

ECONOMY SET TO BEGIN LONG CLIMB BACK

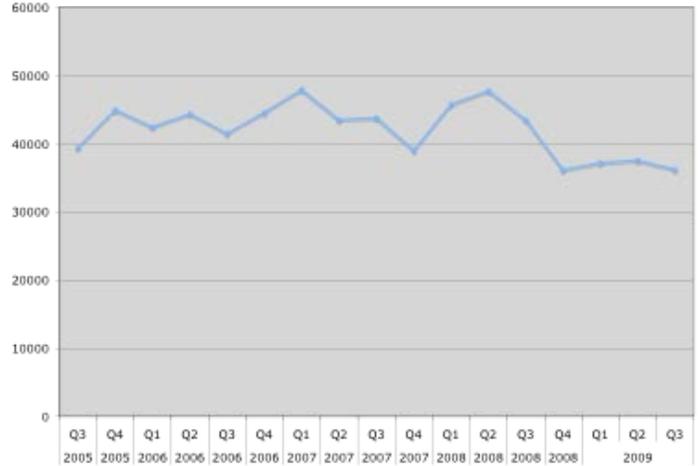
The local and national economies both appear to be turning around and heading upward as 2009 draws to a close. The Polk Progress Index (PPI) summary index of economic variables rose 1.4% during the third quarter. The index rise was led by gains in retail sales and home sales.

It is important to note that many of the Polk home sales represent distressed properties, and thus tend to overstate recovery in the local housing market. Nonetheless, the gain in seasonally adjusted retail sales is an especially welcome sign. The most troubling sign as the year winds down is the continuing drop in employment.

SALES - Retail sales in Polk County appear to be firming a bit as we approach the important holiday season. Seasonally adjusted taxable sales followed a 1% decline in the second quarter with an

estimated 2.2% gain in Quarter 3 based on preliminary data. Local retail sales have been on a protracted slide for two and a half years.

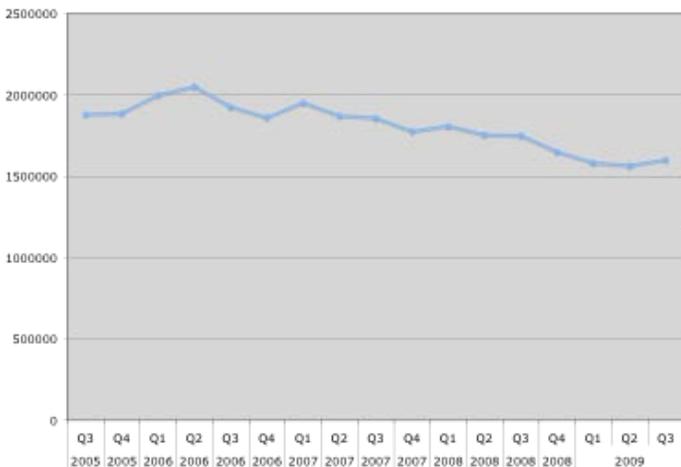
Hotel/Motel Sales (Dollars Seasonally Adjusted)



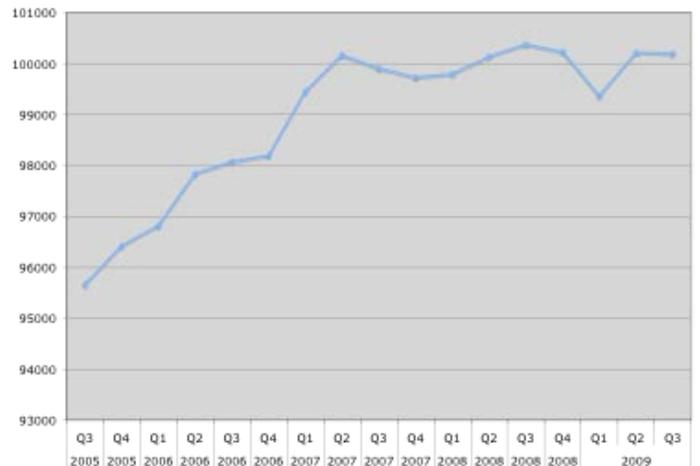
Sales at area hotels and motels declined 3.6% in the third quarter after adjusting the data for recurring seasonal variations. Actual (unadjusted) sales through the first three quarters of 2009 are down 19.8% (\$27.9 million) from the same period in 2008. Tourism will likely remain near current (low) levels through at least the middle of 2010.

POPULATION - The University of Florida's Bureau of Economic and Business Research has estimated that the population of Polk County declined by 1,390 residents between April 1, 2008 and April 1, 2009. The state of Florida lost an estimated 58,294 residents over the same period according to the report.

Taxable Sales (Dollars Seasonally Adjusted)



Residential Electric Accounts (Seasonally Adjusted)

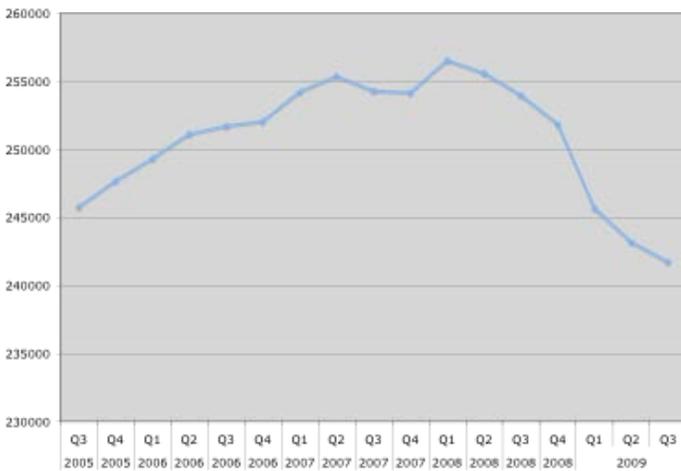


The number of residential electric accounts maintained by the City of Lakeland registers a similar stagnation in population growth over the past year. Residential electric accounts fell 0.4% in the third quarter, based on a 3-quarter moving average.

The U.S. Census Bureau reported in September that the poverty rate in the Lakeland/Winter Haven metropolitan area has risen to 15.4% of the population. The report confirmed that the current recession has hit poor and middle-income families the hardest. Median incomes nationwide have fallen to 1997 levels, wiping out an entire decade's worth of gains.

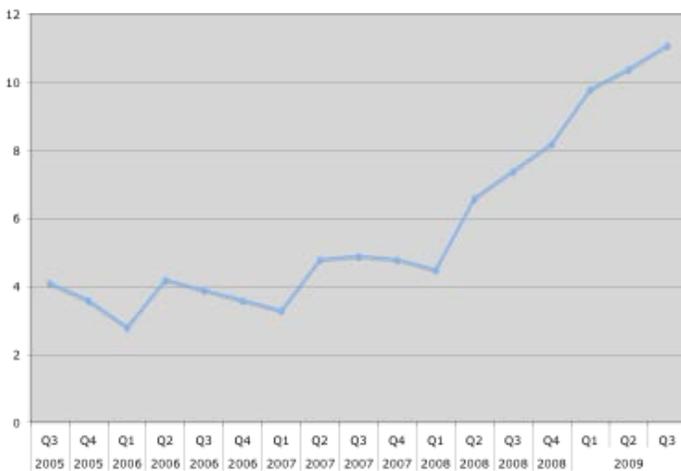
EMPLOYMENT - The number of persons employed in Polk County fell a seasonally adjusted 0.6% during the third quarter. The average number employed during the third quarter was 240,175, a decline of 13,175 jobs (5.2%) from the same quarter in 2008.

Total Employment (Seasonally Adjusted)



The unemployment rate in Polk County rose to 12.4% of the workforce in July and August, and 12.7% in September. The September unemployment rate is the highest recorded in the county in 17 years. The seasonally adjusted unemployment rate for the county surpassed 11% in the third quarter.

Unemployment Rate (Seasonally Adjusted)

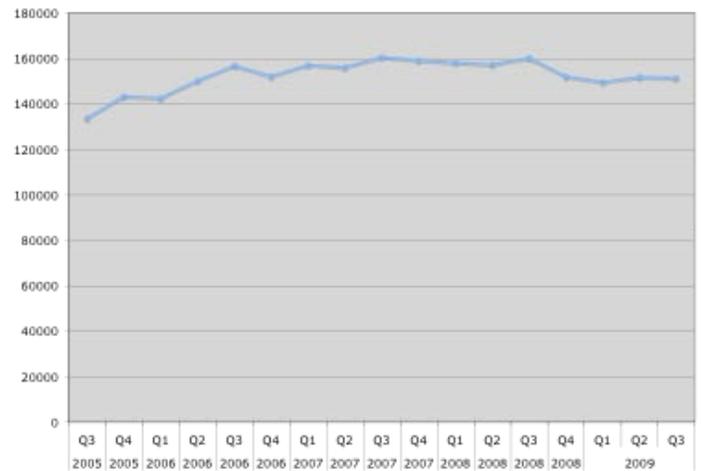


Summit Holdings announced in October that it will lay off 55 additional workers at its Lakeland headquarters. Summit is a workers' compensation insurance carrier, and attributed the latest cutbacks to weak demand for workers compensation coverage. Summit previously eliminated 80 jobs in the Lakeland office a year ago.

CDG Management LLC furloughed 18 employees effective in November. CDG is located along Flightline Drive in Lakeland, and provides administrative, support, waste management and remediation services.

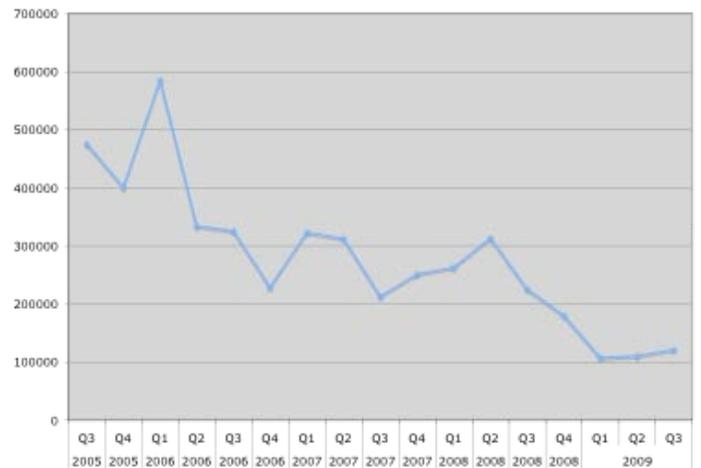
MANUFACTURING - Polk manufacturing output continues to plod along as reflected by industrial electricity consumption reported by Lakeland Electric. Commercial electrical consumption in the third quarter is down 5% from the same quarter a year ago, but on a par with the three immediately preceding quarters after adjusting the data for recurring seasonal variations.

Industrial Kilowatt Hours (Seasonally Adjusted)



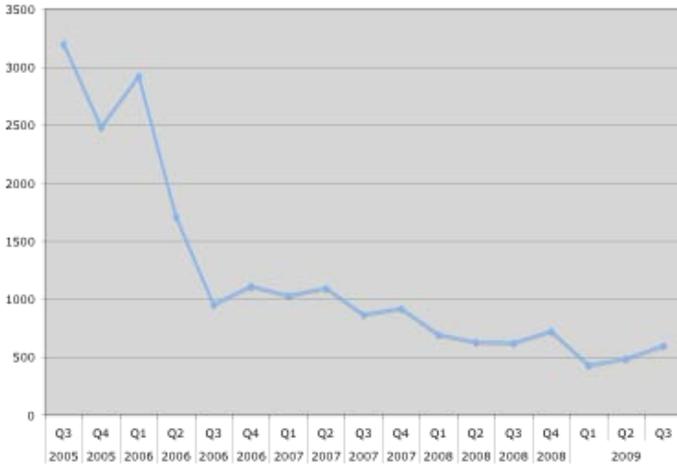
CONSTRUCTION - The dollar value of building permits issued for new construction in the county has seemingly bottomed out over the last two quarters, albeit at a significantly lower level than realized in preceding years. The value of permits issued through the first three quarters of 2009 is 57.7% below the value of permits issued during the same period in 2008 (a drop of \$462.5 million).

Dollar Value of Building Permits



There were 121 permits issued for construction of new single-family homes in Polk County during July, 85 in August, and 102 in September. The Quarter 3 permit total is 42.6% below that of the same quarter a year ago. The county is on track to total less than half of the 2,226 permits recorded during 2008. The total number of permits issued thus far in 2008 is down 55.3% from the same period in 2008.

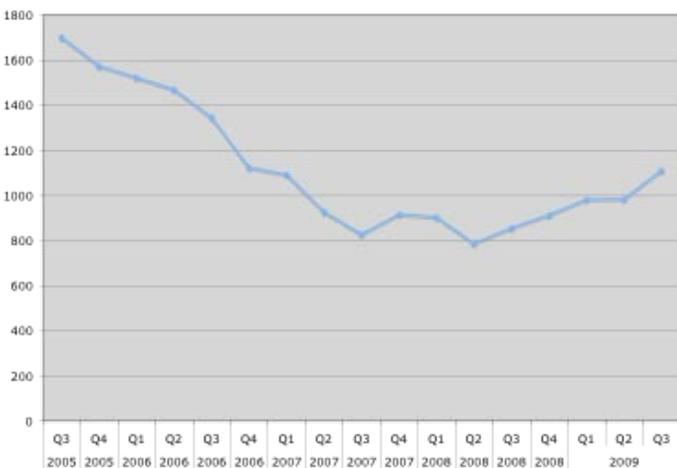
Number of Single Family Building Permits (Seasonally Adjusted)



Home sales have begun to pick up locally over the past several quarters. The problem is that so many of the sales represent foreclosures and distressed properties. Home sales thus far in 2008 are running 20.6% above those of the preceding year.

There were 385 homes sold in Polk County in July, 350 in August, and 366 in September. The median price for homes sold in September was \$115,400, down 17% from a year ago. Foreclosures and distressed properties have accounted for about 60% of homes sold in the county in recent months. There were 896 foreclosure cases filed in Polk County during September, bringing the total for the year thus far to 8,079.

Number of Homes Sold (Seasonally Adjusted)



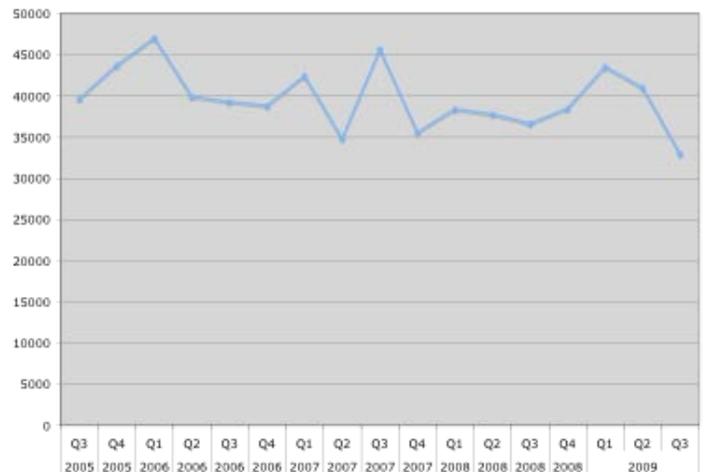
PHOSPHATE - The Mosaic Company has announced plans to build a luxury resort complex on 16,000 acres of reclaimed phosphate land in southwestern Polk County. The site of the estimated \$50 million to \$80 million project is west of Ft. Meade. The resort could open as early as 2013, and employ more than 250 workers. The complex will initially include a conference center with golf course and 150 guestrooms, retail outlets, and five food-and-beverage facilities.

Mosaic has also announced that it will permanently close its Green Bay fertilizer and South Pierce phosphoric acid plants near Bartow. Both plants have been idle since 2006.

CITRUS - Production of Florida citrus totaled 189.1 million boxes during the 2008-09 season according to final figures released by the U.S. Department of Agriculture. That is down 7.2% from the preceding season. Polk County was once again the leading producer among Florida counties, producing 30.25 million boxes. The preliminary value of the 2008-09 Florida citrus crop is an estimated \$993 million, a decline of 22.7% from the preceding crop-year.

Statewide orange production for the 2008-09 season stood at 162.4 million boxes, down 4.6 percent from the year before. Polk was the largest orange producer, totaling 27.15 million boxes.

Citrus Concentrate Movement (Thousands of Gallons)



A commercial citrus inventory released by the U.S. Department of Agriculture in September reflected a decline in citrus acreage statewide of 7,763 acres (1.3%) from a year earlier. Polk County had a 1.5% increase in citrus acreage over the past year, and remains the statewide leader with 82,629 acres devoted to commercial citrus production.

Citrus prices are expected to rise due to falling global inventories of orange juice, according to a report issued in October by the Florida Citrus Commission. Florida Department of Citrus senior research economist Mark Brown predicted prices that growers will receive for early-mid-season oranges will be 16% higher than last year. The higher price projections followed an October update of the U.S. Department of Agriculture forecast for this year's orange crop that lowered the expected 2009-10 crop to 136 million boxes. The previous forecast had estimated the crop at between 141 and 154 million boxes.

DEVELOPMENT - The final phase of the In-Town Bypass in Lakeland has been completed, and opened for traffic in early November. The \$42 million project has taken seven years to complete, and extends from Bartow Road on the east side of downtown, to George Jenkins Boulevard (US 92) on the west.

The Harrison School for the Visual and Performing Arts in Lakeland has completed a \$21 million expansion and renovation of their facility adjacent to Lakeland High School. New additions to the facility include a black-box theater, a motion picture art theater for filmmaking, a guitar suite, and an art gallery.

The U.S. Department of Energy has awarded Lakeland Electric a \$20 million grant to help finance a smart energy grid. Lakeland Electric will replace all of its meters with smart grid meters over the next three years that can be read simultaneously. Customers will also be able to program appliances to operate at off-peak times, qualifying for lower rates per kilowatt-hour used.

The Wal-Mart on South Florida Avenue in Lakeland has completed a \$6.5 million expansion into a Supercenter that now includes a full line of groceries. The size of the center has increased by 20,000 square feet, and the expansion is adding 125 new employees, bringing total employment to 325.

Publix has set a summer of 2012 target date for completion of a new store southwest of the Lakeland Linder Airport. The planned supermarket will be located near the intersection of Pipkin and County Line Roads as part of an 185,000 square-foot shopping center to be known as Gresham Farm Village.

Metro PCS is constructing a second Lakeland location on North Wabash Avenue. The cell phone service provider offers flat rate service with no contracts.

Webber University announced that it intends to build an additional 100 dormitory apartment units on its campus in Babson Park.

Burger King is building a new restaurant in Haines City. The new eatery will be located in the Haines City Mall near the intersection of U.S. 17-92 and C Street. The new Burger King is scheduled to open in November.

NEW OPENINGS AND CLOSINGS -Florida Southern College dedicated a new 8,600 square-foot building to house the FSC School of Nursing. Florida Southern offers Polk County's first four-year baccalaureate degree in nursing, as well as a masters degree in nursing. The state-of-the-art teaching facility on the west side of the campus was largely underwritten by a \$2.5 million gift from the late Lakeland philanthropist Alberta Blanton. The School of Nursing has approximately 300 students.

Barnie's Coffee & Tea Company opened in the Lakeland Square Mall in early November at a site that previously housed a Starbucks outlet that closed last year. The Lakeland Square store is one of five former Starbucks locations in central Florida that were originally Barnie's outlets, then were purchased by Starbucks, and are now converting back to Barnie's.

The Saturn car dealership in Lakeland closed in October. General Motors Corporation has announced that it will phase out the Saturn

line over the next year. The Lakeland dealership was located on Memorial Boulevard, north of the downtown area.

A new wine store is slated to open in downtown Lakeland in the historic district on December 1st. The Red Door Wine Market will be housed in an 1,100 square-foot bungalow-style building along South Tennessee Avenue.

MidFlorida Credit Union will open a new branch office on Crystal Lake Drive in Lakeland in January. The 3,000 square-foot office will have eight employees.

Urban Trust Bank will soon open a new branch in South Lakeland. Urban Trust currently operates branch offices in Bartow, Lake Wales, and Winter Haven. The new Lakeland office will be located along South Florida Avenue.

The Tere Latin Market on South Florida Avenue in Lakeland closed in October. The Latin Market was located in the Dixeland area south of downtown, and specialized in fresh fruits, vegetables, and Latin-related items.

Publix has opened its completely renovated and expanded supermarket in the Southgate Shopping Plaza on South Florida Avenue in Lakeland. The store now includes a pharmacy and sushi department. The Southgate store was just the fourth Lakeland location for Publix when it first opened in 1957.

A Blockbuster Video store located further to the south along South Florida Avenue in Lakeland is slated to close in January. The outlet is in the Lake Miriam Shopping Center, and is one of hundreds of Blockbusters closing around the nation.

Charley Biggs fresh fried chicken is adding a second location in Lakeland. The newest Charley Biggs is located in the newly reopened Citgo convenience store on Cleveland Heights Avenue in South Lakeland.

Linksters Tap Room has opened in the Highland City Town Center located on U.S. 98 South. The new bar is the third Polk County Linksters location.

Cypress Gardens and Splash Island Water Park has closed again. The Winter Haven theme park has been a local attraction since it first opened in 1936. Cypress Gardens, long known for its botanical gardens and water ski shows, has undergone several transformations in recent years. It had just reopened last March following the latest overhaul. The park employed approximately 200 workers.

The Panini Café recently opened near the Cypress Gardens Park in Winter Haven. The owners are from Holland, and the new restaurant features Dutch food with breads and sweets baked on site.

Long's Gift Shop in Winter Haven has relocated to the Southeast Plaza on Cypress Gardens Boulevard. The gift shop first opened in 1979 in the old Winter Haven Mall.

Fred's Southern Kitchen has opened a new location on Third Street S.W. in Winter Haven. Fred's has two other Polk County locations, one in Lakeland and the other in Bartow. Fred's restaurants feature buffet dining.

Lakeside Terrace, a new affordable housing project in Winter Haven, opened in early November. The 84-unit housing facility will serve people aged 55 and older, and is located adjacent to the intersection of Avenue O and Second Street Northeast. Thirteen of the units are set aside for public housing, while the others will charge rent based on the occupant's income level.

The Manor at West Bartow housing complex opened in November. The 100-unit facility on North Gordon Avenue in Bartow will serve residents 62 years and older. The \$10.5 million project was partially underwritten with local and state government funds.

The B. Dalton bookstore located in Eagle Ridge Mall in Lake Wales will close in January. It is one of 50 B. Dalton stores being closed across the U.S. Barnes & Noble, the parent company of B. Dalton, has been phasing out the B. Dalton outlets over the past eight years.

The Havana Nights eatery in Lake Wales closed in September. The Cuban restaurant opened in 2008 on South Second Street.

The Captain's Kitchen restaurant has reopened to serve seafood patrons in Auburndale. The eatery is making a return voyage after weighing anchor in 2004. The Captain's Kitchen specializes in New England seafood, and is located on Havendale Boulevard.

Aldi Corporation plans to open a new store in Haines City on November 2nd. The German-based supermarket chain established its Florida headquarters in Haines City in 2007, and has now opened some 30 locations across central Florida.

TAKEOVERS - General Motors and Kia corporations have approved the sale of their Lakeland automobile franchises to Regal Automotive group of Lakeland. Regal was the high bidder in a \$12 million June bankruptcy sale of assets formerly held by Lakeland auto dealer Michael Holley.

The Davis Brothers Motor Lodge in Bartow has been sold after 37 years in business. The 102-room-motel is located adjacent to North Broadway Avenue, and was purchased by Mike and Ken Chauhan for \$2.5 million. The motel has been rechristened Stay Inn & Suites.

THE NATIONAL ECONOMY

The recession appears to be over, though the U.S. economy remains weak and unemployment continues to rise. The nation's price adjusted Gross Domestic Product (real GDP) rose at a 3.5% annual rate during the third quarter, following a 0.7% gain in the preceding Quarter 2.

The upturn in real GDP during the third quarter primarily reflected increases in personal consumption spending, private inventory investment, exports, and residential fixed investment. Those positive factors were partly offset by an increase in imports, a downturn in state and local government spending, and a deceleration in federal government spending. More than one percentage point of GDP growth came from car sales, which were driven in large part by the "cash for clunkers" program. The Quarter 3 GDP remains 2.3% below a year earlier.

CONSUMER SPENDING - Personal Consumption Expenditures (PCE's) rose 0.2% in July and 1.4% in August. PCE's, which include spending for both goods and services, fell 0.5% during September. Retail sales (goods only) were flat in July, advanced 2.2% in August, and were down 2.3% in September. Quarter 3 retail sales are down 6.6% from the third quarter of 2008.

The Reuters/University of Michigan Index of Consumer Confidence was 70.6 in the October 2009 survey, just below the 73.5 value in September, but substantially above the 57.6 recorded last October. The Conference Board reported a larger October decline in its gauge of consumer confidence, which is more sensitive to high unemployment. According to the Reuters/Michigan survey, consumers believe that the economic policies of the Obama administration and the Federal Reserve have effectively ended the steep economic recession. But while most consumers think the unemployment rate is close to its peak, very few believe that it will decline significantly anytime soon.

A number of analysts hold that the ongoing economic recovery will be different from those in the past because of changes in consumer spending preferences. Economic recoveries are typically driven by a quick resurgence of spending on homes, vehicles, and other durable goods. However, consumers now place debt reduction and increased savings at the top of their agendas, rather than a quick resumption of deferred spending plans.

Disposable personal incomes were flat in the third quarter, falling 0.1% in July, rising 0.1% in August, and recording no change in September. Americans saved 4% of their disposable incomes in July, 2.8% in August, and 3.3% in September.

EMPLOYMENT - The monthly declines in employment continued to slacken in the third quarter. Nonfarm employment fell by 304,000 workers in July; 154,000 in August; 219,000 in September; and 190,000 in October. The average number of jobs lost monthly in each of the last three months is 188,000, which compares favorably with the average 357,000 jobs lost in the preceding three-month period, and the average 645,000 jobs lost monthly in the November-April period.

The US unemployment rate rose to 9.7% in August, 9.8% in September, and 10.2% in October. The number of workers unemployed reached 15.7 million in October. The October unemployment rate is the highest recorded since April of 1983.

Part of the reason employment has lagged in the current recovery is the fact that businesses are producing more output with ever few workers. Nonfarm business sector labor productivity increased at a 9.5 percent annual rate during the third quarter of 2009 according to the U.S. Bureau of Labor Statistics. Productivity has risen faster in the last six months than it has over any six-month period since 1961.

INDUSTRIAL PRODUCTION - Output at US mines, factories, and utilities rose throughout the third quarter, climbing 0.9% in July, 1.2% in August, and 0.7% in September. Industrial output in the third quarter advanced at a 5.2% annual rate, the first quarterly gain since Quarter 1 of 2008, and the largest quarterly gain since the first quarter of 2005.

Utilization of existing productive capacity rose during the third quarter as well. Capacity utilization climbed to 69% in July, 69.9% in August, and 70.5% in September.

Factory orders have risen in five of the past six months. Orders advanced 1.4% in July, dipped 0.8% in August, and increased 0.9% during September. Orders for durable goods, those with an intended lifespan of more than three years, sandwiched a 2.6% drop in August with gains of 4.8% in July and 1% in September.

Business inventories continued to decline in the third quarter in a positive sign for future production. Manufacturing and trade inventories fell 1.1% in July, 1.5% in August, and declined 0.4% in September.

CONSTRUCTION - Spending for new construction exhibited some signs of stabilization for the second consecutive quarter, though expenditures remain weak. Outlays for new construction fell 1.2% in July and 0.1% in August, before advancing 0.8% during September. Spending in the first nine months of 2009 is down 12.1% from the same period in 2008.

Construction of new homes was virtually unchanged in the third quarter as housing starts rose 0.5% in July, declined 1% in August, and rose again by 0.5% during September. The number of building permits issued for construction of new housing units fell 1% in July, climbed 2.8% in August, and contracted 1.2% in September.

Existing home sales (includes single-family homes, townhouses, and condominiums) rose 7.2% in July, receded 2.7% in August, then jumped 9.4% during September and 10.1% in October. Sales have risen in five of the last six months and by 35% since their low in January. The October figure is the highest sales activity in two and a half years, though sales remain well below the pace of 2006 when the housing boom peaked. Inventories of unsold homes are down 15% from a year ago.

Sales of new single-family homes increased 3.5% in July and 1% in August, before slipping back 3.6% in September as the effect of the federal government's tax credit for first-time homebuyers faded. The median price for new homes sold in August was \$195,200, down 11.7% from a year earlier. Sales of new single-family homes account for about 15% of total home sales.

FOREIGN TRADE - The nation's international trade deficit rose in the third quarter as imports rose faster than exports. The US trade deficit in goods and services climbed to \$31.9 billion in July, receded slightly to \$30.8 billion in August, and climbed to \$36.5 billion during September.

COST OF LIVING - Inflation remains a nonfactor in the current economic outlook. The Consumer Price Index (CPI) was unchanged in July; then rose a modest 0.4% in August and 0.2% during September. The CPI has fallen a cumulative 1.3% over the last 12 months.

Consumer Price Index (A)

Year	Q1	Q2	Q3	Q4
2005	192.2	194.1	196.6	197.5
2006	199.3	201.7	203.2	202.1
2007	204.1	207.1	208.0	210.2
2008	212.8	215.4	219.0	213.8
2009	212.6	215.0	215.2	

(A) Figures are revised by the Department of Commerce as of October, 2009. The data reflect the average CPI reading during each quarter. The base period of the CPI is 1982.

MONETARY POLICY - The Federal Reserve affirmed in early November its plan to keep interest rates "exceptionally low" for an extended period of time. Fed officials voted unanimously to maintain their target for the federal funds rate that commercial banks charge one another on overnight loans near zero, suggesting that any rate increases are at least several months off.

FISCAL POLICY - The Treasury Department reported that the U.S. ended the 2009 fiscal year on September 30 with a \$1.4 trillion deficit. That is the largest annual deficit in the federal budget since WWII, and is about 10% of U.S. gross domestic product.

LEADING INDICATORS - The Index of Leading Economic Indicators maintained by the Conference Board climbed 0.9% in July, 0.6% in August, and by 1% in September. The index has now risen for six consecutive months.

A survey of economists by the National Association for Business Economics in October found that 80% of respondents believe that the recession has ended. The consensus forecast for the group projects that real GDP will grow at a 2.9% annual pace over the last six months of 2009.

Inflation is expected to remain low, due in large part to the weak labor market. A separate survey of 48 economists by the Wall Street Journal concluded that the nation's unemployment rate will not fall below 6% until 2013.

Orders for nondefense capital goods excluding aircraft, a key gauge of future business investment, fell 1.3% in July and 0.8% in August before offsetting those losses with a 2% increase in September. The Quarter 3 drift in orders follows stronger advances in May and June.

SUMMARY - Significant growth in real GDP during the third quarter appears to herald the end of the national recession. Much of the Quarter 3 growth is directly attributable to government stimulus programs. Unemployment continues to rise, and will not likely peak until spring.

Consumers remain cautious, and are likely to focus their efforts toward reducing their high levels of debt. Investment spending by business will have to play a large role in sustaining the nascent recovery.

THE POLK OUTLOOK

We expect local retail sales to remain weak through the end of the year. Quarter 4 sales will likely be down around 4% to 6% from a year ago. Employment will continue to decline through the early part of 2010, and the Polk unemployment rate will likely peak at less than 14%, then start to recede by the middle of next year.

The local population will stabilize in size near current levels through most of 2010. Home sales and building permits will continue to rise, but construction will remain weak through at least the first half of next year. The gains in home sales will help push the overall Polk Progress Index upward in the first half of 2010, but unemployment will remain high and the local economy will grow slowly through the summer.

METHODOLOGY

The Polk Progress Index is developed on the basis of quarterly observations of six variables. The base period for the index is the first quarter of 1992. Data are adjusted for seasonal fluctuations where appropriate. The statistical technique of factor analysis was employed to assign weights to the observed variables and derive estimates of the underlying factor. The weights used are Taxable Sales (.17); Total Employment (.19); Home Sales (.17); Residential Electric Accounts (.17); Industrial Kilowatt Hours (.12); and Hotel/Motel Sales (.17). The index explains 83% of the variation in the combined variables. The weights and variables are subject to future verification and modification in light of changing relationships.

* Items appearing in the local development section are primarily based on articles appearing in the Lakeland Ledger and other local news reporting agencies.

	POLK PROGRESS INDEX												
	2006	2007				2008				2009			
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4*
Taxable Sales (1,000 of \$)	2,002,136	2,027,485	1,903,232	1,779,393	1,865,177	1,884,270	1,771,663	1,641,568	1,651,123	1,603,497	1,546,925	1,472,276*	1,542,123
Total Employment	252,782	253,958	255,741	253,625	254,895	256,258	255,959	253,332	252,571	245,386	243,425	240,175	239,434
Residential													
Telephone Access	179,333	176,436	169,517	161,221	154,704	149,461	141,988	134,760	128,356	121,523	114,945	108,959	102,079
Business													
Telephone Access	69,232	69,462	69,104	68,878	68,371	67,772	67,090	65,930	64,751	63,071	61,376	60,075	59,972
Industrial Electric													
KWH (1,000's)	159,507	148,252	157,108	172,932	164,148	149,630	157,040	173,592	157,469	139,193	151,828	164,912	162,866
Number of Single													
Family Building Permits	931	989	1,109	877	669	601	737	537	351	271	260	308	314
Hotel/Motel Sales													
(1,000's of \$)	45,054	54,980	44,495	41,285	38,096	52,770	48,696	39,524	34,453	43,075	38,286	31,381*	29,602
Number of Homes Sold	1,124	961	1,048	855	759	752	858	848	770	832	1,031	1,101	970
Citrus Concentrate													
Movement (1,000's of gallons)	38,822	42,462	34,872	45,678	35,608	38,432	37,813	36,666	38,499	43,576	41,017	33,013	38,184
Building Permits													
(1,000's of \$)	229,284	323,101	312,761	213,343	251,441	262,959	313,424	225,632	180,479	107,385	110,634	121,500	
Number of Residential													
Electric Accounts	99,641	101,841	100,556	99,455	100,242	102,023	100,570	99,822	100,539	101,128	100,618	99,470	100,044
POLK PROGRESS	207.3	206.7	198.4	197.6	192.4	198.2	194.2	193.8	186.0	187.9	188.1	190.7	188.4

*Estimated values for taxable sales and motel/hotel sales in Q3 2009, and forecast values for Q4 2009

Individual variables in the table represent raw data, unadjusted for seasonal factors. Industrial electric consumption reflects sales by the City of Lakeland.

Citrus concentrate movement is for the state of Florida. All other data are county specific.

The composition of the Polk Progress is explained in the methodology section at the end of this report. Data are seasonally adjusted when appropriate to the computation of the overall index.

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SUNTRUST

THE POLK PROGRESS

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