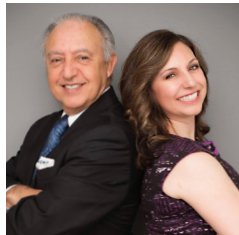


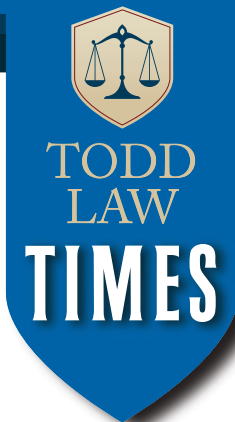


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Joe and  
Jillian

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## OUT & ABOUT IN CLAYTON COUNTY

An oasis right in the middle of town, this 5-acre area is the perfect place for families to relax and enjoy the outdoors. Can you guess what it is?

### Hints:

1. Features like a vast playground for children, an amphitheater for music lovers, and free wifi throughout the grounds make it a hot spot for people all over Clayton County.
2. The fountains, bridge, and beautiful landscape make for a great atmosphere while using the walking track.

Post your guesses and photos to our Facebook page and be entered to win a gift card to a local Clayton County business of your choice!



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## Raving Fan of the Month

“Everyone here really kept my wife and I informed and treated us like people they cared about, not just another case. They've been fantastic for the past four years I've known them. Would highly recommend.”  
- Glenn Weimer



# TODD LAW TIMES

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# Help Kids Succeed During Stay-At-Home Learning By Tackling The New Normal



School will soon be back in full swing and even though the COVID pandemic is making things look a little different this year, it is still possible to set kids up for success outside of the classroom.

With parents working from home and kids now learning from home, it can be challenging to find a balance that keeps the entire household running smoothly and productively, especially when there is not a lot of extra space. The American Academy of Pediatrics' website, HealthyChildren.org, is a wealth of information on coping with the COVID-19 pandemic. They encourage families to start by taking a step back, taking a deep breath, and reminding themselves that we are all in this together.

One of the best ways to cope with the “new normal” is to keep a routine much like what your child would expect at school. Mirroring their day can help, especially if you make adjustments based on the child's age and grade level. HealthChildren.org encourages families to:

- Wake up, get dressed, and have breakfast at the normal time.
- Decide where everyone can do their work most effectively and without

distractions.

- List the times for learning, exercise, and breaks.
- For younger children, 20 minutes of class assignments followed by 10 minutes of physical activity might work well.
- Older children and teens may be able to focus on assignments for longer stretches, taking breaks between subjects.
- Include your hours as well, so your children know when the workday is done.
- Schedule time for nutritious lunches and snacks. Many schools are providing take-home school meal packages for students who need them.
- Don't forget afternoon breaks!
- Have dinner together as a family and discuss the day.
- Enjoy more family time in the evenings by playing, reading, watching a movie, or exercising together.
- Stick with normal bedtime routines as much as possible during the week to make sure everyone gets enough sleep.

We would love to highlight what our readers' families are doing to make the 2020-2021 school year as best as possible, considering the new circumstances. Share photos of your homeschool workstations, daily schedules, or tips for other parents on our Facebook page or email them to [anneke@josephmtodd.com](mailto:anneke@josephmtodd.com)!



# Lawsuit Filed Against Geico For Overcharging During COVID

According to *Insurance Journal*, a lawsuit seeking class action status was filed in Illinois, claiming that Geico insurance allegedly overcharged their customers during the COVID-19 pandemic. The nation's second largest insurance company, Geico only gave a 15% credit for renewals over the course of six months since many drivers were rarely driving due to stay-at-home orders. The lawsuit claims that amount should have been much higher. The article states:

"A lawsuit filed in federal court in Illinois alleges that the 15% 'Geico Giveback' premium discount program the insurer announced in April to reflect reduced driving during the coronavirus outbreak is 'woefully inadequate to compensate for the excessive premiums that customers have paid as a result of COVID-19.'"

and

"The plaintiff accuses the insurer of enjoying 'substantial windfall in profits' during the pandemic, citing reports that for the first quarter of 2020, Geico generated a pretax underwriting gain of \$984 million, an increase of 27.8% over the same quarter in 2019."

Are you a Geico customer? What do you think? Tell us your thoughts by emailing [info@josephmtodd.com](mailto:info@josephmtodd.com).



# GEICO®

## New Video Studio Helps Todd Law Share Legal Tips With Families At Home

Be sure to check out our YouTube channel for new videos featuring helpful legal topics and inspiring client stories. Joe Todd is taking his four decades of experience and sharing the knowledge with the help of his new in-office video studio, so families can enjoy legal tips without leaving the comfort of home. Subscribing to our channel will ensure you're notified each time a new video is ready!



## Wednesday Warrior Emails Bring Uplifting Stories To Inboxes

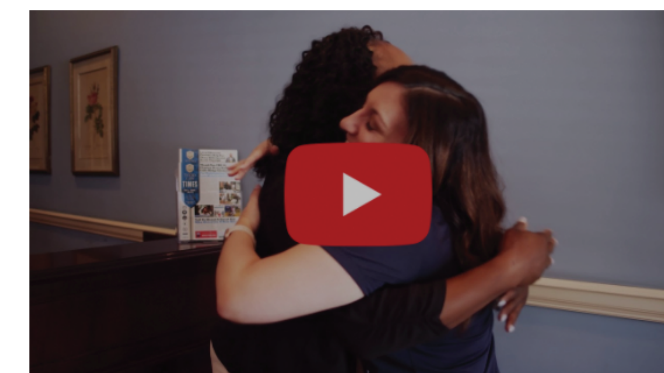
A weekly dose of inspiration hits email inboxes each Wednesday as we highlight our client "Warriors" who have overcome adversity, provide helpful legal and life tips, and share delicious recipes the whole family will enjoy. If you would like to receive Todd Law's Wednesday Warrior emails, send a request to [anneke@josephmtodd.com](mailto:anneke@josephmtodd.com) and we'll add you to the list!



### Wednesday Warriors

"I was going through a lot and just knowing that whenever I needed my attorney, she was approachable and reachable, that took a lot of the worries off."

Yashamia describes how the open communication and care she received as a Todd Law client helped ease the stress she was dealing with during her case.



### Todd Law free policy review reveals if your "full coverage" auto policy really protects you

One question we are asked nearly every week is: I have full coverage, why won't my insurance company pay for my injuries?

"Full coverage" insurance doesn't always mean that your policy includes all possible coverage that an insurance company offers. Often times, "full coverage" simply means that your policy has what is required by the state of Georgia.

All drivers are required to carry bodily injury liability insurance with a minimum coverage amount of \$25,000 per person and \$50,000 per accident to help pay for injuries and \$25,000 per incident for property damages if you cause a car accident.

**But what happens if you are seriously hurt in an accident caused by someone else and they have little or no insurance?**

Unless you have Uninsured/Underinsured motorist (UM/UIM) coverage, you may be out of luck.

UM/UIM coverage kicks in when the person who caused the accident has too little or no insurance at all to cover your:

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## RECIPE OF THE MONTH



# Roasted Corn "Off" the Cob

*Cutting summer corn off the cob is well worth it in this easy, delicious, and guilt-free recipe that the whole family will enjoy!*

### INGREDIENTS

- 6-8 ears of corn, husks removed and kernels cut from cobs
- 4 Tablespoons coconut oil
- 3-4 green onion stalks, finely chopped
- 1 teaspoon pink Himalayan OR kosher salt

### DIRECTIONS

1. In a large skillet over medium heat, melt coconut oil.
2. Add corn and green onions to pan, sprinkle with salt, then sauté until corn starts to lightly brown in spots, approximately 7-10 minutes.
3. Serve hot and enjoy!