# TOD LAW TIMES

#### ISSUE 4 • VOLUME 1 **APRIL 2019**

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### **Local Advocate Provides Help For Those With Special Needs Through** Support, Financial Education **Rick Knight**

Anyone who refers to their role as Chief Servant Officer instead of CEO must have a pretty strong passion for helping those in need. That is exactly why we loved getting to know Rick Knight, founder of the Servant Financial Group, a financial services firm dedicated to providing financial planning solutions to the special needs community.

Prior to realizing how underserved and marginalized the special needs community was, and starting Servant Financial Group, Rick worked for some of the largest financial services companies in the industry as an advisor and benefit consultant, with companies Mass Mutual and Metlife. For more than two decades, Rick Knight dedicated his career to helping people with all types of financial matters, including life insurance planning, retirement and pension plans, IRA rollovers, endowment start-ups, and mutual funds. He has written and published five books covering various financial planning issues and concerns, including:

> The Good Harvest Plan Black and Green - What Black Folks Should Really Know About **Financial Planning** The Proverb Plan Exit Strategy - How to protect and rebuild your retirement portfolio after the recession **Genesis Financial Literacy Work** Book



It wasn't until he met the adult son of his long-time client that he realized how much information was missing from a family's financial plan. The mother had never considered filling Rick in on the fact that her son, who was not able to live on his own, had special needs and she didn't consider figuring out a financial plan for him, too. In fact, according to Rick's research, 88% of parents who have children with special needs have not set up a trust to preserve eligibility for benefits like Medicaid or SSI.

Rick wanted to change that.

He started Y.A.N.A. Nation. a first of its kind radio show exclusively created for the purpose of empowering and educating the special needs community to target financial education, financial inclusion, and economic empowerment.

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It is also a platform to exchange ideas; economically empower, promote and advocate employment inclusiveness; fundraise; educate; and celebrate the special needs community.

And since the U.S. Census Bureau reports that 20% of Americans between the ages of 16 and 64 suffer some form of physical, mental, or emotional impairment and that one in every 26 American families are raising children with a disability, Rick is hoping that Y.A.N.A. Nation will continue to advance ideas that will empower the special needs community, a community that has horribly marginalized.

To listen to this fantastic show, tune in every Saturday from 10:30-11:00am EST on Love 860 WAEC Atlanta or listen live online by downloading the apps Love 860, iHeart Radio, or Tunein Radio. You can also get involved with his or enlist his help with your own financial planning by visiting www.servantfinancialgroup.com or by calling 404.309.4925.

## Nut Café Offers Great Vegan Options In Jonesboro

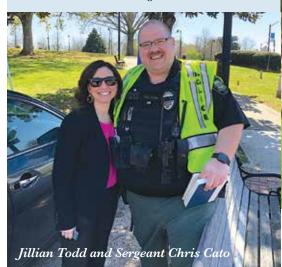


Plant-based eating is all the rage and is finally making its way to Jonesboro with Nut Café – A Fresh Vegan Experience. Located at 8025 Tara Blvd. in Jonesboro, Nut Café has everything from burgers and tacos

to smoothies and salads, which are all loaded with health benefits. We tried the Vegan American Burger, which had all the same toppings you'd except on a traditional burger. Check it out!

### Out & About in Downtown Jonesboro

It's always great to see the City of Jonesboro Police Department out and about protecting our community, but it was especially fun to run in to one of our favorites – Sergeant Chris Cato! It's just one more reason to love the Food Truck Wednesdays next to the courthouse in Downtown Jonesboro!



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Jillian trying out the Vegan American Burger

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## **RECIPE OF THE MONTH**

Cowboy Caviar Bean Dip

Versatile enough to serve with tortilla chips, over nachos, or as a salad topper with chicken, Cowboy Caviar is easy to make and great for parties!

#### **INGREDIENTS**

- <sup>1</sup>/<sub>4</sub> cup olive oil
- <sup>1</sup>/<sub>4</sub> cup white sugar
- <sup>1</sup>/<sub>4</sub> cup apple cider vinegar
- I red bell pepper, diced
- 1 yellow bell pepper, diced
- I green bell pepper, diced
- I medium sweet onion
- 1 bunch cilantro, chopped
- 1 (14oz) can pinto beans
- 1 (14oz) can black beans
- 1 (14oz) can whole kernel corn
- One bag tortilla chips

#### DIRECTIONS

- 1. In a large mixing bowl, whisk together olive oil, sugar, and apple cider vinegar until well-combined.
- 2. Add diced peppers, cilantro, and onions, stir gently.
- 3. Add beans and stir gently.
- 4. Chill in the fridge for at least 30 minutes.
- 5. Serve with tortilla chips.

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## We Are Giving Away Free Bicycles This Summer!

Todd Law's dedication to kids will be focused on bicycle safety this summer with a cool new program for the children of South Atlanta. Starting in June, we will be giving away 10 bicycles to kids have made a difference in their classroom, community, or family with our South Atlanta Bikes for Kids program. More details to come, so keep check our Facebook page as summer approaches!

## TODD LAW RADIO APPEARANCE HELPS FAMILIES UNDERSTAND GUARDIANSHIPS

Let's talk! On the radio that is! Attorney Jillian Todd had the pleasure of talking about guardianships and conservatorships with Rick Knight's Y.A.N.A. Nation radio show on @love860am! We covered a lot of information on helping families navigate the often-complicated world of a how to best protect a loved one who can't always care for themselves and Todd Law is so thankful to Y.A.N.A. Nation for allowing us to do so!





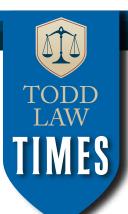


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## CASE OF INTEREST

Our client is still struggling to collect compensation from his own insurance company three and a half years after being hit by a drunk driver. The other driver pulled out in front of our client on Highway 20, causing the collision, and was cited for failure to stop at a stop sign and DUI for a blood alcohol level over two times the legal limit. Despite very clear liability, our client still has not been paid any compensation for his injuries under his uninsured motorist policy. This is especially frustrating for him since he understood the importance of this additional coverage, as many insurance policies do not cover the staggering cost of medical bills after an accident. Our client purchased the extra coverage, was struck my someone without enough insurance to cover the accident, but his own insurance company is still not holding up their end of the agreement. We filed a lawsuit against the company and are working to get them to pay what our client is rightfully owed.

> We couldn't let National Pet Day go by without giving some love to our office dog, Taylor! Tell us about your favorite pet for a chance to be featured in our newsletter!

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## Raving Review of the Month

"These guys saved our family a lot of time, money, and headaches! They came to us and arranged for medical treatment. I was in a motorcycle accident and they got me a maximum settlement for my personal injury claim." - *Michael S.* 

