

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

RAINBOW TITLE & LIEN, INC.
3389 SHERIDAN ST PMB 221
HOLLYWOOD, FLA 33021
(954) 920-6020
Rainbow Title & Lien, Inc. will sell at public sale at the following vehicles to satisfy lien pursuant to Chapter 713.585 of the Florida Statutes On 09/29/2022 at 10 A.M. *SALE will occur where vehicles are located*
2014 audi VIN#TRUBFAFK1E1001851
Amount: \$6599.89
at: 1215 Griffin Rd, Lakeland, FL
Notice to the Owner or Lienor that he has the right to a hearing prior to the scheduled date of sale by filing with the

Clerk of Courts. Owner has the right to recover possession of vehicle by posting bond in accordance with Fla. Statutes Sect. 559.917 Proceeds from the sale of the vehicle after payment lien claimed by lienor will be deposited with the clerk of the court. Any person (s) claiming any interest(s) in the above vehicles contact: RAINBOW TITLE & LIEN, INC. (954-920-6020) ALL SALES ARE HELD WITH RESERVE..25% Buyers Premium Some vehicles may have been released prior to the sale date.
Interested Parties must call one day prior to sale.
September 2, 2022 22-01390K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY FLORIDA PROBATE DIVISION
File No. 2022-CP-002598
Division: Probate
IN RE: ESTATE OF MAKHAN SINGH JABBLE
Deceased.
The administration of the estate of MAKHAN SINGH JABBLE, deceased, whose date of death was February 17, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830-3912. 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 de-

mands 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: September 2, 2022.
Personal Representative
DALJEET KAUR JABBLE
The Old Rectory Church Lane
Wexham Slough SL3 6LH
United Kingdom
Attorney for Personal Representative
Joseph Lenti II, Esq.
Florida Bar No. 73877
LENTI LAW, P.A.
217 N Westmonte Drive,
Suite 1004
Altamonte Springs, FL 32714-3338
Telephone: (321) 804-1001
Email: joe@lentilaw.com
September 2, 9, 2022 22-01358K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No.: 2022CP0027610000
Division Probate
IN RE: ESTATE OF DIANE L. SCHUH
Deceased.
The administration of the estate of Diane L. Schuh, deceased, whose date of death was May 19, 2022, is pending in the Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, FL 33831. The name and address 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 de-

mands 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 September 2, 2022.
Personal Representative:
Douglas Wood
11 Mill Street
Lake Luzerne, NY 12846
Attorney for Personal Representative:
Tracy Wynter
Attorney for Personal Representative
Florida Bar Number: 0021348
109 Ambersweet Way, Suite 505
Davenport, FL 33897
Telephone: (863) 353-6897
Fax: (863) 353-6866
E-Mail: Tracy@TracyWynterLaw.com
September 2, 9, 2022 22-01369K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
PROBATE FILE NO.
53-2022-CP-00002303-0000-XX
IN RE: Estate of CYNTHIA GAIL CONTRERAS,
Deceased.
The administration of the estate of Cynthia Gail Contreras, deceased, whose date of death was September 12, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave., 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 DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or de-

mands 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 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 September 2, 2022.
Personal Representative:
/s/ Miguel Contreras
Miguel Contreras
1453 Weiberg Road
Dundee, FL 33838
Attorney for Personal Representative:
/s/ Amy L. Phillips
AMY L. PHILLIPS
Attorney for Petitioner
Florida Bar No. 91682
P.O. Box 4397
Winter Haven, FL 33885
(863) 268-8292
amy@amyphillipspllc.com
September 2, 9, 2022 22-01389K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2022-CP-2800
IN RE: ESTATE OF ANTHONY G. BAUM
Deceased.
The administration of the estate of ANTHONY G. BAUM, deceased, whose date of death was June 8, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, FL 33831. 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 FLORIDA STATUTES SECTION 733.702 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 September 2, 2022.
Personal Representative:
/s/ Diane L. Baum
DIANA LYNN BAUM
4317 Dalehurst Drive
Cincinnati, Ohio 45211
Attorney for Personal Representative:
/s/ Lori Vella
LORI VELLA, ESQ.
Florida Bar Number: 356440
LAW OFFICE OF LORI VELLA, PLLC
14502 N. Daly Mabry Hwy., Ste. 200
Tampa, FL 33618
Telephone: (888) 778-0063
E-Mail: attorneylori@lorivella.com
September 2, 9, 2022 22-01371K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No.
53-2022-CP-002680-0000-XX
Division: Probate
IN RE: ESTATE OF JEANETTE LEVY FOUNAIN,
Deceased
The administration of the Estate of Jeanette Levy Fountain, deceased, whose date of death was June 8, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., 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 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 FLORIDA STATUTES SECTION 733.702 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 September 2, 2022.
Personal Representative:
Thomas McGlamory
55 Country Club Lane
Mulberry, Florida 33860
Attorney for Personal Representative:
Mark E. Clements
Attorney for Personal Representative
Florida Bar No. 276774
310 East Main Street
Lakeland, Florida 33801
Telephone: (863) 687-2287
Email: mclements@mclements.com
Secondary Email: abaustert@mclements.com
September 2, 9, 2022 22-01388K

FIRST INSERTION

NOTICE TO CREDITORS IN THE TENTH JUDICIAL CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2022 CP 002425
Division Probate
IN RE: ESTATE OF SALLY TORRENCE
Deceased.
The administration of the estate of Sally Torrence, deceased, whose date of death was May 8, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, 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 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 de-

mands 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 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 September 2, 2022.
Phillip Torrence
Personal Representative
1714 Fox Hill Drive
Lakeland, Florida 33810
MICHAEL T. HEIDER, CPA
Attorney for Personal Representative
Florida Bar Number: 30364
MICHAEL T. HEIDER, P.A.
2629 McCormick Drive, Suite 102
Clearwater, Florida 33759
Telephone: (888) 483-5040
Fax: (888) 615-3326
E-Mail: michael@heiderlaw.com
Secondary E-Mail: probate@heiderlaw.com
September 2, 9, 2022 22-01370K

FIRST INSERTION

Notice is hereby given that the following vehicles will be sold at public auction pursuant to F.S. 713.585 on the sale dates at the locations below at 9:00 a.m. to satisfy labor and storage charges.
2013 POLA
4XAWH76A8D2711670
Total Lien: \$6431.50
Sale Date: 10/03/2022
Location: MCKIBBEN POWER-SPORTS INC. DBA: MCKIBBEN POWERSPORTS OF LAKE WALES
20769 HWY 27
LAKE WALES, FL 33853
(863)676-2245
Pursuant to F.S. 713.585 the cash

amount per vehicle would be sufficient to redeem that vehicle from the lienor. Any interested party has a right to a hearing prior to the sale by filing a demand for the hearing with the Clerk of the Circuit Court in Polk and mailing copies of the same to all owners and lienors. The owner/lienholder has a right to recover possession of the vehicle by posting bond pursuant to F.S. 559.917 and if sold any proceeds remaining from the sale will be deposited with the Clerk of Circuit Court for disposition.
September 2, 2022 22-01383K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
FILE NO. 2022-CP-0028880000-XX
FLORIDA BAR NO. 144663
IN RE: ESTATE OF JERRY DUNCAN YARBROUGH
Deceased.
The administration of the estate of JERRY DUNCAN YARBROUGH, deceased, whose date of death was June 14, 2022, is pending in the Circuit Court for Polk County, Florida Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, FL 33831. 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 de-

mands 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 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 SEPTEMBER 2, 2022.
Co-Personal Representatives
Name: KIMILLA Y. BUSSEY
Address: 7149 Hatpin Loop
Wesley Chapel, FL 33545
Name: CECELIA Y. HUNT
Address: 2901 Saxon Drive
New Smyrna Beach, FL 32169
Attorney for Personal Representative
Charles S. White, of
CHARLES S. WHITE, P.A.
104 N. Evers St., Ste. 201
Plant City, Florida 33563
Tel. (813) 752-6155/Fax. (813) 754-1758
Email: servicecsww@att.net
2nd Email: cswatt@att.net
September 2, 9, 2022 22-01372K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2022CP-2604
Division PROBATE
IN RE: ESTATE OF ROBERT BRUCE MCMULLEN
Deceased.
The administration of the estate of Robert Bruce McMullen, deceased, whose date of death was February 19, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Avenue, 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 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 WITH-

IN 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 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 September 2, 2022.
Co-Personal Representatives:
Bobbie Jean Selva
2920 Warrington Avenue
Lakeland, Florida 33803
Robert Bruce McMullen
3322 Imperial Manor Way
Mulberry, Florida 33860
Attorney for Personal Representative:
Daniel Medina, B.C.S.
Florida Bar No. 0027553
MEDINA LAW GROUP, P.A.
402 S. Kentucky Ave.,
Suite 660
Lakeland, FL 33801
Telephone: 863-682-9730
Fax Number: 863-616-9754
E-Mail: dan@medinapa.com
Secondary E-Mail:
sam@medinapa.com
September 2, 9, 2022 22-01374K

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2021-CA-001661
U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF GREENE STREET FUNDING TRUST,
Plaintiff, v.
IRFAN MARTIN IFTIKHAR; et al.,
Defendant(s).
NOTICE IS HEREBY GIVEN that pursuant to an order resetting sale entered on August 16, 2022 and entered in Case No. 2021-CA-001661 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein IRFAN MARTIN IFTIKHAR; UNKNOWN SPOUSE OF IRFAN MARTIN IFTIKHAR; UNKNOWN TENANT #1 N/K/A DAWN DOVE; and UNKNOWN TENANT #2 N/K/A ROBERT JOHNSON are the Defendants. The Clerk of the Court, Stacy M. Butterfield, will sell to the highest bidder for cash at www.polk.realforeclose.com on September 30, 2022, at 10:00 AM, the following described real property as set forth in said Final Judgment, to wit:
LOT 5, BLOCK V, CROOKED LAKE PARK, TRACT NUMBER 5, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 42, PAGE(S) 42, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as 502 Canal Drive, Lake Wales, FL 33859
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.
WITNESS my hand and the seal of the court on August 25, 2022.
GHIDOTTI | BERGER LLP
Attorneys for Plaintiff
1031 North Miami Beach Blvd
North Miami Beach, FL 33162
Telephone: (305) 501.2808
Facsimile: (954) 780.5578
By: /s/ Tara L. Rosenfeld
Chase A. Berger, Esq.
Florida Bar No.: 083794
Tara L. Rosenfeld, Esq.
Florida Bar No. 0059454
tpeleadings@ghidottiberger.com
September 2, 9, 2022 22-01365K

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

IV10184



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. 2020-CA-002520
MTGLQ INVESTORS, LP,
Plaintiff, vs.
STATE OF FLORIDA, STATE OF FLORIDA, DEPARTMENT OF REVENUE, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 12, 2022, and entered in 2020-CA-002520 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST is the Plaintiff and STATE OF FLORIDA; STATE OF FLORIDA, DEPARTMENT OF REVENUE; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF DENNIS ALAN HARSTAD; CLERK OF COURT POLK, COUNTY, FLORIDA;

ASSOCIATION OF POINCIANA VILLAGES, INC.; CHIEF FINANCIAL OFFICER FOR THE STATE OF FLORIDA; POINCIANA VILLAGE SEVEN ASSOCIATION, INC; DAVID HARSTAD; CAROL ANN HARSTAD; ROMAINE SALAMON 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 September 13, 2022, the following described property as set forth in said Final Judgment, to wit:

LOT 51, BLOCK 499, POINCIANA NEIGHBORHOOD 2 WEST VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 55, PAGES 5 THROUGH 18, INCLUSIVE, AND CORRECTED BY OFFICIAL RECORDS BOOK 2222, PAGE 1228, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 Property Address: 1240 APOKA LANE, KISSIMMEE, FL 34759

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 in accordance with Florida Statutes, Section

45.031.
 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 18 day of August, 2022.
 ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
 Attorney for Plaintiff
 6409 Congress Ave., Suite 100
 Boca Raton, FL 33487
 Telephone: 561-241-6901
 Facsimile: 561-997-6909
 Service Email: flmail@raslg.com
 By: \S\Danielle Salem
 Danielle Salem, Esquire
 Florida Bar No. 0058248
 Communication Email: dsalem@raslg.com
 21-057676 - CaB
 Aug. 26; Sept. 2, 2022 22-01317K

NOTICE OF DEFAULT AND INTENT TO FORECLOSE WESTGATE RIVER RANCH FILE: 20162.0017

Pursuant to Section 721.855, Florida Statutes, the undersigned Trustee as appointed by Westgate River Ranch Owners Association, Inc. (hereinafter referred to as "Association") hereby formally notifies (See Exhibit "A") that you are in default due to your failure to pay assessment(s) due for (See Exhibit "A") pursuant to the Association's governing documents ("Governing Documents") and you now owe Association unpaid assessments, interest, late fees, and other charges. Additional interest continues to accrue. A lien for these amounts has been recorded against the following real property located in POLK County, Florida: (See Exhibit "A") (SEE EXHIBIT "A") Time Share Interest(s) (SEE EXHIBIT "A") according to the Time Sharing Plan for Westgate River Ranch, Official Records Book 6501, at

Page 1230, of the Public Records of Polk County, Florida (the "Plan"). Together with the right to occupy, pursuant to the Plan, Unit(s) (SEE EXHIBIT "A"), during Unit Week(s) (SEE EXHIBIT "A"), during Assigned Year(s) (SEE EXHIBIT "A"). 3200 River Ranch Blvd., River Ranch, FL 33867 (herein "Property Address") (herein "Time Share Plan (Property) Address"). As a result of the aforementioned default, Association hereby elects to sell the Property pursuant to Section 721.855, Florida Statutes. Please be advised that in the event that the debt owed to the Association is not paid by 10/8/2022, the undersigned Trustee shall proceed with the sale of the Property as provided in Section 721.855, Florida Statutes, the undersigned Trustee shall: (1) Provide you with written notice of the sale, including the date, time and location thereof; (2) Record the notice of sale in the Public Records of POLK County, Florida; and (3) Publish a copy of the

notice of sale two (2) times, once each week, for two (2) successive weeks, in a POLK County newspaper, provided such a newspaper exists at the time of publishing. If you fail to cure the default as set forth in this notice or take other appropriate action with regard to this foreclosure matter, you risk losing ownership of your timeshare interest through the trustee foreclosure procedure established in Section 721.855, Florida Statutes. You may choose to sign and send to the undersigned trustee the objection form, exercising your right to object to the use of the trustee foreclosure procedure. Upon the undersigned trustee's receipt of your signed objection form, the foreclosure of the lien with respect to the default specified in this notice shall be subject to the judicial foreclosure procedure only. You have the right to cure your default in the manner set forth in this notice at any time before the trustee's sale of your timeshare interest. If you do not object

NOTICE OF ACTION
 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO: 2022-CA-1562
LAUREN HUNTER,
Plaintiff, vs.
KAREN HURST aka KAREN A. HURST aka KAREN HURST-BLUE; WESLEY ARNOLD BLUE; THE ESTATE OF JAMES R. HURST, DECEASED; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF JAMES R. HURST; THE UNKNOWN HEIRS OF THE ESTATE OF JAMES R. HURST; 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, GRANTEES, OR OTHER CLAIMANTS,
Defendants.
 TO: WESLEY ARNOLD BLUE, THE ESTATE OF JAMES R. HURST, DECEASED, THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF JAMES R. HURST, THE UNKNOWN HEIRS OF THE ES-

TATE OF JAMES R. HURST, 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, GRANTEES, OR OTHER CLAIMANTS
 YOU ARE HEREBY NOTIFIED that an action to foreclose on the following real property in Polk County, Florida: THE SOUTH 264 FEET OF THE EAST 330 FEET OF THE WEST 660 FEET OF THE SW 1/4 OF THE SW 1/4 OF SECTION 5, TOWNSHIP 30 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA, ALSO KNOWN AS TRACT 11 OF UNRECORDED LAKE VIEW RANCHES. TOGETHER WITH A 2003 DOUBLE-WIDE FTWD MOBILE HOME, ID NUMBER FLFL270A29935BH21, TITLE NUMBER 86737035 AND ID NUMBER FLFL270B29935BH21, TITLE NUMBER 8673636686 PROPERTY ADDRESS: 1152 MARTY LANE, BARTOW, FLORIDA 33630

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 September 26, 2022, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; 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 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
 DATE: 08/19/2022
 STACY M. BUTTERFIELD
 Clerk of the Circuit Court & Comptroller By: Deputy Clerk Gregory A. Sanoba, Esq., 422 South Florida Avenue, Lakeland, Florida 33801
 Aug. 26; Sept. 2, 2022 22-01322K

SECOND INSERTION

AMENDED NOTICE AND ORDER TO SHOW CAUSE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY
GENERAL CIVIL DIVISION
CASE NO: 22-CA-102
HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT, a local unit of special-purpose government organized and existing under the laws of the State of Florida,
Plaintiff, v.
THE STATE OF FLORIDA, AND THE TAXPAYERS, PROPERTY OWNERS AND CITIZENS OF THE HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT, INCLUDING NON-RESIDENTS OWNING PROPERTY OR SUBJECT TO TAXATION THEREIN, AND OTHERS HAVING OR CLAIMING ANY RIGHTS, TITLE OR INTEREST IN

PROPERTY TO BE AFFECTED BY THE ISSUANCE OF THE BONDS AND LEVY OF ASSESSMENTS HEREIN DESCRIBED, OR TO BE AFFECTED IN ANY WAY THEREBY,
Defendants.
 TO THE STATE OF FLORIDA, AND THE TAXPAYERS, PROPERTY OWNERS AND CITIZENS OF HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT, INCLUDING NON-RESIDENTS OWNING PROPERTY OR SUBJECT TO TAXATION THEREIN, AND OTHERS HAVING OR CLAIMING ANY RIGHT, TITLE OR INTEREST IN PROPERTY TO BE AFFECTED BY THE ISSUANCE OF HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT CAPITAL IMPROVEMENT REVENUE BONDS, OR TO BE AFFECTED THEREBY:
 Harmony on Lake Eloise Community Development District (the "District") having filed its Complaint for Validation of not to exceed \$73,185,000 principal amount of Harmony on Lake Eloise Community Development District Capital Improvement Revenue Bonds, in one or more series (the "Bonds"), and it appearing in and from said Complaint and the Exhibits attached thereto that the District has adopted a resolution authorizing the issuance of the Bonds for the purpose of providing funds, together with other available funds, for paying the costs of planning, financing, acquiring, constructing, reconstructing, equipping and installing improvements as part of its Project (as defined in said Complaint), and it also appearing that all of the facts required to be stated by said Complaint and Exhibits by Chapter 75, Florida Statutes, are contained therein, and that the District prays that this Court issue an order as directed by said Chapter 75, and the Court being fully advised in the premises:
 NOW, THEREFORE,
 IT IS ORDERED that all taxpayers, property owners and citizens of the

District, including non-residents owning property or subject to taxation, and others having or claiming any rights, title or interest in property to be affected by the issuance of the Bonds or to be affected thereby, and the State of Florida, through the State Attorney of the Tenth Judicial Circuit, in and for Polk County, Florida, appear on the 15th day of September, 2022 at the hour of 9:45 a.m. of said day for 30 minutes, before the Honorable Wayne M. Durden, via Virtual Courtroom (Microsoft Teams - information below), and show cause, if any there be, why the prayers of said Complaint for the validation of the Bonds should not be granted and the Bonds, the proceedings therefore, and other matters set forth in said Complaint, should not be validated as prayed for in said Complaint. Due to the ongoing COVID-19 public health emergency, the parties shall be required to appear using communications media technology pursuant to Florida Supreme Court's Administrative Order

District, including non-residents owning property or subject to taxation, and others having or claiming any rights, title or interest in property to be affected by the issuance of the Bonds or to be affected thereby, and the State of Florida, through the State Attorney of the Tenth Judicial Circuit, in and for Polk County, Florida, appear on the 15th day of September, 2022 at the hour of 9:45 a.m. of said day for 30 minutes, before the Honorable Wayne M. Durden, via Virtual Courtroom (Microsoft Teams - information below), and show cause, if any there be, why the prayers of said Complaint for the validation of the Bonds should not be granted and the Bonds, the proceedings therefore, and other matters set forth in said Complaint, should not be validated as prayed for in said Complaint. Due to the ongoing COVID-19 public health emergency, the parties shall be required to appear using communications media technology pursuant to Florida Supreme Court's Administrative Order

AOSC20-15, as may be extended or supplemented. The parties and public may access the hearing via their computer at <https://www.jud10.flcourts.org/virtual-courtroom-links/polk-civil> and selecting the Polk Civil Division 11 Virtual Courtroom link, OR may dial in telephonically via Teams Meeting at 1-863-225-4022 and enter 530 130 03# as the Telephone Conference ID.
 IT IS FURTHER ORDERED that prior to the date set for the hearing on said Complaint for validation, the Clerk of this Court shall cause a copy of this Amended Notice and Order to be published in a newspaper published and of general circulation in Polk County, being the County wherein said Complaint for validation is filed, at least once each week for two (2) consecutive weeks, commencing with the first publication which shall not be less than twenty (20) days prior to the date set for said hearing.
 IT IS FURTHER ORDERED that by such publication of this Amended No-

tice and Order, the State of Florida, and the several taxpayers, property owners and citizens of the District, including non-residents owning property or subject to taxation therein, and others having or claiming any rights, title or interest in property to be affected by the issuance of the Bonds or to be affected thereby, shall be and are made party defendants to this proceeding, and that this Court shall have jurisdiction of them to the same extent as if specifically and personally named as defendants in said Complaint and personally served with process in this cause.
 DONE AND ORDERED at the Courthouse in Polk County, Florida, this 16th day of August, 2022.
 The Honorable Wayne M. Durden
 Circuit Court Judge
 Copies furnished to:
 Jere Earlywine, Esq.
 jere@kelawgroup.com
 Victoria Avalon, Esq.
 vavalon@sao10.com
 Aug. 26; Sept. 2, 2022 22-01328K

SECOND INSERTION

NOTICE AND ORDER TO SHOW CAUSE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY, FLORIDA
GENERAL CIVIL DIVISION
CASE NO: 53-2022CA-002465
CROSSWINDS EAST COMMUNITY DEVELOPMENT DISTRICT, a local unit of special-purpose government organized and existing under the laws of the State of Florida,
Plaintiff, v.
THE STATE OF FLORIDA, AND THE TAXPAYERS, PROPERTY OWNERS AND CITIZENS OF CROSSWINDS EAST COMMUNITY DEVELOPMENT DISTRICT, INCLUDING NON-RESIDENTS OWNING PROPERTY OR SUBJECT TO TAXATION THEREIN, AND OTHERS HAVING OR CLAIMING ANY RIGHTS, TITLE, OR INTEREST IN PROPERTY TO BE AFFECTED BY THE ISSUANCE OF THE BONDS HEREIN DESCRIBED, OR TO BE AFFECTED IN ANY WAY THEREBY,
Defendants.
 TO THE STATE OF FLORIDA, AND THE TAXPAYERS, PROPERTY OWNERS AND CITIZENS OF CROSSWINDS EAST COMMUNITY DEVELOPMENT DISTRICT, INCLUDING NON-RESIDENTS OWNING PROPERTY OR SUBJECT TO TAXATION THEREIN, AND OTHERS HAVING OR CLAIMING ANY RIGHT, TITLE, OR INTEREST IN PROPERTY TO BE AFFECTED BY THE ISSUANCE OF CROSSWINDS EAST COMMUNITY

DEVELOPMENT DISTRICT SPECIAL ASSESSMENT BONDS, OR TO BE AFFECTED THEREBY:
 The above cause comes to be heard upon the Complaint (the "Complaint"), filed herein by the Crosswinds East Community Development District, in the County of Polk, State of Florida, seeking to determine the authority of said District to issue its Crosswinds East Community Development District Special Assessment Bonds, in one or more series (the "Bonds"), in an aggregate principal amount not to exceed \$170,000,000, to determine the legality of the proceedings had and taken in connection therewith, and the legality of the provisions, covenants and agreements therein contained, and seeking a judgment of this Court that, among other things, (a) the District has been validly established and has power to undertake the Project, to issue the Bonds and to incur the bonded debt as set forth in the Complaint and has properly approved the issuance of the Bonds; (b) the Bonds when issued pursuant thereto, the Special Assessments pledged for the payment of the principal thereof, redemption premium, if any, and interest thereon, and the Bond Resolution and all of the proceedings attendant to all of the foregoing are valid and in conformity with law; (c) upon due issuance of the Bonds in conformance with the Bond Resolution and the Indenture, the Bonds will constitute valid and binding obligations of the District and will be enforceable by their terms as established by the Bond Resolution and the Indenture; (d) the Trustee appointed by the District Board is an

acceptable trustee to the Court, but the District Board shall have the authority to replace such Trustee with another financial institution with similar qualifications; (e) the District has the power to plan, finance, acquire, construct, reconstruct, equip and install, in one or more stages, the Project; (f) the Project will serve a valid public purpose; and (g) this Court grant such other relief as is just and appropriate. The aforesaid Complaint having been presented to this Court, and this Court being fully advised in the premises:
 NOW, THEREFORE,
 IT IS ORDERED that all taxpayers, property owners and citizens of the District, including non-residents owning property or subject to taxation, and others having or claiming any rights, title, or interest in property to be affected by the issuance of the Bonds or to be affected thereby, and the State of Florida, through the State Attorney of the Tenth Judicial Circuit, in and for Polk County, Florida, appear on September 16, 2022, at 1:15 p.m., for an allotted time of 15 minutes, before The Honorable Dana Y. Moore, Virtual Courtroom Polk County Courthouse, Bartow, Florida, in the County of Polk in said Circuit, and show cause, if any there be, why the prayers of said Complaint for the validation of the Bonds should not be granted and the Bonds, the proceedings therefore, and other matters set forth in said Complaint, should not be validated as prayed for in said Complaint.
 IT FURTHER ORDERED that the above-noticed hearing shall take place

remotely. Click the following link to appear by video conference. (If you received a paper copy of this Notice of Hearing, please visit the Tenth Judicial Circuit website at <http://www.jud10.flcourts.org/> for links to Polk County's virtual courtrooms and make sure to select the link for the Polk County Circuit Civil - Division 04 Courtroom for Judge Dana Y. Moore.) Alternatively, non-testifying participants may appear telephonically by dialing the integrated teleconference number and entering the conference ID appearing below the link:
 To appear via video, click the link below.
 Join Microsoft Teams Meeting
 Or
 Call in by phone and use ID. 1754-236-7165,
 Conference ID: 496 259 409#
 IT IS FURTHER ORDERED that prior to the date set for the hearing on said Complaint for validation, the Clerk of this Court shall cause a copy of this Notice and Order to be published in a newspaper published and of general circulation in Polk County, being the County wherein said Complaint for validation is filed, at least once each week for two (2) consecutive weeks, commencing with the first publication which shall not be less than twenty (20) days prior to the date set for said hearing.
 IT IS FURTHER ORDERED that by such publication of this Notice and Order, the State of Florida, and the several taxpayers, property owners and citizens of the District, including non-residents owning property or subject to taxation therein, and others having or claiming any rights, title or

interest in property to be affected by the issuance of the Bonds or to be affected thereby, shall be and are made party defendants to this proceeding, and that this Court shall have jurisdiction of them to the same extent as if specifically and personally named as defendants in said Complaint and personally served with process in this cause.
 DONE AND ORDERED at the Courthouse in Polk County, Florida, this 24th day of August, 2022.
 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.
 NOTICE REGARDING REMOTE PARTICIPATION OPTIONS FOR PARTICIPATION
 Videoconference by computer or laptop: You must have a microphone and camera installed, email account, and reliable internet connection. You may select "Join in Browser" without downloading software or download the free Microsoft Teams app for better user experience.
 Videoconference by smartphone or tablet: You must have camera, microphone, reliable internet connection, and an email account. Participation

using a smartphone or tablet requires download of the free Microsoft Teams app.
 Teleconference option: You may appear by telephone using the telephone number and conference ID provided in the above notice.
 OTHER ADVISEMENTS
 Any testifying participant must appear by videoconference.
 Participate from an indoor location free from excessive background noise.
 If you are directed to a virtual lobby, please be patient until the case is called.
 Mute your microphone upon entering the virtual courtroom and keep your microphone muted unless speaking.
 Additional information may be found on the Tenth Judicial Circuit Website at <http://www.jud10.flcourts.org/>. If you have questions or need additional support, please email Court Technology at 10thVirtualCourtSupport@jud10.flcourts.org, or call (863) 534-7788.
 Note: All capitalized terms used in this Notice and Order to Show Cause and not defined herein shall have the respective meanings set forth in the herein defined Complaint.
 Dana Y. Moore,
 Circuit Judge
 Copies submitted to:
 Jacob S. Orr (jorr@SAO10.com)
 Roy Van Wyk (roy@kelawgroup.com)
 Lauren Gentry (lauren@kelawgroup.com)
 Grace Kobitter (grace@kelawgroup.com)
 Robert C. Gang (gangr@gtlaw.com)
 Ashton M. Bligh (bligha@gtlaw.com)
 Aug. 26; Sept. 2, 2022 22-01340K

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



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.