

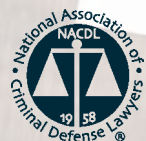


TODD LAW TIMES

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TODD
LAW

Newsletter To Highlight Great Things In & Around Jonesboro & Clayton County

Dear Readers,

Welcome to the inaugural issue of the Todd Law Times. Our goal with this newsletter is to bring the friends and colleagues of Joseph M. Todd, PC Attorneys at Law stories and updates on great topics like:

- What is happening in and around Jonesboro
- Fantastic businesses around town
- Highlights of what we are doing as a firm to protect and celebrate our clients
- Reminiscent stories we hope readers can relate to
- Great recipes
- Cases of interest that may hit home for your family
- Community outreach efforts to improve where we all live and work

We became lawyers because we wanted to help those who don't often have a voice. We have spent over 40 years leveling the playing field to best protect our clients' legal rights and we feel the best way to do that is to learn as much as we can about the people we serve: what drives them, what they worry about, and what they enjoy.

We would love to hear from you and we welcome suggestions on what to feature in the Todd Law Times. Anyone is welcome to subscribe to this free publication and please don't hesitate to let us know who you would like added to the mailing list. We look forward to serving you!



Joe and Jillian

Fig Tree Café Is A Favorite New Spot In Jonesboro



Joe and Jillian enjoying lunch at the Fig Tree Café

If you are looking for a warm and friendly place to have lunch or grab a quick coffee, you must try the Fig Tree Café. We are lucky that it is right down the street from our office and is starting to become our go-to place for coffee and lunch. Baristas are ready to prepare a wide variety of hot and cold beverages to suit any taste, including chai lattes, espresso, cappuccino, and even pour-over coffees. Their sandwiches are out of this world and they even offer a number of fantastic salads, but it is there homemade brownies that are absolutely amazing. But aside from the great food and drinks, our favorite part of this new Jonesboro staple is the story behind the Café, which the owners tell best:

The story of the Fig Tree ...

First mentioned in the Garden of Eden, the fig tree is an ancient tree rich with symbolic meaning. Its leaves provide shelter from the sun, its fruit offers continuous nourishment almost every month of the year, and its nutritional value is off the charts! God created the fig tree to bear fruit and provide life-giving support. In

fact, a healthy fig tree became a sign of God's blessing, both physically and spiritually.

It is our prayer that Fig Tree Café would stand as a symbol of God's blessing over Jonesboro. A place where diverse people gather as one community, a place of shelter from the storms of life, a place to find strength among friends, and a place where physical and spiritual needs can be satisfied.

The Fig Tree Café is the fulfillment of a dream cast by First Baptist Jonesboro, a people wanting to enhance the community in which they live. So welcome to Fig Tree Café!

The Fig Tree Café is located right in the heart of downtown, at 126 S. Main St., between W. Mill and Church Streets, and they are open 7am to 7pm Monday through Saturday. Make sure to join their Loyalty Program that allows patrons to earn points redeemable for free coffee and also, so you can stay informed on their seasonal specials and events. And while you're there, stop in to say hello at our office!



The Fig Tree Café



A small sampling of the many pastries offered at Fig Tree Café

RECIPE OF THE MONTH

Chicken Tortilla Bake

Twist things up from your traditional weekend dinners and serve this easy-to-make casserole that is definitely a crowd-pleaser!

INGREDIENTS

- 3 cups shredded cooked chicken
- 2 cans (4 oz each) chopped green chilies
- 1 cup chicken broth
- 1 can (10.75 oz) condensed cream of mushroom soup
- 1 can (10.75 oz) condensed cream of chicken soup
- 1 small onion, finely chopped
- 12 corn tortillas, warmed
- 2 cups shredded cheddar cheese

DIRECTIONS

1. In a large bowl, combine the chicken, chilies, broth, soups, and onion; set aside. Layer half of the tortillas in a greased 13x9-in. baking dish, cutting to fit pan if desired. Top with half of the chicken mixture and half of the cheese. Repeat layers.
2. Bake, uncovered, at 350°F for 30 minutes or until heated through. Freeze option: Cover and freeze unbaked casserole. To use, partially thaw in refrigerator overnight. Remove from refrigerator 30 minutes before baking. Preheat oven to 350°. Bake casserole as directed, increasing time as necessary to heat through.



Chicken Tortilla Bake recipe and photo by Taste of Home

The Todd Law Difference – Where Clients Come First

Being in such close proximity to Atlanta means that the people of Jonesboro often get bombarded with choices when it comes to legal representation. Billboards, TV commercials, and radio ads flood in with promises of settlements and justice. But what should you actually be looking for in a law firm? A big sign towering over the street? Or a personalized game plan tailored specifically to your exact legal need? At our office, we are a family. Joseph Todd built the practice 43 years ago and his daughter, Jillian, joined the team in 2010. We want our clients to feel as if they were a part of our family, which is why we treat them like family and handle their legal matters the same way. Here's how:

Our interest is your interest - We strive for a win-win situation. When our clients win, we win. Our clients have won against many of the biggest companies in the world and are honored to have served so many hard-working people over the years.

Our first consultation is free - Often times we can answer your questions on the phone. If we feel after a telephone conversation we can be of assistance, we will set up an appointment to see you immediately. I will explain your rights in plain English and answer any questions at no charge. If

you hire us, our fees and costs will be stated and signed.

If we don't win, you pay no fee - Our policy concerning legal fees is simple. In any case we take on a contingency fee basis, you pay us absolutely nothing unless we win or settle your case. In addition, if we accept your case, we will advance all costs and fees necessary to process your case including expert witness fees. If we make a recovery, you will pay us reasonable percentage of the total award plus costs and expenses which we advance on your behalf. If we do not retain a recovery for you, you owe us nothing.

Small by design for individualized attention - Our firm is designed and created to be small enough to care about each and every individual client. We take pride in knowing our clients personally and even make it a point to assist them to other problems related to their case. Since you are the most important person in our office, we listen carefully to what you say and try to accommodate your wishes.

Loyalty - Once we undertake to represent our clients, we are loyal to the end. We don't represent insurance companies and we don't represent manufacturers of dangerous products. We don't



Jillian Todd with Todd Law clients on Adoption Day!

represent big business. We represent the little people. We represent the people just like you and wouldn't have it any other way. Our loyalty is to our clients.

We will travel to meet you - We know that if you have an injury case, that can make it very difficult to travel. If you cannot come to our Jonesboro law offices, we will make a visit either to your home or to the hospital if you are physically unable to come to our office. In some cases, we can even open up a file over the phone.

We are here to serve you, your family, and no one else. Please don't hesitate to reach out to us at 770.477.7878 or visit us at josephmtodd.com if you have any questions or would like to schedule a free consultation.

IS YOUR FULL COVERAGE POLICY REALLY PROTECTING YOU?

One question we are asked nearly every week is: I have full coverage, why won't my insurance company pay for my injuries?

A common misconception is that "full coverage" insurance means that your policy includes all possible coverages that an insurance company offers. Often times, "full coverage" simply means that your policy has what is required by the state of Georgia. All drivers are required to carry bodily injury liability insurance with a minimum coverage amount of \$25,000 per person and \$50,000 per accident to help pay for injuries and \$25,000 per incident for property damages if you cause a car accident.

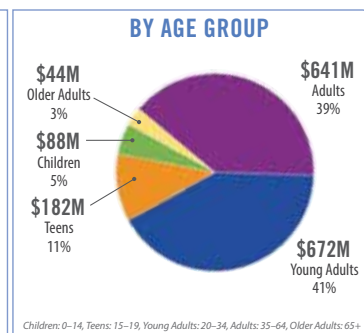
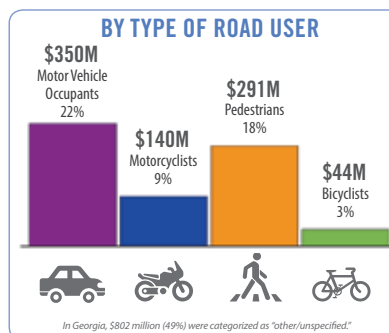
But what happens if you are seriously hurt in an accident caused by someone else and they have little or no insurance? Unless you have Uninsured/Underinsured motorist (UM/UIM) coverage, you may be out of luck.

UM/UIM coverage kicks in when the person who caused the accident has too little or no insurance at all to cover your injuries, your lost wages, future medical bills, and pain and suffering. As you can see from this chart, accidents are extremely expensive and even an ambulance ride and emergency room stay alone can cost well over the minimum policy limits. If you have UM/UIM coverage, you won't have to worry about having enough money to cover those costs since your insurance company will pick up what the at-fault company did not.

HOW DO I KNOW I HAVE UM/UIM COVERAGE & DO I HAVE ENOUGH?

Every policy is different, but we recommend that everyone have at least \$100,000 per person and \$300,000 per accident in coverage. The cost is very minimal – less than \$10 per month in most cases – and our office offers policy reviews completely free of charge. Simply call us at 770.477.7878 to set up a quick, 15-min review of the policy. All we need is your declarations page and we'll be able to make suggestions on how to protect your family.

\$14 Million + \$1.61 Billion = \$1.63 Billion
 Medical costs Work loss costs Total cost of crash-related deaths in Georgia in one year.





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CASE OF INTEREST

After our client was rear-ended on Tara Blvd., she was really wasn't sure what to do – all she knew is that hospital told her she needed to follow-up with her family doctor to take a second look at the x-rays that were taken in the ER immediately after the wreck. She was in a lot of pain, was facing time off of work, and was nervous answering the insurance company's questions, but they kept calling and calling. The driver who hit her only had state minimum coverage, so she also needed to figure out how to navigate using her own UM/UIM

coverage. Her car was totaled, she could hardly move her neck, and she was scared. Luckily she called our office just to ask a few questions and we ended up preventing her from accepting a very low settlement offer which would not have covered the additional medical treatment she needed. After physical therapy didn't work, she needed to have surgery on her back – causing her to miss more work – and the bills were piling up. Todd Law was her voice against the at-fault driver's company and her own company and we were able to negotiate settlements that not only covered all of the bills, but also gave her compensation for lost wages, the attorney fees, and pain and suffering for all of the problems she had to go through.



Raving Review of the Month

“Ms. J. Todd was my attorney and she was very good. I found her information on Google and on the first call she listened to all I had to say. She spoke with me regarding my case and at no point in our conversation did she made me feel rushed or that I had to pay her for consultation before she would converse with me. She did a good job preparing us for court and she addressed every concern I had. She is a good Attorney and a lovely lady.” – *T.W.*