

State of Florida



# Public Service Commission

CAPITAL CIRCLE OFFICE CENTER • 2540 SHUMARD OAK BOULEVARD  
TALLAHASSEE, FLORIDA 32399-0850

RECEIVED-FPSC

11 OCT 17 AM 11:19

COMMISSION  
CLERK

**-M-E-M-O-R-A-N-D-U-M-**

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**DATE:** October 17, 2011  
**TO:** Ann Cole, Commission Clerk, Office of Commission Clerk  
**FROM:** Lydia Roberts, Regulatory Analyst II, Division of Economic Regulation *LR*  
**RE:** Re: Docket No. 110254-WS - Initiation of show cause proceedings against Four Points Utility Corporation in Polk County for violation of Commission rules and regulations as outlined in the Florida Public Service Commission's management audit for Four Points Utility Corporation and Bimini Bay Utilities Corporation issued June 2011.

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Attached are documents for inclusion in the docket file for the above referenced docket. The documents consist of complaints from customers pertaining to Four Points Utility Corporation.

**DOCUMENT NO. DATE**  
07585-11 10/17/11  
**FPSC - COMMISSION CLERK**

**Lydia Roberts**

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**From:** Lydia Roberts  
**Sent:** Monday, October 17, 2011 9:19 AM  
**To:** Lydia Roberts  
**Subject:** FW: FPU

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**From:** michellette ramos [mailto:michelletteramos@gmail.com]  
**Sent:** Tuesday, October 11, 2011 10:07 AM  
**To:** Lydia Roberts  
**Subject:** FPU

Hello Lydia!

I hope everything is going well. We have a serious situation here at Island Club West with the water situation with Four Point Utilities. We have people that are getting very high bills, others are not getting any bills at all. We have many new owners that after paying the deposit at the office for the new account are not getting any bills. But they are getting disconnection letters and some owners are receiving the balance from previous owners accounts. As president of the HOA I receive phone calls almost every day related to water issues. What alternatives do we have to resolve this issue?. Can we manage our own water?. What is been done or what the plans are to resolve this important issue. Please keep me posted.

Thanks a lot for all your help on this situation.

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Best Regards,

**Michelle Ramos**

President, ICW Homeowners Association

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10/17/2011

**DOCUMENT NO. DATE**  
07585-11 10,17,11  
**FPSC - COMMISSION CLERK**

## Lydia Roberts

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**From:** Sharon Nieves [shariemt@gmail.com]  
**Sent:** Friday, October 14, 2011 10:39 PM  
**To:** Lydia Roberts  
**Cc:** michelletteramos@gmail.com  
**Subject:** Re: water services

Sorry the rest got cut out.

Anyway we have since moved..but we still own our unit and grandma still lives there.

Please take this letter as part of our participation in being strongly frustrated with our current water utilities company....

Sincerely,

Mr. and Mrs. Eric Nieves

On Fri, Oct 14, 2011 at 10:34 PM, Sharon Nieves <[shariemt@gmail.com](mailto:shariemt@gmail.com)> wrote:

Hello:

We are owners in Island Club West. We have owned our unit for over a year on Mango Drive. Funny..ever since we moved to ICW...the main concern/complaint has been over our water service ie: the bill the action of service, the lack of service..friendliness, non response for them to come and service our water bill.

FRUSTRATED...is the only word we have to describe how we feel. They are rude, and seemingly dishonest.....Our water bill goes way beyond what we use...there are NO leaks in our house....there is myself, my husband and our 89 year old grandmother...who does not cook nor wash dishes and takes one shower per day....my husband works all the time and showers at my dads house in Lakeland. I am home we have only used our dishwasher 2 x (doesn't work very well) and have both green washer to use very little water. Our water bill is way way to high...they never check it and there is no way we use what they say. I have been a homeowner before..this is not our first donkey show....lakeland electric and water never ever charges us this much. It is highway robbery. Besides ourselves there are people living there with children who certainly cannot afford this outrageous bill.

We have since moved but we do won

**Lydia Roberts**

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**From:** michellette ramos [michelletteramos@gmail.com]  
**Sent:** Friday, October 14, 2011 6:33 PM  
**To:** Lydia Roberts  
**Subject:** Fwd: RE: FL. PSC CATS NO: 1022362W and FL. PSC CATS NO: 1021214W  
**Attachments:** image001.jpg

----- Forwarded message -----

From: "Randy Treadwell" <[Randy@bluewatercommunitymanagement.com](mailto:Randy@bluewatercommunitymanagement.com)>  
Date: Oct 14, 2011 6:21 PM  
Subject: RE: FL. PSC CATS NO: 1022362W and FL. PSC CATS NO: 1021214W  
To: "Linda Meadows" <[linda@assuredrecord.com](mailto:linda@assuredrecord.com)>  
Cc: "Public Service Commission" <[pscreply@psc.state.fl.us](mailto:pscreply@psc.state.fl.us)>

Linda,

Thank you for the continued communication. I did receive the call and the emails, however on Monday you were reading the meters of the individual homes, which ICW does not have a direct interest in. You read the meter of the Clubhouse, pool and Tiki bar on Friday the same day you told me it would be on Monday. I received a call from Richard on Monday and he is the one that told me the others had already been done on Friday, I had scheduled someone to be there on Monday to verify the numbers and report back to me. I can not help what the previous company did or did not review, that might be why they were terminated by the association. That is also why I want to verify the meters being read on a monthly basis so I can do the usage calculation against the meter numbers to see if it matches the bills that I receive. It is my understanding that the water company has had multiple complaints over the last 5 years including and 25 – 30 this calendar year from Island Club members involving allegations of improper billing, illegal charges and illegal rate hikes. I also understand that the owner of the water company was the builder of Island Club West and until about 2 years ago stood to profit from the money being paid by the association to 4 points utility and I am aware that there is pending action by the Public Service Commission against 4 points utility and Bimini Bay utility as outlined in the 87 page report for the hearing on the 18<sup>th</sup> of this month. As I have said in previous emails, we will pay current bills for the pool as we are able to verify usage by coordinating the meter readings and once those numbers are verified we will be able to determine a usage pattern. If that pattern holds to the same average as the outstanding bills then the association will meet its financial obligations in regards to the unpaid invoices that 4 points is requesting be paid. The reason that this must be investigated is that the usage, without a leak being present, is not possible unless I empty the pool monthly. There is also nothing to explain 2 and 3 months of zero gallons used and months of 150,000 to 500,000 gallons of usage unless I empty the pool a few times in one month. I do hope you can understand the skepticism regarding the claims of usage and will work with Island Club as we verify that the charges are legitimate.

Randy Treadwell BSBA, LCAM, CMCA

Blue Water Community Management

Community Association Manager

Real Estate Professional

Office 407-343-0909 ext.124



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**From:** Linda Meadows [mailto:[linda@assuredrecord.com](mailto:linda@assuredrecord.com)]  
**Sent:** Friday, October 14, 2011 10:56 AM  
**To:** 'Randy Treadwell'  
**Cc:** 'Public Service Commission'  
**Subject:** FL. PSC CATS NO: 1022362W and FL. PSC CATS NO: 1021214W

Hi Randy,

No apologies necessary, we are all trying to resolve this collectively since none of us were actually involved at the time.

We don't know what in fact happens on any customers water usage and speculating about leaks or other problems is just conjecture and doesn't offer a resolution. But they key here it is not logical that the former Management Company would have paid the bill without question, or a complaint to the PSC. The fact that the bill was paid and the readings were sequential leaves us no other conclusion but something happened that the former Management company was aware of and paid the bill.

Regina and I discussed why you are not receiving Invoices we have mailed and she emailed you a copy of the 7/13/2011 Invoice you requested. As a back-up, Regina will send future Invoices by email to you as well as the copy that is mailed each month. If you are missing anything, just send an email to [rmax@islandhideaway.net](mailto:rmax@islandhideaway.net) and she send you anything you need.

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Regarding your request to be present at the monthly meter reading is no problem at all. I know Regina called you last Friday to let you know the meters were being read on Monday. She didn't hear back from you, so I emailed you on Sunday, but since I didn't hear back either, Richard Coleman was asked to call you once he was at Island Club West. I hope next month we can connect earlier, so you have time to plan your day.

We still have the matter of outstanding bills for 13 month period outlined on the Summary. The monthly usage is fairly consistent for the previous years so we assume there are no questions about those bills. Please let us know when we can expect payment.

Linda Meadows

## Lydia Roberts

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**From:** lan295@aol.com  
**Sent:** Sunday, October 16, 2011 7:35 PM  
**To:** lan295@aol.com  
**Cc:** Carl Vinson; Lydia Roberts; Kevin Carpenter; Jerry Hallenstein  
**Subject:** PSC - Initiation of Show Cause Proceedings - Bimini Bay Utilities

Dear Ms. Roberts,

This email notice is a follow-up to my prior email complaint, dated, 10/15/11, (2:05pm), **Initiation of Show Cause Proceedings, regarding** Bimini Bay Utilities Corporation, PSC audit findings, (Docket 090424-WS);

In further support of my objection to the issuance of a certificate to David Meadows for the operation of Bimini Bay Utilities Corp, I offer you additional evidence. Please refer to the Polk County Court of public records. I specifically refer you to Case No. 53-2007CC-1729, Book 8260, Pg - 1006, a "**Final Judgement For Damages and Costs**". Said judgement was issued against Orlando Vacations, Inc., Four Points Utility Corporation and David Meadows, dated November 16, 2010. Within said Decision, County Court Judge Anne Kaylor stated in part;

**"David Meadows was the sole officer of the defendant Florida corporate entitites Orlando Vacations, Inc. and Four Points Utility Corporation and he reserved and exercised sole authority in the management of those business entities."**

**"The handling of the business interests by David Meadows involving Four Points Utility and Orlando Vacations, Inc. showed a substantial level of disregard of separate corporate interests and such personal manipulation by David Meadows of the corporate accounts as to warrant the conclusion that the entities were merely instrumentalities of David Meadows that were misused to deprive the Plaintiff of monies owed him." and,**

**"The effect of David Meadows' actions justifies holding Four Points Utility Corporation, Orlando Vacations, Inc, and David Meadows, individually, liable for the sum of \$9,381.56."**

Please refer to this Judgement in its entirety, for your own interpretation. This court ruling, is just one example of many complaints against Mr. Meadows as they relate to his historical abuses of power and disregard for the law. I pray you will deny David Meadows continued opportunities for such exploitation. Thank you for your time and consideration.

Sincerely,

Melissa Noll

**Lydia Roberts**

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**From:** Lula Remy-Heath [lveeremy@yahoo.com]  
**Sent:** Sunday, October 16, 2011 10:19 AM  
**To:** Lydia Roberts  
**Subject:** Island Club West VS. Four Points Utility Corp  
TO: Lydia Roberts <LRoberts@psc.state.fl.us>

RE: Agenda Item 12: Docket No. 110254-WS,

From: Lula V. Remy, Owner 275 Mango Dr. Davenport, FL 33897

Note: Following is the complaint I made to the Four Points Utility Corp

Hello Regina Max,

Thank you for the invoices recently e-mailed. I am glad , too, that the new billing address change has been recorded for this property.

My concern is that the payments made by the owner never get recorded nor correctly subtracted from the total bill from month to month. The balance due on the invoice is not correct for my property at

275 Mango Dr. in Island Club West.

Each time that I go to the office to pay the bill, I ask that the correct amount of the balance be verified and registered in the company's records. I am always surprisingly told that their records were not available for checking for and making those corrections.

Kindly make the adjustments to my account that verify all of my payments.

Lula Remy  
.....

Lula Remy



**Lydia Roberts**

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**From:** Martin Schiff [martinschiff2@yahoo.com]  
**Sent:** Friday, October 14, 2011 5:41 PM  
**To:** Lydia Roberts  
**Subject:** Re: Invoice from Four Points Utility Corp.

Dear Ms. Roberts:

Please see attached the latest fraudulent invoice from Four Points which now includes the original amount of \$340.13 which you instructed them on 7-29-10 to credit to my account and which they defiantly still bill me plus all the monthly water bills for \$30.29 since 7-29-10 which I have all paid plus fraudulent late fees plus a "reconnection" fee for water service that never should have been disconnected in the first place. The total bill comes to \$466.79!      Martin Schiff

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**From:** Regina Nax <rnax@islandhideaway.net>  
**To:** martinschiff2@yahoo.com  
**Sent:** Monday, October 10, 2011 6:17 PM  
**Subject:** Invoice from Four Points Utility Corp.

Dear Martin Schiff :

Your invoice is attached. Please remit payment at your earliest convenience.

Please contact us with any questions or concerns. Thank you for your business - we appreciate it very much.

Sincerely,

Four Points Utility Corp.  
863-424-0130

## Lydia Roberts

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**From:** Jim Kotowich [bibbycat@shaw.ca]  
**Sent:** Friday, October 14, 2011 10:19 PM  
**To:** Lydia Roberts  
**Cc:** michelletteramos@aol.com  
**Subject:** four Points Utilitties

To whom it may concern:

I have been an owner at 962 Orchid Drive, Davenport Florida for almost a year and a half. As I am not a full time resident in the state of Florida I rely on telephone calls and E-mails to conduct much of the business for my town home. To this end I have been able to conduct all the transactions that I needed to do EXCEPT FOR ONE.

From the very beginning I have had extremely poor service from Four Points Utilitties. When I first purchased I called no less than 5 times and sent numerous e-mails asking to have my name registered as the owner and to ensure water service would be in place.

I did not receive a single response untill I flew down and drove the their office and after two attempts was able to find a person in the office to take my information and deposit for service.

A year later I had not received a single statement and was becoming increasingly concerned that the water would be turned off without warning. I have heard that this happens and I did not want it to happen if I was there or if guests were staying in my home. Again there were no responses to my calls.

If it wasn't for a helpful neighbour driving to their office and talking to them that I got a bill and was comfortable that my service was in place. One would think that with all the unemployment in the world people would be happy to deal with a client wishing to pay their bill.

My complaint is that I should not have to worry about whether or not my water will be turned off, especially if I am willing to pay my bills. I should be able to deal with a company that offers a minimum of service to their clients not one that ignores them.

I have owned a number of properties in my life and find it amazing how unprofesional these people are. I get the impression that this is a hobby business not a profesional one.

I would be very happy to see a different company service my community, a company that knows how to run a business and can shows a little respect to clients that wish only to pay their bill and have the comfort of knowing that services are in place.

Respectfully,

James Kotowich

**Lydia Roberts**

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**From:** Joe and Frances Summers [joe@summers6.com]  
**Sent:** Sunday, October 16, 2011 6:22 AM  
**To:** Lydia Roberts  
**Cc:** M Ramos; boysintherockies@hotmail.com  
**Subject:** Four Points Utility Corp Inc - Island Club West Complaints  
**Importance:** High

Hi Lydia

**545 Orchid Drive, Davenport, FL 33897**

We have had a number of complaints against Four Points in recent years, some of which we are grateful you have helped us resolve. Our September 2011 bill was wrongly mailed to our old address - that change having been notified many months ago - so that we did not receive it, and may have caused a penalty charge. This brings me to one of our main gripes: they send an invoice but never a STATEMENT to show how your balance has moved since the previous bill. That can easily hide a mistake on their part, or a penalty the customer is not willing to accept.

Many thanks for protecting our interests  
Joe and Frances Summers

**Lydia Roberts**

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**From:** michellette ramos [michelletteramos@gmail.com]  
**Sent:** Sunday, October 16, 2011 8:39 PM  
**To:** Lydia Roberts  
**Subject:** Fwd: Four Points Utility Corp

----- Forwarded message -----

**From:** **Mohammad Ibrahim** <max.500980@gmail.com>  
**Date:** Sat, Oct 15, 2011 at 8:52 PM  
**Subject:** Four Points Utility Corp  
**To:** z <zorayac@gmail.com>, michelletteramos <michelletteramos@gmail.com>, "icwfl@yahoo.com" <icwfl@yahoo.com>  
**Cc:** jim <mac103@gmail.com>

Unit 810 Orchid.

The water smiling bad and the customer services and readings are not good. Way to high

Thank you,  
Mohammad  
[Max.500980@gmail.com](mailto:Max.500980@gmail.com)  
[mohammadpropertymanagement@gmail.com](mailto:mohammadpropertymanagement@gmail.com)

## Lydia Roberts

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**From:** Mariel Medina Ramos [mariel\_medinaramos@yahoo.com]

**Sent:** Sunday, October 16, 2011 12:32 PM

**To:** Lydia Roberts

**Subject:** Four Points Utility Complain!!!

To whom it may concern:

I have had a lot of problems with the Four Points Utility. They are unprofessional and do a lot of mistakes. They already disconnected my water twice in 3 months because I supposedly did not pay my water bill and I did. Then they apologized because of it but if someone apologizes is that it won't happen again, and it did. I am so disappointed in their service. Another problem I have with them is that their system is always down. One time I even paid a previous water bill and the next month they over charge me without me noticing and I paid double of what I was supposed to. It was horrible and this hurt us the whole month to keep up with the rest of the bills. This company needs to improve a lot to keep up with its competitors because they are very mediocre. When I call them to the number on file they do not pick up their phone or call back. If they want someone to pay their bill that is out of town they have to pick up the phone or at least call back. Then they complain or disconnect the water because you did not pay that month. Sometimes I wonder if they actually set me up for disaster so I have to overpay. I am so mad at this company I wish the complex change this company if possible. Four Point Utility is the most horrible experience ever.

Sincerely,  
Mariel Medina Ramos  
206 Orchid Dr.  
Davenport, FL 33897  
[mariel\\_medinaramos@yahoo.com](mailto:mariel_medinaramos@yahoo.com)

**Lydia Roberts**

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**From:** Banner International - Mail [mailto:mail@banner-international.com]  
**Sent:** Sunday, October 16, 2011 1:44 PM  
**To:** Lydia Roberts; Martha Golden  
**Subject:** Four Point Utilities Docket No. 110254-WS

Dear Ms. Roberts

Further to Initiation of Show Cause Proceedings, scheduled for October 18, 2011. I write as owner of 273 Coco Plum Drive, Davenport , FL 33897.

We have previously filed complaints regarding this utility company and have nothing to add to these complaints other than the fact that no improvements have been made by Four Points Utility Corp. with regards to customer service, their billing or the excessive cost of service. Four Points continues to act with flagrant disregard to the recommendations and requirements made by the Commission. Four Points, their ownership and management have demonstrated they are unfit in every way to supply utilities and it is the Commission's duty to the Public to enforce all rules, impose fines and further to pursue the nonpayment of such fines to close this organization down and if necessary acquire the distribution using the power of Eminent Domain. For the commission to believe that by further monitoring and working with Four Points Utilities that they will have a change of heart and quality of service will improve is a forlorn hope. If the Commission is truly concerned with serving the public they must use the full extent of their powers to protect the Public from this utility provider and remove them by whatever means are available. It was made clear at the public meeting that this utility provider habitually violates Commission rules and has no regard for its clients however the Commission has given them concessions on the amount of fines levied and allowed them to continue in business without paying them ? If a user does not pay his account to Four Points in a timely manner they are subject to immediate disconnection and a costly reinstatement fee why should the provider be exempt from similar treatment.

Yours

Barbara Horton  
9012 Shawn Park Place  
Orlando  
FL  
32819

**Lydia Roberts**

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**From:** BenM [ben\_moreno@msn.com]  
**Sent:** Sunday, October 16, 2011 2:59 PM  
**To:** Lydia Roberts  
**Cc:** PSCREPLY  
**Subject:** FW: FL. PSC CATS NO: 1012049W BEN MORENO  
**Attachments:** Billing Summary from 10-2010 to 09-2011.pdf; Email to 4Pts 09-09-2011.pdf; Fwd: DOCKET#110254-WS (Show Cause proceeding against Four Points and Bimini Bay utilities) or DOCKET#090424-WS ( to certificate Bimini Bay Utility) - David Meadows

Dear Ms. Roberts:

I have read an email from one of the owners in Island Club West that the Florida PSC will be voting on October 18, 2011 on two (2) staff recommendations regarding Four Points Utilities (FPU). I have included in this email the attachments of the email I sent on September 13, 2011 and the email I received notifying the Commission Conference on October 18, 2011.

I am letting you know that my problem with FPU has not been resolved. This complaint was sent by email to FPU on June 1, 2011 and a copy was sent to FL PSC on June 21, 2011.

I would appreciate if you can help put a closure to this billing error.

Sincerely,

Ben Moreno

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**From:** BEN MORENO [mailto:ben\_moreno@msn.com]  
**Sent:** Tuesday, September 13, 2011 1:04 PM  
**To:** pscreply@psc.state.fl.us  
**Subject:** RE: FL. PSC CATS NO: 1012049W BEN MORENO

You may be referring to the Excel spreadsheet file (Excel 2010). Here's a PDF version of it.

Let me know if you have any questions.

Thanks,  
Ben

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Subject: RE: FL. PSC CATS NO: 1012049W BEN MORENO  
Date: Tue, 13 Sep 2011 07:59:47 -0400  
From: [PSCREPLY@PSC.STATE.FL.US](mailto:PSCREPLY@PSC.STATE.FL.US)  
To: [ben\\_moreno@msn.com](mailto:ben_moreno@msn.com)

Good Morning, Ben:

Please open the first attachment. It can't be open from this end. Thx. /ewe

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**From:** BenM [mailto:ben\_moreno@msn.com]  
**Sent:** Tuesday, September 13, 2011 12:05 AM  
**To:** 'Linda Meadows'; [david@islandhideaway.net](mailto:david@islandhideaway.net); 'Tracy Duvall'  
**Cc:** PSCREPLY; Marissa Raro  
**Subject:** RE: FL. PSC CATS NO: 1012049W BEN MORENO

Linda,

From your explanation below, the monthly consumption is in the range of 16,400+ and 28,500+ gallons in April and May 2011, respectively, are not realistic for a small property without flooding or water damage. There has not been any flooding issues in the property nor any repairs to the water piping from the meter to the house. If there is a

10/17/2011

huge leak as shown in the months in question, this will continue to be a problem. I think there is a fundamental error in meter readings or accuracy of the meter.

I also just discovered that the serial number of the meter back in 2010 is 18679877 which is different than the original serial number of 11018134. This makes me suspect that there is a flaw in gathering meter readings. (This was the time that I had tenants in that were responsible for paying the water until October 2010). However, if my suspicion is wrong, then it has to be a meter accuracy issue.

Lastly, I've been trying to contact Four Points for several months now since June 2011 to resolve other billing issues. I've left voice messages and sent emails but I haven't received a single reply until today. I also received an email from Tracy Duval this morning.

My latest email to Tracy and David Meadows was on September 9 which is attached. In summary, I don't owe any outstanding balance. I have been trying to straighten this out since March 2011. I would be satisfied if the September billing statement shows the current month's bill without any outstanding balance.

I would appreciate putting a closure to all of these issues as soon as possible.

Thanks,

Ben Moreno  
274 Mango Drive  
Davenport, FL  
281-224-2981

**From:** Linda Meadows [<mailto:linda@assuredrecord.com>]  
**Sent:** Monday, September 12, 2011 4:30 PM  
**To:** [ben\\_moreno@msn.com](mailto:ben_moreno@msn.com)  
**Cc:** 'Public Service Commission'  
**Subject:** FL. PSC CATS NO: 1012049W BEN MORENO

Hello Ben,

This is in response to a complaint filed with the Public Service Commission received August 10, 2011. I believe this complaint had been filed in June but was sent to an unattended email account. I apologize for the delay in answering.

I reviewed your account and as you say, the water usage has been billed consistently in a range of \$50 to \$60. I asked for the help on this research from Paula Wipf as she is an expert in the water service program and I am new to the process. The problem actually started with the April 20, 2011 Invoice. The beginning reading followed the current reading from the previous Invoice as it should. But the current reading which gives us the Total Gallon Usage didn't match the previous reading on the May 13<sup>th</sup> Invoice. Paula was able to pull up the meter readings spreadsheet and found that the current reading on the April bill should have been 392,009. This is an additional 12,000 usage for the April billing. This reading now is sequential to the previous reading shown on the May billing.

I know this is hard to follow, so I've prepared a spreadsheet (below) to show the corrected April Invoice and the May Invoice.

I know this isn't the answer you were looking for. Paula said that it appears the person preparing the Invoices in April must have noticed the jump in usage and just arbitrarily adjusted the usage by 12,000. But because of that, the following months readings were not sequential from the April Invoice to the May Invoice, which is what you questioned.

Had there been a mistake in the reading or the entry, the numbers would not be sequential on the May and following months Invoices. With the correction in the April Invoice, all the readings are now in order.

Ben, I know you sent David and email asking for help in resolving a billing issue. David asked me to make that a priority and I'll be going to the Davenport office this week. I can't access the billing system from my office in Lake Mary. I'll get a answer for you in the next few days.

Regards, Linda Meadows

Ben Moreno - 274  
Mango

2011

**APRIL INVOICE -  
CORRECTED**

2011

**MAY INVOICE**

10/17/2011



	Qty	Rate	Amount		Qty	Rate	
Water Previous Reading	375,600			Water Previous Reading	392,009		
Water Current Reading	392,009			Water Current Reading	420,598		
Total Gallon Usage	16,409			Total Gallon Usage	28,589		
Base Charge	1	11.68	\$11.68	Base Charge	1	11.68	\$11.68
First 10,000 Gallons	10	2.75	\$27.50	First 10,000 Gallons	10	2.75	\$27.50
Excess Over 10,000	6,409	3.37	\$23.87	Excess Over 10,000	18,589	3.37	\$62.64
Waste Water Base Charge	1	18.61	\$18.61	Waste Water Base Charge	1	18.61	\$18.61
Waste Water 0 to 10,000 gallons - Maximum of 10,000 per month	10	4.63	\$46.30	Waste Water 0 to 10,000 gallons - Maximum of 10,000 per month	10	4.63	\$46.30
			\$127.96				\$166.73

2011 4 Points Billing Issue Summary  
9/7/2011

Inv. Date	Description	Amount	Due	Total Balance	Corr Balance	Paid	Posted	Comments
11/22/2011	Inv # UW274 11 10	\$72.05	11/22/2010	\$450.60	\$0.00	\$0.00		Invoice received 03/20/2011; disputed due to partial usage only in Oct; did not receive bill
12/21/2011	Inv # UW274 12 10	\$77.48	12/21/2010	\$450.60	\$0.00	\$0.00		Invoice received 03/20/2011; did not receive bill
1/20/2011	Inv # UW274 01 11	\$53.56	1/20/2011	\$450.60	\$77.48	\$0.00		Invoice received 03/20/2011; did not receive bill
2/21/2011	Inv # UW274 02 11	\$66.76	2/21/2011	\$450.60	\$131.04	\$0.00		Did not receive bill
3/21/2011	Inv # UW274 03 11	\$69.90	4/14/2011	\$450.60	\$197.80	\$0.00		Contacted 4 PTs in March due to monthly bills not received
	Sum of highlighted bills	\$267.70			\$267.70	\$267.70	4/20/2011	Email from Tracee on 04/11/2011 states that I owe \$267.70. Paid in full
4/20/2011	Inv # UW274 04 11	\$62.82	5/11/2011	\$330.72	\$0.00	\$62.82	5/16/2011	
5/13/2011	Inv # UW274 05 11	\$166.73	6/6/2011	\$229.55	\$0.00	\$67.00	6/8/2011	Amount due was too high; meter reading start/end from previous month and this month erroneous; made estimate of correct billing of \$67 w/c was paid; filed complaint to FL PSC
6/13/2011	Inv # UW274 06 11	\$58.19	7/5/2011	\$220.74	\$0.00	\$116.38	7/18/2011	Failed BillPay delivery on 07/01 due to wrong address; paid personally by Marissa; then BillPay payment also successful on 7/21 - double paid.
7/13/2011	Inv # UW274 07 11	\$57.93	8/3/2011	\$278.67	-\$58.19	\$57.93		Did not make payment due to over payment from previous month.
8/11/2011	Inv # UW274 08 11	\$64.15	9/1/2011	\$226.64	-\$0.26	\$64.15	8/30/2011	

Legend:

Erroneous data

Data in these columns were extracted from 4 Pts billing statements

Data in these columns were provided by Ben

**BenM**

---

**From:** BenM <ben\_moreno@msn.com>  
**Sent:** Friday, September 09, 2011 12:00 PM  
**To:** 'Tracy Duvall'; 'david@islandhideaway.net'  
**Cc:** Marissa Raro (marissasr@hotmail.com)  
**Subject:** RE: Billing Discrepancy - ICW 274 Mango Dr, Davenport, TL  
**Attachments:** Billing Summary from 10-2010 to 09-2011.xlsx

Revised spreadsheet...clarified "yellow" highlighted data.

---

**From:** BenM [[mailto:ben\\_moreno@msn.com](mailto:ben_moreno@msn.com)]  
**Sent:** Friday, September 09, 2011 9:19 AM  
**To:** 'Tracy Duvall'; 'david@islandhideaway.net'  
**Subject:** Billing Discrepancy - ICW 274 Mango Dr, Davenport, TL

Folks, for the past few months, I have tried to resolve billing accuracy issues on my account at ICW 274 Mango Drive. Since June of this year, I have sent emails and left voice messages but nobody has replied as of yet.

I'm sending this email in another attempt to resolve the billing inaccuracy.

The primary message is, I do not owe any outstanding balance in my account. Attached is a summary of monthly billings with my comments. Please review and give me a call or email with your recommendation to resolve this issue.

I would appreciate your timely response.

Thanks,

Ben Moreno  
ICW  
274 Mango Dr, Davenport, FL  
(281) 224-2981

**Lydia Roberts**

---

**From:** michellette ramos [michelletteramos@gmail.com]  
**Sent:** Sunday, October 16, 2011 8:16 PM  
**To:** Lydia Roberts  
**Subject:** Fwd: DOCKET#110254-WS (Show Cause proceeding against Four Points and Bimini Bay utilities) or DOCKET#090424-WS ( to certificate Bimini Bay Utility) - David Meadows

The following email is in spanish. It is from Talena Sanchez owner of unit 649 orchid dr. She is stating that FPU doesn't read the meters and just charges what ever the want estimating. She said that her water bills are extremely high, "the highest bill in the entire world".

----- Forwarded message -----

**From:** Sanchez, Talena <[tsanchez@holidayinnclub.com](mailto:tsanchez@holidayinnclub.com)>  
**Date:** Sun, Oct 16, 2011 at 1:19 PM  
**Subject:** RE: DOCKET#110254-WS (Show Cause proceeding against Four Points and Bimini Bay utilities) or DOCKET#090424-WS ( to certificate Bimini Bay Utility) - David Meadows  
**To:** michellette ramos <[michelletteramos@gmail.com](mailto:michelletteramos@gmail.com)>

Hi Michellette:

Que paso con esta gente todabia sigen robando , han que acabarlos de votar pon complaints mio tambien que ellos no miran ls contadores y el agua de nosotros las tarifas son las mas grandes la mas cara del mundo .

Bueno mantenme al tanto gracias talena

**Talena | Sanchez**

Supervisor

**Food & Beverage**

.....  
**The Family of Orange Lake Resorts**

8505 W. Irlo Bronson Memorial Hwy.

Kissimmee, FL 34747

Office: [407.239.0000](tel:407.239.0000) ext. 1304

[tsanchez@orangelake.com](mailto:tsanchez@orangelake.com)

--  
Best Regards,

10/17/2011

Michelle Ramos

President, ICW Homeowners Association

This e-mail and any attachments are intended solely for the person or entity to which it is addressed and may contain confidential and/or privileged information. Any review, dissemination, copying, printing or other use of this e-mail by persons or entities other than the addressee is prohibited. If you have received this e-mail in error, please contact the sender immediately and delete the material from any computer.

## Lydia Roberts

---

**From:** susana\_y\_lopez@yahoo.com  
**Sent:** Monday, October 17, 2011 7:54 AM  
**To:** Lydia Roberts  
**Subject:** DOCKET#110254-WS DOCKET#090424-WS

Good Morning Mrs. Roberts,

Thanks for all your assistance with the ongoing problem with Four Points Utility. I would like to add to the list of complaints that despite the many efforts to communicate to Four Points their lack of communication there has not been much change. Just a few weeks ago I received a letter from Linda Meadows in response to my complaints of 2010, that is absolutely shameful and unprofessional to receive a response almost a year later with concerns that should have been addressed back then. Also their office currently continues to lack in response time when you call to request updates on your bill. I visited their office a few weeks ago paid my bill in person and requested a update on my bill, I was advised they were unable to assist due to a problem with the system. I left my email in order for the rep to contact me back with the requested info, I'm still waiting. Also you call their office and it's very hard to get a hold of anyone and you leave messages no call back. A few months ago (August) I also called due to a problem I had with a clog that we determined was coming from outside pipes (property of Four Points) they send a tech with no tools, which responded after a few days and stated he was there to fix a meter instead of the pipe. Again lack of communication and no action was taken on their part. Thank god we had a neighbor who was familiar with plumbing and was able to resolve the matter. I recommend that the PSC continue with attempts to revoke their certificate and bring a company that is responsible, professional, can maintain good accounting practices and will do right for all the citizens of Island Club West and Bimini Bay. We all have suffered for so many years with their outrageous bills, lack of unprofessional practices and bad communication and we need a change fast. Thanks for your assistance and your attention to this matter is greatly appreciated.

Sincerely,

Susana Lopez  
526 Caribbean Drive  
ICW  
Sent via BlackBerry from T-Mobile

**Lydia Roberts**

---

**From:** michellette ramos [michelletteramos@gmail.com]  
**Sent:** Sunday, October 16, 2011 8:19 PM  
**To:** Lydia Roberts  
**Subject:** complaint FPU

----- Forwarded message -----

**From:** JAMES MCQUADE <mcqui005@gmail.com>  
**Date:** Sat, Oct 15, 2011 at 1:34 AM  
**To:** michellette ramos <michelletteramos@gmail.com>

Since i bought my home (617 Orchid Dr.) in 2007, I've always had grit in my water system. I originally thought it was a filter issue until I found out all my surrounding neighbors and neighbors accross the street from me had the same exact issues. I presented a Dixie Drinking Cup to the team at Four Points Utilities one day and they expressed that they would send someone out right away to survey the issue. Still to this day i have issues with clogs in my water system due to grit and sediment. Whether its my shower heads, my faucets, or even my washers water line, I've had problems and no results from the water company in resolving the issues.

James McQuade  
Owner of 617 Orchid Dr.

## Lydia Roberts

---

**From:** michellette ramos [michelletteramos@gmail.com]

**Sent:** Sunday, October 16, 2011 8:32 PM

**To:** Lydia Roberts

**Subject:** complaint

I'm the agent of unit 402 Orchid dr. Owner is Iniavelis Acosta .

Last year the owner requested the water service for his unit and paid the deposit amount. I went to the FPU office in several occasions to verify the amount owe since the owner never received any bills from them. I verified the adress on record and it is ok. Why they are not sending the bills every month?. They posted a desconnection letter on the door just last week and also says they should applied for an account. Why?. The documents for the account were filed and paid a year ago. I went to the office with the docs but they still can't find their file and are requesting the owner to pay again the deposit for a new account. Unbelievable.I talked with other new owners and they also have this problem. The paid the deposit for a new account but they never put the accounts on their names and never received any bills from FPU just a desconnection letter last week.

--

Best Regards,

**Michellette Ramos**

President, ICW Homeowners Association

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10/17/2011



## Lydia Roberts

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**From:** Randy Treadwell [Randy@bluewatercommunitymanagement.com]

**Sent:** Friday, October 14, 2011 6:55 PM

**To:** Lydia Roberts

**Subject:** 4 points Utility Doc #110254-WS and 090424-WS

Island Club West HOA wishes to add its voice to the list of items being reviewed on the October 18,2011 hearing regarding 4 points utility and possible fines and sanctions. Specifically :

- 1) Improper billing practices- No bills received for multiple months
- 2) Usage on bills have no consistency
  - a. 45000 gallons one month, 0 gallons for several months in a row and 500,000 gallons in other months
  - b. Average usage is over 75,000 gallons with a 70,000 gallon swimming pool, pool was not emptied and it was checked for leaks, there were none.
- 3) Service Disconnect threats posted on Clubhouse when no bills were being issued.
- 4) Phone calls not returned from their office for over a month after they posted a disconnect notice.

It is the belief and wish of Island Club West that licenses be denied to 4 points utility / Bimini Bay Utility for the following reasons:

- 1) There are continued, consistent and multiple allegations of:
  - a. improper billing and charges
  - b. meters not being read at all
  - c. Water gallon usage on bills not consistent with usage ability for the address billed
  - d. Unprofessional behavior
  - e. Poor customer service
  - f. Poor quality of water
- 2) The owner of the Utility Company developed both associations and no disclosures regarding the personal profit were made
- 3) The owner continues to profit from the mistakes even when corrections are made or allowed and the same mistakes continue to happen again and again
- 4) The overall appearance of impropriety regarding the non disclosed business relationships
- 5) The owner also controlled both associations payments to the water authority for multiple years without the relationship being disclosed and personally profited from the bills which are being questioned now that he does not control the payments.

It is our hope that the commission will continue to look out for the well being of and protect the rights of those who are subject to this utility authority and revoke any and all licenses, deny new licenses and allow a more professional company to take over and provide a proper level of service and a quality product to the homeowners of the area.

**Randy Treadwell BSBA, LCAM, CMCA  
Blue Water Community Management  
Community Association Manager**

10/17/2011

Real Estate Professional  
Office 407-343-0909 ext.124



## Lydia Roberts

---

**From:** Martin Schiff [martinschiff2@yahoo.com]  
**Sent:** Friday, October 14, 2011 5:20 PM  
**To:** Lydia Roberts  
**Subject:** Re: 1032739W Martin Schiff

Dear Ms. Roberts:

Below is the e-mail response that I sent I sent to Max re. Four Points' false and fraudulent water bills. Martin Schiff

---

**From:** Martin Schiff <martinschiff2@yahoo.com>  
**To:** "max@iskandhideaway.net" <max@iskandhideaway.net>  
**Sent:** Wednesday, October 12, 2011 3:47 PM  
**Subject:** Re: 1032739W Martin Schiff

Dear Ms. Max:

I am writing in response to your e-mail and to reiterate my complaint against David Meadows and 4 points utilities for false and fraudulent billing of water bills against my account. First, on 7-29-10 Ms. Lydia Roberts of the Public Service Commission found overbilling and double-billing of my account since Mr. Meadows had billed the same water bills in 2010 to a tenant who had occupied my unit. She found and itemized \$30.29 water bills from the period 9/22/09 through 7/21/10 for a total of \$340.13. Ms. Roberts and I then, on 7-29-10, met in your office with your staff, Guthrie and Stephens, among others. She then wiped my slate clean, finding that I really owed you only \$47.56. I paid 4 points this amount by mastercard which was acknowledged by your staff. Despite this, you persist in your fraudulent behavior as indicated below: You are billing me for April, May, June and July 2010 even though these were all nullified on 7-29-10 in your office. Have you no sense of integrity whatsoever? Do you have total contempt for the Public Service Commission? Thereafter, I made payments to you by checks dated 11-20-10, 1-10-11, 3-4-11 and then all payments from April 2011 through September 2011. Yet you are now billing me for Jan. 20, 2011, and Mar. through Sept. 2011, all of which were paid to you by check, + "late" fees. You are disgraceful! M. Schiff

---

**From:** Regina Nax <rmax@islandhideaway.net>  
**To:** martinschiff2@yahoo.com  
**Cc:** pscreply@psc.state.fl.us  
**Sent:** Wednesday, October 12, 2011 11:56 AM  
**Subject:** 1032739W Martin Schiff

Dear Mr. Schiff,

I am writing in response to a complaint received from the PSC on 10/4/2011 regarding your water bill from Four Points Utility Corp. In the complaint, there is a copy of a drafted e-mail to myself that was printed on 9/12/2011. I have not received that e-mail, and since it is only a copy of a draft, cannot tell when it was actually sent so that I can narrow my search parameters in my mailbox. If you would be so kind as to let me know exactly when you e-mailed me, I would like to find that e-mail for our records.

In regards to your statement in that e-mail that "2 of your officials, Stephens and Guthrie, were

10/14/2011

required to sign off on a document which acknowledged the overbilling and admitted that I really owed you only \$47.56", I have spoken with our Project Manager, Robert Treanor, who was present for that meeting. According to Mr. Treanor, the document you are referring to was written by Ms. Lydia Roberts from the PSC, and our employees signed as witnesses only and wrote such next to their signatures. Also, we were not provided with a copy of that statement for review or for our records.

Now, my research is based on the memory of employees present for that meeting. If you have a copy of that statement, showing that the employees who signed it were in fact agreeing to the terms in the statement, and not just acting as witnesses, I would appreciate a copy for our records.

In reviewing your account, I show you currently owe \$436.50 and have attached a copy of your statement. The breakdown for that balance is as follows:

Base Charges (\$30.29 each, no payment yet applied): \$396.50

Feb 19, 2010 (bal due \$2.73)	Apr 20, 2010	May 19, 2010	Jun 21, 2010	Jul 21,
2010	Jan 20, 2011	Mar 21, 2011		
Apr 20, 2011	May 13, 2011	Jun 13, 2011	Jul 13, 2011	Aug 11, 2011
2011	Oct 10, 2011			Sep 9,

Late Fees (\$5.00 each): \$20.00

Apr 19, 2010	May 12, 2010	Jul 13, 2010	Jan 12, 2011
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Reconnect Fee (\$20.00 each): \$20.00

Jul 22, 2010

As you can see, there are no bills for usage, as there hasn't been any in quite some time, so I am not sure about your statement that you were illegally billed water charges from a tenant of David Meadows. Can you recall if that tenant was occupying your unit in 2008? From Sept, 2008 forward, I only show base charges, late fees and a reconnect fee on your account. Prior to that, your account reflects credits and payments that zeroed the balance to start clean.

The only charges that I can see that may need further review are the late fees and reconnection fee. However, even if we credit those from your account, there would still be a balance due of \$396.50 for unpaid base charges.

Please let me know if you have any other questions, or if you can send me a copy of that statement and e-mail. Thank you, and have a great day!

Regards,

Regina

Regina Nax  
Office Manager  
Four Points Utilities  
O-863-424-0130, ext. 116  
F-863-588-3046  
E-Mail: RNax@islandhideaway.net



FROM :

FAX NO. :

Oct. 15 2011 08:30AM P1

Four Points Utility Corp  
101 Golden Malay Palm Way  
Davenport, FL 33897



# Invoice

Date	Invoice #
3/21/2011	UW5470311

Due Date	4/14/2011
----------	-----------

Bill To
Martin Schiff 632 Derby Avenue Westmere, NY11598

**New Service**  
We now accept credit card payments by phone or in person - Call the office at the number below

Service Address:	547 Caribbean Dr	Due Date	4/14/2011
------------------	------------------	----------	-----------

Description	Qty	Rate	Amount
Water Meter Serial Number - 18679831		0.00	0.00
Water Previous Reading	135,090	0.00	0.00
Water Current Reading	135,090	0.00	0.00
Water - Total Gallon Usage	0	0.00	0.00
Water - Base Charge	1	11.68	11.68
Water - First 10,000 gallons	0	2.75	0.00
Water - Excess over 10,000 gallons	0	3.37	0.00
Waste Water - Base Charge	1	18.61	18.61
Waste Water - 0 to 10,000 gallons - Maximum of 10,000 gallons per month	0	4.63	0.00

Follow signs to temporary location at 319 Australian Way.  
Call 863-424-0130 Ext 100 for account questions. Email pguthrie@islandhideaway.net

Billing Period 02-21-2011 through and including 03-21-2011	<b>Total Current Charges</b>	\$30.29
<i>Emergency Number after 5:00 P.M. EST (877) 504-7091. Call will be forwarded to Emergency personnel on</i>	<b>Customer Total Balance Due</b>	\$406.21

Four Points Utility Corp  
 PO Box 135878  
 Clermont, FL 34713



FourPointsUtility Corp.

# Invoice

Date	Invoice #
10/10/2011	UW547 10 11

Due Date	10/31/2011
----------	------------

Bill To
Martin Schiff 632 Derby Avenue Woodmere, NY 11598 00000

**New Service**  
 We now accept credit card payments by phone or in person - Call the office at the number below

Service Address:	547 Caribbean Dr	Due Date	10/31/2011
Description	Qty	Rate	Amount
Water Meter Serial Number - 18679831		0.00	0.00
Water Previous Reading	135,090	0.00	0.00
Water Current Reading	135,090	0.00	0.00
Water - Total Gallon Usage	0	0.00	0.00
Water - Base Charge	1	11.68	11.68
Water - First 10,000 gallons	0	2.75	0.00
Water - Excess over 10,000 gallons	0	3.37	0.00
Waste Water - Base Charge	1	18.61	18.61
Waste Water - 0 to 10,000 gallons - Maximum of 10,000 gallons per month	0	4.63	0.00

Follow signs to temporary location at 349 Australian Way  
 Call 863-424-0130 Ext 100 for account questions. Email: [mail@islandhideaway.net](mailto:mail@islandhideaway.net)

Billing Period 09-09-2011 through and including 10-10-2011	<b>Total Current Charges</b>	\$30.29
<i>Emergency Number after 5:00 P.M. EST (877) 504-7091. Call will be forwarded to Emergency personnel on duty</i>	<b>Customer Total Balance Due</b>	\$466.79

DETACH AND RETURN THE BOTTOM PORTION WITH YOUR PAYMENT

Four Points Utility Corp.  
 PO Box 135878  
 Clermont, FL 34713  
 863-424-0130 x100



FourPointsUtility Corp.

Due Date	10/31/2011	<b>Total Current Charges</b>	\$30.29
Invoice #	10/31/2011		
Service Address:		<b>Outstanding Balance</b>	\$466.79
547 Caribbean Dr			
Amount Enclosed:		\$ _____	

Martin Schiff 632 Derby Avenue Woodmere, NY 11598 00000
--

USE REVERSE TO NOTIFY US OF ADDRESS CHANGES

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**ATTENTION FOUR POINTS UTILITY CUSTOMER: Your Account is significantly past due!!**

To avoid disruption to your services, please contact us immediately to set up payment arrangements. If you feel you received this message in error, please contact us so that we can research your account.

Thank you for your anticipated cooperation with this important matter. We appreciate your business.

**Four Points Utility Corp. • 101 Golden Malay Palm Way, Davenport, FL 33897 • 863-424-0130 ext. 116**

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Four Points Utility Corp  
 PO Box 135878  
 Clermont, FL 34713



# Invoice

Date	Invoice #
9/9/2011	UW547 09 11

Due Date	9/29/2011
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Bill To
Martin Schiff 632 Derby Avenue Woodmere, NY11598 00010

**New Service**  
 We now accept credit card payments by phone or in person - Call the office at the number below

Service Address:	547 Caribbean Dr	Due Date:	9/29/2011
------------------	------------------	-----------	-----------

Description	Qty	Rate	Amount
Water Meter Serial Number - 18679831		0.00	0.00
Water Previous Reading	135,090	0.00	0.00
Water Current Reading	135,090	0.00	0.00
Water Total Gallon Usage	0	0.00	0.00
Water - Base Charge	1	11.68	11.68
Water - First 10,000 gallons	0	2.75	0.00
Water - Excess over 10,000 gallons	0	3.37	0.00
Waste Water - Base Charge	1	18.61	18.61
Waste Water - 0 to 10,000 gallons - Maximum of 10,000 gallons per month	0	4.63	0.00

Follow signs to temporary location at 319 Australian Way.  
 Call 863-424-0130 Ext 100 for account questions. Email mail@islandhideaway.net

Billing Period 08-08-2011 through and including 09-09-2011	<b>Total Current Charges</b>	\$30.29
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**Emergency Number after 5:00 P.M.**  
 EST (877) 504-7091. Call will be forwarded to Emergency personnel on duty

<b>Customer Total Balance Due</b>	\$557.66
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DETACH AND RETURN THE BOTTOM PORTION WITH YOUR PAYMENT

Four Point Utility Corp.  
 PO Box 135878  
 Clermont, FL 34713  
 863-424-0130 x100



Martin Schiff 632 Derby Avenue Woodmere, NY11598 00000
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Due Date	9/29/2011	<b>Total Current Charges</b>	\$30.29
Invoice #	9/29/2011		
Service Address:		<b>Outstanding Balance</b>	\$557.66
547 Caribbean Dr			
Amount Enclosed:		\$ _____	

USE REVERSE TO NOTIFY US OF ADDRESS CHANGES

FROM:

FAX NO.

Oct. 15 2011 06:32AM P5

HSBC - Display Check Image

<https://www.us.hsbc.com/1/2/3/personal/online-services/personal-int...>

Unit | States

**HSBC**  The world's local bank

Front of check


429  
1-109810

*Martin Schiff*  
*Nidia M. Montejan*

9-13-11 DATE

PAY TO THE ORDER OF FOUR POINTS UTILITIES CORP \$121.16

One hundred twenty-one and 16/100 DOLLARS


**HSBC**   
Hewlett, NY 11027

FOR INVOICE # UWS47 09 11 Martin Schiff

Posting Date	Account Number	Transaction Description	Amount
09/11/2011	[REDACTED]	Check #429	\$121.16

Back of check

CREDITED TO  
OF WITHDRAWN  
In Accordance With  
Provisions of Endor  
GRANTEE  
AND TRAIL  
CLES

MARTIN SCHIFF		2529
		1-108/210
		Date
Pay to the	5-13-11	
Order of	FOUR POINTS UTILITY CORP.	\$30.29
Sixty and 29/100		Dollars
 The world's local bank		
For	INVOICE # UW547 04 11	Martin Schiff

PAY TO THE ORDER OF  
 BB&T  
 FOR DEPOSIT ONLY  
 FOUR POINTS UTILITY CORP.

OF

MARTIN SCHIFF 2505  
1-100870

4-1-11 Date

Pay to the Order of Four Points Utility Corp. \$30.29  
Thirty and 2/100 Dollars

HSBC The world's local bank  
INVOICE # [REDACTED] Martin Schiff

ORDERED TO BE DEPOSITED  
OR WITHHELD FROM  
AN ACCOUNT IN YOUR NAME  
BY ORDER OF THE FEDERAL RESERVE  
AND TRUST COMPANY  
MEMPHIS, TN

3

MARTIN SCHIFF 2487  
1-100870

3-4-11 Date

Pay to the Order of FOUR POINTS UTILITY CORP. \$30.29  
Thirty and 2/100 Dollars



HSBC The world's local bank  
INVOICE # 3/14/2011 Martin Schiff

ORDERED TO BE DEPOSITED  
OR WITHHELD FROM  
AN ACCOUNT IN YOUR NAME  
BY ORDER OF THE FEDERAL RESERVE  
AND TRUST COMPANY  
MEMPHIS, TN

3

Oct. 15 2011 06:34AM PB

FAX NO. :

<b>MARTIN SCHIFF</b>	<b>2429</b> 1-108/210
	<u>11-29-10</u> DATE
<b>PAY TO THE ORDER OF</b> <u>Four Points Utility Corp.</u> <b>\$30.37</b>	
<u>Thirty and <sup>xx</sup><del>37</del>xx</u> <u>100</u> DOLLARS 	
<b>HSBC</b>  <b>PREMIER</b> New York, NY 10007	
FOR <u>INVOICE # VW5471110 Martin Schiff</u>	

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## Lydia Roberts

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**From:** Steve Gray [steve@islandclubwest.co.uk]  
**Sent:** Friday, October 14, 2011 3:49 PM  
**To:** Lydia Roberts  
**Subject:** RE: DOCKET#110254-WS (Show Cause proceeding against Four Points and Bimini Bay utilities) or DOCKET#090424-WS ( to certificate Bimini Bay Utility) - David Meadows  
**Attachments:** C\_\_DOCUME~1\_m\_LOCALS~1\_Temp\_Inv\_UW422\_10\_11\_from\_Four\_P.PDF

Hi Lydia,

I understand Four Point Utility are being reviewed this month so thought now would be a good time to express the issues I have with them.

During the past 6 to 8 months I have only received 5 invoices from them - it's possible some were lost in the post but as they did not charge the late payment fee I suspect the real reason is that they never issued any invoices that month.

When I do receive an invoice paying it is a nightmare. This week I have spent 3 days trying to get through to them in order to make a debit card payment – in total I estimate I have made approx. 20 international calls to try and pay a bill and each time the call gets answered by the automated switchboard, you enter the extension which then rings approximately 6 times and then the lines goes bad, Each time I incur international call charges.

As getting through to them is near impossible I find myself making a payment for 3 months of advance charges to ensure I don't fail to pay my bill.

This is not how a utility provider should function – they should have facilities to automatically collect payment via BillPay facilities, failing that an online option to pay and view your bill should be available – no one should have to spend 3 days calling their utility provider just to pay a bill – it's a joke.

Whilst on the subject of jokes – Customer Service – The staff are really polite, listen to what you have to say and promise to get back to you – but they never do. Last year I discovered that when David Meadows built my property he connected my neighbours water supply to my meter so I'd effectively been paying for their water as well as my own. FPU were contacted and corrected the issue but when I made enquiries about refunds for the overcharge it fell upon deaf ears. I gave up chasing it in the end as it was wasting too much of my time.

The other issue I have, although it's probably not an issue, just the difference between water prices in Florida and the UK is in the charges. Each month, with absolutely no water usage I am charged just over \$30 – this is more than what I pay per month in the UK (£20), the only difference being that in the UK I live in the house with my partner, 4 cats, 2 rabbits, 1 dog and 30 fish so we go through a lot of water.

Paying \$30 per month for not a single drop of water is criminal. I appreciate they have to have a standing charge to cover account administration but the charge which I feel is fraudulent is the waste water charge – how can they charge for waste water when no water was used? To add insult to injury they charge almost twice as much to take the water away as they do to supply it (\$11.68 base charge to supply, \$18.61 to take away. Surely they should only charge a waste fee when water has been used. It's like charging someone \$50 for fuel for their car each month even though it stayed in the garage as they were out of the country so couldn't drive it. I don't know what the rules are there but if this is legal then the American government is letting the utility companies rip off their customers.

10/14/2011

Please shut this company down and allow a proper utility company take over the supply so we can be serviced by professionals. I've attached the latest bill I was able to get from them via email to validate the charges for supplying no water.

Many thanks,

Steve Gray  
422 Orchid Drive

Four Points Utility Corp  
 PO Box 135878  
 Clermont, FL 34713



# Invoice

Date	Invoice #
10/10/2011	UW422 10 11

Due Date	10/31/2011
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Bill To
Steven Gray 4 Wysall Road, The Glades North Hampton NN38TP, United Kingdom

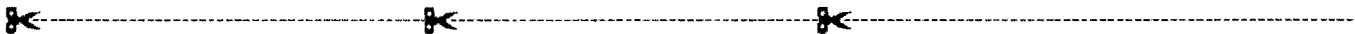
**New Service**  
 We now accept credit card payments by phone or in person - Call the office at the number below

Service Address:	422 Orchid Dr	Due Date	10/31/2011
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Description	Qty	Rate	Amount
Water Meter Serial Number - 18679947		0.00	0.00
Water Previous Reading	133,810	0.00	0.00
Water Current Reading	133,810	0.00	0.00
Water - Total Gallon Usage	0	0.00	0.00
Water - Base Charge	1	11.68	11.68
Water - First 10,000 gallons	0	2.75	0.00
Water - Excess over 10,000 gallons	0	3.37	0.00
Waste Water - Base Charge	1	18.61	18.61
Waste Water - 0 to 10,000 gallons - Maximum of 10,000 gallons per month	0	4.63	0.00

Follow signs to temporary location at 319 Australian Way.  
 Call 863-424-0130 Ext 100 for account questions. Email mail@islandhideaway.net

"Billing Period 09-09-2011 through and including 10-10-2011	<b>Total Current Charges</b>	\$30.29
<i>Emergency Number after 5:00 P.M.        EST (877) 504-7091. Call will be forwarded to Emergency personnel on duty</i>	<b>Customer Total Balance Due</b>	\$24.50



Four Points Utility Corp.  
 PO Box 135878  
 Clermont, FL 34713  
 863-424-0130 x100



Steven Gray 4 Wysall Road, The Glades North Hampton NN38TP, United Kingdom
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DETACH AND RETURN THE BOTTOM PORTION WITH YOUR PAYMENT

Due Date	10/31/2011	<b>Total Current Charges</b>	\$30.29
Invoice #	10/31/2011		
Service Address:		<b>Outstanding Balance</b>	\$24.50
422 Orchid Dr			
Amount Enclosed:		\$ _____	

USE REVERSE TO NOTIFY US OF ADDRESS CHANGES