

## THE QUARTERLY FOCUS

The Florida Association of Special Districts' Official Newsletter

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..and more!

## **2ND QUARTER RECAP**

**Written By FASD Staff** 

As we navigated through the 2nd quarter this year, we wanted to provide you with some significant updates regarding our ongoing initiatives.

One of our key priorities has been the implementation of the state-mandated online ethics training program for appointed and elected special district officials. We are pleased to announce that we have successfully launched this initiative. The training is designed to ensure compliance with state law and uphold the highest standards of ethical conduct within our profession. District Officials are encouraged to complete the training to fulfill their obligations before the end of the year.

To further enhance your engagement and keep you well-informed about all the latest developments and innovations within our community, we extend an invitation to download our newly launched FASD smartphone app. This user-friendly application is designed to provide you with seamless access to relevant updates, ensuring that you stay ahead of the dynamic happenings within our association. Embrace this opportunity to stay connected and experience the benefits of our innovative communication platform.

Download the FASD smartphone app today and join us in fostering a stronger and more interconnected community!



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## **UPCOMING FASD EVENTS**

## **2024 EVENTS**

**APR 25 - 26 -** QUARTERLY MEETING, SARASOTA

APR 25 - 26 - CDAP (CERTIFIED DISTRICT ADMINISTRATIVE PROFESSIONAL) PROGRAM, SARASOTA

## **2024 EVENTS**

**JUN 10 - 13 -** ANNUAL CONFERENCE, ORLANDO

**OCT 21 - 24** - CDM PROGRAM, ST. AUGUSTINE

**OCT 24 - 25** - QUARTERLY MEETING, ST. AUGUSTINE

## **Need CEUs?**

Check our website for available webinars that offer additional CEUs

## FLORIDA ASSOCIATION OF SPECIAL DISTRICTS

120 SOUTH MONROE STREET, TALLAHASSEE, FL 32301 CALL OR TEXT: (850) 999 - 1937 | FAX: (850) 807 - 2502 INFO@FASD.COM | WWW.FASD.COM

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#### Secretary: Dave Cambareri, San

Carlos Park Fire Protection and Rescue Service District

#### Treasurer: Tanya Quickel,

ACME Improvement
District/Village of Wellington

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Tanya Quickel, ACME Improvement District/Village of Wellington

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#### **FASD STAFF**

**David Ramba,** Executive Director

#### **Angela Weeks-Samanie**, Education and Meeting Coordinator

**Rachel Kruse**, Finance and Administrative Coordinator



# JOIN US IN ORLANDO

JUNE 10 - 13, 2024 ROSEN PLAZA HOTEL

# EARLY BIRD REGISTRATION IS NOW OPEN

<< Register now >> to get the best prices.
After May 8, registration fees will increase.

- \*New\* Classes will be offered including the IN PERSON State-Mandated Ethics Training
- \*New\* Sponsorship Opportunities



- Top Golf Wednesday Evening Event - Pre-registration is required
- \*New\* Keynote Speakers, Samantha Livingstone and Ken Hartley





call or text 850-999-1937







angela@fasd.com



## **MEET YOUR STAFF**



## David E. Ramba, Executive Director

David initially joined FASD over 20 years ago while leading a legislative practice group at an environmental law firm. Since establishing his own consulting and law firm in 2009, he has focused on legislative representation across all levels of government. With his legal and lobbying expertise and strong commitment to advancing special purpose government, David will play a pivotal role in advancing FASD's mission and membership.



## Angela Weeks-Samanie, Education and Meeting Coordinator

Angela has over 25 years of experience in various roles within state government focused on enhancing environmental and public health initiatives for special districts. She has led efforts to raise awareness through collaborative programs with local, state, and federal entities. Angela has also supervised teams dedicated to research, training, and policy development. She holds a Bachelor's degree in Business Administration from Florida State University, along with certifications as a Certified Public Manager and Project Manager Professional from the Project Management Institute.



## Rachel Kruse, Finance and Administrative Coordinator

Rachel has assisted David for the past 14 years. Hailing from Tallahassee, she holds both Bachelor's and Master's degrees in Political Science from Florida State University. In her capacity within the Executive Director's office, Rachel acts as the primary point of contact and facilitates communication between members and the organization, addressing any requirements that may arise.



## MESSAGE FROM THE EXECUTIVE DIRECTOR

#### Written by David E. Ramba

It's with both a sense of accomplishment and anticipation that we mark the end of the second quarter. This period has been defined by resilience, collaboration, and unwavering dedication to our mission of serving the diverse needs of our members across the state.



Elected local officers for an independent special district, or those appointed to fill a vacancy on an elected special district board, on or before March 31 of the current year, are mandated to undergo a four-hour ethics training. To assist special districts, we launched virtual training on February 7, 2024. This training covers Article II, Section 8 of the Florida Constitution, the Code of Ethics for Public Officers and Employees, and the state's laws regarding public records and open meetings. The course includes video lectures and practice assignments, accessible 24/7, and is designed for self-paced learning. Since its launch, 140 individuals have utilized this online course.

To accommodate individuals who would prefer in-person ethics training, FASD has scheduled two sessions at the upcoming Annual Conference, Sunday, June 9th and Monday, June 10th from 1:00 pm to 5:00 pm. Individuals who are required to complete and file Form 1 entitled, "Statement of Financial Interests with the Florida Commission on Ethics," may demonstrate completion of this course by attaching the Certificate of Completion and by confirming participation in the Training section.

In today's dynamic business environment, administrative roles demand adaptability and expertise. The FASD Certified District Administrative Professional (CDAP) Program, conducted in partnership with the Florida Institute of Government (IOG), is designed to empower administrative professionals with a competitive edge through the prestigious CDAP certification. The first FASD Certified District Administrative Professional Program will be held on April 25-26, 2024, in Sarasota. Due to high demand, registration for this program reached capacity within 3 weeks of its launch and will accommodate 20 attendees per class.

Lastly, the 2024 Legislative Session ended March 8, 2024. CS/CS/HB 7013 (Persons-Mulicka) and CS/SB 1058 (Hutson) are comprehensive bills dealing with special districts. These bills introduced comprehensive reforms to the governance and operations of special districts. Notably, it establishes a 12-year term limit for popularly elected members of governing bodies within most independent special districts, ensuring turnover and fresh perspectives. We will have a comprehensive Legislative Update at the upcoming April Quarterly Meeting in Sarasota, as well as the Annual Conference.



## BACKGROUND

ELECTED LOCAL OFFICERS OF INDEPENDENT SPECIAL DISTRICTS, AND PERSONS APPOINTED TO FILL THOSE SEATS IF VACANT, THAT ASSUME THEIR OFFICE ON OR BEFORE MARCH 31 MUST COMPLETE THEIR ANNUAL ETHICS TRAINING BY DECEMBER 31 OF THE YEAR THEIR TERM BEGINS.

## COST

- IF YOUR DISTRICT IS A FASD MEMBER, THE COST IS \$49 FOR EACH OFFICIAL
- IF YOUR DISTRICT IS <u>NOT</u> A FASD MEMBER, THE COST IS \$79 FOR EACH OFFICIAL

## **COVERED DURING THE COURSE:**

- TWO HOURS OF CHAPTER 112, F.S. KNOWN AS FLORIDA'S ETHICS LAW
- ONE HOUR OF CHAPTER 119, F.S. KNOWN AS PUBLIC RECORDS LAW
- ONE HOUR OF CHAPTER 286, F.S. KNOWN AS PUBLIC MEETINGS LAW

ARE YOU READY TO GET STARTED?

## **MORE INFORMATION:**



850-999-1937



ANGELA@FASD.COM



WWW.FASD.COM/ETHICS-FOR-SPECIAL-DISTRICTS



## MESSAGE FROM THE PRESIDENT

#### Written by Jim Millican

Greetings FASD Members,

We survived another year in Tallahassee. Thank you to our lobbying team and legislative committee for keeping up with all of the bills affecting Special Districts, and getting them amended as needed.



I am looking forward to seeing everyone at our April Quarterly Meeting in Sarasota this month. We have some great education lined up for the meeting on artificial intelligence with Al Unveiled: Enhancing Productivity with ChatGPT, Canva, and Dall-E taught by Debbie Buschman and Greg Buschman, as well as and Financial Management and Audits taught by Racquel McIntosh. Both classes will provide CEUs for CDO and CDM. You won't want to miss our networking reception that evening.

I want to express my excitement for our upcoming 2024 Annual Conference. I look forward to seeing you all there and sharing in the many great experiences that this event has to offer, celebrating our 45th Anniversary. As we prepare for the conference, I want to take a moment to reflect on my time as President of FASD. This past year has been incredible, and I'm so grateful for the opportunity to have served you. One of the most rewarding aspects of my presidency has been the opportunity to get to know so many of you. I've been very impressed by your dedication to public service and your commitment to making a difference in your districts. I'm proud to be a part of this organization and to work alongside such talented and dedicated professionals.

I'd also like to take this opportunity to thank our amazing FASD staff, Angela and Rachel. They're the unsung heroes of our organization, and they work tirelessly to make sure that our events are successful. I'm so grateful for their hard work and dedication.

Finally I want to give a huge thank you to our committee chairs. Being a committee chair requires a lot of volunteer time, and as we know, we all have full-time jobs. Thank you to the following chairs for your hard work and commitment, Kim Eikov, Conference and Awards Committee; Dave Cambareri, Legislative Committee; Tanya Quickel, Finance and Strategic Planning Committee; Eric Center, Education and Certification Committee; Justin McBride, Membership and Technology Committee, and Joe DeCerbo, Nominating Committee.

I look forward to seeing you all at the April quarterly meeting. Thank you again for the honor of serving as your President.



## April Membership Meeting

Join us in Sarasota as we debut the new Certified District Administrative Professional Program Certification!



April 25–26, 2024 Embassy Suites by Hilton Sarasota

## **What Is Being Offered:**



Certified District
Administrative
Professional Program
Certification Class is Full!

Event Sponsors:







2 Days of CDO Components & CEUs - 9 hours!

Register Today!

Click Here >>>

<< Click here for a detailed agenda>>



## **FASD MEMBER BENEFITS**

## Florida Association of Special Districts

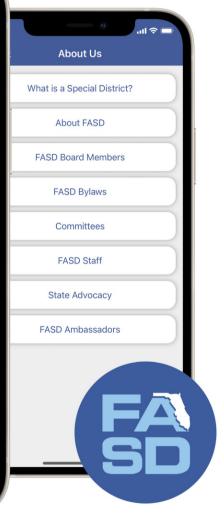
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Investments in the FASD Education Foundation support professional development scholarships, quality educational opportunities, and Foundation initiatives to improve the special district community.



## **President's Club**

















## **Silver Level Sponsors**

## **Rita Greenberg**









## How can you support the FASD Education Foundation?



Make a one-time contribution



Make a monthly pledge of an amount you choose

Learn more: www.fasd.com/about-the-foundation



## **QUARTERLY MEETINGS**



## LEGISLATIVE FORUM

The Legislative Forum was held January 24, 2024, in Tallahassee at Hotel Duval!

Our Legislative Team held a brief overview of what's happening with FASD issues during legislative session before members took off to the Capitol to meet with their legislative delegates.

We had 80 members attend!

## APRIL

Our April Quarterly meeting will be held April 25 - 26, 2024, in Sarasota at the Embassy Suites.

This quarterly meeting will also debut the newest certification program we have to offer: Certified District Administrative Professionals.

This certification program will focus on day to day tasks and requirements that your district's administrative professional encounters.



# TOPGOLE

## ANNUAL CONFERENCE

Reminder: FASD's 45th Annual Conference is June 10 - 13, 2024, at the Rosen Plaza in Orlando, FL.

This year's theme is Blazin' Saddles - Be a Trailblazer & Lead the Charge!

We are experiencing high interest this year so you don't want to wait until the last minute!

**CLICK HERE TO REGISTER NOW** 





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Attorneys at Law Integrity-Intelligence-Diligence

#### NAVIGATING THE CHALLENGES, TOGETHER.



LAURA DONALDSON, ESQ. LDONALDSON@MANSONBOLVES.COM 109 North Brush Street Suite 300 Tampa, FL 33602 813.514.4700



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## FASD MEMBER BENEFITS

# Helping you help the community.

As part of the Florida Association of Special Districts, your organization is eligible for a special credit card offer through U.S. Bank.

The U.S. Bank Visa® Community Card is designed just for nonprofit organizations like yours to help you earn rewards without paying an annual fee or needing a personal guarantor.

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By: Benjamin Streed, CFA, Chief Investment Officer - Deep Blue Investment Advisors

#### THE U.S. ECONOMY: WHAT RECESSION?

Let's be honest, over the last year we were all being told by economists and the media that a recession was imminent, it was right around the corner. Or better yet, a recession was already underway, and we just didn't know it yet! Sound familiar? Despite many "crying wolf" for an economic downturn, a recession was handily avoided in 2023, despite seemingly insurmountable headwinds of high interest rates, ongoing and increasing geopolitical turmoil, and a brief, albeit meaningful run of bank failures here in the United States.

As of this writing, it's still early in 2024 and somehow the prevailing certainty of a recession remains intact. Calls for recession are as they say, "a dime a dozen" and in my twenty years following the markets it seems there are always strong voices clamoring for an economic deterioration. A better way to gauge sentiment is to look at the likelihood of a recession: according to a recent Bloomberg survey of economists there is now only a 38% likelihood of a recession, down from 55% only six months ago! It's also important to remember that not all recessions are created equal; some are lengthy and severe like the Global Financial Crisis of the late 2000s, while others are barely noticeable.

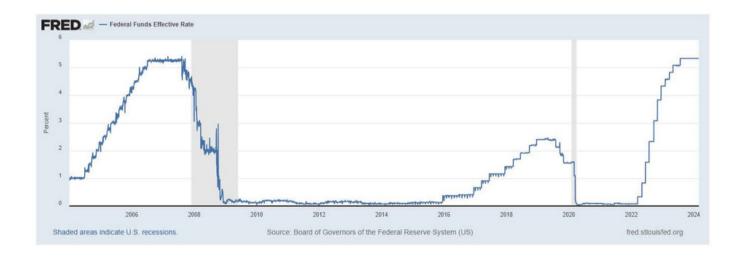
Economic strength in the United States continues to bewilder many economists. Real, or inflation adjusted gross domestic product (GDP) was 4.9% in Q3 2023 and 3.2% in Q4. For comparison, a large, developed economy like the U.S. is expected to grow at roughly 2.0% over the long-haul, but that does not mean things won't eventually slow. The contractionary pressures of high interest rates remain, and much of the post-COVID stimulus is fading. It's possible that whenever the slowdown occurs, that it may be relatively mild given how strong the underlying fundamentals are for the U.S. If a recession arrives, it has the possibility of being relatively mild.

#### THE CURRENT INTEREST RATE CYCLE: A LONG PAUSE?

Let's switch gears and focus on historical Fed Funds cycle activity and how it relates to the present economic conditions. Looking at the chart below, the last time the Federal funds rate was above 5% was during the 2006 rate cycle. The Fed held rates at a "plateau" or their highest level for nearly fifteen months before an exogenous shock, the Global Financial Crisis (GFC) forced them to cut rates. The plateau and hold are reflected in item number one in the chart. Moving along, the post-GFC easing was slowly unwound after a prolonged, and deep recession and the Fed only attempted to raise rates again nearly seven years later. Looking at item number two, you can see that interest rates were never able to establish a "plateau" this time around, as the normalization process was halted by the COVID-19 pandemic and resulting emergency measures. Item number three: the post-COVID spike in inflation forced the Fed to hastily raise rates from near zero to over 5% at the fastest pace in history. The last rate hike of the current cycle was in July 2023, and as of this writing in early March of 2024, that is roughly eight months of a



clear pause or "plateau". Higher rates for longer, but how much longer? Compared to the last full cycle pre-GFC, we could still have more time to wait before the Fed feels compelled to lower rates. Are we only halfway there?



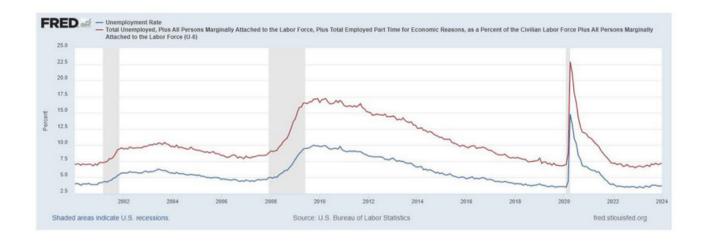
To summarize: with no crisis to interrupt the normal hike-pause-cut rate cycle, low-rate monetary policy is followed by restrictive policy. The easier the policy was, the more restrictive the follow-up will need to be. In many ways, it could be argued that monetary policy has been stimulative (or easy) since the GFC. Some would argue that we never got back to "normal" before COVID interrupted the cycle. If this is correct, it's reasonable to conclude that we have never seen such sustained easing. This sustained period of easy monetary policy should, in theory, result in a need for a prolonged period of sustained, non-zero rates. Solid economic data supports a pause, or higher rates for longer. This leaves us with considerable uncertainty, and in uncertain circumstances, the Fed will likely keep monetary conditions tight as long as they can.

#### U.S. ECONOMY: LOW DEBT BURDEN, HIGH EMPLOYMENT

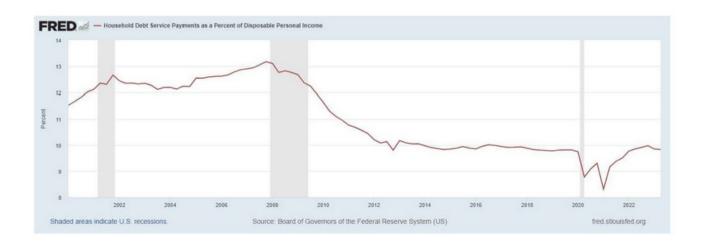
As mentioned earlier, there are many positives underpinning the US economy, one such data point being the continued creation of new jobs. The Bureau of Labor Statistics' nonfarm payrolls report shows that over three million jobs were created in 2023. This equates to nearly 260,000 new jobs per month. So far in 2024, the trend does not appear to be slowing as over half a million new jobs were created through February. The general understanding is that we need to create 100,000 jobs per month to simply keep pace with population growth. Put another way, we're running at nearly 3x rate above what's necessary to maintain our historically low levels of unemployment. There's an adage that goes something like this: "if people are employed, and expect to stay employed, they will spend". Consumer spending remains intact despite inflation and the frustrations it provides with higher prices. Overall, the general positive trend continues to be a tailwind for the economy and portends ongoing economic growth.



Meanwhile, initial jobless claims sit at a mere ~200,000 per week, close to the lowest level ever recorded despite a growing US population. Back in March of 2023, this figure was closer to 240,000 individuals filing for first time unemployment benefits, indicating a substantial improvement.



Currently, the US unemployment rate sits at a mere 3.9% (chart above, blue line) which is well below average and close to the lowest ever recorded. The U-6 unemployment rate (red line), which considers so-called underemployment, or those workers that indicate they'd like more workable hours, sits at a mere 7.3%. The average U-6 rate over the last thirty years is north of 10% with the low being 6.5% in December of 2022, so clearly those workers who want work can find it, further supporting the narrative of a strong labor market. Clearly, there's a plethora of economic data suggesting that the US economy is humming along despite higher interest rates.



Our economy is heavily reliant on consumer consumption of both goods and services and given heightened interest rates on everything from credit cards to automobiles and houses, it's critical to keep



a close eye on the health of consumer finances. The Federal Reserve reports quarterly on a metric it calls the household debt service ratio (debt payments as a percentage of disposable income). This metric currently sits at only 9.77% after hitting a low of 8.31% during the pandemic as stimulus checks were distributed and moratoriums were enacted for major expenses like rent, mortgage payments and student loans. In the past, this ratio sat between 10-11% during times of economic stability, so the current reading shows that the US consumer is far from overburdened, especially relative to recent history.

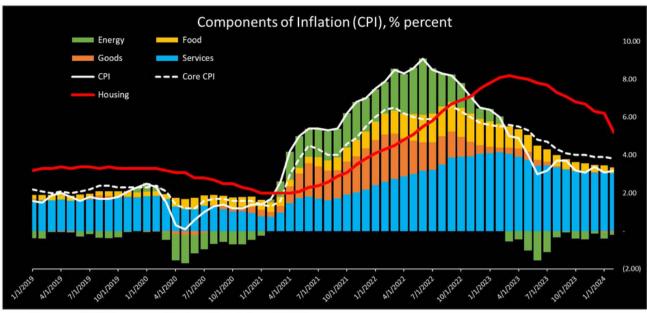
#### INFLATION: COOLING, BUT SLOWLY

As in prior writings, I will take the liberty of using inflation and Consumer Price Index (CPI) interchangeably. The March 2024 CPI data showed that energy prices continue to decline broadly (see the green bar in the chart below), helping to reduce the headline inflation figure reported each month. According to the American Automobile Association (AAA) the average price of gasoline sits at \$3.39, well below the average of \$3.52 for the year ending 2023. Meanwhile food costs appear to have stabilized around 2%. Granted, this doesn't mean that the cost of eggs at the supermarket are coming down, but rather that they've stopped rising at a previously unsustainable pace. If you can believe it, at their highs during the summer of 2022, food and energy were adding 1.60% and 2.90% to the headline inflation figure! Thankfully they've come back down to earth, but unfortunately, the caveat here is that food and energy only make up 20% of the headline inflation number. The more pressing concern is of the larger components that make up CPI, including services and shelter/housing. In the last issue, I highlighted how housing costs will likely keep inflation "sticky" and how it could be a major hurdle for the consumer as well as policymakers attempting to get inflation under control. Let's revisit this as well as service costs.

The cost of services remains elevated at over 5.20% and given its importance and weighting in the headline number of ~61%, it contributes 3% to the headline CPI number. Let this sink in. If all other inflation was eliminated, no rising prices for food, energy, or building materials like lumber, metal or plastics, inflation would still be over 3%. Globally, we've effectively solved the problem of goods inflation; we can pull more minerals out of the ground, plant more food, harvest more trees, etc. Services are what's difficult to alleviate. Most jobs are in the service sector, so one person's wages are another's cost. As costs rise, consumers demand more compensation for their labor, thereby creating the very inflation we're trying to control. It's a vicious and often slow cycle to remedy the cost of services. The major component of services is that of the cost of housing/shelter.

Since housing is such a critical component of CPI, let's take a deeper dive into how it is faring relative to other areas. The cost, or more appropriately the "asking price" of renting a primary shelter continues to be a major source of frustration for many. Despite the decline in prices for many goods as well as broad energy costs, the cost of rent continues to keep CPI high. Over 35% of Americans rent their home, so any major spike in rental costs could continue to keep headline CPI figures elevated for some time.





(Source: U.S. Bureau of Labor Statistics, DBIA)

The data confirm that the cost of shelter is beginning to slow: it hit a high of 8.20% in March of 2023 and has since declined to 5.20% as of February 2024. Further complicating the situation, rental contracts are typically for one year or more, which could cause this significant contributor to CPI to remain elevated for some time. The calculations work out as such: currently, the cost of housing is contributing ~1.52% to the headline CPI figure (nearly half). February's headline inflation of 3.20% is nearly entirely a result of the expansion in the cost of services, of which rent and housing are significant factors (35% of the headline number). Services broadly are causing inflation, and half of that services figure is housing. The chart above deconstructs the headline CPI figure into its major components: services, goods, food, and energy. As noted above, energy continues to shrink (green bars) while the rising cost of goods (orange bars) has been alleviated. The bright red line overlays a key constituent of the services component, the cost of housing. With a weighting of nearly one-third of overall CPI, it is apparent that until housing costs come down, it will be difficult to reduce overall inflation towards the Fed's stated 2% goal. Given the stubborn nature of inflation, and the high cost of housing, what are the expectations for the remainder of 2024 and into 2025?

#### THE FEDERAL RESERVE: HIGHER RATES, FOR LONGER, BUT HOW MUCH LONGER?

As a quick reminder, the Fed has two mandates: to maximize employment while also ensuring price stability (aka low but stable inflation, typically target 2%). The Federal Funds Rate, which is the baseline rate at which banks borrow/lend to each other overnight, has risen from zero to roughly 5.50% since early 2022. It should be noted that this is the fastest rate of increase in interest rates on record. The hope is that by raising interest rates, it will eventually stifle consumer demand, thereby pushing down prices for nearly everything. The penultimate question remains: how high can the Fed take rates before it triggers a recession? This is the key question on the minds of economists and those involved in financial



markets. The higher we go, the more some are worried that the "break" will happen. The central bank has been clear in communicating their willingness to keep rates "higher for longer", however, at the March 20<sup>th</sup> FOMC meeting, Fed Chair Jerome Powell reiterated that he expects the central bank to begin cutting interest rates sometime this year.

#### **EXPECTATIONS: 2024 AND BEYOND**

As we head into the summer, one thing does appear certain: the Fed is likely done raising rates. There is a massive debate in the financial markets over how many cuts will arrive in 2024: markets wanted a reduction of 1.50% this year, while the Fed itself said maybe 0.75% so long as economic data cooperated. Herein lies the conflict. Strong growth, low unemployment, a resilient consumer, and stubborn inflation are preventing the Fed from lowering rates. Yet, during the recent FOMC press conference, Jerome Powell mentioned that despite recent upticks in inflation data, the overall inflation trend is down and it's fair to assume that the Fed will achieve the confidence it needs in reducing inflation to its 2% target to begin cutting rates.

As of this writing in late-March, estimates for Real Gross Domestic Product for 2024, or GDP adjusted for inflation, is expected to blow away all forecasts and finish the year at 2.10% (higher than many expected, given the previous outlook for a recession in 2023). However, inflation is expected to remain sticky and finish the year around 2.6% Believe it or not, the consensus for inflation is to sit above 2.0% through 2026: 2.6% for 2024, 2.4% in 2025, and 2.30% for 2026. As you can see, the Fed may have a lengthy battle before we see 2.0% inflation again (see discussion of services inflation above).

My takeaway is this: as before, keep a close eye on CPI and its components (especially housing and the cost of services) as well as the state of the labor market. The Fed wants to cut rates, but economic data is hindering their ability to do so. The last thing anybody wants is a second wave of inflation caused by lowering rates too early in the cycle. Although the Fed anticipates beginning its rate-cutting cycle this year, we could very well be in an environment where rates stay relatively high for some time and find a new equilibrium that is higher than in recent history.











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Several Florida cities have recently been infected with ransomware, a malicious software that infects entire computer networks by freezing important equipment and files and essentially locking you out of your own data until the organization pays a ransom for a key to unlock the information. Unfortunately, ransomware has become a lucrative tactic for cybercriminals and no organization is immune from the threat. When your systems come under attack, it can be a frightening situation to navigate.

Ransomware often travels through emails known as phishing attempts, but it can also take advantage of backdoors or vulnerabilities. Cybercriminals often prey on a user's inattentiveness. Nothing can protect a system like human vigilance. Prevention is key, train your employees and educate yourself!

Here are some ways you can help prevent these types of attacks:

- 1. Teach employees to recognize the signs of a phishing attack and encourage them to think before clicking. Check the senders email address, look for typos, and beware of anything asking you to click on a link. Emails with the attachments .exe,.vbs, or .scr, even from a trusted source should not be opened. These are executable files that are most likely a virus.
- Local and offsite backups are essential in keeping your information in a safe area that hackers cannot easily access. It
  will also make it easier for you to repair your system in the event of an attack. Use a cloud backup solution to protect your
  data. Cloud backups add an extra layer of protection and redundancy. Have multiple backups in case the last backup got
  overwritten with ransomware.
- 3. Early Threat Detection You can install ransomware protection software that will help identify potential attacks and find intrusions as they happen to prevent them. Use a traditional firewall to block unauthorized access. Windows offers a function called Group Policy that allows you to block the execution of files from your local folders which stops attacks that begin by placing malware in a local folder that then opens and infects the computer system.
- Make sure to download and install any software updates or patches for systems you use. These updates can repair vulnerable security spots to help keep out attackers.
- 5. Segment network access so that parts of the network can be separated from others in the event of a discovered threat.

There are several cyber resources available online. The Department of Homeland Security's Critical Infrastructure Cyber Community Voluntary Program (C3) provides cybersecurity resources to operators of critical infrastructure for State and Local Governments and provides webinars, publications, and best practices. https://www.us-cert.gov/resources/sltt.

Preferred offers four Vector Solutions courses on Cyber Awareness. Educating your associates is one of the best ways to prevent a cyber attack. Cyber Awareness improves the awareness of threats to online security and provides best practices for safeguarding data. As always, these courses are available to Preferred members free of charge.

- · Cybersecurity Awareness for Employees: Classifying and Safeguarding Data for Corporate and Personal Use
- Cybersecurity Awareness for Employees: End User Best Practices
- Cybersecurity Awareness for Employees: Security Awareness Essentials
- Cybersecurity Awareness for Employees: Social Engineering

Preferred also offers access to the Preferred Risk Management Resource Center for all members who place their EPLI coverage with Preferred. The Risk Management Resource Center includes several resources:

- · Breach Healthcheck: Measurable data breach exposure and protection with instant feedback
- Privacy and Security templates including a customizable incident response plan (IRP), which can be tailored to meet industry and regulatory requirements
- Unlimited access to a Cybersecurity expert via phone or email
- Resources for keeping staff up to date on a range of issues related to privacy, data security and compliance
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For more information on these and other Cyber related resources please contact your Preferred Loss Control Consultant.



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Mayor Sherry Sullivan -City of Fairhope, AL

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# Delving Deeper: A Critical Look at Safety in Water, Sewer, Drainage, & Improvement Districts • Musculoskeletal injuries often stemming

Written by by Ryan Rupnarain, Sr. Manager, Loss Control Services - Egis Insurance & Risk Advisors

Florida's special districts and their staff members work tirelessly to provide vital services to support our states thriving communities. But these essential workers can face unique hazards on the job, and our analysis of district injury data paints a concerning picture. This article dives deeper to offer actionable takeaways and risk management strategies specifically tailored to address the most common safety issues plaguing many of Florida's special districts. By prioritizing safety and creating a culture of open communication, we can ensure Florida's districts remain safe havens for the people who keep them running.

#### Hazard Hotspots:

- Slips trips, and falls, often arising from wet surfaces, objects on the floor, or uneven terrain, constitute a significant portion of reported incidents. This underscores the need for robust housekeeping measures, proper footwear policies, and vigilant awareness of potential tripping hazards.
- Struck-by/against incidents, involving objects ranging from falling debris to malfunctioning machinery, paint a stark picture.
   Implementing comprehensive PPE protocols, enforcing safe work practices, and ensuring thorough equipment inspections are crucial to mitigating these risks.

- Musculoskeletal injuries, often stemming from heavy lifting, awkward postures, and repetitive motions, are a silent threat to worker well-being. Ergonomics training, proper lifting techniques, and mechanical assistance can significantly reduce the strain on employees' bodies
- Eye injuries, caused by splashes, chemical exposure, and flying debris, pose a significant threat. Mandatory eye protection, adequate ventilation in enclosed spaces, and hazard awareness training are essential to protect workers' vision.
- Working outdoors exposes employees to a constant threat of insect bites and stings, which can lead to allergic reactions and infections. Educating workers on identifying and avoiding hazards can soften the sting of this often-overlooked threat. It's also hard to forget about Florida's unrelenting sun, heat, and humidity, making heat stress awareness and training a top priority.

#### **Embracing a Proactive Approach:**

Turn these observations into insights to build a safer environment for you district. Here's how we can translate these into action:

 Comprehensive Training: Equipping employees with the knowledge and skills to navigate their unique work environment is paramount.



(...continued from previous page)

- Training should cover everything from emergency response and hazard identification to safe work practices and proper use of equipment.
- Preventive Maintenance: Regular maintenance and inspection of tools, equipment, and facilities are not luxuries, but necessities.
   Investing in the proper upkeep of these assets can prevent accidents caused by malfunction or unsafe conditions.
- Fostering a Culture of Safety: Open communication and reporting of near misses and minor injuries are crucial to identify potential hazards and prevent future incidents.
   Encouraging a culture where safety is not just a policy, but a shared value, is essential for longterm success.
- Learning from Every Occurrence: Thorough investigations of all incidents, followed by the implementation of corrective actions, are vital to demonstrate a genuine commitment to safety and prevent similar occurrences. Sharing lessons learned across departments can create a ripple effect of positive change.

#### **Investing in Safety:**

Prioritizing safety is not just an ethical obligation but a strategic investment for special districts. A healthy and protected workforce translates to increased productivity, reduced costs associated with injuries and downtime, and a more positive and engaged workplace culture. By actively addressing the risks identified in this analysis and implementing comprehensive safety strategies, districts can create a safer environment for their employees, ensuring they can continue their vital

work with peace of mind and confidence.

Remember, safety is not just a slogan but a shared responsibility. By working together, learning from incidents, and continuously improving safety protocols, districts can build a future where their employees can return home healthy and unharmed at the end of each day.

Our Risk Services team understands the unique challenges faced by districts and is dedicated to empowering them with comprehensive risk management solutions and exceptional service. For more information, contact us at RiskServices@egisadvisors.com





## **CONNECTING COMMUNITIES:**

## EVOLVING GOVERNMENT SERVICES FOR BETTER ENGAGEMENT

#### By Anthony Seguin, the Gov App.com

As we navigate the ever-evolving landscape of governance and public service, it becomes increasingly evident that our methods of engagement must adapt to meet the needs and expectations of our diverse and dynamic community. In this age of rapid technological advancement and shifting societal norms, it is imperative for governments to not only keep pace but to lead the charge in fostering meaningful connections with the citizens they serve.

At the heart of effective governance lies the principle of accessibility. Governments exist to serve the people, and as such, it is essential that our services are readily accessible to all members of the community. This means not only providing digital platforms for convenient online interactions but also ensuring that in-person channels remain robust and responsive. By embracing a multi-dimensional approach to engagement, we can cater to the varying preferences and circumstances of our citizens, thereby fostering a sense of inclusivity and belonging.

In today's digital age, the smartphone has become a primary channel for communication and interaction. In fact, 97% of 19-49 year olds now own a smartphone. From accessing information to engaging with services, the smartphone offers unparalleled convenience and efficiency.

Therefore, it is incumbent upon governments to leverage digital technologies to enhance the accessibility and usability of their services. When a branded mobile app is deployed within a community it provides a unique way to connect our services with the citizens that access them the most. In doing so, we have the opportunity to connect with our community in ways that were once unimaginable.

However, as we embrace the digital frontier, we must not overlook the importance of human connection. While technology undoubtedly facilitates convenience, there is no substitute for genuine human interaction. That is why we at the Gov App. com are committed to maintaining a thoughtful relationship with each of you. Whether you are a client or friend, government entity or citizen; we each crave and deserve to experience kindness throughout our daily interactions.

Moreover, effective engagement goes beyond mere communication; it entails active listening and responsiveness to the needs and concerns of our community. By soliciting feedback and incorporating it into our decision-making processes, we demonstrate our commitment to the community we serve. Whether through mobile app surveys, timely push notifications or community resources, we strive to empower our clients to provide the highest quality of branding, communications and relationship with their constituents.

In conclusion, the evolution of government services is not just about keeping up with the times; it is about building stronger, more resilient communities.



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By embracing a multi-dimensional approach to engagement, combining the convenience of digital technologies with the warmth of human interaction, we can foster a sense of belonging and shared responsibility within our community. Together, let us continue to innovate, adapt, and evolve, as we work towards a future where every voice is heard, and every citizen is empowered. If you are ready to take your communications to the next level, please reach out to us for a free consultation where we will review your current communications and future communications goals and strategies to determine the best solution for your special district.

Communications Strategist Anthony Seguin can be reached at <u>aseguin@myocv.com</u> or via phone at 352-877-9796 for further information.



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## ARTIFICIAL INTELLIGENCE (AI): OPPORTUNITIES AND RISKS FOR DISTRICTS

## By Mac Clemmens, Co-Founder and CEO, Streamline

Goldman Sachs has said that artificial intelligence (AI) and machine learning will have 100x more of an impact than the personal computer in terms of productivity and GDP growth.

But what does that mean for special districts? Districts are already stretched thin with time and resources. Is it worth learning about AI on top of everything else?

In our view, absolutely. There is much to gain—from automating and streamlining processes like Costa Mesa Sanitary has done with manhole inspections. Al can save time for general managers, board secretaries, board members, fire chiefs, and district staff at all levels. Whether it's helping you to write content (as West Valley Fire Rescue did for its latest newsletter), analyze a budget, summarize a document, or write a poem about your district in less than 30 seconds, the capabilities are jaw-dropping.

But there are also new concerns—from false content (also known as AI "hallucinations") to biases that could lead to hiring issues to new kinds of cybersecurity threats.

Enamored by ChatGPT (a popular AI tool that can write content), we tried researching legislative requirements in new states. The tool confidently made up some requirements that didn't match the actual laws at all.

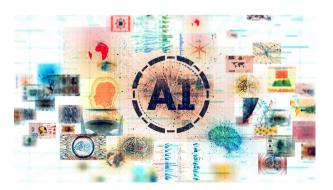
PBS had an excellent special on the biases present in machine learning. In <u>the episode</u> (see 33:30) it shows how hiring results can be skewed based on historical data.

Despite these risks, we hope that districts use "supervised AI" to be more productive.

- Like any technology, there's the promise of increased efficiency
- However, remember that Al-generated content can be wrong and should be treated with skepticism
- Your prompts might be subject to a public records request (remains to be seen)
- Consider adopting strong and clear Al policies (coming soon) and protect your community's privacy
- The best defense against technological threats is education (what you're doing right now!)

I hope you'll check out our latest webinar on the topic and join in the conversation!

Are you using AI tools in your district? Please share it with me at <a href="mailto:mac@getstreamline.com">mac@getstreamline.com</a>.







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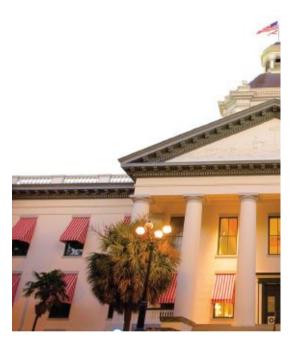
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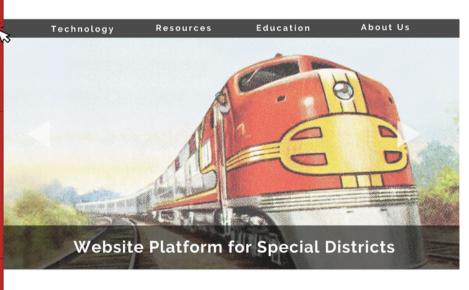
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