

## POLK COUNTY LEGAL NOTICES

**FIRST INSERTION**  
Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes  
NOTICE IS HEREBY GIVEN that the undersigned, Reunion Vacation Homes Inc., desiring to engage in business under the fictitious name of Reunion Vacation Homes, located 7531 Osceola Polk Line Rd., Davenport, FL 33896 Polk County, FL, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated March 29, 2018  
April 6, 2018 18-00529K

**FIRST INSERTION**  
Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes  
NOTICE IS HEREBY GIVEN that the undersigned, Reunion Vacation Homes Inc., desiring to engage in business under the fictitious name of RVH, located 7531 Osceola Polk Line Rd., Davenport, FL 33896 Polk County, FL, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated Mar. 29, 2018  
April 6, 2018 18-00530K

**FIRST INSERTION**  
FICTITIOUS NAME NOTICE  
Notice is hereby given that BRIAN SCHARFF, owner, desiring to engage in business under the fictitious name of B & T PROPERTY MAINTENANCE located at 1014 YARNELL AVE, LAKE WALES, FL 33853 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
April 6, 2018 18-00532K

**FIRST INSERTION**  
FICTITIOUS NAME NOTICE  
Notice is hereby given that SAMNE-SIA TA-LIA SULLINS, owner, desiring to engage in business under the fictitious name of MY BROTHERZ KEEPER located at 3160 WHISPERING TRAILS AVE, WINTER HAVEN, FL 33884 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
April 6, 2018 18-00534K

**FIRST INSERTION**  
**North Boulevard Community Development District**  
**Notice of Board of Supervisors' Meeting**  
The Board of Supervisors of the North Boulevard Community Development District ("Board") will hold a meeting on Wednesday, April 18, 2018 at 10:30 a.m. EST at the Offices of Cassidy Homes, 346 East Central Ave., Winter Haven, Florida 33880. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued to a date, time, and place to be specified on the record at the meeting. A copy of the agenda may be obtained at the offices of the District Manager, 12051 Corporate Blvd., Orlando, Florida 32817, during normal business hours.  
There may be occasions when staff or other individuals may participate by speaker telephone.  
Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 382-3256 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.  
Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.  
District Manager  
April 6, 2018 18-00566K

**FIRST INSERTION**  
Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes  
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of IJN Creations located at 1223 Robert King High Dr., in the County of Polk in the City of Lakeland, Florida 33805 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated at Lakeland, Florida, this 3rd day of April, 2018.  
Denise Laster  
April 6, 2018 18-00557K

**FIRST INSERTION**  
**Highland Meadows II Community Development District**  
**Notice of Board of Supervisors' Meeting**  
The Board of Supervisors of the Highland Meadows II Community Development District ("Board") will hold a meeting on Thursday, April 12, 2018 at 9:00 a.m. at the Offices of Cassidy Homes, 346 East Central Ave., Winter Haven, Florida 33880. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued to a date, time, and place to be specified on the record at the meeting. A copy of the agenda may be obtained at the offices of the District Manager, 12051 Corporate Blvd., Orlando, Florida 32817, during normal business hours.  
There may be occasions when staff or other individuals may participate by speaker telephone.  
Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 382-3256 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.  
District Manager  
April 6, 2018 18-00560K

**FIRST INSERTION**  
**Holly Hill Road East Community Development District**  
**Notice of Board of Supervisors' Meeting**  
The Board of Supervisors of the Holly Hill Road East Community Development District ("Board") will hold a meeting on Wednesday, April 18, 2018 at 10:45 a.m. at the Offices of Cassidy Homes, 346 East Central Ave., Winter Haven, Florida 33880. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued to a date, time, and place to be specified on the record at the meeting. A copy of the agenda may be obtained at the offices of the District Manager, 12051 Corporate Blvd., Orlando, Florida 32817, during normal business hours.  
There may be occasions when staff or other individuals may participate by speaker telephone.  
Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 382-3256 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.  
District Manager  
April 6, 2018 18-00563K

**FIRST INSERTION**  
**NOTICE OF PUBLIC SALE**  
Notice is hereby given that on 4/6/18 at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1981 TWIN #T2399660A & T2399660B. Last Tenants: Lillian Johnson Jones & Raymond G Kunz. Sale to be held at Bel-Aire Sales LLV- 1510 Ariana St, Lakeland, FL 33803  
April 6, 13, 2018 18-00564K

**FIRST INSERTION**  
**NOTICE OF SALE**  
Rainbow Title & Lien, Inc. will sell at Public Sale at Auction the following vehicles to satisfy lien pursuant to Chapter 713.78 of the Florida Statutes on April 19, 2018 at 10 A.M.  
\* AUCTION WILL OCCUR WHERE EACH VEHICLE IS LOCATED \*  
2006 BMW,  
VIN# WBXPA93446WG84755  
2005 CADILLAC,  
VIN# 1G6DW6778510183910  
1998 FORD,  
VIN# 1FAFP4049WF233256  
2013 CHEVROLET,  
VIN# 1G11H5SA6DF311153  
Located at: 1485 CYPRESS AVE, HAINES CITY, FL 33844 I  
Any person(s) claiming any interest(s) in the above vehicles contact: Rainbow Title & Lien, Inc., (954) 920-6020  
\* ALL AUCTIONS ARE HELD WITH RESERVE \*  
Some of the vehicles may have been released prior to auction  
LIC # AB-0001256  
April 6, 2018 18-00537K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
(Summary Administration)  
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 18CP-0759  
Division Probate  
IN RE: ESTATE OF DOROTHY M. ROSE  
Deceased.

TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:  
You are hereby notified that an Order of Summary Administration has been entered in the estate of Dorothy M. Rose, deceased, File Number 18CP-0759, by the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830; that the decedent's date of death was October 14, 2017; that the total value of the estate is \$4,278.02 and that the names and addresses of those to whom it has been assigned by such order are:

Name	Address
Pamela Jean Rose	709 Fulton Green Road Lakeland, FL 33809
David Charles Rose	141 Orchid Street Tavernier, FL 33070

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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

The date of first publication of this Notice is April 6, 2018.

**Person Giving Notice:**  
**Pamela Jean Rose**  
709 Fulton Green Road  
Lakeland, Florida 33809  
Attorney for Person Giving Notice  
Carol J. Wallace  
Attorney  
Florida Bar Number: 71059  
Elder Law Firm of  
Clements & Wallace PL  
310 East Main Street  
Lakeland, FL 33801  
Telephone: (863) 687-2287  
Fax: (863) 682-7385  
E-Mail: cwallace@mclements.com  
Secondary E-Mail:  
jwarc@mclements.com  
April 6, 13, 2018 18-00550K

**FIRST INSERTION**  
**Davenport Road South Community Development District**  
**Notice of Board of Supervisors' Meeting**  
The Davenport Road South Community Development District will hold a Meeting on Thursday, April 12, 2018 at 9:30 a.m. at the Offices of Cassidy Homes, 346 East Central Ave., Winter Haven, Florida 33880. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued to a date, time, and place to be specified on the record at the meetings. A copy of the agenda may be obtained at the offices of the District Manager, 12051 Corporate Blvd., Orlando, Florida 32817, during normal business hours.  
There may be occasions when staff or other individuals may participate by speaker telephone.  
Any person requiring special accommodations at the meeting because of a disability or physical impairment should contact the District Office at (407) 382-3256 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.  
District Manager  
April 6, 2018 18-00561K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
CASE NO.  
2017CP-002604-0000-XX  
IN RE: THE ESTATE OF BEVERLY MAYEUX OFFUTT, a/k/a BEVERLY M. OFFUTT, Deceased.

The administration of the estate of BEVERLY MAYEUX OFFUTT, a/k/a BEVERLY M. OFFUTT, deceased, whose date of death was October 9, 2017, is pending in the Circuit Court for the Tenth Judicial Circuit in and for Polk County, Florida, Probate Division, the address of which is Clerk of the Court, PO Box 9000, Drawer CC-4, Bartow, FL, 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is April 6, 2018.

**Personal Representative:**  
**Rosemary Stambaugh**  
209 Osceola St.  
Auburndale, FL 33823  
Attorney for Personal Representative:  
/s/ Christopher A. Desrochers  
Christopher A. Desrochers, P.L.  
2504 Ave. G NW  
Winter Haven, FL 33880  
(863) 299-8309  
Designated Email Address:  
cadlawfirm@hotmail.com  
Fla. Bar #0948977  
April 6, 13, 2018 18-00525K

**FIRST INSERTION**  
**Lakeside Preserve Community Development District**  
**Notice of Board of Supervisors' Meeting**  
The Board of Supervisors of the Lakeside Preserve Community Development District ("Board") will hold a meeting on Thursday, April 12, 2018 at 11:30 a.m. at the offices of Highland Homes located at 3020 S. Florida Ave. Suite 101, Lakeland, Florida 33803. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued in progress without additional notice to a time, date and location stated on the record.

A copy of the agenda for the meeting may be obtained at the offices of the District Manager, Fishkind & Associates, Inc., located at 12051 Corporate Blvd., Orlando 32817, (407) 382-3256, during normal business hours.

There may be occasions when staff or other individuals may participate by speaker telephone.

Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 382-3256 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.  
District Manager  
April 6, 2018 18-00562K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No.: 2017-CP-3039  
IN RE: ESTATE OF CHARLES V. HEINZ,  
Deceased.

The administration of the estate of CHARLES V. HEINZ, deceased, whose date of death was May 27, 2017; File Number 2017-CP-3039 is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of the first publication of this Notice is April 6, 2018.

**Personal Representative:**  
**/s/ Amanda C. Heinz**  
880 Mandalay Ave., Apt N305  
Clearwater Beach, FL 33767  
Personal Representative's attorney:  
/s/ Christine Lomas  
CHRISTINE J. LOMAS, ESQ.  
Chris@LomasLawPA.com  
Florida Bar No. 89126  
LomasLaw, P.A.  
331 South Wymore Road  
Winter Park, Florida 32789  
407-622-5020  
April 6, 13, 2018 18-00555K

**FIRST INSERTION**  
Affordable Secure Storage - Lakeland  
Public Notice  
Notice of Sale  
Affordable Secure Storage-Lakeland 1925 George Jenkins Blvd. Lakeland, FL 33815 863-682-2988. Personal property consisting of household goods, boxes and other personal property used in home, office or garage will be sold or otherwise disposed of at public sale on the dates & times indicated below to satisfy Owners Lien for rent & fees due in accordance with Florida Statutes: Self-Storage Act, Sections 83. 806 & 83. 807. All items or spaces may not be available for sale. Cash only for all purchases & tax resale certificates required if applicable.

M. Smith C-43  
D. Gavin C-74  
M. Campbell L-04  
SALE NOTICE  
GOODS WILL BE SOLD AT A ONLINE PUBLIC SALE  
www.storage-treasures.com  
On Apr. 23rd, 2018 AT OR AFTER:  
11:00 AM.EST.  
April 6, 13, 2018 18-00527K

**FIRST INSERTION**  
FICTITIOUS NAME NOTICE  
Notice is hereby given that ROBERT RAY BLACK, owner, desiring to engage in business under the fictitious name of AMERICAN MOBILE R.V. REPAIR & PRESSURE WASHING located at 107 4TH ELOISE ST, WINTER HAVEN, FL 33880 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
April 6, 2018 18-00531K

**FIRST INSERTION**  
FICTITIOUS NAME NOTICE  
Notice is hereby given that KEVA HARRIS AND RICKY R HARRIS, owners, desiring to engage in business under the fictitious name of HARRIS ENTERPRISE located at 1235 AVE. J, HAINES CITY, FL 33844 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
April 6, 2018 18-00533K

**FIRST INSERTION**  
Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes  
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of BB's Thrift Shoppe located at 1015 N Combee Rd, in the County of Polk, in the City of Lakeland, Florida 33801 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated at lakeland, Florida, this 28 day of MARCH, 2018.  
Brenda Bristol  
April 6, 2018 18-00535K

**FIRST INSERTION**  
Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes  
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of FALCONER FARMZ located at 402 CANAL DRIVE, in the County of POLK, in the City of LAKE WALES, Florida 33859 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated at LAKE WALES, Florida, this 30th day of MARCH, 2018.  
JENNIFER A FALCONER  
April 6, 2018 18-00543K

**FIRST INSERTION**  
FICTITIOUS NAME NOTICE  
Notice is hereby given that KELLIE BARNETT AND JAMES BARNETT, owners, desiring to engage in business under the fictitious name of COACH EDDIE'S BACKYARD BBQ located at 2427 ISLAND OAKS EAST, LAKE LAND, FL 33805 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
April 6, 2018 18-00570K





FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2017CA-000632-0000-00**  
**CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS- THROUGH CERTIFICATES, SERIES 2007-AMC4, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, Plaintiff, vs. UNKNOWN HEIRS BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE OF URSULA I. DEWEY, et al., Defendant(s).**  
 NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order Resetting Sale entered on February 22, 2018 in Civil Case No. 2017CA-000632-0000-00, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-AMC4, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE is the Plaintiff, and UNKNOWN HEIRS BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PAR-

TIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.  
 The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on April 24, 2018 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:  
 LOT 4, BLOCK C, OF SYLVESTER SHORES, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 44, PAGE(S) 40, OF THE PUBLIC RECORDS 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.  
**IMPORTANT**  
**AMERICANS WITH DISABILITIES ACT:** If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
 Dated this 30 day of March, 2018.  
**ALDRIDGE | PITE, LLP**  
 Attorney for Plaintiff  
 1615 South Congress Avenue  
 Suite 200  
 Delray Beach, FL 33445  
 Telephone: (844) 470-8804  
 Facsimile: (561) 392-6965  
 By: Susan Sparks, Esq.  
 FBN: 33626  
 Primary E-Mail:  
 ServiceMail@aldridgepite.com  
 1468-885B  
 April 6, 13, 2018 18-00539K

FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION  
**CASE NO.: 2016CA002849000000**  
**WELLS FARGO BANK, NA Plaintiff, vs. KATIE MARIE MAPLES, et al Defendants.**  
 RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed March 7, 2018 and entered in Case No. 2016CA002849000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein WELLS FARGO BANK, NA, is Plaintiff, and KATIE MARIE MAPLES, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 01 day of May, 2018, the following described property as set forth in said Lis Pendens, to wit:  
 Lot 3 of SARATOGA, according to the map or plat thereof as recorded in Plat Book 143, Pages 32, Public Records of Polk County, Florida.  
 Any person claiming an interest in the surplus funds 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, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.**  
 Dated: March 29, 2018  
 Phelan Hallinan  
 Diamond & Jones, PLLC  
 Attorneys for Plaintiff  
 2001 NW 64th Street  
 Suite 100  
 Ft. Lauderdale, FL 33309  
 Tel: 954-462-7000  
 Fax: 954-462-7001  
 Service by email:  
 FL.Service@PhelanHallinan.com  
 By: /s/ Heather Griffiths  
 Phelan Hallinan  
 Diamond & Jones, PLLC  
 Heather Griffiths, Esq.,  
 Florida Bar No. 0091444  
 Emilio R. Lenzi, Esq.,  
 Florida Bar No. 0668273  
 PH # 76942  
 April 6, 13, 2018 18-00542K

FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION  
**CASE NO.: 2016CA003944000000**  
**WELLS FARGO BANK, NA Plaintiff, vs. GIBSON HYACINTHE, et al Defendants.**  
 RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed March 21, 2018 and entered in Case No. 2016CA003944000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein WELLS FARGO BANK, NA, is Plaintiff, and GIBSON HYACINTHE, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 25 day of April, 2018, the following described property as set forth in said Lis Pendens, to wit:  
 Lots 5, 6, 7, 8, 9 and 10, Block 3, LAKE BONNY PARK ADDITION, according to the Plat thereof, recorded in Plat Book 6, Page 42, Public Records of Polk County, Florida.  
 Any person claiming an interest in the surplus funds 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, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.**  
 Dated: March 29, 2018  
 Phelan Hallinan  
 Diamond & Jones, PLLC  
 Attorneys for Plaintiff  
 2001 NW 64th Street  
 Suite 100  
 Ft. Lauderdale, FL 33309  
 Tel: 954-462-7000  
 Fax: 954-462-7001  
 Service by email:  
 FL.Service@PhelanHallinan.com  
 By: /s/ Heather Griffiths  
 Phelan Hallinan  
 Diamond & Jones, PLLC  
 Heather Griffiths, Esq.,  
 Florida Bar No. 0091444  
 Emilio R. Lenzi, Esq.,  
 Florida Bar No. 0668273  
 PH # 78609  
 April 6, 13, 2018 18-00545K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
 GENERAL JURISDICTION DIVISION  
**CASE NO: 2015CA003594000000**  
**BANK OF AMERICA, N.A., Plaintiff, vs. CIELO L. SUAREZ; JUPITER HOUSE LLC; BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO COUNTRYWIDE BANK, N.A.; JOSE F. REYNOSO; ALAMANDA HOMEOWNERS' ASSOCIATION, INC.; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendants.**  
**NOTICE IS HEREBY GIVEN** pursuant to a Final Judgment of Mortgage Foreclosure dated March 21, 2018 entered in Civil Case No. 2015CA003594000000 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein BANK OF AMERICA, N.A. is Plaintiff and CIELO L. SUAREZ, et al, are Defendants. The Clerk, STACY BUTTERFIELD, shall sell to the highest and best bidder for cash at Polk County's On Line Public Auction website: www.polk.realforeclose.com, at 10:00 AM on July 19, 2018, in accordance with Chapter 45, Florida Statutes, the following described property located in POLK County, Florida, as set forth in said Final Judgment of Mortgage Foreclosure, to-wit:  
 LOT 3, ALAMANDA, AS PER

PLAT THEREOF, RECORDED IN PLAT BOOK 126, PAGES 24 AND 25, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 Property Address: 6216 Alamanda Hills Blvd Lakeland, FL 33813-0000  
 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
 Anthony Loney, Esq.  
 FRENKEL LAMBERT  
 WEISS WEISMAN & GORDON, LLP  
 One East Broward Blvd, Suite 1430  
 Fort Lauderdale, Florida 33301  
 Tel: (954) 522-3233 |  
 Fax: (954) 200-7770  
 FL Bar #: 108703  
 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516  
 flservice@flvlaw.com  
 04-068102-F01  
 April 6, 13, 2018 18-00567K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2015CA003473000000**  
**U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, Plaintiff, vs. ALFREDO A. SALINAS; et. al., Defendant(s).**  
**NOTICE IS HEREBY GIVEN** that sale will be made pursuant to an Order Resetting Sale entered on March 14, 2018 in Civil Case No. 2015CA003473000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST is the Plaintiff, and ALFREDO A. SALINAS; GUADALUPE T. SALINAS; UNKNOWN TENANT 1 N/K/A ELIZBETH SALINAS; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.  
 The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on April 26, 2018 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:  
 THE EAST 60 FEET OF THE SOUTH 200 FEET OF LOT 2,

BLOCK 2, TWIN LAKE PARK ADDITION TO LAKE WALES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 3, PAGE 8 OF THE PUBLIC RECORDS 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.  
**IMPORTANT**  
**AMERICANS WITH DISABILITIES ACT:** If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
 Dated this 2 day of April, 2018.  
**ALDRIDGE | PITE, LLP**  
 Attorney for Plaintiff  
 1615 South Congress Avenue  
 Suite 200  
 Delray Beach, FL 33445  
 Telephone: (844) 470-8804  
 Facsimile: (561) 392-6965  
 By: Susan Sparks, Esq.  
 FBN: 33626  
 Primary E-Mail:  
 ServiceMail@aldridgepite.com  
 1137-1757B  
 April 6, 13, 2018 18-00553K

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION  
**CASE NO. 532014CA003286XXXXXX**  
**WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST, Plaintiff, vs. LYNN SHELTON A/K/A LYNN BEESON SHELTON; LAKE ASHTON HOMEOWNERS ASSOCIATION, INC; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).**  
**NOTICE IS HEREBY GIVEN** pursuant to an Order or Summary Final Judgment of foreclosure dated March 26, 2018, and entered in Case No. 532014CA003286XXXXXX of the Circuit Court in and for Polk County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST is Plaintiff and LYNN SHELTON A/K/A LYNN BEESON SHELTON; LAKE ASHTON HOMEOWNERS ASSOCIATION, INC; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HERE-

IN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on July 24, 2018, the following described property as set forth in said Order or Final Judgment, to-wit:  
 LOT 911 LAKE ASHTON GOLF CLUB PHASE IV, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 135, PAGES 35 AND 36, PUBLIC RECORDS 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.  
 Pursuant to Florida Statute 45.031(2), this notice shall be published twice, once a week for two consecutive weeks, with the last publication being at least 5 days prior to 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
**DATED** April 2, 2018.  
 SHD Legal Group P.A.  
 Attorneys for Plaintiff  
 499 NW 70th Ave., Suite 309  
 Fort Lauderdale, FL 33317  
 Telephone: (954) 564-0071  
 Facsimile: (954) 564-9252  
 Service E-mail:  
 answers@shdlegalgroup.com  
 By: Michael Alterman  
 Florida Bar No.: 36825  
 1460-153458 /VMR  
 April 6, 13, 2018 18-00549K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2017CA-001947-0000-00**  
**DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2007-2, Plaintiff, vs. JOHN MILLER III; et. al., Defendant(s).**  
**NOTICE IS HEREBY GIVEN** that sale will be made pursuant to an Order of Final Judgment. Final Judgment was awarded on March 23, 2018 in Civil Case No. 2017CA-001947-0000-00, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2007-2 is the Plaintiff, and JOHN MILLER III; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.  
 The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on April 27, 2018 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOTS 4 AND 5, BLOCK 1 OF BEYMER STONER SUBDIVISION, AS RECORDED IN PLAT BOOK 13, PAGE 34, PUBLIC RECORDS 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.  
**IMPORTANT**  
**AMERICANS WITH DISABILITIES ACT:** If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
 Dated this 2 day of April, 2018.  
**ALDRIDGE | PITE, LLP**  
 Attorney for Plaintiff  
 1615 South Congress Avenue  
 Suite 200  
 Delray Beach, FL 33445  
 Telephone: (844) 470-8804  
 Facsimile: (561) 392-6965  
 By: Susan Sparks, Esq.  
 FBN: 33626  
 Primary E-Mail:  
 ServiceMail@aldridgepite.com  
 1221-1167B  
 April 6, 13, 2018 18-00552K

**HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER**

**CALL 941-906-9386**

and select the appropriate County name from the menu option

**OR E-MAIL:**  
 legal@businessobserverfl.com

**Business Observer**



FIRST INSERTION

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

CASE NO. 2017CA-001322-0000-00 SECTION NO. 08

**MIDFLORIDA CREDIT UNION,** Plaintiff, v. **THE ESTATE OF ROYCE A. HOWE, DECEASED;** **PATRICIA WOOD PERSONAL REPRESENTATIVE OF THE ESTATE OF ROYCE A. HOWE;** **PATRICIA WOOD;** **THE ESTATE OF DONALD DAVEY, DECEASED;** **THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF DONALD DAVEY;** **THE UNKNOWN HEIRS OF DONALD DAVEY;** **ROSE KENNET;** **GLORIA LACLAIR;** **MARGARET PARKER;** **DAVID LACLAIR;** **RODNEY LACLAIR;** **SHARON LAFONT;** **DALE LACLAIR;** **PEARL FIELD;** **TENANT #1;** **TENANT #2;** **AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN**

**PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEE, OR OTHER CLAIMANTS, Defendants.** TO: THE ESTATE OF DONALD DAVEY, DECEASED, THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF DONALD DAVEY, THE UNKNOWN HEIRS OF DONALD DAVEY

YOU ARE HEREBY NOTIFIED that an action to foreclose on the following real property in Polk County, Florida: Lot 564, Lake Pierce Ranchettes Fifth Addition, Phase One, according to the plat thereof recorded in Plat Book 82, Page 19, recorded in the Public Records of Polk County, Florida.

Together with a 1990 Westways Mobile Home: VIN #GAFLK75A09276WE, Title Number 0049891091.

PROPERTY ADDRESS: 2451 Appaloosa Road, Lake Wales, FL 33898

has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your

written defenses to the Complaint, if any, to Gregory A. Sanoba, Esq., 422 South Florida Avenue, Lakeland, Florida 33801, on or before April 30, 2018, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATE: March 23, 2018  
STACY M. BUTTERFIELD  
Clerk of the Court  
(SEAL) By: Asuncion Nieves  
Deputy Clerk

Gregory A. Sanoba, Esq.  
422 South Florida Avenue  
Lakeland, Florida 33801  
April 6, 13, 2018 18-00558K

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE OF PUBLIC SALE

The following personal property of HARRY M. MORTON, if deceased any unknown heirs or assigns, and JANET B. MORTON, if deceased any unknown heirs or assigns, PHILIP S. MORTON and UNKNOWN/UNAPPROVED OCCUPANT(S), will, on April 13, 2018, at 10:00 a.m., at 9766 Cypress Lakes Drive, Lot, #325, Lakeland, Polk County, Florida 33810; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109: 1990 MERI MOBILE HOME, VIN # TW24429171A, TITLE # 0048513201, AND VIN # TW24429171B, TITLE # 0048513193 and all other personal property located therein

PREPARED BY:  
Jody B. Gabel  
Lutz, Bobo & Telfair, P.A.  
2 North Tamiami Trail, Suite 500  
Sarasota, Florida 34236  
Mar. 30; Apr. 6, 2018 18-00508K

SECOND INSERTION

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

CASE NO. 2017CA002018000000 OCWEN LOAN SERVICING, LLC, Plaintiff, vs. MIKE RICKLEFS A/K/A MICHAEL RICKLEFS A/K/A MICHAEL C. RICKLEFS AND SONYA RICKLEFS A/K/A MICHAEL C. RICKLEFS; SONYA RICKLEFS A/K/A SONYA A. GOLDSMITH RICKLEFS A/K/A SONYA A. RICKLEFS, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 14th 2018, and entered in 2017CA002018000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein OCWEN LOAN SERVICING, LLC is the Plaintiff and MIKE RICKLEFS A/K/A MICHAEL RICKLEFS; SONYA RICKLEFS A/K/A SONYA A. GOLDSMITH RICKLEFS A/K/A SONYA A. RICKLEFS; POLK COUNTY, FLORIDA; LOMA DEL SOL HOMEOWNERS' ASSOCIATION, INC. 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 April 30, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 207, LOMA DEL SOL PHASE IIC, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 99, PAGE 23 AND 24 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 164 ADRIANA CT, DAVENPORT, FL 33896

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.

IMPORTANT AMERICANS WITH DISABILITIES ACT. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 22 day of March, 2018.  
ROBERTSON, ANSCHUTZ & SCHNEID, P.L.  
Attorney for Plaintiff  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
Telephone: 561-241-6901  
Facsimile: 561-997-6909  
Service Email: mail@rasflaw.com  
By: \S\Thomas Joseph  
Thomas Joseph, Esquire  
Florida Bar No. 123350  
Communication Email:  
tjoseph@rasflaw.com  
17-035277 - MoP  
Mar. 30; Apr. 6, 2018 18-00483K

SECOND INSERTION

NOTICE OF SALE OF ABANDONED PROPERTY

TO: Stefano Giovanni Miele  
146 Mandarin Dr.  
Winter Haven, FL 33884

Notice is hereby given that, pursuant to Section 715.109, Florida Statutes, and the Notice of Right to Reclaim Abandoned Property served on the above-named person on or about March 28, 2018, ORANGE MANOR EAST MOBILE HOME PARK will sell the following described Personal Property: 1977 Double-Wide BARR mobile home Title Numbers 0014566762 and 0014566763 Vehicle Identification Numbers FLFL2B715330400 and FLFL2A715330400 together with all personal property contained therein

at public sale, to the highest and best bidder, for cash, at ORANGE MANOR EAST MOBILE HOME PARK, 146 Mandarin Dr., Winter Haven, Florida 33884, at 10:00 AM, on April 27, 2018. s/ Andrew J. McBride  
DAVID S. BERNSTEIN  
Florida Bar No. 454400  
Primary: David.Bernstein@arlaw.com  
Secondary: Lisa.DAngelo@arlaw.com  
ANDREW J. MCBRIDE  
Florida Bar No. 0067973  
Primary: Andrew.McBride@arlaw.com  
Secondary: Tanya.Yatsco@arlaw.com  
ADAMS AND REESE LLP  
150 2nd Avenue North, Suite 1700  
St. Petersburg, Florida 33733  
Telephone: (727) 502-8215  
Facsimile: (727) 502-8915  
Attorneys for Orange Manor East  
Mobile Home Park  
Mar. 30; Apr. 6, 2018 18-00512K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case Number: 18CP-0564 IN RE: ESTATE OF Frances G. Tyzenhaus deceased.

The administration of the estate of Frances G. Tyzenhaus, deceased, Case Number 18CP-0564, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

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

The date of first publication of this notice is March 30, 2018.

Joan Marie Klein  
Personal Representative  
Address: 5588 Bloomfield Blvd,  
Lakeland, FL 33810  
MICHAEL H. WILLISON, P.A.  
Michael H. Willison, Esquire  
114 S. Lake Avenue  
Lakeland, Florida 33801  
(863) 687-0567  
Florida Bar No. 382787  
mwillison@mwillison.com  
Attorney for Personal Representative  
Mar. 30; Apr. 6, 2018 18-00494K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2018-CP-000741 IN RE: ESTATE OF MARILYN MAE ALLEN, Deceased.

The administration of the estate of MARILYN MAE ALLEN, deceased, whose date of death was September 19, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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


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

The date of first publication of this notice is: March 30, 2018.

JACQUELINE DENICE BOSSIER  
Personal Representative  
3710 W. Millstream Drive, #4  
McHenry, Illinois 60050  
Robert D. Hines  
Attorney for Personal Representative  
Florida Bar No. 0413550  
Hines Norman Hines, PL  
1312 W. Fletcher Avenue, Suite B  
Tampa, FL 33612  
Telephone: 813-265-0100  
Email: rhines@hnh-law.com  
Mar. 30; Apr. 6, 2018 18-00486K

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SECOND INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

TO: INEZ LOYED, UNKNOWN SPOUSE OF INEZ LOYED. whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

IN PLAT BOOK 35, PAGE 27, 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 counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before April 23, 2018

vice on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

15th day of March, 2018. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: Yessenia Perez DEPUTY CLERK

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2017CA-001849-0000-00 DITECH FINANCIAL LLC Plaintiff(s) VS. SARAH L JOHANSON; ORCHID SPRINGS VILLAGE NO 300, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEE, OR OTHER CLAIMANTS; UNKNOWN PARTY #1, UNKNOWN PARTY #2, UNKNOWN PARTY #3, AND UNKNOWN PARTY #4 THE NAMES BEING FICTITIOUS TO ACCOUNT FOR PARTIES IN POSSESSION, Defendant(s)

PAGE 687, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, TOGETHER WITH ITS UNDIVIDED INTEREST OR SHARE IN THE COMMON ELEMENTS, AND ANY AMENDMENTS THERETO. Property Address: 1100 MARTINIQUE DR APT 116, WINTER HAVEN, FL 33884 to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 19TH day of APRIL, 2018.

SECOND INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION Case No. 2018 CA 000232 JAMES B. NUTTER & COMPANY Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING INTEREST BY, THROUGH, UNDER, OR AGAINST THE ESTATE OF EDWARD DEMMONS, DECEASED; ET AL Defendants.

CERTAIN MOBILE HOME DESCRIBED AS: YEARLY 1993, MAKE ANNIVERSARY, TITLE #65554053 & 65554054, VIN #10L23005X & 10L23005U. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Samuel F. Santiago, Esquire, Kelley Kronenberg, the Plaintiff's attorney, whose address is 8201 Peters Road, Suite 4000, Plantation, FL 33324, within thirty (30) days of the first date of publication on or before 3/14/18, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2016CA-004122-0000-00 BANK OF AMERICA, N.A. Plaintiff(s) VS. THE UNKNOWN HEIRS OR BENEFICIARIES OF THE ESTATE OF NINA V. GREENE DECEASED; BILLIE CARL WALKER; ROSEMARY VOYLES; THE UNKNOWN SPOUSE OF ROSEMARY VOYLES; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEE, OR OTHER CLAIMANTS; UNKNOWN PARTY #1, UNKNOWN PARTY #2, UNKNOWN PARTY #3, AND UNKNOWN PARTY #4 THE NAMES BEING FICTITIOUS TO ACCOUNT FOR PARTIES IN POSSESSION, Defendant(s)

TO LAKELAND AS RECORDED IN PLAT BOOK 3, PAGE 25, ET SEQ., OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property address: 604 MOHAWK AVENUE LAKELAND, FL 33815-4036 to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 19TH day of APRIL, 2018.

SECOND INSERTION

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY Pursuant to the lien granted by the Florida Self-Storage Facility Act, notice is hereby given that the undersigned self-storage units will be sold at a public sale by competitive bidding, to satisfy the lien of the Lessor, with Metro Storage LLC as managing agent for Lessor, for rental and other charges due from the undersigned. The said property has been stored and is located at the respective address below.

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 2017CA003219000000 U.S. BANK, N.A., AS TRUSTEE FOR MANUFACTURED HOUSING CONTRACT SENIOR/SUBORDINATE PASS-THROUGH CERTIFICATE TRUST 1995-7, AS SERVICER WITH DELEGATED AUTHORITY UNDER THE TRANSACTION DOCUMENTS, Plaintiff, vs. A L FREEMAN AND FAY C EGAN A/K/A FAY COLLEEN EGAN N/K/A FAY COLLEEN FREEMAN, et al. Defendant(s).

WEST 1/4; BEING IN SECTION 17, TOWNSHIP 27 SOUTH, RANGE 23 EAST, A/K/A THE EAST PART OF LOT 150 OF THE UNRECORDED ROLLING OAKS ESTATES, ALL LYING AND BRING IN POLK COUNTY, FLORIDA AND THAT CERTAIN 1995 PINE DOUBLE-WIDE MOBILE HOME WITH VIN#47620345HB Property Address: 4416 GLENVIEW DR, LAKELAND, FL 33810 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.

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA File No. 2018 CP 0583 Division Probate IN RE: ESTATE OF TIMOTHY J. SWINDELL Deceased. The administration of the estate of Timothy J. Swindell, deceased, whose date of death was January 17, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave. Bartow, FL 33830.

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 2015CA002775000000 HMC ASSETS, LLC SOLELY IN ITS CAPACITY AS SEPARATE TRUSTEE OF CAM XIV TRUST; Plaintiff, vs. RAHEEM PONTIFLET, ET AL; Defendants NOTICE IS GIVEN that in accordance with the Order to Reschedule Foreclosure Sale dated March 12, 2018, in the above-styled cause, the Clerk of Court, Stacy M. Butterfield will sell to the highest and best bidder for cash at www.polk.realforeclose.com, on April 16, 2018 at 10:00 am the following described property:

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IMPORTANT AMERICANS WITH DISABILITIES ACT. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

SECOND INSERTION NOTICE OF PUBLIC SALE Notice is hereby given that on 4/13/18 at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1991 BARR #FLFL-L33A13937BA & FFLFL33A13937BA. Last Tenants: Irene Boris, John Doe, Brandon Burkhead. Sale to be held at Sun Ariana, LLC- 1625 Ariana St, Lakeland, FL 33803 Mar. 30; Apr. 6, 2018 18-00506K

PROPERTY ADDRESS: 3756 DARTFORD DR, DAVENPORT, FL 33837-0000 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

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Choices and Solutions

# What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

## THE NEGATIVE INCOME TAX

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



## STEPS TO FIX ENTITLEMENTS

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

# “““

**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.

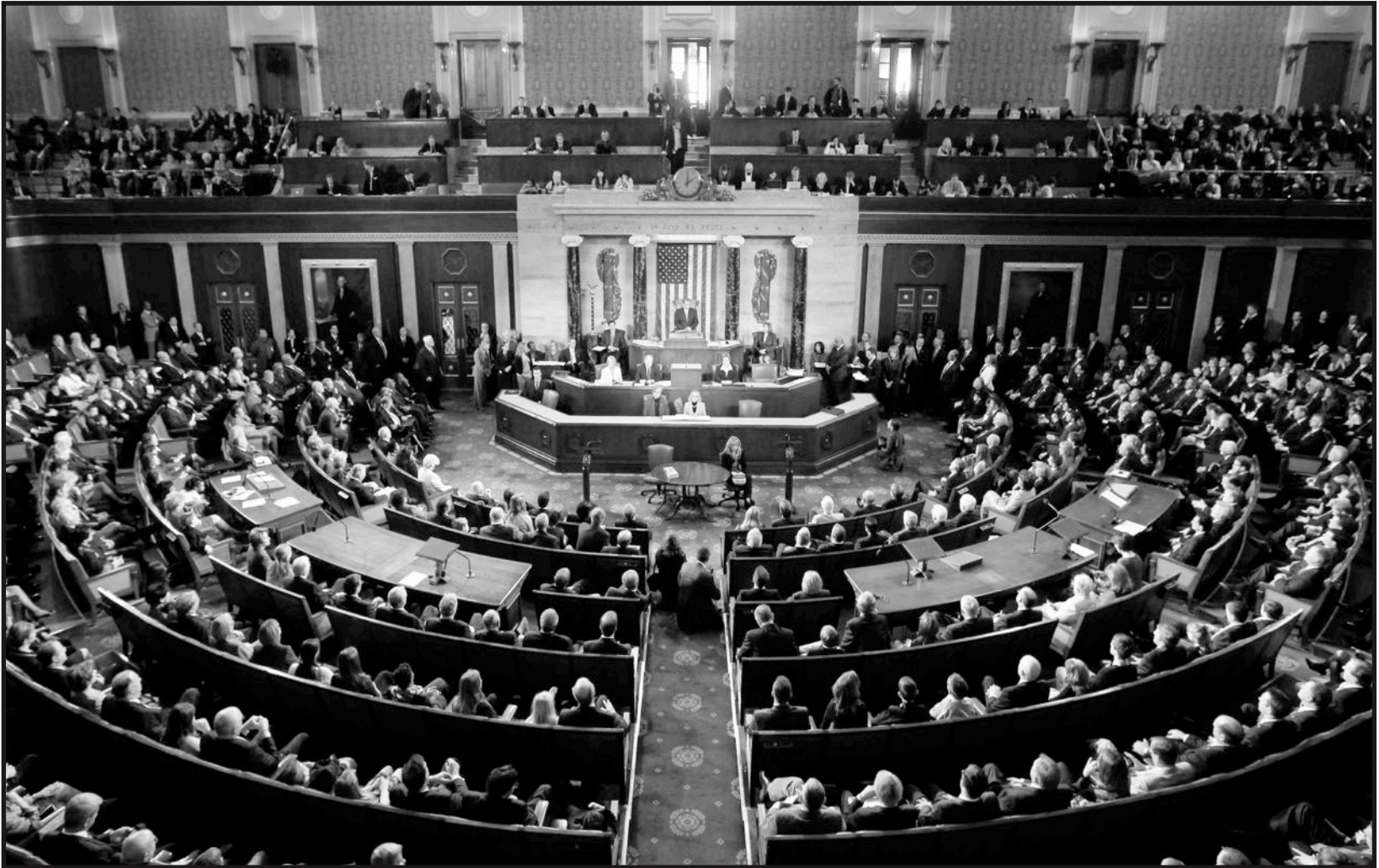
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities. 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.