

Your locally owned
Community Bank.
Serving all of
Highlands County.



Heartland National Bank

24 hour banking

1-877-626-1300
Time and Temperature

RECEIVED-FPSC

10 AUG -4 AM 11:56 www.heartlandnb.com

COMMISSION
CLERK

Page
Account Number:
Date:

1 of 1

07/30/10

*****AUTO**MIXED AADC 335

2100 0.8960 MB 0.382 13 19 5



THE PUBLIC SERVICE COMMISSION
ATTN: ANN COLE, DOC# 080353-WU
2540 SHUMARD OAK BLVD
TALLAHASSEE FL 32399-7019

REDACTED

BUSINESS MMIA

Account Number	[REDACTED]	Statement Dates	7/01/10 thru 7/31/10
Previous Balance	.00	Days in the statement period	31
Deposits/Credits	.00	Average Ledger	0
Checks/Debits	.00	Average Collected	0
Service Charge	.00		
Interest Paid	.00		
Ending Balance	.00		

10 AUG -4 AM 7:14
CENTER

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance	Date	Balance
7/01	.00						

DOCUMENT NUMBER-DATE
06415 AUG-4 09
FPSC-COMMISSION CLERK

800 West Main Street
Avon Park, FL 33825-3608
(863) 453-6000

5033 U.S. Highway 27 North
Sebring, FL 33870-1220
(863) 386-1322

320 U.S. Highway 27 North
Sebring, FL 33870-2147
(863) 386-1300

600 U.S. Highway 27 North
Lake Placid, FL 33852-7939
(863) 699-1300

IMPORTANT: PLEASE EXAMINE THIS STATEMENT OF YOUR ACCOUNT AND THE ENCLOSED ITEMS AT ONCE. IF NO ERROR IS REPORTED TO US WITHIN 14 DAYS, THIS STATEMENT WILL BE CONSIDERED CORRECT.

DATE OR NUMBER	AMOUNT
TOTAL	

CHECKBOOK RECONCILIATION

ENTER
BALANCE THIS
STATEMENT _____

ADD
RECENT DEPOSITS
(NOT CREDITED ON THIS STATEMENT) _____

TOTAL \$ _____

SUBTRACT
CHECKS OUTSTANDING _____

BALANCE _____

SHOULD AGREE WITH YOUR CHECKBOOK BALANCE AFTER DEDUCTING CHARGES AND ADDING CREDITS INCLUDED ON THIS STATEMENT, BUT NOT SHOWN IN YOUR CHECKBOOK.

INQUIRIES ABOUT YOUR DIRECT DEPOSIT

If you have arranged to have direct deposits made to your account at least once very 60 days from the same person or company, you can call us to find out whether the deposit has been made. See below for the correct phone number.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, telephone us or write us (see below for the correct phone number and address) as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. Please include the following information:

- (1) Your name and account number.
- (2) Description of the error or the transfer you are unsure about and an explanation as clearly as you can why you believe there is an error or why you need more information.
- (3) The dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more the 10 business days to do this, we will recredit your account for the amount you find is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**IN CASE OF ERROR OR QUESTIONS CONCERNING YOUR STATEMENT
CALL OR WRITE:**

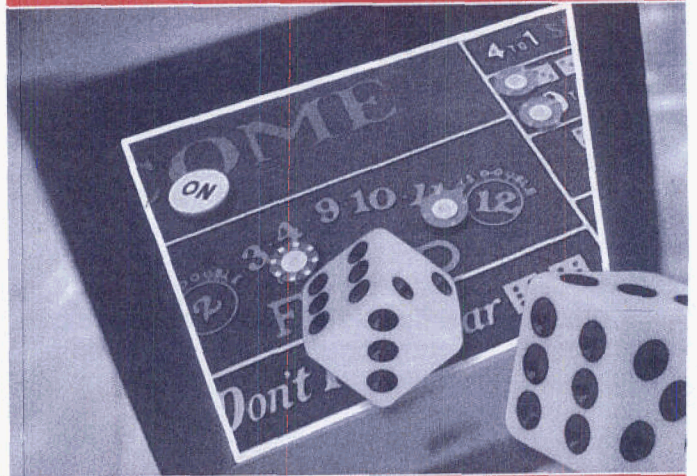
863-453-6000	863-386-1322	863-386-1300	863-699-1300
Heartland National Bank	Heartland National Bank	Heartland National Bank	Heartland National Bank
800 West Main Street	5033 U.S. Hwy. 27 North	320 US Hwy 27 North	600 US Hwy 27 North
Avon Park, FL 33825-3608	Sebring, FL 33870-1220	Sebring, FL 33870-2147	Lake Placid, FL 33852-7939

UNLAWFUL INTERNET GAMBLING ENFORCEMENT ACT

What You Should Do

The UIGEA does not make any gambling activity illegal that was previously legal, and does not make any gambling activity legal that was previously illegal. Of course, individuals and businesses should never participate in illegal gambling activities of any kind. Just as important is to know which activities are lawful and permitted, and which are not. There are a myriad of Federal, state and Tribal laws prohibiting or regulating gambling, and you should be knowledgeable about those that affect your particular activities.

Your bank maintains written policies and procedures for how it will comply with the Unlawful Internet Gambling Enforcement Act. To learn more, see your banker.

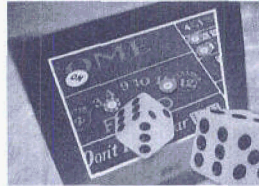


INTERNET GAMBLING & YOUR BANK

Banks are required to restrict illegal Internet gambling. Here's what you should know.

INTERNET GAMBLING AND YOU

With the dramatic increase in Internet-based wagering, Congress has acted to ensure that **illegal Internet gambling** is thwarted, and has enlisted banks to assist in this effort. Congress concluded that new mechanisms for enforcing gambling laws on the Internet were necessary because traditional law enforcement mechanisms are often inadequate for enforcing gambling prohibitions or regulations on the Internet, especially when it crosses state or national borders.



Whether you are an *individual* who engages in Internet wagering...or a *business* that processes these wagers, it is important to know what banks are now doing to ensure that these activities are not being conducted unlawfully. The Unlawful Internet Gambling Enforcement Act (UIGEA) **requires** banks to do certain things, and **permits** them to do others. Here's what you should know:

What Banks Must Do

Under Federal rules, banks must have policies and procedures to block transactions that finance Internet gambling by **credit and debit cards**.

- Banks are permitted to rely on the procedures established by the credit card operators (e.g., Visa, MasterCard, American Express, Discover) to block illegal gambling transactions. While

it is up to these operators to determine their specific procedure, it is possible that they may not differentiate between lawful and unlawful gambling, choosing instead to block all gambling transactions.

- Banks must screen commercial customers at the time of an account opening to establish the level of risk that the new account holder might be for participating in restricted activities.
- When a bank receives a report from a law enforcement or regulatory agency that an account is processing restricted transactions, the bank must first determine whether the transactions are legal or illegal, and if illegal, take appropriate actions (such as closing the account or restricting access to certain payment systems, for example).
- Finally, banks are required to notify their commercial customers that illegal Internet gambling transactions are prohibited and cannot be processed through the bank.

What Banks Are Permitted to Do

If they choose, banks and credit card operators are permitted to "over block" transactions, which means that they can block Internet gambling transactions whether legal or illegal. Because of this option, your bank may, for example, permit a certain wagering transaction, but the credit card operator may decide to block it (see above). Conversely, your bank may block a transaction, even though it would have complied with the credit card operator's procedures.

Caladium Bulbs & Plants for Sale

Stuart Park

Food Booths

Stuart Park & Side Streets

Caladium Grower's Exhibit

Stuart Park & Caladium Co-Op

Arts Demonstrations

Caladium Co-Op/Arts & Crafts

Over 100 Arts & Crafts Booths - Side Streets

Uptown

Caladium Floral Competition

Caladium Co-Op/Arts & Crafts

Art Competition

Caladium Co-Op/Arts & Crafts

Meet the Artists

Caladium Co-Op/Arts & Crafts

Mural Renderings

Chamber of Commerce • Books, video and self-guided tours
Friday, Saturday & Sunday

Car Show

Saturday-DeVane Park

Clowns & Face Painting

Stuart Park

Jaycees Dance

Saturday-Elks Lodge 9:00 PM
\$10 per person • Must be 21
Featuring Live Music
Tickets at the door

Live Entertainment

Stuart Park

Information Booth

Festival T-Shirts, Posters and other Lake Placid and Caladium Festival Memorabilia for sale.

For Our Visitors:
No Admission Fee
No Parking Charge

FOR THE SAFETY OF OUR GUESTS
NO ANIMALS ALLOWED

Greater Lake Placid Chamber of Commerce
Caladium Festival
18 N. Oak Avenue
Lake Placid, FL 33852-9546

20TH ANNUAL
CALADIUM FESTIVAL



Lake Placid, Florida
Caladium Capital of the World
August 27, 28 & 29, 2010

FRIDAY 9 AM - 4 PM
SATURDAY 9 AM - 4 PM
SUNDAY 10 AM - 3 PM

SPONSORED IN PART BY
BATES SONS & DAUGHTERS, INC.
FLORIDA HOSPITAL HEARTLAND DIVISION
GLADES ELECTRIC COOPERATIVE, INC.
HAPPINESS FARMS, INC.

Advance Bus Reservation Form

Mail reservation with check to:
Greater Lake Placid Chamber of Commerce
18 N. Oak Avenue, Lake Placid, FL 33852-9546
Or call: 863-465-4331 for credit card reservation.
We accept Visa and MasterCard.
\$10.00 per person
All buses leave from the
Lake Placid Women's Club 10 N. Main Avenue

RESERVATIONS STRONGLY SUGGESTED

Name _____

Address _____

City/State/Zip + 4 _____

Phone () _____

_____ Caladium Tours @ \$10.00 per person \$ _____

Check enclosed _____ Credit Card # _____

Expiration Date _____

Please check your day and tour time choice:

- | FRIDAY
August 27 | SATURDAY
August 28 | SUNDAY
August 29 |
|------------------------------------|--------------------------------------|-----------------------------------|
| <input type="checkbox"/> 10:00 AM | <input type="checkbox"/> 9:30 AM | <input type="checkbox"/> 12:30 AM |
| <input type="checkbox"/> 10:15 AM | <input type="checkbox"/> 10:00 AM* | <input type="checkbox"/> 12:45 AM |
| <input type="checkbox"/> 11:15 AM* | <input type="checkbox"/> 10:15 AM | <input type="checkbox"/> 1:15 PM |
| <input type="checkbox"/> 11:30 AM | <input type="checkbox"/> 10:45 AM | <input type="checkbox"/> 1:45 PM |
| <input type="checkbox"/> 12:30 AM | <input type="checkbox"/> 11:15 AM | <input type="checkbox"/> 2:00 PM |
| <input type="checkbox"/> 12:45 AM | <input type="checkbox"/> 11:30 AM | |
| <input type="checkbox"/> 1:45 PM | <input type="checkbox"/> 12:00 NOON* | |
| <input type="checkbox"/> 2:00 PM | | |

* **Handicap Bus** - These are buses that will accommodate a wheelchair. Group tours can be scheduled leaving from the Chamber on demand at 30 minute intervals. Group Tour Reservations are required, group tours can be booked by calling: (863) 465-4331

Celebrating the bounty of our land and the talent of our people.

Lake Placid and surrounding Highlands County is blessed with natural beauty, rich soil, as well as energetic and creatively talented people. We have expanded the traditional Caladium Festival to include other interesting and significant aspects of our economy, heritage and culture. We hope that you enjoy your visit to Lake Placid, the Caladium Capital of the World and Town of Murals.

Citrus...The citrus industry has played both an economic and historical role in the development of the area with groves occupying over 72,000 acres and producing many varieties of grapefruit, oranges, and tangerines.

Ornamental Foliage Plants...One of Central Florida's fastest growing industries are the many foliage nurseries that provide seedlings and potted plants to your local home and garden center. Xeriscaping, the use of plantings that have low watering requirements, has earned its place in the landscaping industry and has proven to conserve water resources.

Wine & Grapes...Both hobbyists and professionals are boosting the popularity of the wine industry in the area. Henscratch Farms will host a booth featuring their products for sale such as wine, jams and preserves, honey, dried fruit, and an array of winery giftware.

For general information call the Greater Lake Placid Chamber of Commerce, 863-465-4331, or visit our website: www.visitlakeplacidflorida.com for accommodations and further information.

Anyone interested in renting an arts or crafts booth, or in entering an art display may contact Margie at 863-441-0585.


Floral Arrangement Competition information is available by calling Alice Stahr at 863-699-2981

Attention Artists: There is a Caladium T-Shirt and Poster Contest for the year 2011. You may enter the competition for next year by calling, 863-699-5940. Competition is open to the public.



Bates Sons & Daughters
81 Bates Road • Lake Placid, FL 33852
Phone: 863-465-3274 Fax: 863-465-9568
caladiumsonline.com

 FLORIDA HOSPITAL
Heartland Division

GLADES
Electric Cooperative, Inc.
"Neighbors Working for Neighbors"
A Touchstone Energy Cooperative 



HAPPINESS FARMS, INC.



Holiday Inn Express
Hotel & Suites
Host Hotel