer
Attorneys for Plaintiff: Danielle Boyle-
Ebersole, Esq., 215-572-5095

Writ of Execution No.:
2011-SU-0000932
Property Address: 148 Branch Circle,
East Berlin, PA 17316
Municipality: East Berlin
Parcel No.: 10-009-0048
Improvements: Residential Dwelling
Defendants: Gina M. Boroughs
Attorneys for Plaintiff: Kristine M.
Anthou, Esq., 412-281-7650

Writ of Execution No.:
2011-SU-0000870
Property Address: 17 Northern Pike
Trail, Fairfield, PA 17320
Municipality: Carroll Valley
Parcel No.: 43-003-0033-000
Improvements: Residential Dwelling
Defendants: Scott J. Wanrow
Attorneys for Plaintiff: Kristine M.
Anthou, Esq., 412-281-7650

Writ of Execution No.:
2011-SU-0000717
Property Address: 1594 Center Mills
Road, Aspers, PA 17304
Municipality: Menallen
Parcel No.: 29-001-006
Improvements: Residential Dwelling
Defendants: James E. Tipton, Marya S.
Tipton
Attorneys for Plaintiff: Marc A. Hess,
Esq., 717-769-1296

Writ of Execution No.:
2010-SU-0001847
Property Address: 665 Hanover Street,
New Oxford, PA 17350-9532
Municipality: Oxford
Parcel No.: 35K12-0032
Improvements: Residential Dwelling
Defendants: Michael P. Hartman, Dayna
L. Hartman
Attorneys for Plaintiff: Scott A.
Dietterick, Esq., 717-533-3280

Writ of Execution No.:
2011-SU-0000335
Property Address: 6924 Chambersburg
Rd. a/k/a 7000 Chambersburg Rd.
a/k/a Lincoln Way East, Fayetteville,
PA 17222
Municipality: Franklin
Parcel No.: 12-A09-0047
Improvements: Colonel's Creek
Campground
Defendants: John A. Slee
Attorneys for Plaintiff: Scott A.
Dietterick, Esq., 717-533-3280

Writ of Execution No.:
2011-SU-0000478
Property Address: 317 Buford Avenue,
Gettysburg, PA 17325
Municipality: Gettysburg
Parcel No.: 16-006-0010
Improvements: Residential Dwelling
Defendants: Mary Jeanette Poole
Attorneys for Plaintiff: David Fein, Esq.,
215-627-1322

Writ of Execution No.:
2009-SU-0001126
Property Address: 65 Sycamore Lane,
Hanover, PA 17331-4942
Municipality: Conewago
Parcel No.: 08-009-0268-000
Improvements: Residential Dwelling
Defendants: James Buckley, Laura E.
Buckley
Attorneys for Plaintiff: David Fein, Esq.,
215-627-1322

Writ of Execution No.:
2011-SU-0001094
Property Address: 5135 Fairfield Road,
Fairfield, PA 17320
Municipality: Carroll Valley
Parcel No.: 43-003-0011
Improvements: Residential Dwelling
Defendants: Jesse W. Myers
Attorneys for Plaintiff: Donald L.
Kornfield, Esq., 717-762-8222

Writ of Execution No.:
2009-SU-0001076
Property Address: 359 E. York Street,
Biglerville, PA 17307
Municipality: Biglerville
Parcel No.: 05002-0013---000
Improvements: Residential Dwelling
Defendants: Brian Group, Lynda Group
Attorneys for Plaintiff: Gregory
Jarvardian, Esq., 215-942-9690

Notice directed to all parties in interest and claimants that a schedule of distribution will be filed by the Sheriff in his office no later than thirty (30) days after the date of sale and that distribution will be made in accordance with that schedule unless exceptions are filed thereto within ten (10) days thereafter. Purchaser must settle for property on or before filing date. ALL claims to property must be filed with Sheriff before sale date.

AS SOON AS THE PROPERTY IS DECLARED SOLD TO THE HIGHEST BIDDER, 20% OF THE PURCHASE PRICE OR ALL OF THE COST, WHICHEVER MAY BE THE HIGHER, SHALL BE PAID FORTHWITH TO THE SHERIFF.

James Muller
Sheriff of Adams County
<http://www.sheriffofadamscounty.com/sheriffsales.html>

10/7, 14 & 21

SHERIFF SALES

IN PURSUANCE of writs of execution issuing out of the Court of Common Pleas of Adams County, Pennsylvania, and to me directed, will be exposed to Public Sale on FRIDAY, the 4th day of November 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Adams County Courthouse, 111 Baltimore Street, Gettysburg, Adams County, PA, the following real estate, viz.:

Writ of Execution No.:
2011-SU-0000872
Property Address: 71 Skylark Trail,
Fairfield, PA 17320
Municipality: Carroll Valley
Parcel No.: 43-029-0022-000
Improvements: Residential Dwelling
Defendants: Larry D. Roberts, Jr., Tonia
M. Roberts
Attorneys for Plaintiff: Andrew L.
Markowitz, Esq., 215-790-1010

Writ of Execution No.:
2011-SU-0000898
Property Address: 1096 Bollinger Road,
Littlestown, PA 17340-9147
Municipality: Union
Parcel No.: 41-K17-0036B-000
Improvements: Residential Dwelling
Defendants: Keith A. Crammer, Wendy
M. Crammer
Attorneys for Plaintiff: Christine L.
Graham, Esq., 215-790-1010

Writ of Execution No.:
2011-SU-0000028
Property Address: 8 Victor Drive,
Arendtsville, PA 17303
Municipality: Arendtsville
Parcel No.: 02006-0163
Improvements: Residential Dwelling
Defendants: Robert R. Lorenz, Jennifer
L. Lorenz
Attorneys for Plaintiff: Marc S.
Weisberg, Esq., 215-790-1010

Writ of Execution No.:
2010-SU-0000386
Property Address: 200 Orchard View
Road, Gardners, PA 17324
Municipality: Huntington
Parcel No.: 22-H2-0021-000
Improvements: Residential Dwelling
Defendants: Diana L. Keiser
Attorneys for Plaintiff: Marc S.
Weisberg, Esq., 215-790-1010

Writ of Execution No.:
2011-SU-0000828
Property Address: 130 Tracy Drive, York
Springs, PA 17372
Municipality: Huntington
Parcel No.: 22-104-0187-000
Improvements: Residential Dwelling
Defendants: Joseph E. Saghy, Lisa C.
Saghy
Attorneys for Plaintiff: Marc S.
Weisberg, Esq., 215-790-1010

Writ of Execution No.:
2011-SU-0000849
Property Address: Lot 38-G a/k/a 18
Crescent Lane, Littlestown, PA 17340
Municipality: Littlestown
Parcel No.: 27-009-0068
Improvements: Residential Dwelling
Defendants: David E. Bell a/k/a David
E. Bell III
Attorneys for Plaintiff: Marc S.
Weisberg, Esq., 215-790-1010

Writ of Execution No.:
2010-SU-0002638
Property Address: 80 Tracy Dr., York
Springs, PA 17372
Municipality: Huntington
Parcel No.: 22-104-0183A-000
Improvements: Residential Dwelling
Defendants: Daniel B. Murray, Brannon
N. Murray
Attorneys for Plaintiff: Edward D.
Conway, Esq., 215-790-1010

Writ of Execution No.:
2010-SU-0002456
Property Address: 246 Topper Road,
Fairfield, PA 17320
Municipality: Liberty
Parcel No.: 25-C18-0068-00-000
Improvements: Residential Dwelling
Defendants: Daniel C. Senseney,
Elizabeth A. Senseney
Attorneys for Plaintiff: Edward D.
Conway, Esq., 215-790-1010

Writ of Execution No.:
2011-SU-0000791
Property Address: 144 Derby Drive,
Hanover, PA 17331-8624
Municipality: Conewago
Parcel No.: 08-036-0024
Improvements: Residential Dwelling
Defendants: Rick A. Waite, Ann M.
Waite, Anne M. Waite
Attorneys for Plaintiff: Marc S.
Weisberg, Esq., 215-790-1010

Writ of Execution
No.: 2010-SU-0001848
Property Address: 990 Orphanage
Road, Littlestown, PA 17340
Municipality: Littlestown
Parcel No.: 30 H17-10
Improvements: Residential Dwelling
Defendants: Harold L. Spicer
Attorneys for Plaintiff: Marc S.
Weisberg, Esq., 215-790-1010

Writ of Execution No.:
2011-SU-0000711
Property Address: 2 Union View Drive,
Gettysburg, PA 17325
Municipality: Cumberland
Parcel No.: 09-F12-0262-000
Improvements: Residential Dwelling
Defendants: Michael J. Stanko, Barbara
Stanko
Attorneys for Plaintiff: Heidi R. Spivak,
Esq., 215-790-1010

Writ of Execution No.:
2007-SU-0001210
Property Address: 40 Clines Church
Road, Aspers, PA 17304
Municipality: Menallen
Parcel No.: 29F05-0009D--000
Improvements: Residential Dwelling
Defendants: Lillian M. Loubier, Lillian M.
Armon
Attorneys for Plaintiff: William E. Miller,
Esq., 215-563-7000

Writ of Execution No.:
2011-SU-0000742
Property Address: 2045 York Road,
Gettysburg, PA 17325-8208
Municipality: Straban
Parcel No.: 38H12-0046---000
Improvements: Residential Dwelling
Defendants: Brian M. Hull a/k/a Brian
Hull, Trisha Hull
Attorneys for Plaintiff: Lauren R. Tabas,
Esq., 215-563-7000

Writ of Execution No.:
2011-SU-0000502
Property Address: 1165 White Oak Tree
Road, York Springs, PA 17372-9585
Municipality: Huntington
Parcel No.: 22H03-0017---000
Improvements: Residential Dwelling
Defendants: Patrick L. O'Brien, Jr.,
Lisa T. O'Brien
Attorneys for Plaintiff: Allison Wells,
Esq., 215-563-7000

Writ of Execution No.:
2009-SU-0001190
Property Address: 106 Commanche
Trail, Hanover, PA 17331
Municipality: Conewago
Parcel No.: 08-011-0058---000
Improvements: Residential Dwelling
Defendants: Ryan M. Storm, Jennifer L.
Pohlman
Attorneys for Plaintiff: William E. Miller,
Esq., 215-563-7000

Notice directed to all parties in interest and claimants that a schedule of distribution will be filed by the Sheriff in his office no later than thirty (30) days after the date of sale and that distribution will be made in accordance with that schedule unless exceptions are filed thereto within ten (10) days thereafter. Purchaser must settle for property on or before filing date. ALL claims to property must be filed with Sheriff before sale date.

AS SOON AS THE PROPERTY IS DECLARED SOLD TO THE HIGHEST BIDDER, 20% OF THE PURCHASE PRICE OR ALL OF THE COST, WHICHEVER MAY BE THE HIGHER, SHALL BE PAID FORTHWITH TO THE SHERIFF.

James Muller
Sheriff of Adams County
<http://www.sheriffadamscounty.com/sheriffsales.html>

10/7, 14 & 21

SHERIFF SALES

IN PURSUANCE of writs of execution issuing out of the Court of Common Pleas of Adams County, Pennsylvania, and to me directed, will be exposed to Public Sale on FRIDAY, the 4th day of November 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Adams County Courthouse, 111 Baltimore Street, Gettysburg, Adams County, PA, the following real estate, viz.:

Writ of Execution No.:

2011-SU-0000052

Property Address: 8 Paradise Court,
New Oxford, PA 17350-9435

Municipality: New Oxford

Parcel No.: 34007-0058---000

Improvements: Residential Dwelling

Defendants: Jeffrey W. Heare

Attorneys for Plaintiff: Lauren R. Tabas,
Esq., 215-563-7000

Writ of Execution No.:

2009-SU-0001714

Property Address: 11 Crescent Lane,
Littlestown, PA 17340

Municipality: Littlestown

Parcel No.: 27012-0081---000

Improvements: Residential Dwelling

Defendants: Christopher A. Hailey, Sr.,
Christopher Hailey, Sr.

Attorneys for Plaintiff: Courtenay R.
Dunn, Esq., 215-563-7000

Writ of Execution No.:

2010-SU-0001742

Property Address: 35 Lighting Trail,
Fairfield, PA 17320-9749

Municipality: Hamiltonban

Parcel No.: 18BB0-0031---000

Improvements: Residential Dwelling

Defendants: Melody S. Ridge

Attorneys for Plaintiff: William E. Miller,
Esq., 215-563-7000

Writ of Execution No.:

2010-SU-0000668

Property Address: 108 Billerbeck Street,
New Oxford, PA 17350-9390

Municipality: Oxford

Parcel No.: 35002-0051---000

Improvements: Residential Dwelling

Defendants: Kerry A. Bollinger, Lisa J.
Bollinger

Attorneys for Plaintiff: Joshua I.
Goldman, Esq., 215-563-7000

Writ of Execution No.:

2011-SU-0000701

Property Address: 8 Squire Circle a/k/a
8 Squire Circle Lot 18A,
McSherrystown, PA 17344-1314

Municipality: McSherrystown

Parcel No.: 28002-0209---000

Improvements: Residential Dwelling

Defendants: Michael D. Rudisill, Sherry
L. Rudisill

Attorneys for Plaintiff: Courtenay R.
Dunn, Esq., 215-563-7000

Writ of Execution No.:

2011-SU-0000739

Property Address: 880 Irishtown Road,
New Oxford, PA 17350-9300

Municipality: Oxford

Parcel No.: 35-J13-0026---000

Improvements: Residential Dwelling

Defendants: Corey Richard Smith,
Corey R. Smith, Stephanie E. Peters,
Stephanie E. Smith

Attorneys for Plaintiff: Jenine R. Davey,
Esq., 215-563-7000

Writ of Execution No.:

2010-SU-0001277

Property Address: 1385 Baltimore
Road, York Springs, PA 17372-9520

Municipality: Huntingdon

Parcel No.: 22-J05-16

Improvements: Residential Dwelling

Defendants: Chad Thompson, Kristina
M. Thompson

Attorneys for Plaintiff: Allison Wells,
Esq., 215-563-7000

Writ of Execution No.:

2010-SU-0000785

Property Address: 116 Stanley Drive,
New Oxford, PA 17350

Municipality: Berwick

Parcel No.: 04K11-0048E---000

Improvements: Residential Dwelling

Defendants: Clint F. Heintzelman
Attorneys for Plaintiff: Allison Wells,
Esq., 215-563-7000

Writ of Execution No.:

2011-SU-0000661

Property Address: 1756 Ridge Road,
York Springs, PA 17372-9307

Municipality: Latimore

Parcel No.: 23J03-0020B---000

Improvements: Residential Dwelling

Defendants: Timothy M. King

Attorneys for Plaintiff: Courtenay R.
Dunn, Esq., 215-563-7000

Writ of Execution No.:

2010-SU-0002123

Property Address: 20 Expedition Trail,
Gettysburg, PA 17325

Municipality: Straban

Parcel No.: 38-G12-108

Improvements: Professional Office
Building

Defendants: Lincoln Highway LLC
Attorneys for Plaintiff: Richard E.
Thrasher, Esq., 717-334-2159

Writ of Execution No.:

2011-SU-0000987

Property Address: 13 Peach Tree Trail,
Fairfield, PA 17320

Municipality: Carroll Valley

Parcel No.: 43-041-0011

Improvements: Residential Dwelling

Defendants: Shelley Ingram Carr

Attorneys for Plaintiff: Richard E.
Thrasher, Esq., 717-334-2159

Writ of Execution No.:

2011-SU-0000856

Property Address: 1315 Hanover Pike,
Littlestown, PA 17340

Municipality: Union

Parcel No.: 41-K17-0001G

Improvements: Residential Dwelling

Defendants: Timmothy M. Mummert,
Stacy H. Mummert

Attorneys for Plaintiff: Richard E.
Thrasher, Esq., 717-334-2159

Writ of Execution No.:

2011-SU-0000679

Property Address: 850 Pine Grove
Road, Hanover, PA 17331

Municipality: Union

Parcel No.: 41-K17-81

Improvements: Residential Dwelling

Defendants: Eric J. Sterner

Attorneys for Plaintiff: Richard E.
Thrasher, Esq., 717-334-2159

Writ of Execution No.:

2011-SU-0000475

Property Address: 71 Los Alamos
Circle, Hanover, PA 17331

Municipality: Conewago

Parcel No.: 08-031-0026

Improvements: Residential Dwelling

Defendants: Randall S. Faloon

Attorneys for Plaintiff: Richard E.
Thrasher, Esq., 717-334-2159

Writ of Execution No.:

2011-SU-0000953

Property Address: 3246 Old Route 30,
Ortanna, PA 17353

Municipality: Franklin

Parcel No.: 12-B09-0135

Improvements: Residential Dwelling

Defendants: Kandace J. Reed, Kandace
J. Kreigline, Travis R. Reed

Attorneys for Plaintiff: M. Troy
Freedman, Esq., 215-886-8790

Notice directed to all parties in interest and claimants that a schedule of distribution will be filed by the Sheriff in his office no later than thirty (30) days after the date of sale and that distribution will be made in accordance with that schedule unless exceptions are filed thereto within ten (10) days thereafter. Purchaser must settle for property on or before filing date. ALL claims to property must be filed with Sheriff before sale date.

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James Muller
Sheriff of Adams County

<http://www.sheriffadamscounty.com/sheriffsales.html>

10/7, 14 & 21

IN THE COURT OF COMMON PLEAS
OF ADAMS COUNTY, PENNSYLVANIA

CIVIL ACTION—LAW
Protection From Abuse

NO. 06-S-555

POLA WILSON, Plaintiff
v.
DANNY JONES, JR., Defendant

NO. 06-S-436

DEANNA M. BOLIN, Plaintiff
v.
BRIAN D. SUNDERLAND, Defendant

NO. 03-S-1251

DANIELLE GENENE STIGERS, Plaintiff
v.
MARGARITO DIAZ MENDEZ a/k/a
MARTIN FLORES, Defendant

NO. 08-S-32

WENDY JO SHANK, Plaintiff
v.
JAMES LENARD THORNBERG,
Defendant

NOTICE IS HEREBY GIVEN that the County of Adams, through the Adams County Sheriff's Office, is currently in possession of weapon(s) seized in the above-captioned matters. Any person claiming a possessory interest in any weapons seized by the Sheriff's Office pursuant to the cases as listed above shall appear for hearing on **October 26, 2011 at 11:00 a.m. in Courtroom #2**. Failure to appear will result in automatic forfeiture of the weapon(s).

NOTICE

If you wish to defend, you must enter a written appearance personally or by attorney and file your defenses or objections in writing with the court. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you without further notice for the relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS NOTICE TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

COURT ADMINISTRATOR
Adams County Courthouse
Gettysburg, PA 17325
717-337-9846

SHERIFF SALES

IN PURSUANCE of writs of execution issuing out of the Court of Common Pleas of Adams County, Pennsylvania, and to me directed, will be exposed to Public Sale on FRIDAY, the 4th day of November 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Adams County Courthouse, 111 Baltimore Street, Gettysburg, Adams County, PA, the following real estate, viz.:

Writ of Execution No.:
2011-SU-0000529
Property Address: 1650 York Road,
Gettysburg, PA 17325
Municipality: Gettysburg
Parcel No.: 38-G12-52
Improvements: 5 Story, 40 Room Sleep
Inn Hotel
Defendants: Pankaj C. Patel and
Prabha P. Patel
Attorneys for Plaintiff: Peter M. Good,
Esq., 717-234-2401

Writ of Execution No.:
2009-SU-0000849
Property Address: 240 Oak Drive,
Ortanna, PA 17353
Municipality: Franklin
Parcel No.: 12-B09-191
Improvements: Residential Dwelling
Defendants: Bryan C. Clevenger,
Kimberly A. Clevenger
Attorneys for Plaintiff: Kevin P. Diskin,
Esq., 215-572-8111

Writ of Execution No.:
2009-SU-0001115
Property Address: 630 Bullfrog Road,
Gettysburg, PA 17325
Municipality: Freedom
Parcel No.: 13-E18-23A
Improvements: Residential Dwelling
Defendants: James A. Rexroth, Sr.,
Judy M. Rexroth
Attorneys for Plaintiff: Michael C.
Mazack, Esq., 412-566-1212

Notice directed to all parties in interest and claimants that a schedule of distribution will be filed by the Sheriff in his office no later than thirty (30) days after the date of sale and that distribution will be made in accordance with that schedule unless exceptions are filed thereto within ten (10) days thereafter. Purchaser must settle for property on or before filing date. ALL claims to property must be filed with Sheriff before sale date.

AS SOON AS THE PROPERTY IS DECLARED SOLD TO THE HIGHEST BIDDER, 20% OF THE PURCHASE PRICE OR ALL OF THE COST, WHICHEVER MAY BE THE HIGHER, SHALL BE PAID FORTHWITH TO THE SHERIFF.

James Muller
Sheriff of Adams County
<http://www.sheriffofadamscounty.com/sheriffsales.html>

10/7, 14 & 21

SHERIFF SALES

IN PURSUANCE of a writ of execution issuing out of the Court of Common Pleas of Adams County, Pennsylvania, and to me directed, will be exposed to Public Sale on FRIDAY, the 18th day of November 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Adams County Courthouse, 111 Baltimore Street, Gettysburg, Adams County, PA, the following real estate, viz.:

Writ of Execution No.:
2011-SU-0000354
Property Address: 405 Main Street,
York Springs, PA 17372
Municipality: York Springs
Parcel No.: 42-2-6
Improvements: Erected a Dwelling
House
Defendants: Nora C. Bream
Attorneys for Plaintiff: Leon P. Haller,
Esq., 717-234-4178

Notice directed to all parties in interest and claimants that a schedule of distribution will be filed by the Sheriff in his office no later than (30) thirty days after the date of sale and that distribution will be made in accordance with that schedule unless exceptions are filed thereto within (10) ten days thereafter. Purchaser must settle for property on or before filing date. ALL claims to property must be filed with Sheriff before sale date.

AS SOON AS THE PROPERTY IS DECLARED SOLD TO THE HIGHEST BIDDER, 20% OF THE PURCHASE PRICE OR ALL OF THE COST, WHICHEVER MAY BE THE HIGHER, SHALL BE PAID FORTHWITH TO THE SHERIFF.

James Muller
Sheriff of Adams County
<http://www.sheriffofadamscounty.com/sheriffsales.html>

10/21, 28 & 11/4

ESTATE NOTICES

NOTICE IS HEREBY GIVEN that in the estates of the decedents set forth below the Register of Wills has granted letters, testamentary or of administration, to the persons named. All persons having claims or demands against said estates are requested to make known the same, and all persons indebted to said estates are requested to make payment without delay to the executors or administrators or their attorneys named below.

FIRST PUBLICATION**ESTATE OF TOBIAS A. BOWERS, DEC'D**

Late of Germany Township, Adams County, Pennsylvania

Scott A. Bowers, 5309 Henden Wood Lane, Frederick, MD 21703

Attorney: David K. James, III, Esq., 234 Baltimore St., Gettysburg, PA 17325

ESTATE OF DENNIS E. BRANDT, DEC'D

Late of Menallen Township, Adams County, Pennsylvania

Executor: James Eckart, 30 Coyote Trail, Whitehall, MT 59759

Attorney: Bernard A. Yannetti, Jr., Esq., Hartman & Yannetti, 126 Baltimore St., Gettysburg, PA 17325

ESTATE OF JOYCE A. FUNT, DEC'D

Late of the Borough of Arendtsville, Adams County, Pennsylvania

Executor: Kimberly A. Funt, P.O. Box 324, Arendtsville, PA 17303

Attorney: Teeter, Teeter & Teeter, 108 W. Middle St., Gettysburg, PA 17325

ESTATE OF DAWN D. JOHNS, DEC'D

Late of the Borough of Gettysburg, Adams County, Pennsylvania

Executrix: Karen Lee Redding, 1001 Herrs Ridge Road, Gettysburg, PA 17325

Attorney: Robert L. McQuaide, Esq., Suite 204, 18 Carlisle Street, Gettysburg, PA 17325

ESTATE OF SILAS H. KNELLER, SR., DEC'D

Late of Oxford Township, Adams County, Pennsylvania

Executors: Darlene Wherley, Silas H. Kneller, Jr., Paul Kneller, Wanda Crawford, c/o James T. Yingst, Esq. Guthrie, Nonemaker, Yingst & Hart, LLP, 40 York St., Hanover, PA 17331

Attorney: James T. Yingst, Esq. Guthrie, Nonemaker, Yingst & Hart, LLP, 40 York St., Hanover, PA 17331

ESTATE OF HAZEL V. KOPP a/k/a HAZEL KOPP, DEC'D

Late of Oxford Township, Adams County, Pennsylvania

Executors: Norman L. and Helen A. Wentz, P.O. Box 33, 23 York Street, Codorus, PA 17311

Attorney: Timothy J. Shultis, Esq., Miller & Shultis, P.C., 249 York Street, Hanover, PA 17331

ESTATE OF RICHARD REILLY, a/k/a RICHARD "KNUTE" REILLY, DEC'D

Late of Mt. Joy Township, Adams County, Pennsylvania

Executrix: Andrea Lee Reilly, 80 Heritage Dr., Gettysburg, PA 17325

Attorney: John J. Murphy III, Esq., Patrono & Associates, LLC, 28 West Middle St., Gettysburg, PA 17325

ESTATE OF ERNEST L. SHELLEMAN, DEC'D

Late of Reading Township, Adams County, Pennsylvania

Executrices: Patricia A. Galanopoulos a/k/a Patricia A. Shelleman, 426 Marion Road, York, PA 17406; Melissa A. Haynes, a/k/a Melissa A. Shelleman, 2101 Edgewater Circle SE, Winter Haven, FL 33880

Attorney: Larry W. Wolf, P.C., 215 Broadway, Hanover, PA 17331

ESTATE OF RUTH E. SULLIVAN, a/k/a RUTH ELLEN SULLIVAN, DEC'D

Late of the Borough of New Oxford, Adams County, Pennsylvania

Patrick D. Sullivan, 19 Center Square, New Oxford, PA 17350

Attorney: Henry O. Heiser, III, Esq., 104 Baltimore Street, Gettysburg, PA 17325

ESTATE OF PATTY J. TIMMONS, DEC'D

Late of the Borough of Gettysburg, Adams County, Pennsylvania

Administrator: Charles H. Lightner, 572 Idaville-York Springs Road, Gardners, PA 17324

Attorney: Teeter, Teeter & Teeter, 108 W. Middle St., Gettysburg, PA 17325

ESTATE OF MILLARD H. WOLFGANG, JR., DEC'D

All persons having claims or demands against the estate of Millard H. Wolfgang, Jr., deceased, late of Oxford Township, Adams County, Pennsylvania, are requested to present the same without delay to Jennifer A. Leib, M&T Bank, 13 Baltimore Street, Hanover, Pennsylvania, 17331. In addition, all persons having claims or demands against the Millard H. Wolfgang, Jr. and the Millard H. Wolfgang, Jr. Trust dated May 29, 1998, are requested to present the same without delay to Jennifer A. Leib, M&T Bank, 13 Baltimore Street, Hanover, Pennsylvania, 17331, Trustee.

Attorney: Jon C. Countess, Esq., CGA Law Firm, 135 North George Street, York, PA 17401

SECOND PUBLICATION**ESTATE OF CHESTER ELWOOD CHRONISTER a/k/a CHESTER E. CHRONISTER, DEC'D**

Late of Huntington Township, Adams County, Pennsylvania

Executor: Lorraine E. Chronister, 170 White Oak Tree Road, York Springs, PA 17372

Attorney: Donald W. Dorr, Esq., 846 Broadway, Hanover, PA 17331

ESTATE OF LLOYD T. REAVER, JR., DEC'D

Late of Cumberland Township, Adams County, Pennsylvania

Co-Executrices: Jane C. Reaver, 642 McGlaughlin Road, Fairfield, PA 17320; Amy L. Miller, P.O. Box 4672, Gettysburg, PA 17325

Attorney: Puhl, Eastman & Thrasher, 220 Baltimore Street, Gettysburg, PA 17325

ESTATE OF BEVERLY A. SCOTT, DEC'D

Late of Cumberland Township, Adams County, Pennsylvania

Administrator: Robert A. Scott, 640 Stone Jug Rd., Biglerville, PA 17307

Attorney: Teeter, Teeter & Teeter, 108 W. Middle St., Gettysburg, PA 17325

ESTATE OF WILLARD M. WEAVER, DEC'D

Late of Huntington Township, Adams County, Pennsylvania

Executrix: Joyce E. Miller, 155 S. Howard Avenue, Gettysburg, PA 17325

Attorney: Puhl, Eastman & Thrasher, 220 Baltimore Street, Gettysburg, PA 17325

THIRD PUBLICATION**ESTATE OF MARGARET E. COOK, DEC'D**

Late of Mt. Pleasant Township, Adams County, Pennsylvania

Administratrix: Michele L. Rife, c/o James T. Yingst, Esq., Guthrie, Nonemaker, Yingst & Hart, LLP, 40 York Street, Hanover, PA 17331

Attorney: James T. Yingst, Esq., Guthrie, Nonemaker, Yingst & Hart, LLP, 40 York St., Hanover, PA 17331

ESTATE OF VIRGINIA B. HOFE, DEC'D

Late of the Borough of Gettysburg, Adams County, Pennsylvania

Executrix: Linda Sheridan, c/o Matthew L. Guthrie, Esq., Guthrie, Nonemaker, Yingst & Hart, LLP, 40 York St., Hanover, PA 17331

Attorney: Matthew L. Guthrie, Esq., Guthrie, Nonemaker, Yingst & Hart, LLP, 40 York St., Hanover, PA 17331

ESTATE OF GEORGE A. KRESS, JR., DEC'D

Late of Cumberland Township, Adams County, Pennsylvania

Linda L. Riley, 75 Crouse Park, Littlestown, PA 17340

Attorney: David K. James, III, Esq., 234 Baltimore Street, Gettysburg, PA 17325

ESTATE OF DORIS M. LAWVER, DEC'D

Late of Cumberland Township, Adams County, Pennsylvania

Executor: Douglas A. Lawver, 458 Ridge Road, Gettysburg, PA 17325

ESTATE OF FRANCIS E. REDDING, DEC'D

Late of the Borough of McSherrystown, Adams County, Pennsylvania

Personal Representatives: Mary Theresa Kale, 30 Windsor Court, Littlestown, PA 17340; John Robert Redding, 815 Mt. View Drive, Westminster, MD 21157

Attorney: G. Steven McKonly, Esq., 119 Baltimore Street, Hanover, PA 17331

ESTATE OF RAYMOND H. SMITH, SR. a/k/a RAYMOND E. SMITH, SR., DEC'D

Late of Mount Pleasant Township, Adams County, Pennsylvania

Executrix: Regina M. McMaster, 1186 Irishtown Rd., New Oxford, PA 17350

Attorney: Daniel M. Frey, Esq., Barley Snyder LLC, 14 Center Square, Hanover, PA 17331