



# The Mottley Law Firm

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## NATURE VS. NATURE

### HOW TO USE PLANTS AND SCENTS TO REPEL INSECTS

There's nothing quite like summer. Backyard barbecues, evening hikes, and late-night stargazing. All of it is magical — until bugs crash the party. Mosquitoes, gnats, and ticks don't need an invite, and before you know it, you're scratching your ankles and swatting at the air. But you don't have to douse yourself in strong sprays and chemicals to keep them away. Here are five natural ways to repel bugs this summer — no chemicals required.

#### Choose Loose Clothing

Believe it or not, your outfit can make a big difference. Light-colored, loose-fitting clothing is less attractive to mosquitoes and helps prevent them from biting through fabric. Covering up exposed skin is one of the easiest ways to protect yourself. It's specifically helpful to wear long sleeves and pants at dusk and dawn, when bugs are most active.

#### Use Natural Aromas

Many bugs have super-sensitive noses, and certain scents repel them. Essential oils like citronella, eucalyptus, lavender, peppermint, and lemongrass are natural bug repellents. You can make your own spray by mixing a few drops of any of these scents with water and a carrier oil (like witch hazel or coconut oil), then spritzing it on your skin or clothes. Just make sure you're cautious with essential oils around pets and kids.

#### Smoke Them Out

Burning herbs like sage or rosemary in your campfire or fire pit not only smells amazing but also helps keep mosquitoes and gnats at bay. Bugs hate the smoke from these plants, and it's an easy, low-effort way to keep them off your picnic table.

#### Watch Your Scents

Surprisingly, it's not just about what repels bugs — it's also about avoiding what attracts them. Fragranced lotions, perfumes, and even certain soaps can lure bugs to you. In summer, it's smart to go unscented when heading outdoors.

#### Keep Your Space Clean

If you have standing water on your property, it's a mosquito's favorite breeding ground. Make sure you dump water from flower pots, birdbaths, or kiddie pools regularly. And if you're entertaining outside, clean up food scraps and trash — flies and ants will sniff those out fast.



## THE MOTTLEY CREW REVIEW

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The Mottley Law Firm

# REST AND REJUVENATION CAN DO WONDERS

## A SEASON OF GRATITUDE

Ah, it's that time of year again — August — when the brutal heat and humidity of a Richmond summer gradually begin to give way to hints of an approaching change in the season. These hints come in several forms for me. Days get slightly shorter. There is an occasional break in the heat. During my morning run, the sounds of chirping crickets get louder. And one of my favorite pastimes comes into full view — college football season.

In years past, I have used the August edition to give my predictions for the college football games I will be attending during the upcoming season. I am not going to do that this year. Instead, I'm going to use this opportunity to give thanks and express gratitude for my firm, its clients, and the journey of running a business built from scratch. I am grateful!

This year has been an incredibly busy year at the firm. We had several cases scheduled for trial during the first six months of the year. Two of those cases — each involving serious tractor-trailer crashes on Virginia's highways that injured our clients — settled before trial. But they did not settle before we had done a ton of work to prepare for trial. The third case went to trial the first week of July. Trials are exhausting experiences, and I am just now getting back to business after that one.

Between these three cases, we have been running hard for the last eight months here at the firm. The cases involved multiple trips to Maine, Pennsylvania, New York, and California, where I took depositions. When your clients, your clients' doctors, and the corporate defendants are located in other states, travel is a necessity. The result is exhaustion and the need for a break.



So, starting in mid-July, that's exactly what I did. I took a break. Due to a variety of factors, not the least of which was my trial schedule this summer, our family did not do the customary week at the beach this July. So, instead of doing that, I just spent a week at home resting and doing things that had been neglected around the house. Then I caught up with a friend to do something I haven't done enough of lately — bass fishing. I even managed to snag a monster largemouth! I'm not sure how much he weighed (we didn't have a scale), but my estimate is in the 6-pound or more range. You'll be happy to know I released him, and he's growing bigger as you read this.

Most importantly, I tried not to think about the law, my law firm, business, or anything else about "work" during this time off. That is not easy for me. But I managed to do it. The result was rejuvenation and perspective. And my current perspective is this. As we approach the end of summer and the changing season, I am excited and looking forward to what is ahead. I'm looking forward to my next chapter, whatever it may be. But I am feeling especially grateful for all that has come before and the opportunity our past work has created for my firm to help more people in the future.

—Kevin Mottley

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# Sandwich Generation Stress

## SMART STRATEGIES TO SURVIVE THE CAREGIVING YEARS

Caring for children and aging parents can be stressful for the generation in the middle, leading to heavy workloads and round-the-clock worries.

Nearly 1 in 4 American adults are shouldering those duties as part of the sandwich generation — that is, they have at least one parent over 65 and are raising a child under 18 or supporting an adult child financially, according to Pew Research. These cross-generational responsibilities can easily leave a caregiver feeling swamped and stressed out. However, family-care experts have provided three strategies for navigating this challenging stage of life.

### Self-Care Essentials

Neglecting your own physical and mental health is a mistake, not only for your sake but for ensuring you have the inner resources you need for your family. One social worker told Care.com, “You can’t pour from an empty cup.” If you simply can’t find time for a break to exercise, read, or chill with friends, ask a spouse, another family member, or a friend to take over caregiving duties so you can get away. If you need support or space to vent, look for a caregiver support group through a local aging agency, hospital, or senior-care facility.

### Streamline Tasks

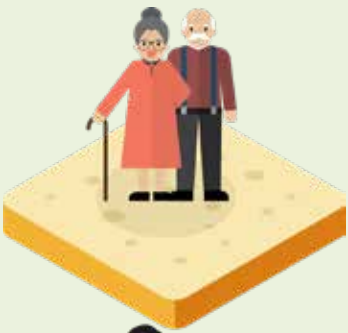
Plan to delegate chores, such as driving the kids to sports practice or taking Mom to a doctor’s appointment. To avoid constantly updating family members on a loved one’s status, set up a group text or shared Google Doc. Family-focused platforms such as Lotsa

Helping Hands offer more elaborate information-sharing functions and can be especially useful during crises.

### Non-Negotiable Needs

You may never attain a sense of balance during this life stage. As one caregiver says, sometimes it’s all about putting out fires, and that’s okay! But don’t surrender your own needs entirely! Identify the activities you simply cannot give up without sacrificing your mental health, such as regular exercise, time outdoors, or coffee with friends. Make time for these pursuits by enlisting others to help or paying for professional care.

Remember that the difficult, unpredictable labor of family care you provide can make a huge and enduring difference in your loved ones’ quality of life. And that is a purpose well worth pursuing!



# Homework for the Highway

## ROAD RULES FOR A SAFE SCHOOL YEAR

Back-to-school time is right around the corner, which means we adults need to study up on how to keep the young students in our lives safe. Here are a few simple reminders about how to protect others walking or driving once the classroom bells begin to ring.

### A Classroom for Car Travel

If your typical daily travel involves passing through school zones, now is the time for added vigilance behind the wheel. Although you understand why traffic lights and crosswalks are crucial, you cannot know if any pint-size pedestrian in your view is as familiar with the rules. Never assume children will only cross a street when appropriate, and give yourself plenty of space between your vehicle and other drivers who may need to stop or turn suddenly as they either drop off or pick up their kids.

Of course, you’ll likely share the road with school buses soon, so here’s a quick refresher on coordinating your travel among them. Naturally, you should always stop whenever a bus has a flashing red light and an extended “stop” sign, but don’t forget that a yellow-flashing light means the bus driver is preparing to stop to pick up children or let them off.

### Tips for Strolling With Security

With this year’s back-to-school season, your kid(s) may have reached the age when they can walk to school independently instead of getting a ride. Aside from marveling at how quickly time flies, you should make sure their route is safe, even if it’s a relatively short distance you’ve driven countless times.

We often see our environment in a different light when we’re traveling on foot, and little things we’d normally drive by without a passing thought can become huge problems when walking. Before sending your young one(s) on their way alone for the first time, walk the route yourself. Does the sidewalk disappear along the way? Could cracks or potholes on the path create a safety hazard? Does the journey include any potential blind spots for drivers? Do you see loose branches overhead or construction going on? Note these or any other issues that could add risks to the walk, and make other travel arrangements for your child/children if necessary.

—Kevin Mottley

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## SUDOKU

# Spinach, Feta, and Egg Stuffed Peppers

## INGREDIENTS

Inspired by EatingWell.com

- 2 large bell peppers, any color
- 1/2 tsp salt
- 4 large eggs
- 2 tbsp reduced-fat milk
- 1/4 tsp ground black pepper
- 1 tbsp extra-virgin olive oil
- 1/2 cup chopped onion
- 2 cups chopped spinach
- 1/3 cup crumbled feta cheese

## DIRECTIONS

1. Preheat oven to 375 F.
2. Halve peppers lengthwise; remove and discard seeds.
3. Place peppers cut-side up in an 8-inch-square microwave-safe dish. Microwave on high 2 1/2–3 minutes until tender; pat dry and sprinkle with salt.
4. In a medium bowl, whisk together eggs, milk, and black pepper.
5. To a medium skillet over medium-high heat, heat oil, then add onion and cook, stirring, for about 2 minutes until softened and beginning to brown.
6. Add spinach and cook, stirring 1–2 minutes more until spinach is wilted.
7. Divide spinach mixture evenly among pepper halves. Sprinkle with feta, and top with egg mixture.
8. Bake 30–35 minutes until filling is set.

# A LITIGATION LIFELINE

## When High-Low Agreements Save the Day

In the world of personal injury, it sometimes happens that the insurance company for the defendant and our client cannot agree on the case’s value. This inability to settle leads both parties to go to trial and accept whatever the jury decides. However, there is another option: a high-low agreement.

What is a high-low agreement? In this sort of arrangement, the parties agree that, irrespective of the jury verdict, the defendant will pay a minimum amount of money to the plaintiff (the “low”) but will not have to pay above a maximum amount agreed to by the parties (the “high”). So, for example, let’s assume that a plaintiff and a defendant agree to a “high-low” in which the low is \$100,000 and the high is \$500,000. At trial, the jury awards the plaintiff \$50,000. Under the parties’ high-low agreement, the

defendant (their insurance company) would pay the plaintiff \$100,000. By contrast, if the verdict was \$700,000, the insurance company would only be obligated to pay the plaintiff \$500,000, the “high.”

We recently had a tough case in which a high-low agreement proved incredibly beneficial. The jury verdict was substantially below the “low” agreed to by the parties. Therefore, my client will get paid substantially more by the insurance company than the jury thought the case was worth. Although the result is not entirely satisfactory to the client, it is better than the alternative of accepting what the jury awarded.

High-low agreements are valuable because they provide each side some insurance against catastrophic jury verdicts – either on

the high side for the insurance company or on the low side for the plaintiff.

High-low agreements are very common and ensure clients receive at least a baseline figure for their losses. Additionally, they give each side a fair idea of what a high-stakes case will pay or receive when entering it. Above all, these agreements help assure our clients they will leave a case with something even when a defendant refuses to negotiate a settlement and prompts a jury trial.

Please contact me if you’d like more information on high-low agreements or any other facet of a successful personal injury case.

—Kevin Mottley