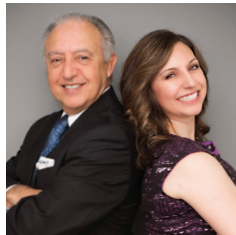




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Joe and Jillian

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TODD LAW TIMES

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Todd Law Team Meeting A Welcome Gathering During Virtual Times



Left to right: Jillian, Joe, Sarah, Lisa, and Joyce

Since the COVID-19 pandemic began, Todd Law has had to adjust to holding our regular team meetings via Zoom. It was such a nice change to finally be able to catch up with one another face to face during a recent Friday Firm Meeting, where we could break bread together, look at the firm calendar for the month, clean up office housekeeping tasks, and make sure that we keep running smoothly. We'd love to hear how our readers have been navigating their team meetings at work and school in light of the pandemic closures; share photos and stories with us on our Facebook page or email them to anneke@josephmtodd.com!

Raving Fan of the Month

“Mr. Todd, Thank you for taking the time for me during the hardest time in my life. I know you don't get the thank you and appreciation like you deserve for your hard work but I sincerely mean it when I say I really do appreciate you and what you have done for me. God bless you now and always.”



Does Hiring An Accident Attorney Mean More Money In Your Pocket?

Many people wonder if hiring an attorney after an accident can mean more in their pocket versus trying to settle the claim themselves. The goal of every attorney who is serious about helping their client should be to get as much money as possible into the client's pocket as compensation for everything they had to go through, including time off of work, pain and suffering, and medical bills. But one common myth is that paying an attorney's fee at the end of the case will eat into what the client ends up with in their pocket.

A study conducted by the All-Industry Research Advisory Council, "Attorney Involvement in Auto Injury Claims," found that claims where the injured party hired an attorney ended up settling for more money than those that did not involve attorney representation.

In fact, the study found that for every dollar of economic loss a person suffered, a person represented by an attorney received \$1.59. For a person who did not opt to hire a lawyer, that number dropped to \$1.26 for every dollar of economic loss.

Similarly, an Insurance Research Council study, "Paying for Auto Injuries: A Consumer Panel Survey of Auto Accident Victims," found that claims with an attorney paid out anywhere from 27% to 48% more than claims without a lawyer (we are talking about more bottom-dollar money in the pocket of the client - even after the attorney is paid). The study's research in the chart below was compiled by the insurance companies - not by attorneys - and the numbers are eye-opening:

TYPE OF INJURY	WITH A LAWYER	WITHOUT	DIFFERENCE
Neck Injury	\$7,918	\$2,480	\$5,438
Broken Bone	\$39,397	\$19,105	\$20,292
Lacerations	\$4,771	\$1,166	\$3,065
Average Injury	\$11,939	\$3,262	\$8,677

Once you factor in that attorneys typically help negotiate the medical bills and liens down, that still means more money in the client's pocket even after the attorney fee is paid.

If you were injured in an accident and would like more information on how an attorney can help get more money in your pocket, call us for a free consultation!

Share A Favorite Family Recipe For A Chance To Win \$100 For Thanksgiving Groceries!



The family of Todd Law employee Anneke Godlewski enjoying a meal together in 1970

Thanksgiving is a time to share the table with those you love – eating the dishes that have been served in the family for decades. To honor those culinary traditions, Todd Law is hosting a Family Recipe contest! We want to hear all about your favorite recipes – the stories behind them, what makes them special, and how they came to be staples the table. One winner will be randomly selected to win a \$100 gift card to the grocery store of their choice and have their family recipe featured in our newsletter!

To enter, please send the following information by November 12th to anneke@josephmtodd.com

1. Your name and phone number
2. The recipe, including ingredients and directions on how to make
3. An explanation of why the dish is meaningful to your family
4. A photo of the dish (if available)
5. A photo of your family or the family member who created the recipe (if available)

The winner will be announced by Monday, November 16th!

RECIPE OF THE MONTH

White Chicken Chili

Hearty but healthy, this White Chicken Chili tastes great alongside homemade cornbread, oyster crackers, or tortilla chips. It'll quickly become a family favorite!

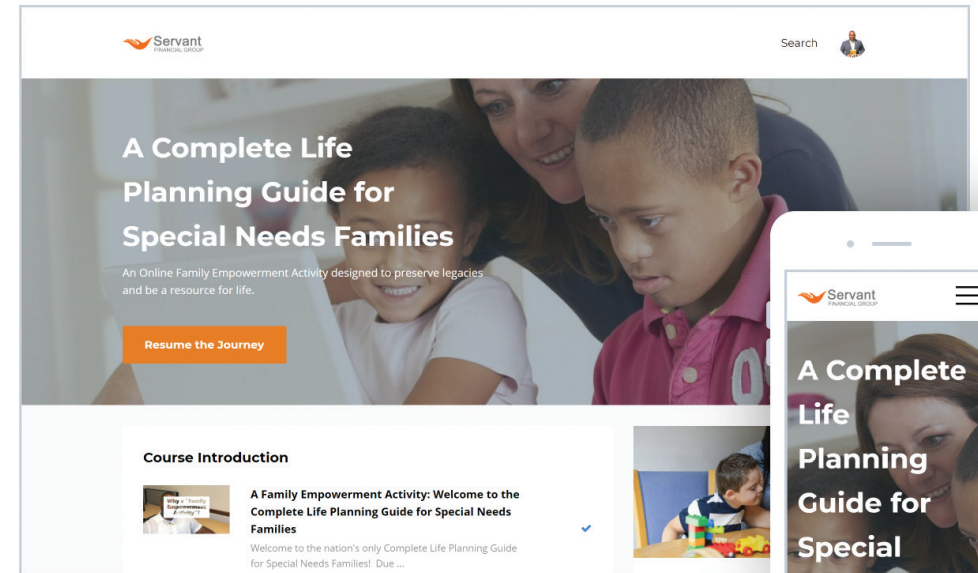
INGREDIENTS

- 1 lb boneless skinless chicken breasts, chopped
- 1 medium onion, chopped
- 1 tablespoon olive oil
- 2 garlic cloves, minced
- 2 cans (14 oz each) chicken broth
- 1 can (4 oz) chopped green chiles
- 2 teaspoons ground cumin
- 2 teaspoons dried oregano
- 1 ½ teaspoons cayenne pepper
- 3 cans (14 ½ oz each) great northern beans, drained and divided
- 1 cup shredded Monterey Jack cheese
- Sliced jalapeño pepper, optional

DIRECTIONS

1. In a Dutch oven over medium heat, cook chicken and onion in oil until lightly browned. Add garlic; cook 1 minute longer. Stir in the broth, chiles, cumin, oregano, and cayenne; bring to a boil.
2. Reduce heat to low. With a potato masher, mash one can of beans until smooth. Add to saucepan. Add remaining beans to saucepan. Simmer for 20-30 minutes or until chicken is no longer pink and onion is tender.
3. Top each serving with cheese and, if desired, jalapeño pepper.

Todd Law Client Creates Nation's First Complete Life Planning Online Course For Special Needs Families



understand the process of having a non-parent legally make decisions for the child with special needs.

“Our goal is to start the conversation to bring the special needs community out of the shadows,” Rick said. “As a community, we need to equip them with the tools and knowledge necessary to successfully navigate their futures. Since Todd Law has always been focused on helping the community, we were thrilled that Attorney Jillian Todd took the time to lend her expertise to the course.”

For more information on the course or to become a sponsor, email Rick at rknight@servantfinancialgroup.com or visit yananation.com.

The cost of raising a child from birth to age 18 will take roughly \$240,000, according to the U.S. Department of Agriculture. For a child with special needs, those expenses can quadruple, which leads to a serious question:

What will happen to a child with special needs if something happens to the parent first?

As the Covid-19 Pandemic has forced the closings of schools, libraries, and government agencies, accessibility to comprehensive information to help in family planning for the special needs community has become increasingly more difficult and in rural areas, nearly impossible.

Todd Law client and Special Needs Advocate and Financial Planner Rick Knight realized that families need educational tools that they can access outside of a classroom, so with the help of a nationally-recognized community marketer and Todd Law's outreach coordinator, Anneke Godlewski, The Complete Life Planning Guide for Special Needs Families Online Program was created. The Life Planning Guide provides the nation's

only comprehensive planning and financial literacy program exclusively for the education and economic empowerment for parents and guardians of children with differing abilities.

The online course is broken down into 76 lessons over four modules: Financial Factors, Government Factors, Legal Factors, and Family and Support Factors.

Todd Law is grateful to be featured in the course's Legal Factors module; Attorney Jillian Todd's YANA nation podcast episode on guardianship helps family participants

Rick Knight and Anneke Godlewski discuss the new online course on the YANA Nation podcast

