

THE DISPERSER

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"Dispersing ideas among friends"



PROGRESS THROUGH COOPERATION

FPCA President Letter

Hello to all our members, and happy Fall season! I hope everyone is doing well, staying healthy, and having a successful end of the year with business.

It's been a bit of a tumultuous year for us with the hurricanes. I've heard of damage with your businesses, and homes, and you each have our prayers and best wishes for speedy recoveries. Safety is paramount. I heard of no personal injuries, which I'm so glad about. Buildings can be fixed, structures can be repaired, but each of your health is what is important.

I know how disappointed we all were that our beloved Longboat Key meeting had to be cancelled due to the hurricane. The good news is all is back to normal, with minimal damage. I spoke with the hotel just this morning, and they assured me everything is back up and operational and looks as beautiful as always.

Our next meeting is in February at our Hilton Orlando Buena Vista Palace. The dates are February 21-23, 2025. Please make sure you all attend! It's even more important with the necessary cancellation of our last Longboat Key meeting. Our main speaker that was planned at our last meeting has committed to our February meeting. This was the excellent update on our industry from ChemQuest. George Pilcher, the VP, will be giving us up to the minute updates on how our industry is fairing, and what lies ahead for us with regulations, etc. We will confirm the other speaker shortly.

With the holidays fast approaching, we wish you all a happy, healthy and safe time with your family and friends. We are so very blessed to be in this beautiful state, with wonderful people in this very special industry.

Look forward to seeing everyone soon,

Regards,
Allison Lyman Rich
FPCA President

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A new report predicts Florida's explosive growth will slow in the next five years.

The second quarter report by the nonprofit Florida Taxwatch and the Regional Economic Consulting Group says that due to smaller population growth (net migration has decreased from 868 new residents each day to 801), employers will have more trouble filling open positions.

The study predicts annual population growth, right now at 1.4% compared to 2023, will start to shrink each year until 2029, when it'll be at 1.1%.

The report says there are 1.6 job openings for every unemployed Floridian. It also predicts the number of employed will increase from 9.96 million this year to 10.7 million by 2029. It also predicts the state's 3.1% unemployment rate will increase to 3.7% by 2027 and decrease slightly to 3.6% by 2029.

These numbers, according to Florida Taxwatch, are 0.6% higher than the projected unemployment rate in the first quarter report.

As far as the state's gross domestic product, the rate of growth is expected to decrease from 5.9% this year to 3.8% by 2029. When inflation is taken into account, the state's real economic output growth will decrease from 3% this year to 1.4% in 2025 and remain steady through 2029.

The report also predicts that per-capita income will increase by 2.1% this year and in 2025, but will taper off to 1.1% by 2029. The report says the 1% increase in per-capita income "suggests that inflation will be on the decline and the spending capabilities of Floridians will be on the rise."

The study also says the number of tourists visiting the state will shrink from the 5.1% growth rate this year compared to the year prior to a low of 2.7% by 2026 before rebounding to 3.3% by 2029.

In 2024, there were 146,199 visitors to the state and that is predicted to grow to 170,133 by 2029.



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When: February 21 - 23, 2025

Where:

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Lake Buena Vista, FL 32830
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LONG BOAT

When:

Where:

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PFAS: When Lasting Forever Is a Problem

As scientists learn more about the health and environmental effects of “forever chemicals,” states are taking action.

By Eric Peterson | December 4, 2023

[State Legislatures News](#)[Policy](#)[Environment and Natural Resources](#)[Health](#)

Hundreds of household products, including the nonstick coatings on some cookware, are made with synthetic, highly toxic fluorinated chemicals known as PFAS.

PFAS compounds are known as “forever chemicals” due to their stubborn resistance to environmental cleanup. They don’t degrade easily and are notably mobile in water.

First used in the 1940s, PFAS—short for [per- and polyfluoroalkyl substances](#)—are staples in hundreds of commercial and industrial products, including stain- and water-resistant fabrics and carpeting, cleaning materials, paints and firefighting foams. Exposure to some types of PFAS has been linked to serious health effects.

These man-made chemicals are ubiquitous in modern life, Emily Sampson, an NCSL policy analyst, told a session at Base Camp 2023, NCSL’s annual virtual policy meeting.

“The term generally includes thousands of chemicals that often have beneficial industrial uses. Think of anything that is water, grease, stain, heat or fire resistant,” she says.

“It’s important to keep in mind that each state has unique circumstances when it comes to PFAS.” —Emily Sampson, NCSL

The same chemistry that makes them useful in these applications also makes for an environmental liability. “The very strong carbon-fluorine bonds that make them up also make them particularly durable and able to move easily through systems without degrading,” Sampson says. “That slow breakdown really makes them very persistent in the environment and allows for accumulation.”

More challenging, due to the broad PFAS spectrum and other variables, there’s no one-size-fits-all solution. “It’s important to keep in mind that each state has unique circumstances when it comes to PFAS,” Sampson says. “Firefighting, foam, military operations and manufacturing discharge tend to account for a large portion of PFAS presence, but these sources vary across states.”

Federal Action

Sampson says the Environmental Protection Agency, Department of Defense and other federal agencies have taken a number of actions regarding PFAS in the last three years.

“Under the [Clean Water Act](#), EPA is developing analytical methodology now to test for about 40 PFAS compounds in water,” she says. “EPA has also proposed its first Clean Water Act aquatic life criteria for PFAS last year with a focus on PFOA and PFOS ... two of the PFAS chemicals that we see in quite large quantities.”

The EPA is also operating under other federal legislation, including the [Safe Drinking Water Act](#), the [Toxic Substances Control Act](#) and the [Comprehensive Environmental Response, Compensation and Liability Act](#), to remediate and manage point-source pollution.

“The federal government also provides some other funding resources that states can use to manage the issue at home,” Sampson says. “And there are several other funding and research tools out there that are either available or in development right now to help folks later.”

States Respond

As scientists learn more about the health and environmental effects of PFAS, states are taking action. Introductions of PFAS bills on the state level “increased greatly in numbers since 2018 and doubled in number from 2019 to 2022,” Sampson says. “I like to describe it as states using multipronged approaches to manage PFAS, creating legislation in these sort of distinct buckets if you will: reducing or eliminating source material, setting testing and reporting limits, often referred to as maximum contaminant level, or MCL, for the drinking water as well as directing and financing remediation.” States also are funding studies to better understand the health outcomes stemming from PFAS exposure. “A good example of that from this year is the work that Indiana has done to implement biomonitoring for high-risk populations that have worked closely with PFAS materials,” she says.

Looking Ahead

Actions to minimize PFAS impacts on agriculture are imminent. “We’re really just scratching the surface right now on the pervasiveness of PFAS in these areas,” Sampson says. “We know it moves through the water system and it has certain crop uptake in the agriculture spaces, and some states are already having initial conversations on how to address that contamination at that level.” Beyond agriculture, some states, including [Minnesota](#), are phasing in broad reporting requirements and prohibitions for consumer products that contain PFAS, including ski wax and children’s items. Sampson notes that federal and state policies could come into conflict down the road. The EPA’s proposed maximum contaminant levels for PFAS in drinking water “are much lower than any state currently prescribes, and that opens up quite a few questions on how states might execute on these rules should they be finalized. With lower levels, states are going to have to implement different monitoring and intervention techniques. Do they have a structure in place to have that ready to go once the rules go into effect if they do?” One sticking point, she adds, is that the PFAS cleanup solutions are still in their infancy. “There’s not the technology out there right now to destroy it.”

Eric Peterson is a Denver-based freelancer.



How to Deal with Your Customers After a Hurricane

In the wake of a hurricane, businesses face numerous challenges, particularly when it comes to maintaining customer relationships. The impact of such natural disasters can be profound, affecting not only infrastructure but also the emotional well-being of your customers.

1. Communicate Openly

One of the most important aspects of customer service during a crisis is communication. Customers want to be informed, and this need becomes even more pressing after a disaster. Here's how you can effectively communicate:

Immediate Updates

As soon as you can, provide updates about your business status. Use various communication channels such as social media, email newsletters, and your website to reach your customers.

Be Honest

Share the challenges your business is facing due to the hurricane. Honest communication can build trust and understanding.

Provide Solutions

Instead of just relaying problems, offer solutions where possible. For instance, inform customers about alternative service options or adjustments in delivery times.

2. Offer Support and Resources

After a hurricane, people are often in distress and might need assistance beyond just business transactions. By being a source of support, you can foster goodwill and strengthen relationships with your customers. Consider the following:

Flexible Policies

Adapt your return, cancellation, and payment policies to accommodate the difficult circumstances your customers may be facing. This could include extending deadlines or allowing more flexible payment options.

Discounts and Offers

If feasible, consider offering discounts or special offers for customers who may have been affected by the disaster. This not only shows empathy but also encourages them to return once they are ready.

3. Rebuild and Strengthen Customer Relationships

Once immediate concerns are addressed, focus on rebuilding and strengthening your customer relationships. Here are some strategies to consider:

Personal Outreach

If possible, reach out personally to high-value customers or those who were significantly impacted. A simple phone call can show you care about their well-being and foster loyalty.

Feedback Mechanism

Establish a system for gathering customer feedback about their experience during and after the hurricane. This can help you identify areas for improvement in your customer service.

Take-Aways

Dealing with customers after a hurricane requires a multifaceted approach that blends communication, empathy, and strategic planning. By being open about challenges, providing support, rebuilding relationships, and preparing for the future, businesses can not only retain customer loyalty but also emerge stronger from difficult situations. The way you handle the aftermath of a disaster speaks volumes about you and can significantly influence your customers.



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