



Florida Insurance Brokers, *simplifying the complicated subject of employee benefits and helping you design benefit packages that will attract and maintain a talented workforce.*



Merry Christmas

Merry Christmas reflects that messages of love, joy and well wishes can be communicated irrespective of belief systems. It's a greeting that makes total strangers make instant connection.

Merry could mean:
pleasant, bountiful, and prosperous.



So have yourself a love filled, joyful, pleasant, bountiful and prosperous Christmas this year.

Maybe sing some Carols (songs of praise and joy)!

What's next America?

It's been quite a year – [pandemic](#), [fires](#), [hurricanes](#), [social distancing](#) and [non-gatherings](#), and now [virtual family Christmas](#). Let's end 2020 on a positive note (not thinking of elections and mask mandates). Although it's been a tough year - mentally, emotionally and for some financially, there have been [some good things](#) to come out of 2020. For instance, with people forced to stay close to home, many have sought to support local businesses. Family dinners have made a comeback. Our work attire has become much more comfortable. Many have found time to enjoy their hobbies again. Parents realized that their kids teachers are the real hero's. And we all have a new appreciation for toilet paper.



Recruit and Retain Your Best Employees

Your employees are your biggest asset; it's your employees who will have the most impact on the long-term performance of your business. Qualified employees are key to a business running smoothly and efficiently. A high turnover rate not only hurts morale, it's also more expensive to train new employees than to retain long-term, higher-paid ones.



As all employers quickly learn, there's a world of difference between a worker who's correctly matched to their job and their organization, and one who is not. Recruiting top talent takes a combination of creativity and diligence.

Our Benefit Consultants have the resources to inform and guide you through the processes and requirements for offering a group benefits package. Online tools and enrollment, as well as, that *personal touch* help ensure benefit administration is done right. Let us help you.