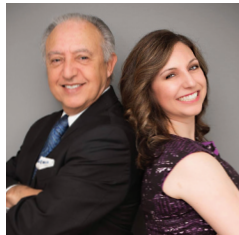


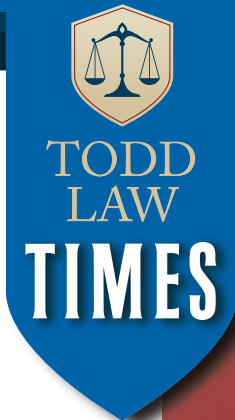


104 S Main Street  
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*Joe and  
Jillian*

CALL US. YOU'RE GOING TO FEEL A WHOLE LOT  
BETTER ABOUT THINGS. (770) 477-7878



CALL NOW: (770) 477-7878 FOR FREE CASE REVIEW

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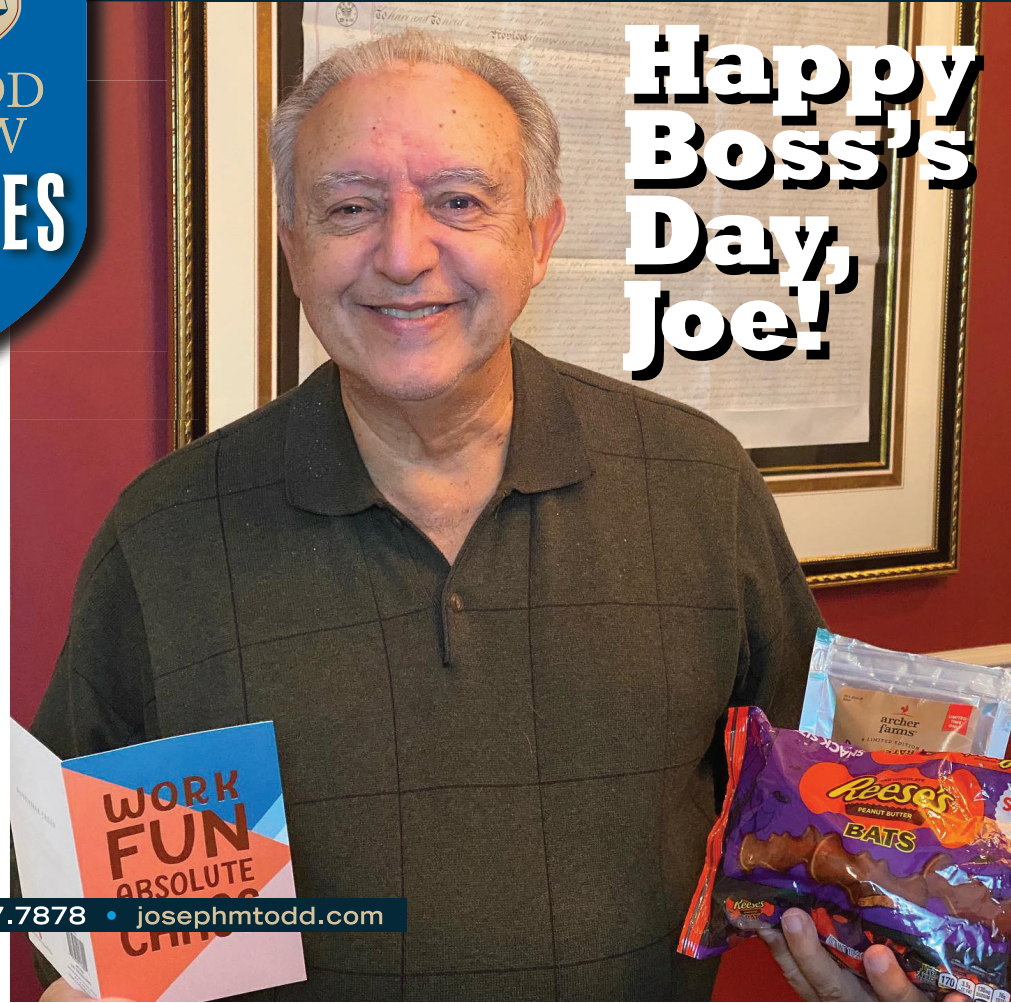
# Happy Boss's Day, Joe!

## Raving Fan of the Month

"Joe Todd is a well-established attorney. He takes care of all your needed and listens to all your concerns. I would highly recommend him for any of your legal needs."

- Derek Cunningham

*Work, Fun,  
Absolute  
Chaos...  
You handle it  
all so well!  
Ain't that  
the truth!  
Happy Boss's  
Day, Joe!*



**TODD  
LAW  
TIMES**

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# Know A Family That Deserves A Photo Shoot?

**Know a Family  
Deserving of a  
Photo Shoot?**

Todd Law is brightening 2020  
by giving away a  
Family Photo Shoot by  
Choice Productions!

Visit  
josephmtodd.com/familyphoto  
to nominate!

*Deadline to enter is November 30th!*



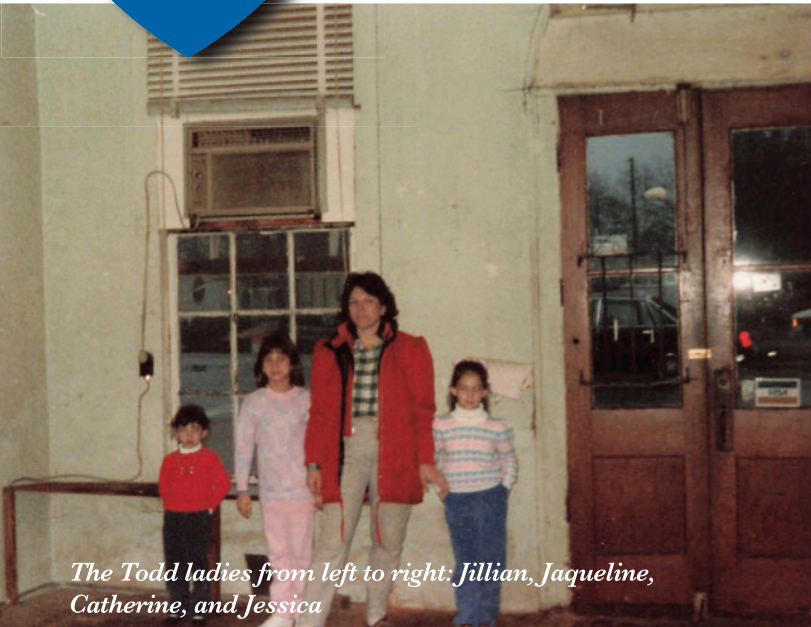
This year has been a tough one. But one thing that the Covid-19 pandemic has not been able to stop is the love and support that families have shown to each other and their communities during these trying times. That is why Todd Law is brightening 2020 by giving to one lucky winner a Family Photo Shoot by Choice Productions' Emmy Award-winning photographer and videographer, Brigette Burnett!

Visit [josephmtodd.com/familyphoto](http://josephmtodd.com/familyphoto) to enter and tell us about a deserving family who would love to receive a photo shoot. You can nominate your own family, a friend, a loved one, a neighbor – anyone! The deadline to enter is November 30th!

*Brigette Burnett, founder of Choice  
Productions*

# Remembering When

What a throwback to 1985 (or 1986)! Joe bought his law office building in the early 1980s, back when the building was used as storage for the furniture store next-door. He had to completely build out and renovate the building to make it into the Todd Law Office it is today. The picture on the left was taken in what we now have as the lobby before renovations happened. Jillian is in this picture with her mom and two sisters. Crazy how time flies! We continue to be in the same building today; now with Joe and Jillian practicing in the space together!



The Todd ladies from left to right: Jillian, Jaqueline, Catherine, and Jessica



Joe standing in today's lobby, 35 years later

# Is The Insurance Company Offering You A Quick Settlement? Beware!

One of the most common insurance company tactics is to offer a quick settlement to "help you out" since money is tight due to your inability to work after a car accident. If you can't make it to your job because of your injuries, the adjuster might use that as a trick to get you to accept a few thousand dollars to help you out and make ends meet. In reality, you are probably facing quite a few medical bills and the moment you accept a settlement, you are waiving your right to getting those bills paid in the future, all for the sake of a quick buck.

The insurance adjuster gives you a deadline to settle, even though it is nowhere near the Statute of Limitations. Under Georgia law, you have two years from the date of an accident to either settle a case or to file a lawsuit. Having an insurance adjuster tell you that you must take or leave their settlement offer weeks (or even days) after the accident is wrong and dangerous, especially if you are facing the need for additional medical treatment down the road.



Attorney Joe Todd reviewing client documents to ensure a level playing field against the insurance company

**Todd Law offers completely free settlement reviews, so be sure to call us at (770) 477-7878 before signing anything so we can make sure you are not being taken advantage of.**

# Out & About With Joe Todd & Jillian Todd

Tell us about your fun family time and share with us the activities you do together on the weekends by emailing [anneke@josephmtodd.com](mailto:anneke@josephmtodd.com) to be entered for a chance to win a \$25 gift card of your choice!



Father Daughter Team spending the morning together in Lamar County Superior Court



Enjoying a beautiful Sunday afternoon having fun watching Joe's granddaughter and Jillian's niece play softball.

## RECIPE OF THE MONTH

# Cheddar Bay Biscuits

Perfect for pairing with soup or salad, these biscuits taste exactly like the ones served at Red Lobster!

### INGREDIENTS

- 2 cups all-purpose flour
- 1 Tablespoon baking powder
- 1 Tablespoon granulated sugar
- 1 Tablespoon garlic powder
- ¾ teaspoon kosher salt, divided
- 1 ½ sticks (¾ cup) unsalted butter (divided)
- 1 cup whole milk
- 1 (8oz) package shredded mild cheddar cheese
- ½ teaspoon dried parsley

### DIRECTIONS

1. Preheat oven to 450°F. Line a baking sheet with parchment paper. Add 1 stick of butter to a small microwave safe mixing bowl. Microwave for 30 seconds or until

butter is melted. Set aside.  
 2. In a large mixing bowl combine flour, baking powder, sugar, garlic and ½ teaspoon salt. Whisk until well combined. Add butter and milk and whisk just until flour is all wet, do not over mix. Add cheese and fold in with a spoon.  
 3. Drop heaping spoonful's onto baking sheet. Bake for 10-12 minutes, until biscuits are golden brown.  
 4. Meanwhile melt remaining ½ stick of butter in small mixing bowl. Microwave for 30 seconds or until butter is melted. Add ¼ teaspoon salt and parsley. Stir with pastry brush.  
 5. Remove biscuits from oven, brush with melted butter mixture. Serve and enjoy! Makes approximately 18 biscuits.



# Look Who Won The Todd Law Halloween Costume Contest!

Congratulations to Joyce who dressed up as a Deviled Egg!