Summer is coming up fast, and this year especially we are all looking for ways to get out and enjoy a safe day of fun activities. We could not be more excited to announce the start of Boyk Law’s Bikes for Kids Program! Now officially in its tenth year, Bikes for Kids was launched to promote bicycle safety and recognize deserving children in the Northwest Ohio community. Describing the giveaway, attorney and firm founder Chuck Boyk says, “We created Bikes for Kids to pay tribute to the great kids in Northwest Ohio who do things both big and small for others. Not every child has the opportunity to do something huge that creates major change, but all kids have the opportunity to take minor steps in their own lives that positively impact those around them. We wanted to celebrate the extraordinary that can come from the ordinary.”

Since the start of the program, the company has given away bikes to local kids each week during the summer. Along with each bike, the company also give away a helmet and lock so we can encourage kids to be active and get outside during nice weather, while also playing safely. After a particularly long and difficult spring that has seen most of us cooped up indoors due to the pandemic, we know our friends and neighbors cannot wait to be outside, and we are thrilled to be able to help some special kids do that safely. During this year’s Bikes for Kids program, we will again be giving away 10 bikes from Wersell’s Bike Shop to 10 deserving kids. In addition to the bike, each winner will also receive a free helmet and lock, generously donated by Wersell’s. As a bonus, the winning kids will be invited to the share their experience on the air with WTOL! We are so excited to get a record number of nominations for the 10th Anniversary of Bikes for Kids, so if you know a special child who has had a positive impact on others in the community, or who has overcome challenges, or who has had a positive impact in their community or for persevering in the face of adversity, or who has made a difference to others by being a good friend, please visit www.charlesboyklaw.com/gives-back/bikes-for-kids/ today to tell us about them. Together, we can celebrate the kids who make a difference to others by making their summer a special one!

Community Spotlight: Jupmode Launches “Here for Good” Program to Help Local Businesses

During the COVID-19 pandemic when so many local businesses have faced hardships unlike anything before, one local company found a way to stand out and give back to help those businesses through the difficult times. Jupmode is a custom screen printing and retail brand started by Toledo native John Amato with the goal of creating and fostering a sense of pride in the City of Toledo. The company launched “Here for Good” to raise money for those impacted by the pandemic, designing and selling shirts for more than 400 area businesses. The t-shirts cost $20, with $10 from each sale donated directly back to the local company. As of May 19, almost $119,000 had been raised to help these businesses stay afloat, with weekly payments being made to ensure funds were received during the closures.

“I love this,” says Boyk Law attorney Katie Harris. “As soon as I learned about the program, I went to the website and ordered shirts for some of my favorite small Toledo-area businesses. The generosity Jupmode showed in finding a creative way to help so many other companies is really special, and Toledo is lucky to have them. It is such a fantastic way to give back and really align with our values in this firm.”

Visit www.jupmodesupply.com to learn more about the company, and if you ordered anything through “Here for Good” be sure to send us a picture of you sporting your new local business gear!
**Business Interruption Coverage & COVID-19**

Small businesses are the lifeblood of the U.S. economy—accounting for 99% of all businesses in our country. These businesses make up more than two-thirds of all new jobs and 48% of our country’s economic activity. The COVID-19 outbreak has created an unprecedented disruption to our economy, with most small business being forced to lay off workers and shutter their doors during the pandemic. The recovery of these businesses is critical to reactivating our economy. However, the insurance industry is facing the challenge of preparing for the consequences of these small-businesses and the U.S. economy.

About one-third of American small businesses have business interruption coverage. This type of insurance provides coverage for lost income, operating expenses, or additional expenses suffered by a business whose operations are disrupted by an unexpected event, such as a fire, natural disaster or a government mandated shutdown like with COVID-19. This coverage is not usually sold as an independent policy but is added on or bundled in a business owner’s policy. Many business owners may not even know they have such coverage. If you own a small business and would like us to review a policy to determine whether you have business interruption insurance coverage, or want to discuss a potential wrongful denial of a claim, please feel free to contact us for a free consultation.

**Swimming Safety: Drowning & Water Injury Statistics**

Swimming Safety: Drowning & Water Injury Statistics

**CASES OF INTEREST: JUNE 2020**

Young boy suffers ankle fracture during pool party

Our client, an eleven-year-old boy, was a guest at a pool party hosted by a local apartment complex for residents-only. Despite the apartment complex hosting the party, no adult supervision was provided. As our client went to jump into the pool he was pushed by another child, who was not a resident of the complex. Instead of falling into the water, our client landed on the pool steps, smashing his left ankle. Our client was taken to Toledo Hospital, where he was diagnosed with a fracture. He underwent imaging and was found to have a bulging disc in his neck, a torn rotator cuff, and a bicep tear. Our client underwent surgery to repair the tears in his rotator cuff. He continues to treat with neurologists and will have ongoing physical therapy. He remains off work after already being off for several months. Our office was retained to pursue a Workers’ Compensation Claim and investigate whether a safety requirement was violated on the job site.

Motorcycle riders suffer severe injuries after slamming into the side of a car

Our clients, a passenger and driver of a motorcycle, were traveling on Greenfield Road in Detroit, Michigan. As traffic came to a stop, another vehicle veered into our client’s path of travel, causing our clients to slam into the side of that vehicle. Our clients were taken to the hospital via emergency services. The passenger suffered a severely broken leg requiring surgery and the placement of a rod. She also suffered a head injury which required nine staples. The driver suffered a concussion and a fractured ankle. She underwent surgery having rods and screws placed in his ankle and was bound to a wheelchair for several weeks thereafter. Following surgery our client had three months of physical therapy and was required to work several weeks of at-home physical therapy. Then underwent a second surgery to remove the hardware in his ankle. The young boy still suffers a limp as he continues to recover.

**Recipe: Super Summery Roast Corn & Poblano Dip**

**INGREDIENTS:**
- 4-5 ears of corn
- 4-5 large poblano peppers
- 2 T olive oil
- 1 T pink salt/fresh pepper
- 1 T minced garlic
- 1 bunch of scallions, diced
- 1 T favorite hot sauce (I use Sriracha)
- 6-8 oz. sour cream
- 4-5 large poblano peppers
- 1 bunch of scallions, diced
- 1 T favorite hot sauce (I use Sriracha)
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- 1 T pink salt/fresh pepper
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- 1 T favorite hot sauce (I use Sriracha)
- 1 T minced garlic

**INSTRUCTIONS:**
1. Blacken corn: parts will still be yellow, just get a nice char on parts of it. On grill.
2. Once corn looks good (not completely black!), cut blackened corn kernels off of cobs.
3. After about 10-15 minutes, take peppers out ‘paper’ skin so you can take it off with your hands.
4. After paper is off, split the pepper and take seeds out and stem out. Easter onion is roughly 8” pan) and cook until hot and bubbly then dice.
5. Put peppers, corn, Creme Fraiche, sour cream, mince garlic, salt, pepper, and hot sauce in bowl and mix.
6. Put peppers, corn, Creme Fraiche, sour cream, mince garlic, salt, pepper, and hot sauce in bowl and mix.
7. Put mixture into cast iron 8-9” skillet (or FyI.
8. Where hot and bubbly, put scallions on top along with more hot sauce/sprinkled around the top (not covered in hot sauce, to your discretion). Serve with the chips.
9. Chef’s note: this is a wonderful mix to throw on top of grilled chicken, or even in a burrito with eggs!
3. After about 10-15 minutes, take peppers out black the whole way around, take off grill and put a nice char on parts of it on grill. At the same
1. Blacken corn (parts will still be yellow, just get
RECIPE: Super Summery Roast Corn & Poblano Dip

INGREDIENTS:
- 4-5 ears of corn
- 4-5 large poblano peppers
- 1 tbs. Olive oil
- 6 lbs. sour cream
- 1/2 lb. fresh squeezed lime juice
- 2-3 minced garlic
- 1 bunch of scallions, diced
- 1 T favorite hot sauce (see Sichuan)
- pink salt/fresh pepper
- 1 yellow pepper
- Fritos Scoops (work great!)

INSTRUCTIONS:
1. Blacken corn on the cob will still be yellow, get a nice char on parts of it on grill. At the same time, make the poblano black on the outside on the grill. After paper is off, split the pepper and take seeds out and stem out. Either way take the backside (straight) of a knife and gently scrape seeds out and stem out. Easiest way to take out seeds is to spread whole pepper out and use the backside (straight) of a knife and gently scrape them off. Again, don’t have to get them all, just about for 80-95%. Then dice pepper into smaller pieces.
2. Cut blackened corn kernels off of cob.
3. Put peppers, corn, Creme Fraiche, sour cream, lime juice, garlic, salt/pepper and hot sauce in a food processor.
4. Put mixture into cast iron 8x10 skillet (or roughly 8” pan) and cook until hot and bubble around outer edge. It’s easier to do this on the grill. FYI.
5. When hot and bubbly, put scallions on top—along with more hot sauce and garnish around the top (not covered in hot sauce, to your discretion. Serve with the chips.
Chef’s note: this is a wonderful mix to throw on and cover with more hot sauce sprinkled around the edges. It’s easier to do this on the grill. FYI.
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WIND-POWERED DRONE CRASHES DURING POOL PARTY Our clients, a passenger and driver of a motorcycle, were traveling on Greenfield Road in Detroit, Michigan. As traffic came to a stop, another vehicle veered into our client’s path of travel, causing our clients to smash into the side of that vehicle. Our clients were taken to the hospital via emergency services. The passenger suffered a severely broken leg requiring surgery and the placement of a rod. She also suffered a head injury which required nine staples. The driver suffered a concussion and a fractured shoulder. Both driver and passenger were released from the hospital and face a long road to recovery.

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June’s Raving Fan of the Month

“I could not be happier with my experience with this office! Michael Bruno and staff were nothing short of courteous, kind, and understanding. I felt comfortable, informed and confident knowing they had my back. This office stayed in contact, kept me updated every step of the way. Would 100% recommend to anyone for any reason, whether that be for adversity, please visit www.charlesboyk-law.com/gives-back/bikes-for-kids/ today to tell us about them. Together, we can celebrate the kids who make a difference to others by making their summer a special one!”

Abigail Kolasinski

“Community Spotlight: Jupmode Launches “Here for Good” Program to Help Local Businesses

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Visit www.jupmodesupply.com to learn more about the company, and if you ordered anything through “Here for Good” be sure to send us a picture of you sporting your new local business gear!”

Bikes for Kids 2020 – Celebrating 10 Years of Boyk Law’s Best Giveaway!

Summer is coming up fast, and this year especially we are all looking for ways to get out and enjoy a safe day of fun activities. We could not be more excited to announce the start of Boyk Law’s 2020 Bikes for Kids Program! Now officially in its tenth year, Bikes for Kids was launched to promote bicycle safety and recognize deserving children in the Northwest Ohio community. Describing the giveaway, attorney and firm founder Chuck Boyk says, “We created Bikes for Kids to pay tribute to the great kids in Northwest Ohio who do things both big and small for others. Not every child has the opportunity to do something huge that creates major change, but all kids have the opportunity to take minor steps in their own lives that positively impact those around them. We wanted to celebrate the extraordinary that can come from the ordinary.”

Since the start of the program, the staff have given away bikes to local kids each week during the summer. Along with each bike, we also give away a helmet and lock so we can encourage kids to be active and get outside during nice weather, while also playing safely. After a particularly long and difficult spring that has seen most of us cooped up indoors due to the pandemic, we know our friends and neighbors cannot wait to be outside, and we are thrilled to be able to help some special kids do that safely. During this year’s Bikes for Kids program, we will again be giving away 10 bikes from Wersell’s Bike Shop to 10 deserving kids. In addition to the bike, each winner will also receive a free helmet and lock, generously donated by Wersell’s. As a bonus, the winning kids will be invited to share their experience on the air with WTVL.

The team here at Boyk Law could not be happier to bring this program back to the community for its tenth year, and we cannot wait to get going. Starting now, parents, grandparents, teachers, family members, and family friends can nominate the deserving kids in their lives for the Bikes for Kids contest by telling us in 150 words or less why the child deserves a bike. Kids can be nominated by anyone for any reason, whether that he for having a positive impact in their community or for persevering in the face of adversity. From the nominations, we will present 10 children with compelling stories with their free bikes!

It is our goal to get a record number of nominations for the 10th Anniversary of Bikes for Kids, so if you know a special child who has had a positive impact on others or in the community, or who has overcome adversity, please visit www.charlesboyk-law.com/gives-back/bikes-for-kids/ today to tell us about them. Together, we can celebrate the kids who make a difference to others by making their summer a special one!"