

Newsletter

Hayden & Associates Teams with Harry Chapin Food Bank

Hayden & Associates is proud to announce that we will be partnering up with Harry Chapin Food Bank and starting a year round food drive within our communities. Why a year round food drive? Because we understand and respect people are in need 24/7, not just special times of the year. We are thrilled to have the opportunity to give back to help our community.

We will be setting up Harry Chapin drop off boxes in the communities in a common indoor

area where people can drop off any donations at any time for their convenience. We are going to divide the year into six different themes. During each theme, the communities will have two months to provide any supplies they can. We will be able to weigh and keep track of each community's donations, and at the end of the year, the community that had the most weight per capita in donations will receive an appreciation gift from Hayden &

Associates. For the communities that do not have a common indoor area, such as a clubhouse, we will work with the Board of Directors to set up a date and time for you to be able to drop off donations.

For more information, please feel free to check out our website; hayden-associates.com or you can check us out on our Facebook page! Search for "Hayden & Associates", make sure to "like" us so you can receive all our updates!

- July/Aug.: School Supplies
- Sept./Oct: Breakfast items
- Nov./Dec: Holiday Items
- Jan/Feb: Meats and Grains
- Mar/Apr: Spring Cleaning items, paper products, Hygiene items, baby items
- May/June: Fruits and Vegetables

How to Choose a Real Estate Agent by: Douglas Thompson

Finding a good real estate agent / broker is essential to enjoying a painless real estate transaction. The saying is "20% of the agents do 80% of the business," and it is true most of the

time. However, there is something to be said for the smaller real estate agency/broker who are not a part of the **BIG CORPORATE GIANTS!** A lot of times, the smaller companies

are able to provide the best service to the customer. The question is how can you find a good real estate agent? The best agent for you doesn't necessarily work at the largest brokerage,

close the most transactions or make the most money. The best agent for you is an experienced professional who will listen to you, conduct her or himself in an ethical manner and knows your market.

Con't on page 2

How to Choose a Real Estate Agent

con't.

*Hayden & Associates
Real Estate Broker
Douglas Thompson*



...(con't from page 1)
All Realtors® are licensed to sell real estate as an agent or a broker but not all real estate agents are Realtors®. Only Realtors® can display the Realtor® logo. Realtors® belong to the National Association of Realtors and pledge to follow

the [Code of Ethics](#), a comprehensive list containing 17 articles and underlying standards of practice, which establish levels of conduct that are higher than ordinary business practices or those required by law. Less than half of all licensees are Realtors®.

If you are selling your property, it may be the most valuable thing you own and it is of utmost importance to find an agent you can trust. Take all of these factors in consideration before choosing a real estate agent and/or company.

Insurance Related Tips Going Into Hurricane Season By Craig Holland

Craig Holland is a 23 year veteran of commercial insurance placements and serves as the President of Babb-Florida. Craig joined Babb in 2010 with the purchase of the Fort Myers branch. Babb has offices in Pittsburgh, PA; Wayne, PA; Altoona, PA; and Ft. Myers, FL.

First – take care of yourself. If asked to evacuate, please heed the warning. Please remember to have pre-selected an approved shelter for your pets. It's always a good idea to get into your car with your prepared disaster kit of water, food, radio with extra batteries, and a first aid kit. Don't leave your prescription drug medications behind. Go to the bank and take out some extra cash, cash will be the "king currency" because electrical failures will leave credit-debit transactions as a moot point. An oversupply of baby related items (food, formula, diapers) is never a

bad thing.

OK, now that you have yourself prepared, let's revisit insurance items that are critical.

Take your homeowners policy with you. If the electric is completely shut down, carriers will send in large claims trailers with onsite adjusters, but getting verification could be difficult – a copy of your policy will speed things along.

Take photographs of every room in your house. How many pairs of shoes do you own? Some of these questions can only be answered with a photo to help prompt you. Home-

owner's carriers have comprehensive personal property coverage; a photo can help prompt you in the claims process.

Visit your insurance agency office as soon as practicable after the storm, agent involvement can speed up your claim – most insurance agents have key underwriting information related to you.

Prepare your house before you leave, if you have hurricane protection please activate it.

Most of all.....have patience. The insurance industry will be overrun with claims related duties; our industry has an excellent...

con't on page 3

Hayden & Associates Host the 5th Annual Board Member Luncheon

On March 27th, 2014 Hayden & Associates held their 5th Annual Board Member Luncheon at the Helm Club located in The Landings Yacht, Golf and Tennis Club in Fort Myers, Florida. Approximately 60 Board Members were in attendance.

This year's focus education was on the mandatory certification of Board Members.



As of July 1, 2013, the state of Florida passed a law stating that newly-elected or appointed directors must complete an educational course certified by the Florida Department of Business and Professional Regulation or sign a statement that they have read Florida Statute 718 and all of their community's governing documents.

Jason Hamilton Mikes, JD, MBA the managing shareholder of Hamilton-Mikes, P.A. was the guest speaker for the luncheon. Mr. Mikes focused on board

member responsibilities under Florida law regarding such topics as budgets and reserves, vendor contracts, Declaration of Covenants/Condominium, financial reporting, community operations, records maintenance, access to records, dispute resolution and more.

All the Board Members in attendance received the required certification, a fabulous lunch buffet and a swag bag with goodies.



Insurance Tips By: Craig Holland with Babb Ins. con't from page 2

...record of restoration in the first 60 days. During large hurricane events entire zip codes can be severely damaged. Insurance adjusters from all over the country will descend on Florida to handle the basic adjustment, usually the first 25% of the total lost, the remaining 75% of the claim is the most

complicated portion of the claims process, this portion of the claim is usually handled by a specific insurance adjuster who works directly for the carrier involved. Please be careful in the selection of contractors, it's best to wait for the contractor who you know to become available. Most fraud events occur

the selection of contractors. It's best to wait for the contractor who you know to become available. Most fraud events occur at this juncture point, and if a contractor needs more than a 30% deposit to begin the restoration process, please be suspicious.

Your Hayden & Associates Team

Community Managers:

Ken Hayden; ken@hayden-associates.com

Kimberly Hertner: kimberly@hayden-associates.com

Douglas Thompson: doug@hayden-associates.com

Paul Braid: paul@hayden-associates.com

Bonnie Schock: bonnies@hayden-associates.com

Gabi Oetting: Gabi@hayden-associates.com

Community Assistants:

Tracy Hayden: tracy@hayden-associates.com

Danyelle Hammonds: danyelle@hayden-associates.com

Judy Bavetz: judy@hayden-associates.com

Accounting:

Dee Masterson: dee@hayden-associates.com

Katie White: katie@hayden-associates.com

Lyn Saba: lyn@hayden-associates.com

Rosemary Rose: rosemary@hayden-associates.com

Commercial Manager:

Tracy Hayden: tracy@hayden-associates.com

Receptionist:

Mallory Briggs: frontdesk@hayden-associates.com

Real Estate:

Ken Hayden: ken@hayden-realty.com

Douglas Thompson: doug@hayden-realty.com

Judy Bavetz: judy@hayden-realty.com

Bonnie Schock: bonnies@hayden-associates.com

James Hayden: james@hayden-realty.com



12650 Whitehall Drive
Ft. Myers, FL 33907

Phone: 239-489-4890

Fax: 239-489-4980

Hayden-Associates.com

Telephone Extensions

Ken Hayden: ext. 258

Kimberly Hertner: ext 224

Doug Thompson: ext. 204

Paul Braid: ext. 202

Tracy Hayden: ext. 254

Bonnie Schock: ext. 201

Danyelle Hammonds: ext. 250

Judy Bavetz: ext. 203

Dee Masterson: ext. 243

Katie White: ext. 253

Lyn Saba: ext. 252

Rosemary Rose: ext. 257

Mallory Briggs: ext. 200

