First State Bank Reports More Positive Earnings

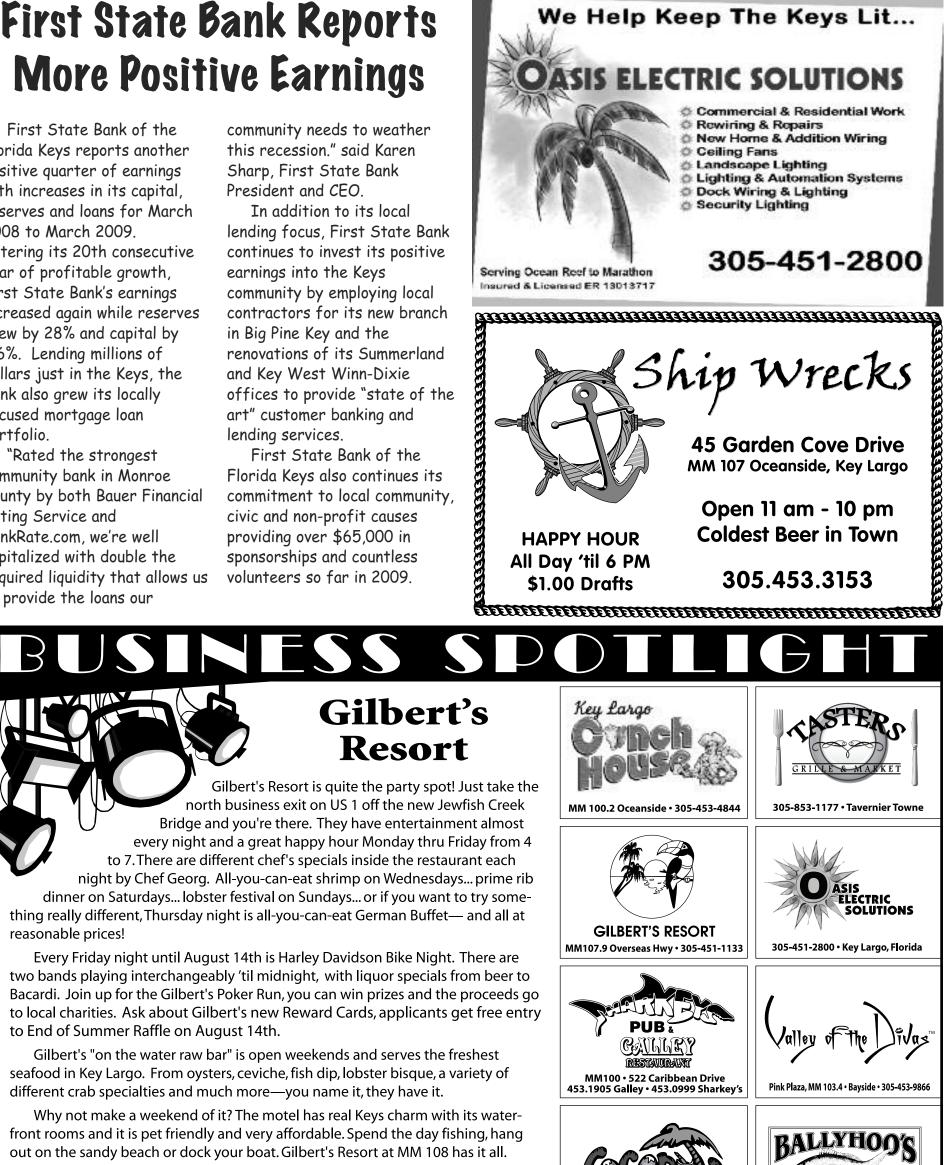
First State Bank of the Florida Keys reports another positive quarter of earnings with increases in its capital, reserves and loans for March 2008 to March 2009. Entering its 20th consecutive year of profitable growth, First State Bank's earnings increased again while reserves grew by 28% and capital by 8.6%. Lending millions of dollars just in the Keys, the Bank also grew its locally focused mortgage loan portfolio.

"Rated the stronaest community bank in Monroe County by both Bauer Financial Rating Service and BankRate.com, we're well capitalized with double the required liquidity that allows us to provide the loans our

community needs to weather this recession." said Karen Sharp, First State Bank President and CEO

In addition to its local lending focus, First State Bank continues to invest its positive earnings into the Keys community by employing local contractors for its new branch in Big Pine Key and the renovations of its Summerland and Key West Winn-Dixie offices to provide "state of the art" customer banking and lending services.

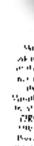
First State Bank of the Florida Keys also continues its commitment to local community, civic and non-profit causes providing over \$65,000 in sponsorships and countless volunteers so far in 2009.



(305) 453 - 9794 • MM 100, Oceansid

28 Caribbean Drive • Behind Holiday Ir











Pirate Man



Historic Seafood Grill

305-451-0822 • MM98 Median • Key Large

Gilbert's Resort Gilbert's Resort is quite the party spot! Just take the

RZ-LP FM

north business exit on US 1 off the new Jewfish Creek Bridge and you're there. They have entertainment almost every night and a great happy hour Monday thru Friday from 4 to 7. There are different chef's specials inside the restaurant each night by Chef Georg. All-you-can-eat shrimp on Wednesdays... prime rib dinner on Saturdays... lobster festival on Sundays... or if you want to try something really different, Thursday night is all-you-can-eat German Buffet— and all at reasonable prices!

Every Friday night until August 14th is Harley Davidson Bike Night. There are two bands playing interchangeably 'til midnight, with liquor specials from beer to Bacardi. Join up for the Gilbert's Poker Run, you can win prizes and the proceeds go to local charities. Ask about Gilbert's new Reward Cards, applicants get free entry to End of Summer Raffle on August 14th.

Gilbert's "on the water raw bar" is open weekends and serves the freshest seafood in Key Largo. From oysters, ceviche, fish dip, lobster bisque, a variety of different crab specialties and much more—you name it, they have it.

Why not make a weekend of it? The motel has real Keys charm with its waterfront rooms and it is pet friendly and very affordable. Spend the day fishing, hang out on the sandy beach or dock your boat. Gilbert's Resort at MM 108 has it all.



3pm to Sunset

WHERE: 98801 Overseas Highway Oceansale Key Large

WHAT: Carnical Style Pun & Grunes for Dogs & Their Dople. Musical Entertainment by Local Art: 49 Prod & Drinks Diggie "Spots" Treatments

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Islamorada Moose Gets 2 Million Dollar Facelift



All that is left of the old Islamorada Moose is the integrity, wisdom, intelligence, and camaraderie of its accomplished upscale membership, which is having a growth spurt. Over 100 new members have joined and its not because of the beautiful new building, it's because of the quality of the members. At this Lodge you are apt find yourself sitting next to a doctor, business owner, entertainer, fisherman, or a retired war vet. Each has a story to tell and everyone is friendly.

We won't tell you all the secrets the new building has to offer but we will tell you that the bar is huge and hand painted by local artist who also fixed up the painting on the front of the building. If you don't like smoking half of the room is smoke free but you can still converse with the smokers. Look up and around you'll see eight big screen plasma TV's. You can play a game of Wii or watch horse racing - there is something for everyone.

Bernie Kay, the Governor of the lodge tells us that some anonymous donors that love the Moose Charities donated the money to rebuild. "The Moose support Mooseheart Child City and School, a 1,000-acre community for children and teens in need located 40 miles

west of Chicago and Moosehaven, a 63-acre retirement community for its members near Jacksonville, FL We also donate to the Islamorada Boy Scouts, help with the Alztheimer's Walk, clean up of Indian Key and Christmas for Upper Keys kids in need," says Kay. Kay cooks the N.Y. Strip steak dinner the 1st and 3rd Saturday of every month from 6 till 8 pm. For \$12 you can enjoy the steak cooked to perfection in their new spotless kitchen, it includes tossed salad, baked potato, vegetable, and desert. Now that's a deal!

One of the Women of the Moose, 23-year member Jan Nolen, is known for her stuffed pork chops, they usually sell 80 to 100 dinners when Nolen's cooking. The women have their special dinners on the 2nd and 4th Saturdays. The Coconut Telegraph is going for Prime Rib and all the fixin's for \$15. You can't beat it! Breakfast is served Sundays from 8:30 to 11:00 a.m.; Fish Fry is Fridays 6 to 8 p.m.; and bingo is Wednesdays at 6:30 p.m. Mary Eager tells us the pots are getting big.

The Moose Lodge is only open to members and gualified quests, if you're interested in joining call Bernie Kay at 305-393-4722.