



## INSIGHTS & SOLUTIONS

*Welcome to the fall 2018 issue of Ward Damon's quarterly e-newsletter. Since 1987, Ward Damon has represented discerning businesses, business owners and individuals on a full spectrum of legal needs.*

### Three Ward Damon Attorneys Selected as 2019 Best Lawyers in America



**PHILIP WARD, JEFFREY PHETERSON and EDDIE STEPHENS** were selected for the 2019 Best Lawyers® in America. This peer-review publication lists outstanding attorneys in their practice areas and only recognizes the top 4% of attorneys in the country. Philip was recognized for Real Estate Law, Jeffrey was recognized for Labor Law and Employment Law and Eddie was recognized for Family Law. Congrats gentlemen!

## 6 Insurance Tips for After the Storm



By [Ana P. Moretto](#)

Hurricane season is upon us once more, as evidenced by the recent havoc wreaked by Hurricane Michael. If you are a home or business owner whose property was affected by a hurricane, storm, or other natural disaster, here are some tips for filing an insurance claim and what to do if you need help.

### 1. Review your insurance policy.

The scope of your coverage will determine how much of your property damage may be covered when you file a claim. Many standard policies distinguish between flood damage and hurricane damage; **flood coverage is normally purchased separately.**

Hurricane damage may be caused by wind, water, or other sources. Generally, damage caused by wind, wind-driven rain, and water that comes into your home through the roof, windows, doors, or holes in the walls is covered by homeowners' insurance. But, damage from flooding or water that rises from the bottom up is not covered.

**Note that if your automobile insurance includes comprehensive coverage, then flooding would be covered under your auto policy.** Regardless of the type of coverage you have, it is still worthwhile to contact your insurer to determine whether some of your expenses will be covered.

You will need to check your insurance documents to determine your coverage.

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## How Investment Properties Can Harm the Market and Helpful Solutions



By [Michael J Posner](#)

One of the effects of the great mortgage foreclosure recession is the large increase in rental properties in communities that were once generally owner-occupied (i.e., primary residences or vacation homes).

As prices plummeted after the foreclosure, investor groups sprung up to buy the now-cheap properties and turn them into rental properties as a long-term investment. One such company is Invitation Homes, founded in 2012, that now owns 80,000 properties in seventeen markets, including a substantial number in South Florida. A Property Appraiser search for IH3-IH6 Property Florida, LP (subsidiaries of Invitation Homes) showed ownership of 1,138 homes in Palm Beach County alone almost all available for rent.

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## **Want to Live Longer and Make Work Easier? Reach For Meaning in Your Daily Tasks**



By [I. Jeffrey Pheterson](#)

We all want to live in a better world, though our definitions of what that looks like may differ.

Do you do something every day that is meaningful to you, something that adds purpose or passion to your daily activities? Do you have a driving force behind you that adds fire to your days and gives you a reason to get out of bed in the morning?

If so, you may be making yourself more productive at work, and you may even become physically healthier as a result.

Current social science research is revealing data that shows what positive results will occur for those who act in ways that promote meaning or purpose in their lives.

However, according to recent research, a positive attitude is not enough. You must also operate with a purpose in mind. Below are two recent examples of this research:

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## FIRM UPDATES

### Firm Welcomes New Attorney Christopher Posner

Join us in welcoming **CHRISTOPHER POSNER** as the newest associate attorney at Ward Damon.

Chris just recently passed the bar and was sworn in by Judge Kroll at the Palm Beach County Main Courthouse.

We're thrilled to have Chris begin his professional career with Team Ward Damon alongside his father and mentor **MICHAEL J POSNER**.



### Welcome to Our New Home



Our office remodel is just about complete! Featuring nearly 1,000 square feet of additional office space, we also refreshed the entire building to provide a more comfortable, contemporary aesthetic with a streamlined traffic flow to accommodate our growing team.

We look forward to welcoming you in to see the office!

LTS staff members **MICHELLE HURLEY, DEBBIE LINDER, RENEE RUIZ, KATHY AGOSTO,** and **KADEE WALKER** have

already moved in and are loving their new home.

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## Caryn Stevens Selected for LPBC 2019

Congratulations to **CARYN A. STEVENS** on being selected into the [Leadership Palm Beach County](#) ENGAGE Class of 2019!

We are honored to have had a team member selected to be part of each class for the past 6 years:

- Dane Leitner - Class of 2018
- Sally Still - Class of 2017
- Adam Seligman - Class of 2016
- Eddie Stephens - Class of 2015
- Denise Holland Bleau - Class of 2014

And we are so proud to have Caryn representing Team Ward Damon this year.



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## Firm Supports Center for Child Counseling



Our partners **MICHAEL, ADAM,** and **EDDIE** were delighted to present a \$3,500 check to the [Center for Child Counseling, Inc.](#) as a corporate sponsorship to support the organization and its mission.

Eddie serves on the board for this local nonprofit agency that helps children facing trauma and adversity by providing prevention, early intervention, and counseling for children, their families, and caregivers.

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## Lighthouse Team Cracks the Code

Lighthouse Title Services and Ward Damon Real Estate came together for a fun, adventurous afternoon filled with strategy, logic and team building at the [West Palm Beach Escape Rooms](#).

[Lighthouse Title Services](#), our in-house title company, is a full-service real estate title

and escrow company that handles closings for residential and commercial transactions.

Do we think this team was able to crack the code and get out?



## Stephens Nominated for Hats Off Award



Congratulations to our very own **EDDIE STEPHENS**, who was nominated for a 2018 Hats Off Nonprofit Award!

Eddie was nominated as Nonprofit Volunteer of the Year for his work with the [Center for Child Counseling, Inc.](#), a nonprofit agency providing prevention, early intervention, education, and mental health services for children, families, and their caregivers.

The [2018 Hats Off Nonprofit Awards](#) ceremony took place October 2nd and CfCC won for Nonprofit of the Year (mid-size)!

*"Proudly serving South Florida from the Treasure Coast to Miami since 1987"*

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Contact us today for a consultation: 561.842.3000

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