

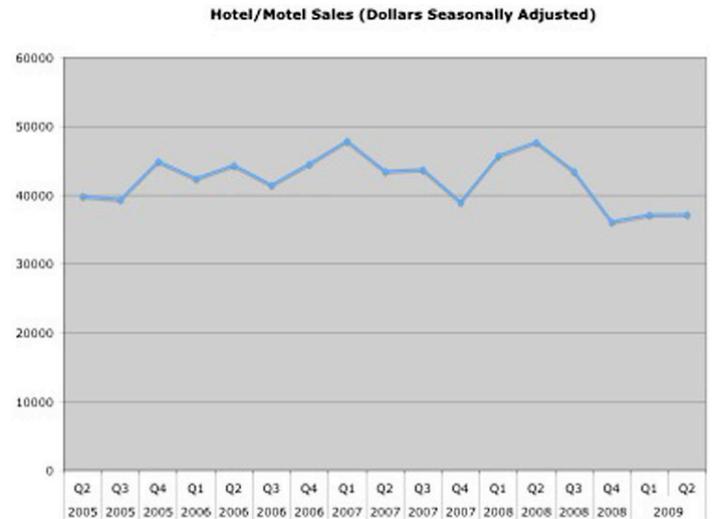
LOCAL AND NATIONAL ECONOMIES STABILIZE IN SECOND QUARTER

The level of economic activity in Polk County was essentially unchanged in the second quarter. The overall Polk Progress Index (PPI) exhibited no significant movement, and none of its component indicators of activity moved more than 1.5% in either direction. Sales and employment each fell 1%, while industrial electricity consumption rose 1.5%. Other components (home sales, population, hotel/motel sales) each varied less than 0.5%.

The PPI currently stands 3.3% below a year ago. The index is 12.4% below its all-time high achieved in the second quarter of 2006, suggesting the recession has been deeper here than in other parts of the country. The local economy and the index's deep dependence on tourism and housing construction are underlying factors explaining the sharp drop. In fact, the recession has hit more heavily here, but not to the extent the PPI numbers would imply.

SALES - The long slide in consumer spending may be bottoming out both locally and nationwide. Taxable sales in Polk County dipped 1% during the second quarter based on preliminary data. That follows a revised 4% drop during the preceding quarter, and mirrors a firming in consumer spending nationwide. Consumers are still extremely cautious, as local sales through the first six months of the year are down 13.8% (\$506 million) from the same period in 2008.

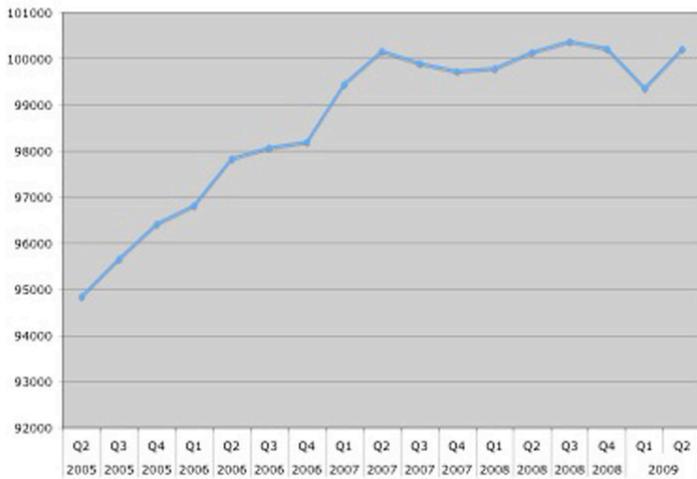
Polk tourism is taking a major blow from the national recession. Here too, sales were virtually unchanged in the second quarter after adjusting for recurring seasonal variations, albeit at levels considerably below those of the preceding year. Sales at area hotels and motels during the first half of 2006 are down \$20.5 million (20.2%) from a year ago, based on preliminary numbers.



POPULATION - Population growth in Polk County has slowed according to the latest figures made available by the U.S. Census Bureau. The survey conducted in July 2008 estimated that the county's population had grown by 21% since the year 2000, to stand at 580,594 residents. The population for the city of Lakeland was estimated at 93,333.

Data on the number of residential electric accounts maintained by the City of Lakeland suggest that the size of the local population has plateaued over the past two and a half years.

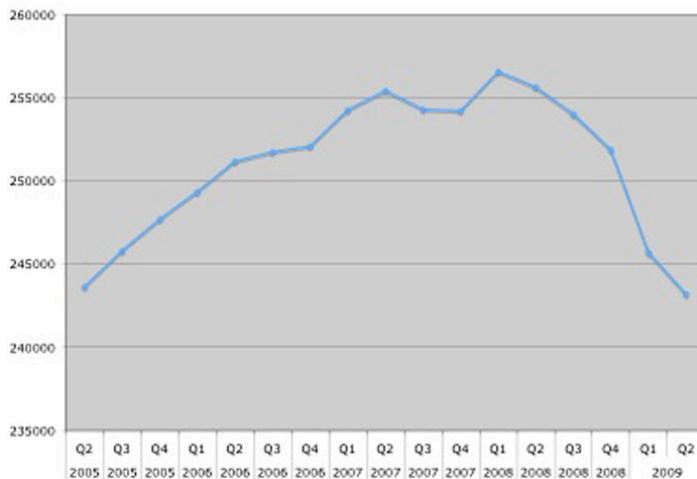
Residential Electric Accounts (Seasonally Adjusted)



The estimated value of taxable property in Polk County dropped 12.3% in the past year according to Polk County Property Appraiser Marsha Faux. The preliminary tax role released in July estimates the value of taxable property in the county at \$30.2 billion.

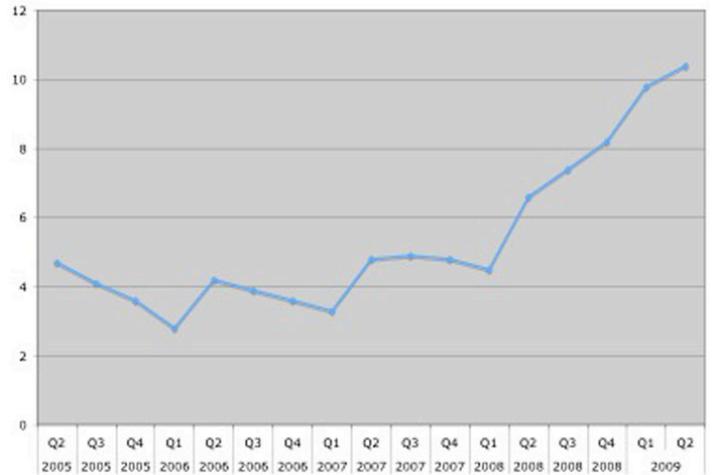
EMPLOYMENT - The number of workers employed in Polk County fell a seasonally adjusted 1% during the second quarter, following a 2.5% drop in the preceding first quarter of the year. The actual (unadjusted) number employed in the second quarter is down 12,534 workers (4.9%) from a year earlier.

Total Employment (Seasonally Adjusted)



The unemployment rate in Polk County climbed to 10.3% in April, 10.9% in May, and 11.5% in June. The June figure was the highest unemployment rate in the county since August of 1993. The seasonally adjusted unemployment rate now stands at 10.5%, and will likely rise still higher in coming months.

Unemployment Rate (Seasonally Adjusted)



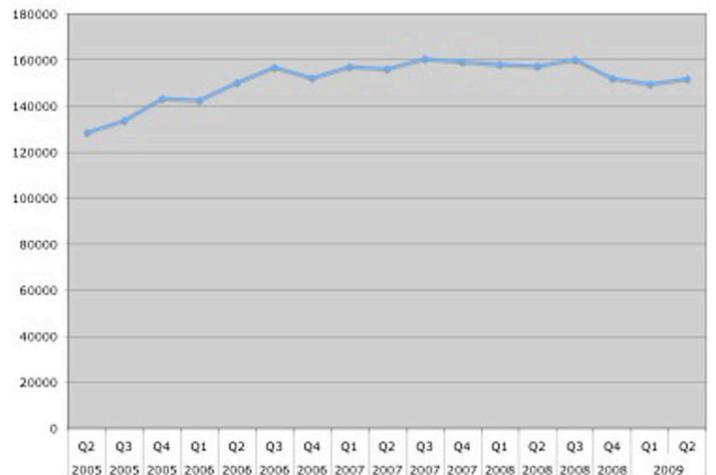
Jacobs Engineering cut 70 workers from its payroll in Lakeland in April, and International Paper in Auburndale closed its plant resulting in a loss of 94 jobs.

Mulberry-based W.S. Badcock Corporation announced in June that it was laying off 40 workers. The firm cited declining sales in the industry as the cause.

The Polk County Clerk of Courts laid off 22 workers in June. The Clerk of Courts has more than 300 employees with an annual budget of \$19 million. Recent cuts in the budget forced the reduction in staff.

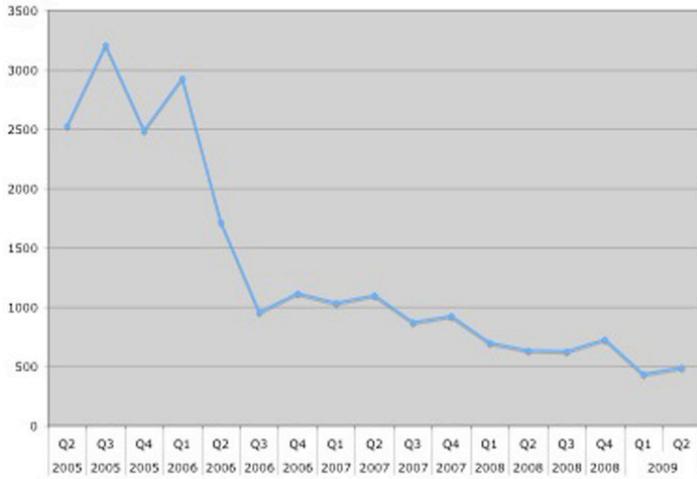
MANUFACTURING - Manufacturing activity has not been exempt from the maladies experienced in other sectors of the Polk economy. Industrial electricity usage recorded by the City of Lakeland actually rose a seasonally adjusted 1.5% during the just completed second quarter. However, usage for the first six months of the current year remains down 5.1% from 2008.

Industrial Kilowatt Hours (Seasonally Adjusted)



CONSTRUCTION - There were 68 permits issued for construction of new single-family homes during April, 71 in May, and 121 in June. The April figure was the lowest monthly total for permits dating to 1993, when records were first kept.

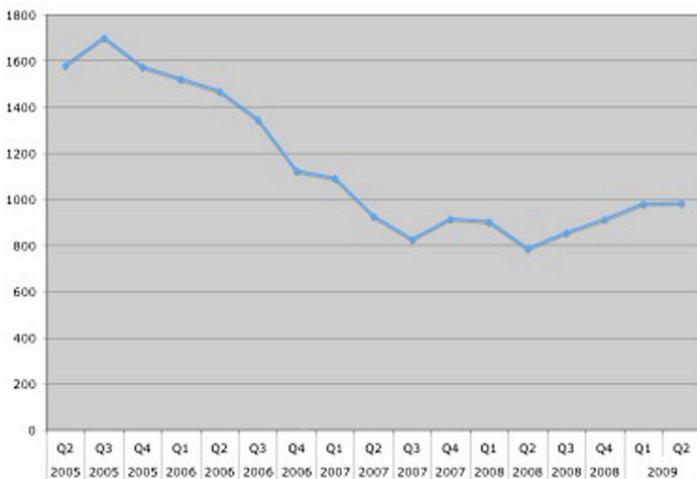
Number of Single Family Building Permits (Seasonally Adjusted)



June permits for single-family homes were down 44% from a year ago. The large inventory of unsold homes will have to be reduced before building activity begins to recover.

Local home sales in the second quarter are up considerably from a year ago. There were 347 existing homes sold in Polk County during April, 341 in May, and 343 in June. The median price for homes sold in June was \$151,100, down 21% from June of 2008.

Home Sales (Seasonally Adjusted)



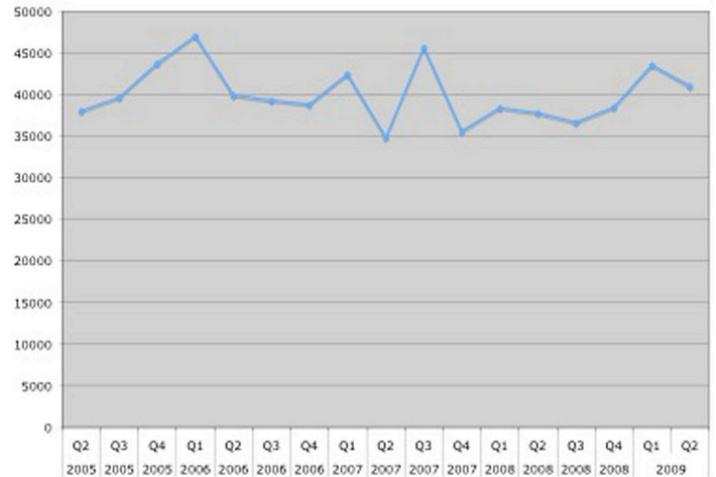
More than half of the home sales in the county during the second quarter were bank-owned or pre-foreclosure properties. A total of 6,305 foreclosure cases have been filed in Polk County this year through the month of July. There were 9,467 foreclosures filed in all of 2008.

Zillow.com, a real estate research service, estimates that half of the homeowners in Polk County owe more on their homes than their current market value. That is roughly double the national average.

CITRUS - The U.S. Department has raised its estimate for the 2008-09 Florida orange crop by 2 million boxes. The revised estimate projects a total harvest of 159.6 million boxes of oranges. The estimated grapefruit crop was lowered 3% to a level of 21.8 million boxes.

One of the first forecasts for the 2009-2010 orange crop was recently released by Elizabeth Steger of Citrus Consulting International Incorporated. She projects that Florida will produce 154 million boxes of oranges during the next crop year, dashing growers earlier hopes that prices might firm.

Citrus Concentrate Movement (Thousands of Gallons)



The Florida Department of Citrus is relocating its headquarters from Lakeland to Bartow. Forty-two Citrus Department employees will be transferred to offices at the Bob Crawford Agricultural Center on East Main Street in Bartow in December.

DEVELOPMENT - The Polk County Commission has approved the expenditure of \$1 million toward construction of a Frank Lloyd Wright visitors' center on the campus of Florida Southern College. The center will be located along McDonald Street, on the north side of the Lakeland campus.

Habitat for Humanity has announced plans to build a 60-home subdivision in West Lakeland. The Laurel Brook project will feature nature preserves, an acre-sized solar farm, and other energy-saving amenities. Half of the homes are to be sold to anyone securing private financing, with the proceeds used to offset the cost of homes for Habitat's customers.

The Chop Shop restaurant in downtown Lakeland is almost doubling its size by taking over the space currently occupied by Scrapbook Street, which will close. The Kentucky Avenue eatery will be able to separate the bar from the family dining area, and increase seating capacity from a current 60, up to about 150.

Sky Powersports of Lakeland is building a 15,000 square-foot warehouse across Kathleen Road from its current showroom. The new warehouse may be used to house additional inventory, as the firm recently added a Polaris franchise to its existing Suzuki and Yamaha franchises.

Clear Springs has received final approval from the Florida Department of Community Affairs to begin the first phase of its proposed 18,000-acre mixed-use development east and south of Bartow. The approval will allow construction to begin immediately on a 478-acre corporate park, and implement plans to start construction of a site to house Polk State College's Corporate College sometime next year.

The city of Winter Haven has unveiled plans for a new 27-acre environmentally friendly park along Seventh Street Northeast. The Lake Maude Recreational Complex will include clay tennis courts, shuffleboard, playground, a splash park, community gardens, a community center with a gym, and a dog park. No money is currently budgeted for the project, which is not slated to begin for three to five years. Estimated cost of the project is \$10 million to \$15 million.

Packaging Corporation of America is building a new office and warehouse facility in Winter Haven. The complex is located at the intersection of Avenue G and 42nd Street, and will cost \$10 million.

Coca Cola will complete the expansion of its Main Street packaging plant in Auburndale next year. The \$100 million expansion brings the total number of packaging lines to seven, and adds 100 new jobs to the local economy. Increased sales of Simply Orange and other Coke juice products have fostered the expansion. The Auburndale plant first opened in 2003, and currently employs 320 workers.

The Tierra Del Sol resort in northern Polk County has filed for Chapter 11 bankruptcy protection. Construction on the unfinished resort was stopped last summer when the developer ran out of money.

NEW OPENINGS AND CLOSINGS - Florida Southern College held a dedication in August for a new four-story student residence hall overlooking Lake Hollingsworth on the Lakeland campus. The 37,510 square-foot Nicholas Hall joins Wesley Hall, which opened a year ago, in completing the \$10 million Barnett Residential Life Center. The center was designed by renowned architect A.M. Stern, Dean of the Yale School of Architecture, to complete Florida Southern's collection of 12 buildings designed by Frank Lloyd Wright. Nicholas Hall contains 74 rooms, and can house 120 students.

Florida Tile announced that it will move its corporate headquarters from Lakeland to Lexington, Kentucky. Florida Tile originated in Lakeland, but manufacturing operations there were closed in 2003 following acquisition of the firm. Florida Tile was most recently sold to the Italian firm Panaria in 2006, which has subsequently invested heavily in a porcelain plant located in Lawrenceburg, Kentucky. Florida Tile had about 60 employees in Lakeland as of January 2009.

The University of South Florida Polytechnic's baby business incubator and accelerator are both scheduled to open in September. Blue Sky West, the baby business incubator, will open on Kentucky Avenue in downtown Lakeland on September 14th. Blue Sky East, intended to handle more mature businesses, will open on September 28th along Avenue B N.W. in Winter Haven.

Several retailers have been forced to fold their local operations in recent months. Nationally based clothier J. Jill is closing its outlet in Lakeside Village in South Lakeland, and Anchor Blue is closing its store in the Lakeland Square Mall in North Lakeland. Both outlets were among many shuttered nationwide by their parent firms. Dockside Imports has closed its store on U.S. 98 North in North Lakeland, and locally owned Country Comfort Furniture on U.S. 98 South near the Polk Parkway closed in July.

Downtown Lakeland is now home to several new eateries. Fresno's Bakery & Bistro opened on Kentucky Avenue in June. The Fresno's menu features fresh chicken sandwiches and chicken quesadillas. Pipo's of Lakeland is a Cuban restaurant featuring Cuban sandwiches and roast pork. It is also located along Kentucky Avenue, across the street from Fresno's.

The Quizno's Sub shop in downtown Lakeland was closed in June. The Kentucky Avenue franchise was the last location in Lakeland for the Denver-based chain.

The Brunch Box opened to the north of downtown Lakeland in July. The restaurant serves breakfast and lunch daily, and is located on West Memorial Boulevard.

The Hooters restaurant in North Lakeland had a grand reopening in July. The original facility at the intersection of Interstate 4 and U.S. 98 North was torn down and replaced with a new 5,500 square-foot building at a cost of more than \$1 million.

A second local Rita's Italian ice and custard store is slated to begin serving customers next March near the Lakeland Square Mall on U.S. 98 North. The Pennsylvania-based chain opened its first Polk County location in Highland City last year.

A new Little Caesars franchise will soon open south of downtown Lakeland. The pizzeria is located in the Edgewood Plaza along South Florida Avenue, just south of Edgewood Drive.

The latest player in the Lakeland pizza market is the Red Elephant Pizza and Grill located on South Florida Avenue. The new eatery opened in July about a quarter mile south of Lake Miriam Plaza. The menu includes burgers, sandwiches, and steaks, in addition to pizza.

The creator of Crisper's restaurants has opened a new upscale restaurant in Orlando. The Press 101 restaurant features light fare and a wine bar. Owner Bill Whitaker intends to open a South Lakeland version of Press 101 this fall in the Lakeside Village.

A new medical clinic operated by Watson Clinic opened in South Lakeland in August. Watson Clinic Xpress-Care will serve both new patients and patients already established with Watson Clinic doctors. The new clinic is at the intersection of Lakeland Highlands Road and County Road 540A.

The Blockbuster video store at the intersection of Lakeland Highlands Road and County Road 540A in South Lakeland closed in August. The store had seven employees.

Country Produce Barn, one of the largest produce dealers in Lakeland, closed in June. Country Produce was located along U.S. 98 South, and specialized in selling strawberry shortcake during the winter season.

Wachovia Bank will inaugurate a new location in the Highland City Town Center in November. The new branch along U.S. 98 south will be the 24th office for Wachovia in Polk County.

Flanders-PrecisionAire celebrated the grand reopening of its Bartow plant in July. The firm spent \$12 million rebuilding and upgrading the plant that burned to the ground two years ago. The new 275,000 square-foot facility on Crown Avenue now has approximately 370 employees producing residential and commercial air conditioning filters.

The Oasis Salon and Spa opens in Bartow in August. The spa is located on West Main Street, and has 10 employees. It will serve customers Tuesdays through Fridays.

Alzheimer's Association-Florida Gulf Coast Chapter is moving its local office from Lakeland to Winter Haven. The new office will officially open in August at the Arts Ensemble International, located along American Superior Boulevard.

Velda Farms is also moving its corporate offices from Lakeland to Winter Haven. A new 15,000 square-foot building is under construction just off of U.S. 17, at a cost of \$2 million. The new offices will house about 50 employees.

Morrison's Buffet & Grill opened in May along Havendale Boulevard in Winter Haven. A second location is scheduled to open later this summer at the site of the former Roadhouse Grill on U.S. 98 North in Lakeland. Both restaurants are all-you-can-eat buffets.

Giovanni's New York Pizza has opened a new shop in the High Point Plaza on Cypress Gardens Boulevard in Winter Haven. Giovanni's also has Polk outlets in east Winter Haven and Eagle Lake.

Christy's Sundown Restaurant in Winter Haven closed in August. Christy's was located on Third Street S.W., and was a Winter Haven landmark for 58 years. The eatery employed 16 workers.

A new Dollar General store will open in Eagle Lake this August. The 10,000 square-foot bargain outlet will be located North Fourth Street.

The Ridge Harley-Davidson motorcycle dealership in Lake Wales shut down in July, citing weak sales. The 38,000-square-foot-dealership opened in 2006, and had 18 employees.

The only pharmacy located in Fort Meade closed shop in June. The Fort Meade Community Pharmacy first opened in 2006.

TAKEOVERS - The Orlando-based firm of Clean Fuel LLC has purchased the idle Purada Processing biodiesel plant in Lakeland. The Purada facility is located adjacent to George Jenkins Boulevard. The new owner is spending more than \$2 million to restart biodiesel production and raise capacity. The plant will employ about 20 workers.

The Bartow site that was the former home of Cherry Hill Construction Company has been purchased by Condotte America, a South Florida construction company. Condotte specializes in heavy and highway construction and land development. The purchase in-

cludes 3,000 square feet of office space and 4,000 square feet of warehouse space located along North U.S. 17.

A federal bankruptcy judge has approved the purchase of the Michael Holley Chevrolet and Kia car dealerships in Lakeland for \$12 million by Regal Pontiac. Regal must now secure approval from General Motors and the Kia corporations before the sale is finalized.

THE NATIONAL ECONOMY

The economic recession definitely exhibited signs of bottoming out in the second quarter. Price adjusted Gross Domestic Product (real GDP) declined at a 1% annual rate, a sharp improvement from the 6.4% annual rate of decline recorded in the preceding quarter.

Negative factors feeding the Quarter 2 decline included residential and nonresidential fixed investment, personal consumption expenditures, private inventory adjustment, and exports. Positive contributors to GDP were increases in government spending, and a decline in imports.

The current recession is the worst since World War II. Real GDP has fallen 3.9% from its peak in the second quarter of 2008.

CONSUMER SPENDING – Spending by households remains weak, reflecting previous losses in employment, housing values, and equity prices. Personal Consumption expenditures (goods and services) slipped 0.1% in April before rising 0.1% in May and 0.4% during June. Retail sales (goods only) dipped 0.2% in April before climbing 0.4% in May and 0.8% in June.

Disposable personal income rose 0.9% in April and 1.6% in May, before falling back 1.3% during June. Personal savings remain higher than in recent years, reflecting consumer uncertainty. Personal saving was 4.7% of disposable income in April, 6.2% in May, and 4.6% in June.

Consumer spending is not expected to be a driving force in the early stages of the pending economic recovery, though it does represent seventy percent of aggregate demand. Both the Conference Board and the Reuters/University of Michigan July surveys revealed a decline in consumer confidence. A significant resurgence in household spending will not likely occur until there is improvement in the employment picture.

EMPLOYMENT - Job losses continued to plague the economy in the second quarter, but at a significantly lower rate. Nonfarm employment dropped by 519,000 workers in April; 303,000 in May; 443,000 in June, and 247,000 in July. The average monthly job loss in the May-July period was 331,000, half of the average monthly decline of 645,000 in the November-April period. In all, the economy has lost 6.7 million jobs since the recession began in December of 2007.

The nation's unemployment rate rose to 8.9% in April, 9.4% in May, and 9.5% in June. The unemployment rate receded slightly in July back to 9.4%. July marked the first monthly decline in the unemployment rate since April 2008.

INDUSTRIAL PRODUCTION - Output at U.S. mines, factories, and utilities continued to slip in the second quarter, dropping 0.7% in April, 1.1% in May, and 0.4% in June. Utilization of existing capacity fell to just 68.1% in June. In perhaps an initial sign that the industrial sector may be stabilizing, production rose by 0.5% in July and the utilization rate rose slightly to 68.5% of designed capacity.

Factory orders increased 0.5% in April, 1.1% in May, and 0.4% in June. Orders have risen in four of the past five months. New orders for durable goods climbed 1.4% in April and 1.3% during May, but offset most of that with a 2.2% decline in June.

Business manufacturing and trade inventories fell 1.2% in April, 1.9% in May, and another 1.1% in June. The declines in inventory levels bode well for increasing production in the third and fourth quarters of the year.

CONSTRUCTION - Spending for new construction appears to be stabilizing, albeit at levels significantly lower than those of a year ago. Expenditures increased 0.5% in April and fell 0.8% in May, before rising again by 0.3% in June. Construction spending for the first six months of 2009 is down 11.4% from the same period in 2008.

The number of housing starts more than offset an 8.1% decline in April with gains of 17.3% in May and 3.6% in June. Housing starts in June were at their highest level since November. The number of building permits issued for construction of new housing units followed a 2.5% dip in April with advances of 4% in May and 8.7% in June. It should be noted that despite the recent gains, permits in June remain about 50% below the level of a year ago.

The housing market showed real signs of improvement in the second quarter. Sales of existing homes rose 2.4% in April, 1.3% in May, and 3.6% during June. The average sales price in June remains 15.4% below a year ago.

Sales of new homes, which account for less than 15% of total home sales, also climbed 1.8% in April, 2.4% in May, and 11% in June. Though June sales remain 21% below those of June 2008, the latest monthly increase is the largest in eight years. Buyers are taking advantage of low prices, low interest rates, and the federal tax credit for first-time homeowners.

FOREIGN TRADE - The U.S. international trade deficit remains well below levels of the past several years. The nation's trade deficit was \$28.8 billion in April, \$26 billion in May, and \$27 billion in June. The current recession has caused American imports to drop much faster than our exports have fallen, leading to the lower trade deficits.

COST OF LIVING - The Consumer Price Index (CPI) was unchanged in April, and rose a seasonally adjusted 0.1% in May and 0.7% during June. The average CPI reading for the second quarter of 2009 is down a slight 0.2% from a year earlier.

Year	Consumer Price Index (A)			
	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		

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

MONETARY POLICY - Ben Bernanke's current term as chair of the Federal Reserve expires in January, and most analysts expect President Obama to renew his appointment for another four-year term at that time. Few believe that the Fed will raise its target for the federal funds rate before then.

The federal funds rate is what commercial banks charge one another on overnight loans, and is the benchmark rate the Fed focuses upon. The current rate is now between 0% and 0.25%. The Fed is now expected to begin raising the target rate sometime in 2010.

The Fed decided in June not to expand upon its current plan to buy up \$300 billion in U.S. Treasury securities by autumn. The plan is intended to force up bond prices and thus reduce their yield, narrowing the spread between short-term and long-term interest rates.

LEADING INDICATORS - The Conference Board's Leading Economic Index rose 1% in April, 1.3% in May, and 0.7% in June.

The latest survey of economists by the Wall Street Journal concludes that the recession will end in August, and the economy will grow slowly through the second half of 2009. They project that most of the impact of the government stimulus package will not be felt until 2010, and that no additional government stimulus package is warranted.

Orders for nondefense capital goods excluding aircraft, a widely followed indicator of business investment plans, fell 3.5% in April, then increased 4.3% in May and another 1.4% in June. The May increase was the largest monthly gain in nearly five years.

SUMMARY - The recession is losing steam, though significant job losses continue to plague the economy. Real GDP declined at a much slower 1% annual pace during the second quarter; reflecting increased government spending, and smaller decreases in nonresidential fixed investment, exports, and inventories.

Consumer confidence is slowly rebuilding, and the stabilizing housing market and reduced volatility in the financial markets will hopefully insure that confidence continues to rise. Most economists are projecting a brighter second half of 2009 as manufacturers ramp up production. Real GDP is expected to grow at about a 2% annual rate in the third quarter.

THE POLK OUTLOOK

Polk County may also be approaching the bottom of its protracted economic slide. The recovery will likely be slower at the local level than nationwide, given our dependence on tourism and housing construction. We expect consumer spending in Polk County to remain weak, and the local unemployment rate to continue rising through the end of the year.

While a rise in overall economic activity at the national level is expected to begin in the third quarter, we do not expect to see significant improvement in Polk County before the end of the year.

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		
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3*
Taxable Sales (<i>1,000 of \$</i>)	1,886,081	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	1,546,225*	1,499,412
Total Employment	251,042	252,782	253,958	255,741	253,625	254,625	256,258	255,959	253,332	250,747	245,386	243,425	241,600
Residential													
Telephone Access	180,587	179,333	176,436	169,517	161,221	154,704	149,461	141,988	134,760	128,356	121,523	114,945	112,396
Business													
Telephone Access	69,246	69,232	69,462	69,104	68,878	68,371	67,772	67,090	65,930	64,751	63,071	61,376	63,804
Industrial Electric													
KWH (<i>1,000's</i>)	166,754	159,507	148,252	157,108	172,932	164,148	149,630	157,040	173,592	157,469	139,193	151,828	170,550
Number of Single													
Family Building Permits	1,077	931	989	1,109	877	669	601	737	537	351	271	260	280
Hotel/Motel Sales													
(<i>1,000's of \$</i>)	40,720	45,054	54,980	44,495	41,285	38,096	52,770	48,696	39,524	34,453	43,453	37,880*	36,160
Number of Homes Sold	1,386	1,124	961	1,048	855	759	752	858	848	770	832	1,031	1,000
Citrus Concentrate													
Movement (<i>1,000's of gallons</i>)	39,307	38,822	42,462	34,872	45,678	35,608	38,432	37,813	36,666	38,499	43,576	41,017	40,030
Building Permits													
(<i>1,000's of \$</i>)	325,443	229,284	323,101	312,761	213,343	251,441	262,959	313,424	225,632	180,479	107,385		
Number of Residential													
Electric Accounts	97,784	99,641	101,841	100,556	99,455	100,242	102,023	100,570	99,822	100,539	101,128	100,618	100,714
POLK PROGRESS	210.6	207.3	206.7	198.4	197.6	192.4	198.2	194.2	193.8	184.4	187.9	187.8	186.0s

*Estimated values for taxable sales and motel/hotel sales in Q2 2009, and forecast values for Q3 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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THE POLK PROGRESS

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