

COMMERCIAL BANKERS, AVID STRATEGISTS, team players.



"We keep up our game and strive for excellence with every match and every client relationship."

John Reingardt, executive vice president/senior loan officer, and John Weaver, commercial lending officer, work together as a team on the courts and in the office to help their clients achieve their goals.

You can choose your bank, or you can choose your banker.

At Florida Gulf Bank, your banker is your neighbor, your friend, an active participant in our community. He or she is also a highly-trained expert in full-service banking, the latest technology and a unique approach, *The Power of Personal Service™*. The result? An efficient, convenient banking experience with a friendly, personal approach.

Choose your personal banker today...at any one of our eight convenient locations.

Fort Myers:

9101 College Point Court • 239.332.4440
2247 First Street • 239.332.3527
7580 Winkler Road • 239.481.2875
8870 Daniels Parkway • 239.225.7268
8341 Dani Drive, at Six Mile Cypress and Colonial Blvd • 239.433.6020

Cape Coral:

812 Del Prado Boulevard South • 239.985.8120
2546 Heydon Lane, on Veterans Parkway at Sandoval • 239.433.6000

Estero:

23250 Via Villagio, at the Coconut Point Mall • 239.985.8140

**FLORIDA
GULF
BANK**



The Power of Personal Service

www.FloridaGulfBank.com



Researchers will measure estuaries' nutrient changes

In support of the Watershed Protection Plans for the Caloosahatchee and St. Lucie rivers, the South Florida Water Management District Governing Board has approved a contract with the University of Massachusetts to study changes in nutrient levels in the rivers' estuaries during the 2009 wet season.

The \$260,000 study will involve UMass scientists taking measurements at 50 locations in each estuary for benthic fluxes — exchanges of nutrients, such as nitrogen and phosphorous, between sediments and the water column. The research will help identify where and when the sediments are a source for nitrogen and phosphorous.

The scientists conducted a similar study during the 2008 dry season in drought-like conditions. The combined data from the two studies will yield information critical to defining the role of sediments in the overall nutrient budgets for the Caloosahatchee and St. Lucie estuaries, and will support current and future water quality modeling efforts for these systems. Additionally, scientists will be able to identify "hot spots," or areas of particularly high benthic nutrient flux rates, and optimize future sampling efforts. The project is managed by the Coastal Ecosystems Division of the SFWMD Watershed Management Department and is part of the Watershed Research and Water Quality Monitoring Plans for the Caloosahatchee and St. Lucie estuaries.

"This project is an important companion to the studies done in 2008," said Governing Board member Melissa Meek-



COURTESY PHOTO

Caloosahatchee River

er. "The data collected will ultimately assist in identifying projects needed to achieve water quality enhancements for both estuaries and watersheds."

In 2007, the Florida Legislature expanded the Lake Okeechobee Protection Act to strengthen protection for the Northern Everglades, including the Lake Okeechobee Watershed and the Caloosahatchee and St. Lucie watersheds and estuaries. The Northern Everglades and Estuaries Protection Program recognizes the importance and connectivity of the entire Everglades ecosystem. Implementation of this program will improve the quality, quantity, timing and distribution of water to the natural system by enhancing land management to reduce nutrient runoff and by constructing local and regional water quality and water storage projects.

Since 2000, the state has invested more than \$3.8 billion to improve the quality and the natural flow of water in America's Everglades.

For more information about the Northern Everglades and Estuaries Protection Program, visit www.sfwmd.gov/northern-everglades. ■

ENJOY BATHING AGAIN!

WALK-IN BATHTUBS by INDEPENDENT LIVING USA®



Guaranteed
LOWEST
PRICES!

Featuring The World Renowned
PRESIDENTIAL® Walk-in Bathtubs
Proudly Made in the USA!

- Enjoy Your Safety, Dignity & Independence...Without Fear of Falling
- Stay in the Comfort of Your Own Home Longer...Without Assistance
- Regain Your Freedom & Restore Your Peace of Mind

TAKE AN ADDITIONAL \$1,000 OFF

Presidential® Models Limited Instant Rebate Offer Valid Through 4/15/09



Hurry, CALL NOW and SAVE \$1,000
For Details & Live Operator 24/7

Toll Free **1-866-558-0312**

© Copyright 2009, Independent Living USA, LLC

Trouble hearing
over the phone?

We offer a variety of specialized telephones to qualified applicants.

And you won't have to shell out a dime.

Florida Telecommunications Relay, Inc., provides specialized telephone equipment at no cost to Floridians with hearing loss or speech disabilities. We offer a large inventory of amplified phones, ring signalers, text telephones and more. Free training on how to use the equipment is available too. To qualify, you must be a permanent Florida resident, at least three years of age and able to provide proof of hearing loss or speech disability.



To learn more or request an application, contact:

Deaf Service Center of SW Florida
1860 Boy Scout Drive, Suite # B-208 • Fort Myers, FL 33907
239-461-0334 (voice) • 239-461-0438 (TTY) • www.dsc.us
Open Monday - Friday, 9:00 a.m. - 5:00 p.m., appointments preferred

1820 East Park Avenue, Suite 101 • Tallahassee, FL 32301
1-800-222-3448 (voice) • 1-888-447-5620 (TTY) • www.ftri.org

Florida
Telecommunications
Relay, Inc.