TODD LAW TIMES

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104 S Main Street Jonesboro, GA 30236 **770.477.7878**

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Together at Home: Resources While Quarantined

The "new normal" we are all experiencing since the coronavirus outbreak has us all worried about so many different things. To help us all stay strong, healthy, and confident, we have put together a list of resources to use during the COVID-19 stay at home order:

For families

Avoid cabin fever by:

- Setting up a treasure hunt around the house
- Watch the beluga whales on the Georgia Aquarium webcam
- FaceTime family members and friends
- Write in a diary about everything you experience each day or make daily videos
- Listen to an astronaut read from space with NASA's Storytime from Space program
- Check out podcasts for kids like KidNuz, Stuff You Should Know, and NPR's But Why: A Podcast for Curious Kids









For those working from home

- Keep designated work hours
- Create a dedicated workspace
- Get dressed instead of working in your pajamas
- Take frequent breaks outside of the house with a walk or breath of fresh air
- Communicate with colleagues and stay connected

For staying healthy

- Wash your hands frequently and practice social distancing
- Eat well-balanced meals
- Avoid alcohol
- Get plenty of sleep
- Exercise regularly by taking a walk around the neighborhood or taking advantage of free, online workout classes

For cooking when food is limited, and restaurants are closed

- Learn how to properly stock your pantry with healthy, non-perishable food like canned veggies, brown rice, and nuts
- Check out recipes for meals you can make and freeze to eat later
- Pay close attention to shelf life of foods to reduce waste
- Look for chefs to follow on YouTube,
 Facebook, and Instagram since many
 restaurant owners are offering free cooking
- Ask loved ones for old family recipes or try ones you don't usually have time for
- Incorporate fresh fruit and veggies whenever possible
- Don't be afraid to play around and experiment with recipes – like the ones in the *Todd Law Times!*

For managing anxiety and stress

- Pay attention to your mental health by staying in touch with loved ones, focusing on relaxation techniques, and taking breaks from the news
- Take deep breaths, stretch, and meditate
- Make time to unwind and do activities you enjoy
- Talk with people you trust about how you are feeling and what you are worried about
- Keep a regular routine



Spring Cleaning Your House & Filing Cabinet Can Help Ease Stress



Since the world is stressing out about the coronavirus and everyone is encouraged to stay inside, spring cleaning takes on a whole new meaning this year. While tackling the quarantine with extra cleaning can help make your time stuck at home feel more productive, so can paying special attention to your household family's finances, documents, and records. Set aside a few days to do the following:

- Clean and organize desk drawers and recycle unneeded paperwork
- Check your credit report for any inaccuracies

- Renegotiate interest rates on lines of credit
- Review your Last Will and Testament
- Update your financial and healthcare Powers of Attorney (POA's)
- Review your Living Will, or advance directive, that outlines your wishes on life-saving medical treatment if you can't speak for yourself
- Update your beneficiaries on any life insurance policies, retirement accounts, or pensions
- Gather and organize all your important paperwork in one place, then save electronic copies of each. Important paperwork can include:
- Medical records
- Birth and death certificates
- Citizenship and naturalization papers
- Bank account and credit card information
- **Divorce papers**
- Educational records and diplomas
- **■** Family history
- **■** Insurance polices
- Investment records and pension plans
- Marriage certificates

- Military records
- **■** Passports
- **Powers of Attorney**
- Property appraisals, deeds, and titles
- Social Security cards and numbers
- Tax records
- Veterinary records
- Warranties, guarantees, and owner manuals
- Wills, trusts, and estate plans, including funeral and burial plans

Remember to include, if applicable, adoption papers, baptism and confirmation records, business ownership papers, employment records and identity cards, easement paperwork, household property inventory, income and expense records, and safe-deposit box inventory.

As part of Todd Law's commitment to our clients, we keep electronic copies of all files. If there is paperwork from your case that you would like copies of for your own records, please reach out to us. Need help navigating family decisions? Call us and we would be happy to assist you.

RECIPE OF THE MONTH



INGREDIENTS

Enchilada sauce

- 3 tablespoons olive oil
- 3 tablespoons flour
- 3 tablespoons ground chili powder
- 1 teaspoon ground cumin

Chicken Enchiladas with Homemade Sauce

Once you see how easy it is to make your own enchilada sauce, you'll never buy the canned stuff again! Using a rotisserie chicken from the deli makes a great short cut and be sure to try this dish topped with extras like fresh cilantro, diced avocado, sliced green onion, or sour cream.

- 1 teaspoon garlic powder
- ½ teaspoon dried oregano
- 1/2 teaspoon salt
- Pinch of cinnamon
- 2 cups chicken or vegetable broth
- 1 teaspoon apple cider vinegar

DIRECTIONS

Heat oil in a small saucepan over medium-high heat. Add flour and whisk for one minute. Stir in the remaining seasonings. Gradually add in the broth and vinegar, whisking constantly to remove lumps. Reduce heat and simmer 10-15 minutes until slightly thickened.

INGREDIENTS

Enchiladas

- 2 tablespoons olive oil
- 1 small sweet onion, diced
- 2 lbs. cooked chicken, shredded
- 1 (4oz) can diced green chiles
- Sea salt and freshly cracked black pepper
- 1 (15oz) can black beans, rinsed and drained
- 8-10 large flour tortillas

- 3 cups Mexican-blend shredded cheese
- 1 batch red enchilada sauce from recipe above

DIRECTIONS

- 1. Preheat oven to 350°F.
- 2. In large sauté pan, heat oil over medium-high heat. Add onion and sauté for 3 minutes, stirring occasionally. Add chicken, green chiles, beans, and season with a generous pinch of salt and pepper. Sauté the mixture for 1-2 minutes, stirring occasionally. Remove pan from heat and set aside.
- 3. Set up an assembly line of tortillas, enchilada sauce, chicken mixture, and cheese. Lay out a tortilla and spread two tablespoons of sauce over the surface of the tortilla. Add a generous spoonful of the chicken mixture in a line down the center of the tortilla, then sprinkle with 4-5 tablespoons cheese. Roll up tortilla and place in a greased 9 x 13-inch baking dish, seam side down. Spread any remaining sauce evenly over the top of the enchiladas, followed by any extra cheese.
- 4. Bake uncovered for 20 minutes until cheese hot and bubbling.



Is It Even Worth **Filing A Car Accident Claim During A Nationwide** Pandemic?

It can be tempting to downplay an accident or feel like it is "not that bad" with all the crazy things going on in the world right now. One of the most important things to remember is that the aftermath of a car accident will last much longer than you think and has a ripple effect that can wreak havoc on your life if your rights are not protected.

The financial strain from not being able to work, the uncertainty of figuring out new transportation, and the stress that injuries put on your body and your emotional state can all have a serious impact on your entire family and your future. Without the right tools to protect yourself, you could be making yourself vulnerable to being taken advantage of without even realizing it. The insurance company's job is to save as much money as possible, at all costs, even if it's not in your best interest. Not filing a claim can put you at risk of:

- Being taken advantage of
- Lack of medical care to treat your injuries
- Future problems with your health
- Unreimbursed lost wages from missing work
- Missing out on additional compensation to ease the financial burden caused by the accident
- Having your legal rights revoked without you even knowing it

Protect yourself and your family after an accident in the same way you protect everyone each and every day - by ensuring that your rights are shielded from being taken advantage of.

But how do I pay for medical treatment after an accident if money is already tight?

Figuring out how to pay for medical treatment can be extremely difficult, even with health insurance. If health insurance isn't an option, it may seem tempting to deal with the pain altogether. This is especially true with so many people unable to work because of the COVID-19 restrictions in place. That does not have to be the only option. When you are injured in a car accident that was caused by someone else, the insurance company must pay for your injuries, even when it is expensive. And if the adjuster tells you that your treatment is only covered for a small amount of time, you still have the right to be paid for all of your treatment, as long as you bring your claim within the time limits. So even if money is tight, do not worry about out-of-pocket costs. In our office, we make sure that our clients do not have to deal with bullying from the insurance company and we make sure to connect you with doctors who will provide the best treatment, regardless of health insurance or the ability to pay out-of-pocket.

Need help after an accident? Call us and let our family help yours. Also be sure to check out our YouTube channel for helpful videos on dealing with a car accident claim.

TODD LAW NEEDS TO KNOW

HAVE YOU OR A LOVED ONE BEEN DIAGNOSED WITH COVID?

Please reach out to us immediately for a very important message if your family has been directly affected by a coronavirus diagnosis



It's been a stressful few weeks to say the least. As you can imagine, the coronavirus has left us with many unanswered questions, including how this pandemic will affect your case and Joseph M. Todd, P.C.

Family is everything to us and we consider you all to be an extension of ours. That is why we are making the health and wellness of our community our #1 priority by implementing the following, effective immediately:

- All correspondence will be handled electronically via email, video chat, and telephone
- Consultations will be free of charge and conducted via web chat or phone by calling (770) 477-7878
- Our office will be closed to the public in order to best protect the attorneys and staff who are continuing to work diligently
- Although we are working remotely, all cases will be handled exactly as they are in the office

It is extremely important to remember that your legal matters should not wait just because there is a stay at home order. We are still available to help you with all of your legal needs and encourage you to call us immediately at (770) 477-7878 to best protect your legal rights.

Know that we are thinking of you all, wishing you well, and please reach out to us with any questions you may have by calling or by emailing frontoffice@josephmtodd.com. Make sure to follow our Facebook page and Centers for Disease Control website and Facebook page for the most up-to-date information. Stay safe and hang in there - we are in this together!



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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

FAQ: Do I Have To Wait For Law Firms To Reopen For Office Hours In Order To Get Help? Will My Case Be Ruined If I'm Scared To Leave Home & Can't **Meet My Lawyer Face-To-Face?**

TIMES One question that keeps coming up is what to do about legal issues during a time of social distancing and closed offices. Since so many stores are closed, many people think that they must put off dealing with their problem until people go "back to the office" by sitting back and waiting. While we can't speak for other firms in the area, at Todd Law, we want you to call no matter what the

situation is like in the world. Social isolation or not, we are here to solve legal problems. Technology allows for so many amazing things; the most important being communication. The sooner we know about your legal issue or question, the sooner we can solve the problem or provide you with an answer. There are still actions that can be taken on your behalf. Remember that helping people is the



reason the firm was started in the first place, so we want to be able to help and are passionate about doing so. We welcome phone calls, emails, Skype chats - whatever will make you feel comfortable, heard, and understood.



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Raving of the Month

"I would give 10 stars if I could. The best law firm I use and would refer anyone to Joseph M. Todd, PC."

- Elton Head