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*Keep up with the latest changes in the laws* affecting consumers and learn how to protect yourself at NordstrandLaw.com.

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### **Bird-Watching for Beginners**



Bird-watching is like a lifelong scavenger hunt that you can play anywhere on Earth. The activity provides a mixture of science, travel, and beauty, and it's a chance to get outside for feathered adventures and guiet reflection. The month of May is a great time of year to go birding because rising temperatures prompt spring migration. So if you're eager to begin bird-watching, there's no better time than now. Here are some tips to get started.

#### EDUCATE YOURSELF

Thousands of species of birds span all corners of the globe. That's why finding them is an exciting prospect there's no end to the hunt! Start by researching birds that are native to your location. Purchase a field guide with pictures of each bird and maps of their range and use it to figure out where different birds live. From there, it's easy

to pick your first spotting goal. You can even get yourself extra excited by watching a few bird documentaries.

#### GEAR UP

One of the best things about birding is that you don't need a lot of equipment to do it. As long as you've got your field guide and comfortable walking shoes, the only other thing you'll need is a pair of binoculars. And they don't have to be fancy. As long as they can zoom in on faraway trees and perches, they'll work for now. You can always upgrade later.

#### **GO EXPLORING**

Your very first birding excursion is important because you don't want to be overwhelmed or underwhelmed. So use your field guide to home in on a single bird and go find it. It may be local, or you can plan a trip to a specific bird's natural habitat. Stay focused and don't get distracted by other species. The thrill that comes with spotting your first bird will keep you coming back to find the rest.

Bird-watching is a wonderful hobby because it's easy to get started and can last a lifetime. As long as you can walk, drive, or look out a window, you can be a birder. So what are you waiting for? Get out there and find some birds!

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# PERSONAL INJURY LAW JOURNAL

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### HOPEFUL NEWS FOR SURVIVORS OF CHILDHOOD SEXUAL ASSAULT

I hope this newsletter finds you and your family well. At the time of writing, our state is in the midst of a public health crisis, and the news has been filled with bleak headlines. So, while we can't predict the future, we do want to share one piece of news that many Californians may not be aware of. This year, the state has taken significant measures to defend survivors of childhood sexual assault.

Assembly Bill (AB) 218 came into effect on Jan. 1 of this year, introducing sweeping changes to laws relating to child sexual assault cases. These changes give survivors more time to press civil charges against their abuser, broaden the definition of what actions can constitute a lawsuit, and aim to hold institutions that shelter abusers accountable. These are all significant changes that address many challenges survivors faced in seeking damages for the harm inflicted on them, and each bears a closer look.

First and foremost, this law has created a three-year period where the statute of limitations for pursuing a claim against an abuser are effectively suspended. Until Dec. 31, 2023, survivors of sexual assault will be able to file law suits against

After 2023, the new statute of limitations for filing will be significantly extended from what it was in 2019. Beginning in 2024, childhood sexual assault survivors will have until they reach 40, or within five years of discovering related psychological injury. These time extensions are critically important as it can often be decades before an assault survivor feels they are ready to come forward with charges. The new law is sensitive to the many mental, social, and personal obstacles that come with making the decision to file such a suit, thus allowing survivors time to heal before moving into a court case.

Meanwhile, the new law covers a broader scope of acts that abusers can be held accountable for. In the past, California Civil Code used the term "sexual abuse" when referring to sex crimes against children. The law put into effect this year changed the term to "childhood sexual assault," meaning many traumatizing experiences that failed

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their abuser regardless of how long ago the crime took place. Thus, people of all ages have a chance to pursue justice for the crimes committed against them as children. to meet the definition of "sexual abuse" will be included.

Last but certainly not least, AB 218 takes aim at any organization that has sheltered sexual predators. This means that groups that have historically used their power to protect these offenders, including schools, sport leagues, churches, and the Boy Scouts can be held accountable for covering up these heinous acts. If such an institution was involved in a cover-up, then a survivor may be awarded three times the damages.

Our firm applauds these muchneeded changes to our civil code. They both alleviate the time pressure often felt by survivors and punish those who protect their abusers. We know this can be a difficult subject to discuss, but if you or someone you know was sexually assaulted, you have a better opportunity than ever to hold your abuser accountable. Should you decide to take this important step, our firm will be more than happy to help you achieve justice.

-Renée Nordstrand

## HAS BREAKFAST IN BED GONE OUT OF STYLE? What Moms Really Want on Mother's Day

Serving breakfast in bed to moms, especially on Mother's Day, has been a widespread tradition for years, but have you ever wondered if it's what your mom really wants? Here's a look at the Mother's Day breakfast in bed tradition and some recent insight into the popular trend.

According to Heather Arndt Anderson, author of "Breakfast: A History," the popularity of breakfast in bed became widespread during the Victorian era. but only for married, wealthy women who had servants. Those women would enjoy their first meal of the day in bed, and then their servants would handle all the spilled scone crumbs and messy breakfast residue.

In 1914, President Woodrow Wilson dubbed Mother's Day a national U.S. holiday, and a few years later, the aristocratic English tradition of breakfast in bed sailed across the pond to America. By the 1930s, food and bedding companies capitalized on the tradition and the new holiday by running ads in magazines and newspapers encouraging children and fathers to serve their matriarchs breakfast in bed. Since then, serving mothers breakfast in bed has become a popular Mother's Day ritual around the world, and it remains so today. However, there is one group whose voice has been left out of the breakfast in bed conversation: mothers.

In a recent study conducted by Zagat, a well-known dining survey site, researchers found that only 4% of moms polled want breakfast in bed.

#### factor in the mess of syrup, crumbs, and coffee spilling over clean sheets, it's understandable. Today's mothers usually don't have servants to clean up afterward. The study also revealed what most moms prefer to do for breakfast on M other's Day: 53% of mothers like to go out, and 39% prefer brunch instead of breakfast. While breakfast in bed seems like a nice gesture, statistics show that it's probably the last thing your mom wants to wake up to on May 10. This Mother's Day, show your

Yes, you read that right. When you

appreciation for your mom or the mother of your children by asking her what she would like to do. She deserves the holiday morning she desires, whether that includes a full breakfast in bed or a trip to her favorite brunch joint.

# THE THREAT OF SOCIAL MEDIA

During this time of "social distancing" due to the spread of COVID-19, it can be tempting to spend time on social media. This is understandable - these sites are a great way to connect with friends and loved ones you aren't able to see in person. However, if you've made a personal injury claim, your friends won't be the only ones watching what you post. Insurance company algorithms may be stalking these sites for anything they can use to question and jeopardize the value of your claim.

WHAT THEY ARE LOOKING FOR If the person responsible for causing your accident is insured, that insurance company is looking for any post, status, video, or picture that might contradict the damages you are claiming. Ostensibly, they do this to try to prevent insurance fraud, but in practice, this tactic is often used to cast doubt on legitimate claims. You'd be surprised at what can be misconstrued and used against you.

THE DANGER OF SMILING We had a client who did something almost all of us have done on social media: She posted a picture of herself at a friend's wedding. She smiled for the camera, and this alone was enough for the insurance company's lawyers to consider the photo

"evidence" that her injuries were not as bad as she had claimed. Humans are social creatures, and we have a natural tendency to put on a brave face for our friends. Just because someone manages to put on a smile for a loved one's wedding day, doesn't mean they aren't in pain. However, insurance companies are adept at using innocent evidence like this to turn a jury against you.

BEYOND SOCIAL MEDIA Even if you don't put any new posts up for the public to view, what you put online may come back to haunt you. Unsecure emails with statements like "I'm fine" can show up in the insurance companies' hands. If you end up filing a lawsuit, you will be required to turn over personal photos you've never shared online. When it comes to having an active case in this day and age, it's better to be safe than sorry.

As tough as this may sound, it's best to avoid posting or being in photos others are posting on social media, or taking any pictures of yourself after an accident. Until your case is resolved, insurers will be looking for any excuse to diminish or deny your claim. Avoiding social media is one of the best things you can do yourself to avoid sabotaging your case.



While many people may be using this time of isolation to catch up on their spring-cleaning, it's also the perfect time to take a closer look at your insurance policy. Specifically, you may want to pay attention to how much uninsured motorist (UM) and underinsured motorist (UIM) coverage you have. This important safety net can protect you when a negligent driver's policy (or lack thereof) fails to cover the full extent of the damages they caused you.

#### WHAT IS UM/UIM INSURANCE?

These important coverages, which are available as part of your car insurance, provide financial protection from your own insurance company in the event the liable party doesn't fully cover your injuries. This can be vital because often the minimum insurance coverage allowed by law is insufficient to cover the high cost of recovering from an accident. Increasing the

amount of UM/UIM coverage you have is relatively inexpensive, making it possible to get good coverage without significantly increasing your monthly payments. However, as some of our clients learn, getting your own insurance company to fairly compensate you when you make a claim can be difficult.

#### WHEN UM/UIM FALLS SHORT

After our client settled with the responsible party who carried \$100,000 of liability insurance, not enough to fully compensate her for the hip fracture he caused, she turned to her own insurance company. Thankfully, she had \$1 million of UM/UIM coverage more than enough to compensate her for her injuries. However, her insurance company only offered her an additional \$30,000; this amount was insufficient for the damages she had endured. Thankfully, we had a solution.

#### We Want You to Think of **Us as Your Law Firm**

If you have a legal matter that needs attention, let us know. If we can't handle the matter, we will refer you to a firm that can. Please feel free to refer us to your friends and family for their legal needs. We welcome the opportunity to help!

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## **SPRING-CLEANING YOUR INSURANCE POLICY**

#### HOLDING YOUR INSURANCE ACCOUNTABLE

Unlike someone else's insurance company, your own insurance company has a duty to treat you fairly. There are ways to get these companies to take UM/UIM claims more seriously. In this case, we filed a breach of contract complaint against our client's insurer for failing to treat their insured fairly and in good faith. Ultimately, we were able to settle her claim for \$300,000 more than the \$30,000 offer.

UM/UIM coverage is an important safety net for any driver on the road. When your insurance company does not treat you fairly, you can always contact a personal injury lawyer to help you hold them accountable. We are happy to meet with you to review your coverage and make recommendations.

AVOCADO **MAYONNAISE** 

#### INGREDIENTS

- 2 ripe avocados
- 1 tsp chipotle peppers in adobo sauce
- 1 tsp Dijon mustard

- 1 tsp lemon juice, freshly squeezed
- 1/2 tsp salt
- 1/4 cup olive oil

#### DIRECTIONS

- 1. In a food processor, blend avocados, chipotle peppers in adobo sauce, Dijon mustard, lemon juice, and salt for 1 minute.
- 2. Scrape the mixture down the sides of the bowl.
- 3. Turn the processor on again and slowly pour in olive oil.
- 4. Blend for 1 minute or until smooth.

Inspired by The Kitchn