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## Complaint filed against former bank directors

By Patty Brant  
Immokalee Bulletin

Seven former directors of the bank are facing action in US Middle Florida District Court in connection with their duties at Florida Community Bank (FCB) before it went into receivership in 2010.

The plaintiff in the action is the Federal Deposit Insurance Corporation.

According to Federal Court documents, the 2010 closing of FCB resulted in a \$349.1 million loss to the Deposit Insurance Fund. FDIC is seeking \$62 million in damages, mainly on losses from six acquisition and development loans (ADC), one commercial real estate loan (CRE) and one personal loan.

Court documents state that CRE loans are "inherently risky" as they are "made to developers, builders and speculators, who may have several concurrent projects making their incomes subject to fluctuations in real estate values."

ADC loans are a type of CRE loan in which loan "proceeds are used to acquire commercial real property and/or develop it..."

The charges are leveled at former President, CEO and former director of the bank, Stephen Price, as well as "outside" directors Beauford Davidson, Patrick Langford, Jon R. Olliff, DDS, James O'Quinn, Bernard Rasmussen and Daniel Rosbough.

The court charges that FCB's collapse was caused by "grossly negligent loan underwriting and loan administration, resulting in

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Special to the Immokalee Bulletin/Relay for Life

## Relay for Life - Calendar Girls

These special ladies, "The Calendar Girls," will be performing in accordance with our theme this year Cartooning for a Cure....their routine will be a number in Wonder Woman costume.....The Calendar Girls is a song and dance team made up of 30 delightfully dangerous, doggie-lovin' divas, all over age 50. While sharing our love of dance with audiences of all ages, we are also raising money for local charities. We strive to be role models for women of all ages, showing that age is a state of mind! We perform at public and private events throughout Southwest Florida, including Fort Myers, Cape Coral and Naples.

## Relay for Life Schedule of Events

The 2012 Relay for Life event will be held this coming Saturday to Immokalee High School Athletic Field. Activities are set to begin at 5:15 p.m. with a Survivors Dinner. Volunteers will be setting up areas earlier beginning as early as 8 a.m. The Blood Mobile will open beginning at 3 p.m. and take donations until 8 p.m. just outside the front entrance to the school. The Color Guard takes center stage and kicks off opening ceremonies at 5:45 p.m. and Sheriff Rambosk will welcome everyone

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Special to the Immokalee Bulletin/Relay for Life

Skeeterland Bluegrass Band with special guest Immokalee High/Middle School Nurse Robbie (second left) will perform at 4 until 5:30 p.m. at the Relay for Life event this weekend at Immokalee High School Athletic Field.



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## BANK

Continued From Page 1

excessive and dangerous concentrations" of six acquisition and development loans as well as a commercial real estate loan.

It further charges that the designated directors "acted or failed to act despite the known peril" in making these loans and states: "As a board, they failed to monitor and control FCB's operations properly; and they pursued growth in spite of warnings from Regulators to more carefully monitor and adjust FCB's risk profile, improve its credit functions, and improve its loan standards. As a Board, their failure to act prudently and independently resulted in their approval of high-risk loans based on grossly deficient underwriting and questionable appraisal."

In its complaint, the FDIC refers to an October 2008 "Order to Cease and Desist the

ongoing unsafe and unsound banking practices" and alleges that the defendants authorized seven major loans resulting in at least \$56.7 million in losses to the bank and that Mr. Price authorized a personal loan resulting in a nearly \$6 million loss.

That loan was approved solely by Mr. Price to Jerry Williams, Jr., in 2007 for \$5,925,000. According to the complaint, the loan exceeded Mr. Price's authority as president, which was limited to \$5 million.

The defendants are not to comment on the case, however, counsel to the former directors, Mary C. Gill of Alston & Bird LLP, said, "These gentlemen were proud to serve as directors of Florida Community Bank, which was a part of this community for many years. They fully satisfied their responsibilities to the bank and, at all times, acted in the best interest of the bank. The complaint filed by the FDIC is without merit and we will ask the court to dismiss it."

## RELAY

Continued From Page 1

and lead the Pledge of Allegiance at 6 p.m. Immokalee High School Senior and 2012 Harvest Fest Queen Diana Sanon, will sing our National Anthem just before 6 p.m. and Collier County Commissioner, Jim Coletta will be the guest speaker.

Survivors and Caregivers take to the track just after 6 p.m. with teams hoisting their banners for the Team Lap at 6:45 p.m.

The Calendar Girls - an All Woman - over 50 group of ladies performing to this year's theme, "Cartooning for a Cure."

Kids take their place at 7:15 p.m. for the Kids Lap; Adam Rodriguez is next up with his rendition of "Come Home" and Benny Valdez will entertain with a dance.

Who wants pie? At 8 p.m., the pie eating contest takes place with each team responsible for bringing pie.

Luminaries will be lit promptly at 8:30 p.m. with a duet of "When You Believe" by Kaitlyn Regan/Eliza Dieujuste to follow just as lighting begins.

The Luminaria Ceremony begins at 9 p.m. with a time of reflections and remembrance. Participants will walk in silence at this time.

Judging for banners will be held at 9:25 p.m. followed by more music, a bubble

gum blowing contest, solo entertainment performers and more.

A number of themed laps around the athletic track are planned including Power of Purple lap, 3-legged race, 3-legged lap, Pink Bra lap, men's stilleto race, a crazy hat lap, balloon lap, pajama lap, glow in the dark lap, sports team lap, jump rope lap, a patriotic lap, worst bedhead lap, and a pack the track lap.

Also, keeping the participants supporters and spectators entertained are the contests to challenge the spirit. The balloon contest challenges anyone to carry the most balloons around the track. The Giant Twister Game Contest speaks for itself with a giant Twister board set out on the field. Who can stack the most cups? Well we will see at the end of a lap around the track. The jump rope contest will get the heart pumping with one lap doing the most times and the longest around the track..

One final lap around the track will include the Indian Spirit Lap at 9 a.m.

Closing ceremonies will be held on Sunday morning at 9 a.m. and grand prize drawings will be decided at 9:30 a.m.

## Free kids' fishing clinic promises day of learning and fun

Teaching children a lifelong hobby, instilling appreciation for our marine environment and providing fun, family outings are the objectives for Saturday's Kids' Fishing Clinic in Naples.

The Florida Fish and Wildlife Conservation Commission (FWC) will offer a free Kids' Fishing Clinic for children between the ages of 5 and 15 on Saturday, April 28. The clinic will take place at the Naples City Pier, 25 12th Ave. S. in Naples, from 9 a.m. to noon. Advance registration is not required.

This free clinic enables young people to learn the basics of environmental stewardship, fishing ethics, angling skills and safety. In addition, environmental displays will offer participants a unique chance to experience Florida's marine life firsthand.

Kids' Fishing Clinics strive for several goals, but the main objective is to create responsible marine-resource stewards by teaching children about the vulnerability of

Florida's marine ecosystems. In addition, organizers hope to teach fundamental salt-water fishing skills and provide participants a positive fishing experience.

Fishing equipment and bait will be provided for kids to use during the clinic, but organizers encourage children who own fishing tackle to bring it. A limited number of rods and reels will be given away to participants upon completion of the clinic.

If conditions allow, participants will have the opportunity to practice their new skills and fish from the pier. This event is a photo catch-and-release activity, and an adult must accompany all participants.

Individuals or companies interested in helping sponsor this event or volunteering at the clinic should call Laura Almand at 239-213-1441 ext. 203 or FWC's Nancy Fisher at 850-487-0554.

To find out more on taking a kid fishing, go to [MyFWC.com/Fishing](http://MyFWC.com/Fishing).

## CCSO warns about rental scams

Over the past few weeks the Collier County Sheriff's Office has received reports involving rental scams. The homes are usually listed on Craigslist and there are two ways the scam is perpetrated:

1) A scammer posing as a landlord asks the prospective renter to send money via Western Union or Moneygram in order to receive the keys to the home/condo. This money is almost impossible to track and the renter is out hundreds or thousands of dollars.

2) A scammer posing as a property owner changes the locks on a vacant house or condo and offers it as a rental. These houses are often in foreclosure or for sale. The renter (victim) pays rent and a down payment and is given the keys to the residence. Only later does the tenant discover that he or she is in the house illegally. The renter is then forced out of the house and is out hundreds or thousands of dollars.

Here are some tips to follow to avoid falling victim to the first scam:

- Never wire money to someone you don't know.
- Never provide someone with sensitive information like your bank account number

or Social Security number.

- Avoid transactions involving individuals based in countries known for scamming, such as Nigeria or Malaysia.
- Never rent a home or condo without seeing the interior first.
- Do not submit to a background check for a home without meeting the owner in person.

Regarding the second scam, do your homework. Search the Internet for the address. If the residence is listed as being for sale or rent through a real estate or property management company, contact the company and verify that you are legally renting or buying the house.

If it is not for sale or rent through a business, go to [www.collierappraiser.com](http://www.collierappraiser.com) and do a search for the physical address. The owner of the residence is listed. Proceed with caution, however, because the scammer may use the name that is listed. To be confident that you are dealing with the owner, attempt to contact that person through independent means.

If you believe you are being scammed notify law enforcement.

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### To Submit News

The Immokalee Bulletin welcomes submissions from its readers. Opinions, calendar items, story ideas and photographs are welcome. Call (239) 657-6000 to reach our newsroom. The deadline for all news items is 11 a.m. on Monday prior to the following Thursday's publication.  
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### Our Purpose...

The Immokalee Bulletin is published by Independent Newspapers of Florida. Independent is owned by a unique trust that enables this newspaper to pursue a mission of journalistic service to the citizens of the community. Since no dividends are paid, the company is able to thrive on profit margins below industry standards. All after-tax surpluses are reinvested in Independent's mission of journalistic service, commitment to the ideals of the First Amendment of the U.S. Constitution, and support of the community's deliberation of public issues.

### We Pledge...

- To operate this newspaper as a public trust
- To help our community become a better place to live and work, through our dedication to conscientious journalism.
- To provide the information citizens need to make their own intelligent decisions about public issues.
- To report the news with honesty, accuracy, purposeful neutrality, fairness, objectivity, fearlessness and compassion.
- To use our opinion pages to facilitate community debate, not to dominate it with our own opinions.
- To disclose our own conflicts of interest or potential conflicts to our readers.
- To correct our errors and to give each correction the prominence it deserves.
- To provide a right to reply to those we write about.
- To treat people with courtesy, respect and compassion.

## Letters to the Editor

### Spanish or English?

The Immokalee Community Redevelopment Agency (CRA) will hold three public meetings to discuss the Immokalee Master Plan Amendment (IMPA), concerning the future goals for growth and development of the community.

The meetings will be held from 5 to 7 p.m. on: May 9 at Hodges University, 1170 Harvest Drive; May 23 at the Immokalee Community Park, 321 N. First St.; and May 23 at One-Stop Shop, 750 S. Fifth St.

The CRA plans to conduct the IMPA meetings in English. This will be unfair to the population of Immokalee, which is 70% Spanish speaking, 9% Creole speaking Haitian, 9% African American, 9% White and 3% other.

In order for the community to fairly participate in the process, all three IMPA meetings should be held in the majority language of Spanish, and not in English. There should be Creole and English translation for the non-Spanish population.

The CRA may have Spanish and Creole translators available, but this would be disrespectful, because the majority population speaks and reads Spanish, not English, and as such conducting the meetings in English would inhibit participation by the Spanish speaking majority population.

Conducting the public IMPA meetings in English will unfairly show disrespect for the hispanic majority population's language and their ability to understand and represent

their views in their own language.

Also, the majority of the printed material for the IMPA public meetings should be printed and translated to Spanish and Creole, not English.

Otherwise if the CRA public meetings are conducted in English for the IMPA, the decisions will be made by the non-Spanish speaking county staff, landowners and developers and not the hispanic majority population of Immokalee.

Penny Phillippi, the Executive Director of the Immokalee CRA speaks fluent Spanish. If she really wants the community of Immokalee to participate and be represented in the IMPA, she should arrange for all the public presentations to be in Spanish, not English.

**John Lundin**  
Immokalee

### What liberals believe

Liberals believe that all Americans should have equal access and influence in politics regardless of the size of their wallet. That Wall-Street speculators should not have the ability to put our economy at risk. Liberals believe that health care is a right and not a privilege. Liberals believe that you do not feed your seed corn to chickens that lay their golden eggs somewhere else. And the chickens should not lay their eggs at the capitol. Liberals believe that working people should not have to pay higher taxes on their 401K than Wall-Street investors do on their earnings. Liberals believe that the public school

system and unions have been at the core in building this country's middle class and that the strength of America lies in it's people and not in it's corporations. Liberals believe that government, and not corporations, are better suited to protect society's ethics, sense of justice and individual dignity. Liberals do not hide behind the flag, constitution, religion or the relative concept of freedom when expounding their beliefs. Finally, Liberals believe that the economy, like a house, should be built from the bottom up and not from the top down.

**Juan Puerto, M.D.**  
Immokalee

### Pageant talent

I would like to especially thank the outstanding visiting talent from the LaBelle Swamp Cabbage Pageant that added so much to our recent Harvest Festival Pageant in Immokalee.

The 2012 Swamp Cabbage Princess, Abby Lynn Arnold, entertained everyone with a lively clog to "Hammertime."

The reigning Miss Swamp Cabbage, Malory Allen, performed a beautiful lyrical ballet to "I Was Here" by Kristen Chenoweth.

And if that was not enough, the 2012 Swamp Cabbage talent winner wowed the crowd with her jazz rendition on the saxophone of OMG by Usher.

Besides being so talented, all of these ladies are wonderful role models and a credit to their community. I congratulate their par-

ents for raising such fine young women and I thank LaBelle, the Swamp Cabbage Pageant, and Jerri Lynn Merritt, for sharing them with us.

**Joanne Loukonen**  
Harvest Festival Pageant Director  
Immokalee

### Hispanic Affairs meeting

It is an honor to serve Collier County, and the Collier County Commissioners, as a member of the Hispanic Affairs Advisory Board.

If you are interested in the progress of the Hispanic community, or in any issues affecting the Hispanic community, please consider attending this Thursday, the Hispanic Affairs Advisory Board. Bring your ideas, issues, and questions to us, so that we can work together to improve the Hispanic community.

The Hispanic Affairs Advisory Board will meet Thursday, April 26, at 6 p.m. in the Board of County Commissioners chambers, third floor, Collier County Government Center, 3299 Tamiami Trail East, Naples. If you have any questions, please feel free to call or email me.

**Sincerely,**  
**Albert Batista, Esq.**  
Phone: 239-272-9327

## Community News in Brief

### Boys & Girls Summer Camp

Boys and girls Club Summer Camp at Lake Trafford Elementary School for fifth, sixth, seventh and eighth grade students will run from June 11-August 3 Monday through Friday 8 a.m.-4 p.m. at LTES, 3500 Lake Trafford Road. Meals are provided and include a light breakfast, hot lunch and snack. Admission is free for all fifth, sixth, seventh and eighth grade students in Immokalee, but space is limited. Bus transportation is available. Stop by the front office of Immokalee Middle School from 3:30-6 p.m. Monday-Thursday only to pick up an application.

For more information, contact Ms. Evelyn Amador at 239-377-8996. The Boys & Girls Club Immokalee Summer Camp is sponsored by Naples Children & Education

foundation and the 21st Century Community Learning Centers.

### Hands on QuickBooks training program available

Immokalee Business Development Center (IMMBIZ) will hold a two-training course for both introductory and advanced QuickBooks users. Learn to get around in QuickBooks - create company files, income statements, balance sheets, reports, customize forms, do time tracking, payroll and more. Dates are May 12 and 19 from 10 a.m.-2 p.m. Seating is limited so please register at RosemaryDillon@Immokalee.biz or call 239-867-4121 ext. 206.

### HomeRun Harvest Saturday

The 2012 HomeRun Harvest will be held this Saturday, April 28, due to the inclement weather forecast for last weekend. You can look forward to the same fun family activities and a full double elimination softball tournament this Saturday - free admission, kids games and activities. Please adjust your calendars so you can all bring your families out to enjoy this great event. The good news is that gives everyone another week to purchase iPad raffle tickets which are still for sale. For information call Lori Turrubiarz at 239-657-4421.

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# IHS Girls LaCrosse team underdogs? Not so much

By Ariza Reyes

Special to the Immokalee Bulletin

When you hear the word “underdogs,” you think of your favorite Sports movie, an Olympic team or other Sports team. Now, when you hear the word “underdogs,” we would like you to think of Immokalee High School athletics; Girls Lacrosse to be exact. At 7 p.m. on Friday April 20, the Lady Indians Lacrosse Team didn't realize that they would be making school history a few short hours later. Under the Athletic Direction of Mr. Tony Allen, and the Coaching Staff of Ariza Reyes (Head Coach), Jamie Flatley (Assistant Coach), and Christopher Reyes (Volunteer Coach) of Immokalee High School, who knew history would be made until their trophy was awarded. You see, the Lady Indians did not have to win the game, to win in their hearts. Playing with pride allowed the Indians to earn a District Title as District Runner-ups, a second place standing to the

Gulf Coast Sharks. The Lady Indians went into Districts as the second ranked team, but left the field with much more than a trophy- they left with PRIDE! The Immokalee Indians are not the fastest, they do not have the greatest stick skills, yet, but they somehow seemed to hold a team whose 90 percent if its players have been playing Lacrosse for 8+ years. The average amount of years the Lady Indians have under their belt of Lacrosse is two-the most, 3 and the least is less than 4 months. In less than 4 months, the Lady Indians were able to hold a stick, pick up a ball, sustain a controlled cradle, throw, catch and shoot. Not every ball remained control, not every throw was caught and not every shot was a goal, but the Lady Indians were able to make it there. “You miss 100% of the shots you don't take,” and the Lady Indians had taken every single one of them. With only four returning players this year, five graduating Seniors, and a full line-up of fun, unique, and talented young girls, the Lady

Indians are ready for nothing more than fun and fairness for the years to come. Without the support of the Immokalee Community, these underdogs would not have risen to the top and we would like to thank you. We look forward to what is to come for Lacrosse in

Immokalee, Collier County and the state of Florida, both Women's and Men's alike. It is definitely safe to say that Lacrosse is here to stay In Immokalee, and that the “BIG RED Legacy” will sure continue...”PRIDE ON 3, PRIDE ON 3... 1-2-3 PRIDE!”



Special to the Immokalee Bulletin/Ariza Reyes District Title Champs, Immokalee High School Ladies LaCrosse team were thought to have a shadow of a chance to win it all and by following their hearts, coaches and teammates, the Lady Indians rose from their second rank spot to their school history making win. Go Indians!



Special to the Immokalee Bulletin/Manny Touron

The U15 boys Soccer Pit Cobras from left in the top row are: Coach Jose Luis Valentin, Aaron Watts, Giovani Morales, AJ Hernandez Jr, Frankie Valentin, Oscar Nito, Kesly Benoit, Coach Manny Touron. In the bottom row from left to right are: Rudy Baez, Hugo Moran, Branthon Rodriguez, Julio Robles, Gary Garcia, Yves Gomez, Ulises Soto.

# Soccer Pit U15 boys team finishes season strong

By Manny Touron

Special to the Immokalee Bulletin

The Soccer Pit Cobras U15 boys ended their season in strong fashion. This group of boys is comprised by middle school and mostly high school freshmen.

Their regular season in the South Florida United Soccer league was nothing to brag about but as the season ended the boys made a commitment to stay together and continue to practice to participate in the Region C Cup which started in early March in Lakeland. After the first round of play the team qualified for the Final Four as the wildcard and went into the championship round against a strong Plant City Team. After going ahead 1-0 late in the first half a Cobra Pit player was given a red card and had to sit

out the entire second half and the team had to play with a man down. The Cobras lost the match by a score of 3-1. As a finalist in the state tournament the team was invited to play in The Division II Cup this past weekend in Ft Myers. The team played Tropical Cam from the Miami area and lost a tight game by the score of 2-1.

The boys came back Sunday to play for third place in had an incredible game beating the Brazilian Twisters by a score of 3-0. All of the boys worked hard during the season and during the training for the tournaments. We are very proud of all of them and are looking forward to a great season next year. The club wants to thank Coach Damas for all the training, and Coaches Jose Luis Valentin and Ricardo Robles for their time.

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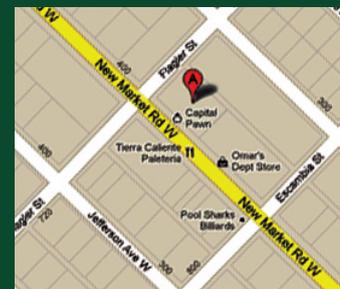
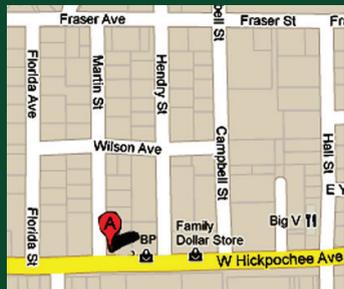
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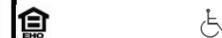
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**Students First**

**Big dreams, big plans, BIG Scholarship!**

**By Joe Landon**  
 Collier County District Schools



We told you last week about Daniel Guzman, a senior at Immokalee High School and a migrant student. You'll recall that he is being recognized by the National Association of State Directors of Migrant Education for his excellent academic record and, as the association puts it, for his persistence in overcoming the many obstacles which have confronted him in his young life. Okay, so hold on to your seats. The thrill ride for one Daniel Guzman gets even better. He's just learned that he is one of just 1,000 recipients nationwide of a Gates Millennium scholarship (yes, from Bill Gates). This is a big time scholarship paying any and all expenses beyond those covered by a student's other scholarships for seven full years...to ANY university he gains admission to. This includes everything you'd expect plus personal expenses and travel to and from school.

Daniel's dream of becoming "Dr." Guzman and earning a doctorate in environmental engineering just gained traction. His dream can now become his reality. He is planning on going to the University of South Florida for his bachelor's and possibly his master's degrees, but his dream school for doctoral study has just changed - it is now Yale! So then, we promised last week to share Daniel's personal story with you this week. He is a straight A student ranking 10th in his Indians' graduating class of 241. His grade point average is 4.48. He has challenged himself and has taken Advanced Placement, Dual Enrollment, and Honors

courses throughout his school career and he'll have 15 college credit hours by the time he graduates high school. What's a day in the life of Daniel Guzman look like? With no Internet service at home, Daniel wakes up at five o'clock each morning to ride his bike to school so he can complete his assignments there, resulting in the "A" work we told you about. Daniel takes his service to the Immokalee community very seriously as well, having logged 338 hours of service this year. He tutors elementary school students, helps in the soup kitchens, and helps with food drives and environmental clean-up projects. Daniel has a keen interest in the environment and that's why he's chosen the college major he has. Following his work at USF and Yale, he hopes to hold a leadership role in an international environmental company. His ultimate goal: to help establish partnerships with worldwide water organizations so as to increase the world's freshwater supply while reducing the contaminants that degrade our supply. He will also want to improve the quality of the air we breathe so we can eradicate respiratory problems caused by pollutants. Lofty goals, but I predict Daniel Guzman will achieve them. This just in, Daniel has received yet another scholarship for \$12,000...and did I tell you that Daniel is a migrant student? Congratulations Daniel! We'll all be watching you soar!

**Spanish, Creole versions of Master Plan available**

**By Steve Hart**  
 Immokalee Today

Special to the Immokalee Bulletin  
 Some time between now and August, Collier County commissioners will once again take up the proposed formal adoption of the revised Immokalee Master Plan.

In an effort to make sure everyone has equal and accessible opportunity to read and understand the vision for the future of Immokalee as expressed in the Master Plan, the Immokalee Community Redevelopment Agency has copies of the plan in Spanish and Creole.

The current version of the updated Immokalee Area Master Plan can be found on this site's Master Plan page in English, Spanish and Creole.

A complete Question-and-Answer feature is also available on the Master Plan page or by clicking here. Current and proposed land use maps are also available.

Printed copies are also available at the Immokalee CRA office, 1320 North 15th Street (S.R. 29, north of Lake Trafford Road.)

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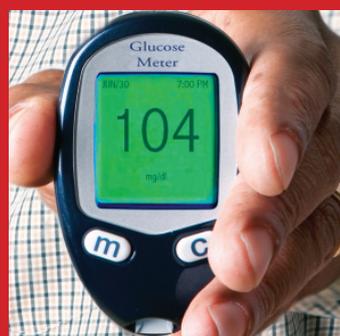


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Atenolol 50mg tabs	Tenormin 50mg	90
Atenolol 100mg tabs	Tenormin 100mg	90
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Furosemide 40mg tabs	Lasix 40mg	90
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Lisinopril 20mg tabs	Zestril 20mg	90
Lisinopril 30mg tabs	Zestril 30mg	90
Warfarin 5mg tabs	Coumadin 5mg	90
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Simvastatin 10mg tabs	Zocor 10mg	90
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