

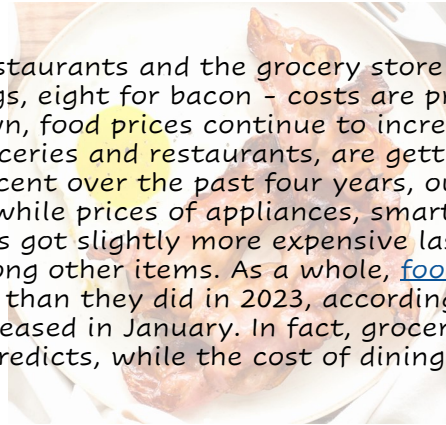


Florida Insurance Brokers, simplifying a complicated subject like insurance and helping you design a benefit package that will attract and maintain a healthy, talented workforce.



Food Costs

The rising costs of food at restaurants and the grocery store is taking a bigger bite out of monthly budgets. Seven dollars for eggs, eight for bacon - costs are pricing Americans out of basic needs. Despite inflation slowing down, food prices continue to increase. The Consumer Price Index shows food purchases, including groceries and restaurants, are getting worse for your wallet. Grocery prices have jumped by 25 percent over the past four years, outpacing overall inflation of 19 percent during the same period. And while prices of appliances, smartphones and a smattering of other goods have declined, groceries got slightly more expensive last year, with particularly sharp jumps for beef, sugar and juice, among other items. As a whole, food prices are expected to rise in 2024, albeit at a much slower pace than they did in 2023, according to the USDA Economic Research Service food price outlook released in January. In fact, grocery prices could actually fall slightly in the coming year, the USDA, predicts, while the cost of dining out will probably rise at a rate similar to 2023's increase.



Gardening

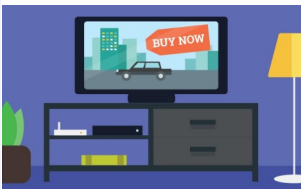
How about growing our own food? Can it be that difficult? The answer is yes, and no. Florida offers us several seasons for growing fruits and vegetables. The challenge is in knowing when to grow what. There are several resources you can tap into to get guidance, but experience is the best teacher.

Start small. Choose some of your favorites (the ones you buy most often). Try growing them in pots so you can move them around your yard to find their happy place.



Nuisance Advertising

Do television shows have more commercials now than they did in the 1960s and 1970s? Yep, we've gone from about 4 minutes of ads to over 12-13 minutes (per 30 minutes). Repetitive ads, especially on streaming platforms, are a noticeable nuisance for anyone streaming shows on an app or connected TV. It's a known issue and it's bad for business, as viewers associate the ads with frustration.



Specialists in advertising and online video said there are two fundamental reasons behind repeated streaming video ads. First, advertisers are trying to use streaming in the ways they use Facebook ads and it's not working. A second underlying problem is there are so many companies involved in selling streaming ads that it's hard for them to keep track of what ads you've already seen.



Our Benefit Consultants have the resources to inform and guide you through the processes and requirements for offering group health insurance. Our online tools and enrollment system, along with a *personal touch*, help ensure benefit administration is done right. Let us help you.