

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION

ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 95 PAGE 15 OF THE PUBLIC RECORDS OF POLK COLJNTY FLORIDA

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION

SION AS RECORDED IN PLAT BOOK 87, PAGE 13, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 1999, MAKE: LIMITED, VIN#: FLA14613752A AND VIN#: FLA14613752B.

SECOND INSERTION

NOTICE OF RESCHEDULED SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION

AT PAGES 33 TO 38 PUBLIC RECORDS OF POLK COUNTY FLORIDA WITH A STREET ADDRESS OF 645 DAVINCI PASS KISSIMMEE FLORIDA 34759

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

DESCRIBED AS FOLLOWS: BEGIN AT THE SOUTHWEST CORNER OF LOT 28, RUN EAST 289 FEET NORTH 1010 FEET TO BEGINNING;

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION

the 15th of March, 2017, the following described property as set forth in said Final Judgment of Foreclosure:

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

LANDS SOUTH, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 55, PAGE 22, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

HOME EQUITY LOAN TRUST 2007-1 are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on March 21, 2017, the following described property as set forth in said Final Judgment, to wit:

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION

SESSION; GARDENS HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash by ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00 A.M., on the 4 day of April, 2017, the following described property as set forth in said Final Judgment, to wit:

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION

defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on April 10, 2017, the following described property as set forth in said Final Judgment, to wit:

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA

CIVIL DIVISION
Case #: 2016-CA-002982
DIVISION: 7

HSBC Bank USA, National
Association as Trustee for Structured
Adjustable Rate Mortgage Loan
Trust, Mortgage Pass-Through
Certificates, Series 2005-21
Plaintiff, -vs.-

Roger D. Roth, Jr. a/k/a Roger
Roth; Unknown Spouse of Roger
D. Roth, Jr. a/k/a Roger Roth;
Shari E. Roth; Highlands Crossing
Subdivision, Phase 1, Property
Owners Association, Inc.; Unknown
Parties in Possession #1, If living,
and all Unknown Parties claiming
by, through, under and against
the above named Defendant(s)
who are not known to be dead
or alive, whether said Unknown
Parties may claim an interest as
Spouse, Heirs, Devisees, Grantees,
or Other Claimants; Unknown
Parties in Possession #2, If living,
and all Unknown Parties claiming
by, through, under and against the

above named Defendant(s) who
are not known to be dead or alive,
whether said Unknown Parties
may claim an interest as Spouse,
Heirs, Devisees, Grantees, or Other
Claimants
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant
to order rescheduling foreclosure
sale or Final Judgment, entered in Civil
Case No. 2016-CA-002982 of the Circuit
Court of the 10th Judicial Circuit in
and for Polk County, Florida, wherein
HSBC Bank USA, National Association
as Trustee for Structured Adjustable
Rate Mortgage Loan Trust, Mortgage
Pass-Through Certificates, Series 2005-
21, Plaintiff and Roger D. Roth, Jr. a/k/a
Roger Roth are defendant(s), I, Clerk of
Court, Stacy M. Butterfield, will sell to
the highest and best bidder for cash at
www.polk.realforeclose.com at 10:00
A.M. on March 21, 2017, the following
described property as set forth in said
Final Judgment, to-wit:

LOT 79, OF BLOCK B, HIGH-
LANDS CROSSING PHASE
ONE, ACCORDING TO THE
PLAT THEREOF AS RECORD-
ED IN PLAT BOOK 117, PAGES
5 AND 6, OF THE PUBLIC RE-

CORDS OF POLK COUNTY,
FLORIDA.

ANY PERSON CLAIMING AN INTEREST
IN THE SURPLUS FROM
THE SALE, IF ANY, OTHER THAN
THE PROPERTY OWNER AS OF
THE DATE OF THE LIS PENDENS
MUST FILE A CLAIM WITHIN 60
DAYS AFTER THE SALE.

If you are a person with a disability
who needs any accommodation in order
to participate in this proceeding,
you are entitled, at no cost to you, to
the provision of certain assistance.
Please contact the Office of the Court
Administrator, (863) 534-4690,
within two (2) working days of your
receipt of this (describe notice); if
you are hearing or voice impaired, call
TDD (863) 534-7777 or Florida Relay
Service 711.

Submitted By:
ATTORNEY FOR PLAINTIFF:
SHAPIRO, FISHMAN & GACHÉ, LLP
2424 North Federal Highway,
Suite 360

Boca Raton, Florida 33431
(561) 998-6700
(561) 998-6707
15-284800 FC01 CXE
Feb. 24; Mar. 3, 2017 17-00284K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA

CASE NO. 2016CA003790000000
WELLS FARGO BANK, N.A.
Plaintiff, v.

THE UNKNOWN HEIRS,
GRANTEES, DEVISEES, LIENORS,
TRUSTEES, AND CREDITORS OF
ETHER LEE RICHARDSON A/K/A
ETHIS LEE RICHARDSON N/K/A
EATHER LEE RICHARDSON,
DECEASED, ET AL.

Defendants.
TO: THE UNKNOWN HEIRS, GRANT-
EES, DEVISEES, LIENORS, TRUST-
EES, AND CREDITORS OF ETHER
LEE RICHARDSON A/K/A ETHIS
LEE RICHARDSON N/K/A EATHER
LEE RICHARDSON, DECEASED, AND
ALL CLAIMANTS, PERSONS OR PAR-
TIES, NATURAL OR CORPORATE,
AND WHOSE EXACT LEGAL STA-
TUS IS UNKNOWN, CLAIMING BY,
THROUGH, UNDER OR AGAINST
THE UNKNOWN HEIRS, GRANTEES,
DEVISEES, LIENORS, TRUSTEES,
AND CREDITORS OF ETHER LEE
RICHARDSON A/K/A ETHIS LEE
RICHARDSON N/K/A EATHER LEE

RICHARDSON, DECEASED, OR ANY
OF THE HEREIN NAMED OR DE-
SCRIBED DEFENDANTS OR PARTIES
CLAIMING TO HAVE ANY RIGHT, TI-
TLE OR INTEREST IN AND TO THE
PROPERTY HEREIN DESCRIBED
Current residence unknown, but whose
last known address was:

2108 9TH ST NE
WINTER HAVEN, FL 33881-1773

YOU ARE NOTIFIED that an action
to foreclose a mortgage on the follow-
ing property in Polk County, Florida,
to-wit:

THE SOUTH 10 FEET OF LOT
37, ALL OF LOT 38 AND THE
NORTH 10 FEET OF LOT 39, OF
LAKE IDYLL ESTATES SUBDI-
VISION, WINTER HAVEN, FL,
ACCORDING TO THE PLAT
THEREOF, AS RECORDED IN
PLAT BOOK 47, AT PAGE 19,
OF THE PUBLIC RECORDS OF
POLK COUNTY, FLORIDA.

has been filed against you and you are
required to serve a copy of your written
defenses, if any, to it on EXL LEGAL,
PLLC, Plaintiff's attorney, whose address
is 12425 28th Street North, Suite 200,
St. Petersburg, FL 33716, on or before
3/22/17 or within thirty (30) days after

the first publication of this Notice of Ac-
tion, and file the original with the Clerk
of this Court at P.O. Box 9000, Drawer
CC-2, Bartow, FL 33831-9000, either be-
fore service on Plaintiff's attorney or im-
mediately thereafter; otherwise, a default
will be entered against you for the relief
demanded in the complaint petition.

If you are a person with a disabili-
ty who needs any accommodation in
order to participate in this proceed-
ing, you are entitled, at no cost to you,
to the provision of certain assistance.
Please contact the Office of the Court
Administrator, (863) 534-4690, within
two (2) working days of your receipt of
this (describe notice); if you are hearing
or voice impaired, call TDD (863) 534-
7777 or Florida Relay Service 711.

WITNESS my hand and seal of the
Court on this 13 day of February, 2017.

Stacy M. Butterfield
Clerk of the Circuit Court
By: Danielle Cavas
Deputy Clerk

EXL LEGAL, PLLC
Plaintiff's attorney
12425 28th Street North, Suite 200
St. Petersburg, FL 33716
888160994-RFHA
Feb. 24; Mar. 3, 2017 17-00273K



SAVE TIME

E-mail your Legal Notice
legal@businessobserverfl.com

POLK

Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

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

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

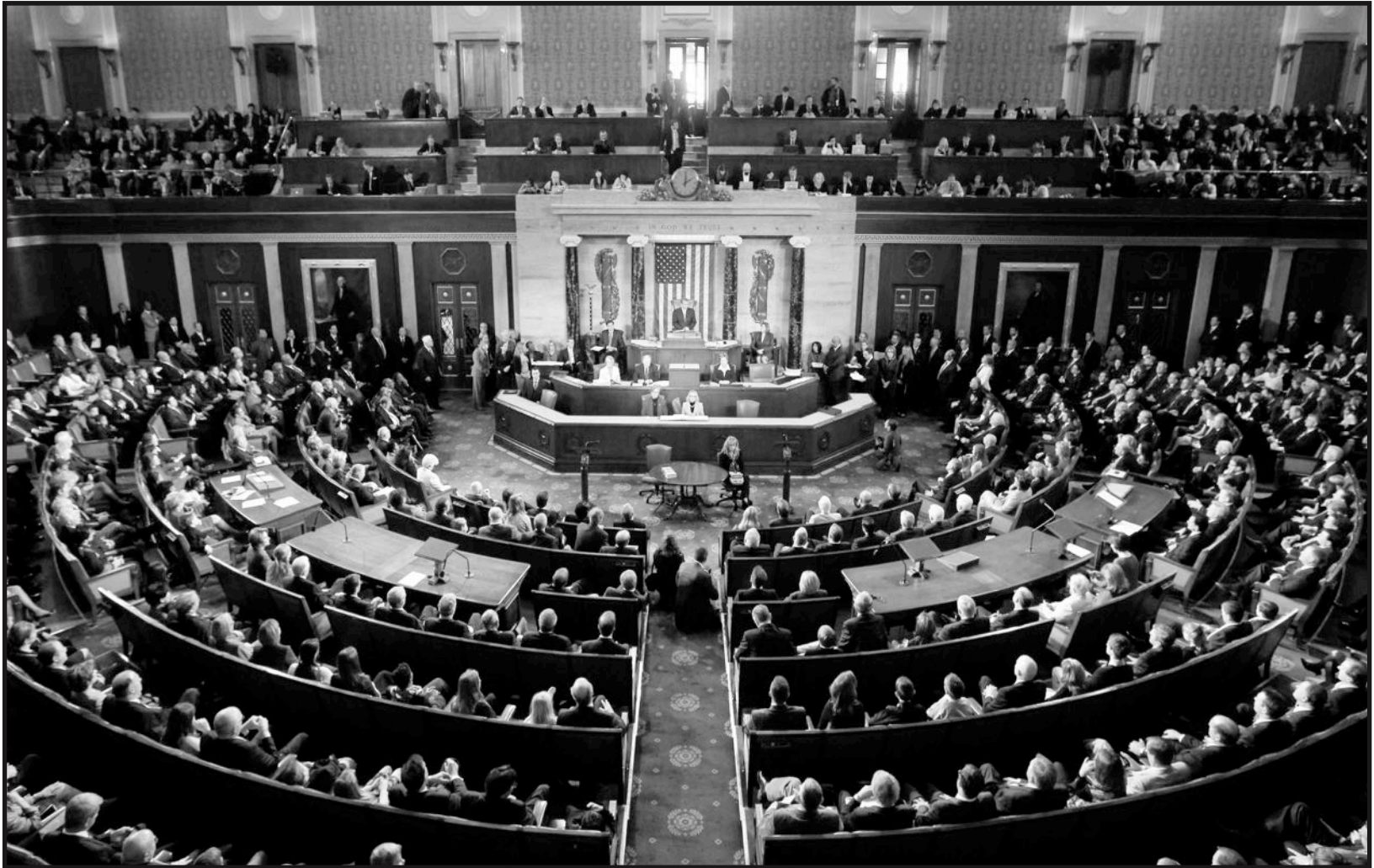
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities.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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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