

The Road To Justice Starts Here

Small enough to care, experienced enough to win.



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Request my book
**"The Ultimate
Guide to Injury
Cases in Georgia—
The Truth About
Your Injury Case."**
by scanning the QR code.



THE UM/UIM COVERAGE safety net

In all 50 states, drivers are required to carry auto insurance. Despite that, a 2023 study conducted by the Insurance Research Council found 15% of drivers on the nation's roadways were uninsured; another 18% were underinsured.

That's why uninsured/underinsured (UM/UIM) coverage is so valuable. In essence, your auto insurance company stands in for the uninsured/underinsured at-fault driver to compensate you for the harm you've suffered.

UM/UIM coverage can also supplement personal injury protection (PIP) coverage. PIP kicks in immediately, no matter who was responsible for an accident, and helps pay medical bills, a portion of lost wages, and for essential services (e.g., childcare, yardwork). However, PIP isn't available everywhere, and its policy limits might be too low to fully cover one's injuries. At that point, UM/UIM takes the baton. Additionally, UM/UIM typically covers pain and suffering, emotional distress, loss of enjoyment of life, and permanent disability — up to policy limits.

In case you're wondering, filing a personal injury lawsuit against an at-fault driver who lacks insurance and financial assets is basically a futile endeavor.

UM/UIM protection often extends to victims of hit-and-runs where the driver cannot be identified (details vary from state to state); passengers in your vehicle at the time of an accident; instances when you are injured as a pedestrian or bicyclist by an uninsured driver; and resident relatives (household family members).

Be forewarned that if you file a UM/UIM claim, your own insurance company will still look to limit its payout.

If you are injured in an auto accident due to someone's negligence, contact our firm. We'll take care of all the details and attain fair compensation for your injuries. ■



herbed gnocchi and mushrooms

Servings: 2

A romantic, elegant, and delicious option for two on Valentine's Day.

Ingredients

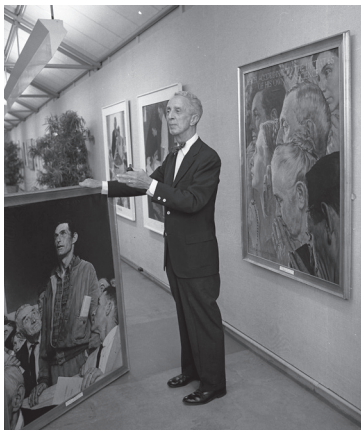
- 8 ounces fresh or frozen gnocchi
- 4 tablespoons unsalted butter, divided
- 4 ounces cremini mushrooms, stems removed and quartered
- 2 cloves garlic, minced
- ½ cup dry white wine, such as sauvignon blanc or pinot grigio
- ½ cup fresh basil leaves, coarsely chopped
- Juice from 1/2 medium lemon
- Kosher salt
- Freshly ground black pepper
- Grated Parmesan cheese, for serving (optional)

Directions

1. Bring a large pot of salted water to a boil. Cook the gnocchi according to the package instructions, drain, and set aside.
2. Meanwhile, heat 2 tablespoons of the butter in a large frying pan over medium heat. When the butter is melted and bubbling, add the mushrooms to the pan. Season with salt and pepper and cook, stirring occasionally, until softened and lightly browned, 4 to 5 minutes. Stir in the garlic and cook until fragrant, about 1 minute.
3. Pour in the wine to deglaze the pan, scrape up any browned bits at the bottom of the pan, and cook until the wine is reduced by half. Add the remaining 2 tablespoons butter, gnocchi, basil, and lemon juice. Swirl the ingredients around the pan so everything is well-coated, and cook until heated through and the flavors meld, 1 to 2 minutes. Serve immediately, topped with grated Parmesan cheese if desired.

RECIPE NOTES: Store leftovers in an airtight container in the refrigerator for up to 4 days. Store any uncooked gnocchi in an airtight container in the freezer for up to 3 months.

Recipe courtesy of www.thekitchn.com. ■



small-town america

Norman Rockwell, born February 3, 1894, was meant to be an artist. Before exiting his teenage years, he had already built quite a resume: first commission for a set of Christmas cards, age 16; children's book illustrator, age 18; art editor for *Boys' Life* magazine, age 19. The term "struggling artist" was foreign to Rockwell.

Rockwell tried enlisting in the Navy in 1918 for WWI service. Tall and lanky, he was deemed underweight and was rejected. He "fattened up" on a diet of bananas and doughnuts and was later accepted. His artwork would continue, however. He painted insignias on military aircraft, then was recruited as an illustrator for *Afloat and Ashore*, the Charleston Naval Yard's official periodical.

Rockwell completed 4,000+ original works of art in his lifetime. Over 300 of them were covers for the *Saturday Evening Post*, then one of the country's most popular publications, from 1916–1963, during which time he became a household name. He also painted advertisements for Coca-Cola, Crest, and Jell-O, among other notable products.

Rockwell's sentimental images of American life, optimistic outlook, and humor were revered, but he also began addressing hot-button issues in the 1960s, one of which was segregation. Perhaps his most poignant painting was *The Problem We All Live With*, for *LOOK* magazine in 1964. The painting featured six-year-old Ruby Bridges, a young Black girl who was escorted by federal marshals to a New Orleans school that had failed to abide by the U.S. Supreme Court's landmark *Brown v. Board of Education* decision.

Rockwell was awarded the Presidential Medal of Freedom in 1977, just a year prior to his passing. President Gerald Ford said, "... [Rockwell's] vivid and affectionate portraits of our country and ourselves have become a beloved part of the American tradition." For Rockwell, focusing on what America could be was its own reward. ■

when the tension breaks

Many Americans utilize resistance bands in their home workouts, at the gym, and during physical therapy sessions. Considering there are over 50,000 physical therapy centers in the United States (per Grand View Research), 41,000+ health clubs, and millions of homes, that's a lot of bands in action.

These stretchy products come in various sizes and resistance strengths, and are versatile, lightweight, and inexpensive. Some have loops or handles; others don't. The ultimate goal in employing them is to improve strength, flexibility, mobility, and balance.



Many people use resistance bands with nary a thought of possible risks. Sometimes the band breaks or slips off its anchor, snapping back at the user with tremendous force and inflicting serious injuries. Fractures; lacerations; bruising; and eye injuries and vision loss are a few of the less-than-pleasant outcomes. Surgery is sometimes necessary; permanent disfigurement or impairment is a real possibility.

Like any product, resistance bands may contain a design defect, manufacturing flaw, or lack clear warnings or instructions on proper use. There are instances in which sellers purchase bands from countries that don't have industry standards or guidelines for their production and usage. Then they "brand them up" to portray reliability or quality that is actually sorely lacking.

If you use a resistance band, keep the following in mind:

- Inspect it before each use.
- Do not align it with the face, eyes, or other sensitive areas when in use.
- Replace it each year. Elastomeric bands degrade over time.
- Rinse and clean after each use.
- Store in a cool, dark environment; apply silicone treatment periodically to maintain its integrity.

If you are harmed by someone's negligence, contact our firm. We will fight to attain fair compensation for your injuries. ■

Jason's photo gallery



Our oldest son, Jackson, is getting married!! We are so excited.



We visited the Everglades during the holidays and Jason successfully wrestled an alligator.



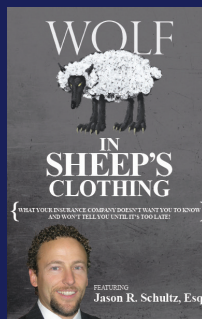
February 2026 – Mark Your Calendars

Feb. 2 — Groundhog Day Feb. 6 — Winter Olympics begin Feb. 14 — Valentine's Day Feb. 16 — Presidents' Day
Feb. 23 — Tennis Day Feb. 28 — Tooth Fairy Day

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Jason Schultz's newest published book *Wolf in Sheep's Clothing (What Your Insurance Company Doesn't Want You To Know And Won't Tell You Until It's Too Late!)*, walks you through just about every type of consumer insurance policy and teaches you how to buy and make claims under those policies. This book is the definitive consumer guide.

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giving love a bad name

Finding the person of your dreams can be challenging. Internet dating services are in business to help make love connections. Sometimes ideal pairings are formed; other times, mismatches provide humorous stories for future telling. However, there are instances when clients are harassed, stalked, robbed, scammed, sexually assaulted, or have personal information compromised. Can dating services be held liable for traumatic encounters (in addition to the harassers, stalkers, scammers, etc.)?

These cases can be tricky. The Communications Decency Act of 1996 frequently shields internet dating platforms from liability if someone you meet through their platform causes you physical or emotional harm. But there are circumstances for which an internet dating service could be held liable, including:

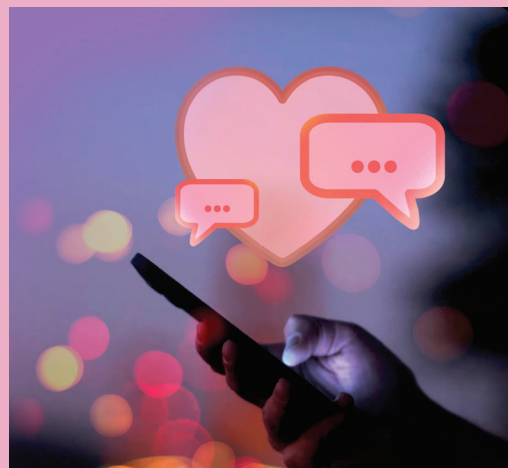
Failure to warn: The dating service has a duty to warn clients when they have knowledge of dangers, threats, or inappropriate or abusive behaviors directed toward users.

Breach of contract: If a dating service promises background screenings, bans on site offenders, etc., and doesn't deliver, they may be on the hook for damages.

Defamation: Someone posts false and damaging statements about you on a dating app; you inform the dating service; the dating service fails to remove them — the dating service could be held liable.

Identity theft and misuse of data: When an online dating service fails to secure your personal data, or shares your personal information without your permission, it may open the door to a personal injury claim.

A personal injury claim against an online dating platform can be a complex undertaking. Contact our firm for skilled and thoughtful representation. ■



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