



# TODD LAW TIMES

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# Todd Law Client Creates Coloring Book Celebrating Disabilities; Aims To Raise Money For Inclusive Playgrounds

Ever since he started focusing his financial advisory business on helping families with special needs over a decade ago, Todd Law client Rick Knight, founder of YANA Nation, has wanted to build adaptive playgrounds around the country. He's also had the story of Mephibosheth – the only child with a disability mentioned in the Bible – tucked away in the back of his mind. He joined those two ideas together and wrote *The Amazing Adventures of Mephibosheth*, which tells the story of a young boy named Mephibosheth who, through conviction, compassion, and common purpose, educates his community on the importance of having safe outdoor play spaces for children with disabilities to go outside and play.

“Phibo” and his friends bring awareness to this issue and raise funds to build a playground for children with disabilities and they win the day! The new playground allows kids of all abilities – including Phibo, who has cerebral palsy; and his friends Sparkle, who has spina bifida; Austin, who has autism; and Daisy, who has down syndrome – to play together. Rick decided to publish the story as a coloring book featuring autism-friendly, pale pink pages, making it the first coloring book in the world of its kind, and he's donating a portion of the proceeds from the purchase of each book toward building safe play spaces for children with disabilities throughout the USA. To further YANA Nation's goal to bring inclusive playgrounds with adaptive play equipment to the entire country, the coloring book is also being offered as a fundraising tool for any school

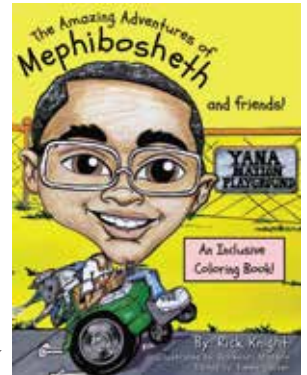
or organization in need of adaptive equipment in their own community.

According to a 2018 survey by the National Recreation and Park Association, nearly 90% of Americans say communities should offer all-inclusive play options at

playgrounds across the country that include equipment suitable for children of all physical and cognitive abilities. Yet 57% of parks and recreation agencies across the US cite insufficient funding as the greatest challenge keeping them from being inclusive to all members of their communities and only two of every five agencies have a formal inclusion policy that ensures all members of a community can access and enjoy all that parks and recreation has to offer. In rural areas, that number is only 25%.

“The Amazing Adventures of Mephibosheth endeavors to start a national conversation concerning this important topic,” Rick Knight said. “The words ‘go outside and play’ should not be exclusive to the disability community - all children should have that option whether they have a disability or not! We are challenging everyone to join YANA Nation in changing the play space landscape in America, so that GO OUTSIDE AND PLAY MEANS THE SAME THING TO ALL CHILDREN.”

Individual copies can be purchased by visiting the YANA Nation website, [yananation.com](http://yananation.com), and fundraising opportunities and bulk discounts are available by contacting Rick Knight directly at [rknight@servantfinancialgroup.com](mailto:rknight@servantfinancialgroup.com), or by calling/-texting him at (404) 309-4925.



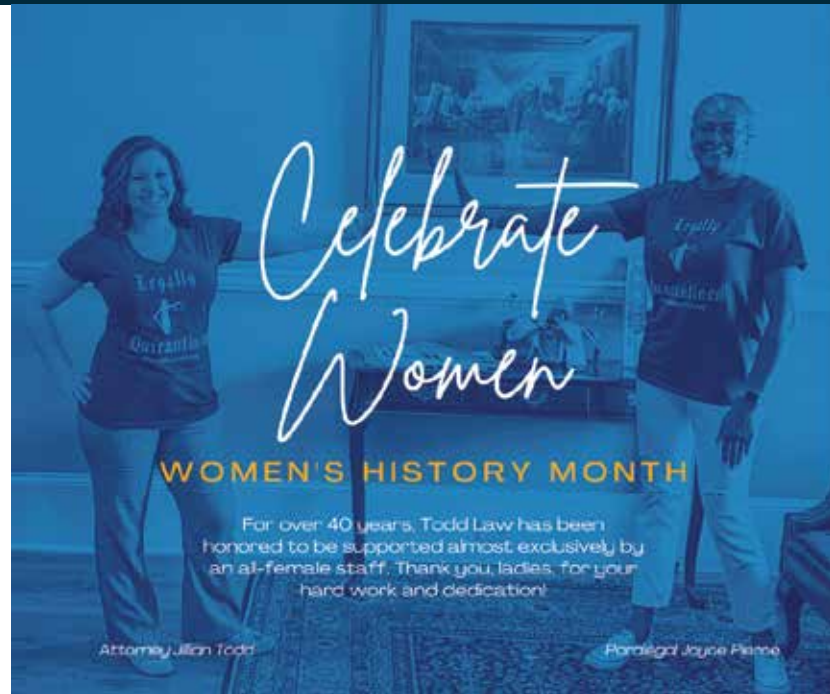


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## The Todd Law Difference:

# Our First Consultation Is Free

Needing legal advice can be nerve-wracking and confusing, especially since it's hard enough dealing with the stress of having the legal problem in the first place. Having to pay for that legal advice is even worse. That is why each and every person who contacts Todd Law for legal guidance is given their consultation completely free of charge. Often, we can answer your questions right over the phone. If we feel after a telephone conversation we can be of assistance, we will set up an appointment to see you immediately. Attorneys Joe Todd and Jillian Todd will explain your rights in plain English and answer any questions at no charge. If you hire us, our fees and costs will be clearly stated and signed for in a fee agreement.



**WE LISTEN WE FIGHT  
YOU WIN!**

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## RECIPE OF THE MONTH



Photo credit: divascancook.com

*A big thanks to Cynthia for submitting a recipe for this delicious and light cake in our Thanksgiving recipe contest!*

# 7-Up Pound Cake

by Cynthia Clark

### INGREDIENTS

- 3 Sticks Butter
- 3 c. Sugar
- 5 large eggs
- 3 c. All-purpose Flour
- 1/2 tsp. Salt
- 1 c. 7-up
- 1 tbsp. Lemon Zest
- 1 tbsp. Lime Zest

### For the Glaze:

- 2 c. Powder Sugar
- 1 tbsp Lemon Juice
- 1 tbsp Lime Juice
- 1/2 c. Milk

*Cynthia likes her glaze a little heavy, but you can do it to your liking*

### DIRECTIONS

1. In a mixing bowl cream together butter and sugar. Add eggs one at a time mixing after each addition on low speed slowly add the 7 up until combined. Add the lemon and lime zest
2. Scrape bowl and mix again. Get a bunt pan and spray with a nonstick spray pour batter evenly in a bundt pan. Bake for 1 hour 15 minutes. Remove pan from oven and let sit for 15 minutes. Carefully turn onto a cake plate and let cool.
3. Combine all glaze ingredients in a bowl and gently whisk then pour over cake and serve.



# Injured In An Accident Involving A Semi-Truck? What You Need To Know

It's not hard to imagine that semi-truck or other commercial vehicle accidents can cause serious harm or even fatalities when you consider that the trucks can weigh up to 20,000 pounds. This makes them up to three times harder to stop and much more difficult to control than your average car. And with so many highways surrounding the Atlanta area, drivers encounter hundreds of these vehicles each and every day.

This also means that if you or a loved one is hit by a semi-truck, there are many more problems that you must deal with. Not only are the injuries more likely to be worse but navigating the personal injury claim is extremely difficult since there are so many players involved. It is imperative that the injured person's medical needs come above all else. After that is under control, or at least the care plan is in place, it's time to look at who will be paying for the medical bills that will inevitably pile up, the lost wages that will incur as the person works to regain enough health to get back on the job, and the pain and suffering that comes along with having life turned upside down.

To determine who is responsible for paying the claim, you must first figure out which insurance coverages are available. Various parties are involved in the truck's transportation, so you must determine the following at the time the accident occurred:

- *The name of the driver*
- *The company the driver worked for*
- *The owner of the truck*
- *The owner of product that the truck was transporting*
- *Any other holding companies, leasing agents, rental parties involved*

Determining the above will shed light on the various insurance companies that may be liable for paying the claim. Of course, all of the insurance companies will initially deny liability and try to point the finger at someone else and claim that it is a different insurance company that should be responsible for footing the bill. But even if a company does not accept liability right away, it does not mean they are not supposed to pay.

Chances are that if an accident involving a commercial vehicle occurs, the insurance company will be one of the following:

1. **Hiscox Insurance**
2. **Progressive**
3. **Statefarm**
4. **HUB International**
5. **Reliance Partners**
6. **TruckWriters**

7. **National Interstate**
8. **Northland Insurance**
9. **AIG Truck Insurance Group**
10. **1st Guard**

The Federal Motor Carrier Safety Administration (FMCSA), the government entity that regulates commercial vehicles, mandates that vehicles be insured with minimum amounts to cover the cost of the accident caused by the driver:

- *\$750,000 – Minimum policy limit for vehicles moving 10,001 pounds or more of non-hazardous materials*
- *\$1,000,000 – Minimum policy limit for vehicles hauling 10,001 pounds or more of oil, hazardous waste, or other potentially dangerous materials*
- *\$5,000,000 – Minimum policy limit for vehicles hauling 10,001 pounds or more of hazardous materials*
- *\$5,000,000 – Minimum policy limit for vehicles hauling 10,001 pounds or less of particularly hazardous waste or radioactive materials*

These may seem like high limits, but if you are injured to the point where you can never walk again or if you spend months in a coma, \$750,000 can be eaten up very quickly by hospital bills. Not only is that just one more reason what it is extremely important to have uninsured and underinsured motorist coverage, it is also a good reason why it's important to figure out all the available insurance policies that could cover the accident.

As part of that investigation, it is also imperative to find out the condition of the driver when he caused

the accident. Many factors affect the liability and discovering the following can make a huge difference in getting multiple insurance companies to pay the claim:

- *What type of driver's license the driver held, along with whether it was in good standing.*
- *The number of hours the driver had been on the road and whether it was within the legal limits.*
- *If the driver had a criminal record*
- *Whether the driver was on the route outlined by the transportation company*
- *If the driver was under the influence of drugs, alcohol, or prescription medication*
- *His or her driving record, including number of accidents or traffic violations*
- *Employment status with the transportation company – was he an independent contractor? A temporary worker? An employee?*
- *Whether the cargo was within the federal weight limits*

These questions can be daunting to figure out answers to when you are also trying to deal with a serious injury. We have years of experience navigating these types of claims and can figure out all of the people responsible on your behalf so you can focus on recovery. Simply give us a call and we would be happy to help.





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*Joe and  
Jillian*

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## Win A \$100 Amazon Gift Card!

No matter where you go in the world, the Todd Law Times makes for a great read! Take a photo of yourself with this month's newsletter and tag us on our Joseph M. Todd, PC Facebook page for a chance to win one of two \$100 Amazon gift cards! Want to add someone across the country to our mailing list so they can receive great recipes and heart-warming stories each month? Call us and we'd be happy to add them!



## Raving Fan of the Month

“Mr. Todd and his daughter are very welcoming and understanding. He is straight to the point and always guides you in the right direction if you listen and do what he asks of you. The office staff is great as well, especially Mrs. Joyce, and they will let you know he’s not available, but relay messages and he answers right back. Mr. Todd has serviced two of my cases and both experiences on his end were great I didn’t have to worry he took care of everything.” - *Cynthia Clark*