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THE LAW OFFICES OF
KEVIN J. ROACH, LLC.

SEPTEMBER NEWSLETTER



**2,823 meals provided to
people in need**

**Thank you to all
who donated to
our Covid-19 Relief
Food Drive!**

**If you didn't get a
chance to donate
but still want to,
click [here](#)**

Foodbank.
St. Louis Area Foodbank

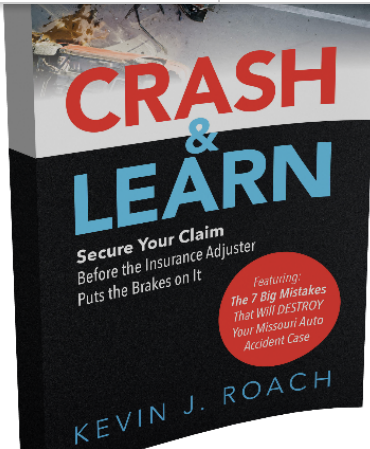
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In this issue:



**"Crash & Learn:
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How to Maintain Your Vehicle When You Are Driving Less



Whether you are working from home, sheltering in place or doing your part to help the environment, the bottom line is that you are driving less. Instead of being on the road every day, your vehicle is sitting still in the driveway or hanging out in the garage, and you are saving a ton of money on gasoline or diesel fuel.

You might think that driving less would mean less maintenance for your vehicle, but that does not mean you can ignore your car, truck or SUV altogether. Even while it is sitting still, your vehicle could be subject to hidden damage, issues that only become apparent when you get behind the wheel.

If you want your vehicle to be there for you when you need it, you need to take care of its needs now. Even if you are driving less, you still need to maintain your vehicle the right way. Here are some timely tips to keep your vehicle in tip-top shape when you are driving less.

Keep Up With Your Oil Changes

When you are driving to work every day, those oil change intervals come around pretty fast, but what about when you are working from home? If the number of miles you are driving has suddenly plummeted, you may think you can forgo those regular oil changes.

Unfortunately, your vehicle still needs regular oil changes, even when it does not move much. Over time, the oil in the crankcase will thicken up, and that will reduce its ability to lubricate the moving parts in your engine. You should pay close attention to the mileage and time requirements recommended by the vehicle manufacturer, i.e. changing the oil every 3 months or 3,000 miles.

Park in A Garage if You Can

Now that you are working from home and driving less, you can finally clean out the garage. When you are done, your vehicle will have a secure place to spend the night, and you could end up spending less on wear and tear and maintenance.

Parking your vehicle in the garage has a number of inherent benefits, including protection from animals that might otherwise build a nest under the hood or chew on the wiring. Keeping your vehicle garaged will also protect the paint from the harsh rays of the sun, preventing fading and helping the finish last longer.

Take a Short Ride Once a Week

Even if you are working from home and ordering your groceries online, your car needs regular exercise to stay in top shape. Taking your vehicle for a short drive once a week is important for its maintenance, even if you just drive around the neighborhood or visit the local grocery store.

As you drive, pay attention to how the vehicle handles, how it sounds and how it feels. If anything seems amiss, drive to your local mechanic and have it checked out right away.

Wash Your Vehicle Regularly

Washing your car does more than keep it looking good; regular car washes also protect the paint and extend the life of the finish. You can wash your car in your own driveway if time and local regulations allow, otherwise a trip to the car wash can be a great outing and a chance to give your car, and your driving reflexes, some exercise.

Thanks to the telecommuting revolution and the influence of online

have traded your grueling morning commute for the convenience of working from home and given up the local mall for the convenience of online shopping, you know how big an impact these two actions have had on your driving habits.

Driving less is good for the environment, and for your own personal safety, but it is not necessarily good for your vehicle. The tips listed above can help you keep your wheels in great shape, no matter how much or how little you drive.

9 Online Security Tips for Cyber Schooling Kids and Parents



In the midst of the Covid-19 pandemic, parents and students are having to adjust to a new normal as the new school year begins. Most schools are implementing at least part time if not full time e-learning for now. This presents many challenges as well as some benefits. With this being the case, there are countless new ways students and parents are having to adapt; because of this, things like cyber security may be easy to forget to take into account, but it is so

started, here are nine general online security tips students and parents need to know:

1. Keep personal information offline. The internet encourages sharing, but it is possible to reveal too much. Some information, including things like physical addresses and phone numbers, belong only in the offline world.
2. Set social media accounts to private. Social media sites like Instagram, Facebook and Twitter can be entry points for criminals and hackers, and protecting those accounts is a critical part of staying safe online. Before you open the doors of your virtual classroom, make sure your social media accounts, and those of your children, are set to private.
3. Talk to your kids about online dangers. Kids, and especially teenagers, often minimize the dangers they face online. Having a frank and open discussion about sexual predators, cyber criminals and other online risks is a vital part of keeping them safe online.
4. Safeguard your email account with a powerful password. Your email address is the key to the kingdom in terms of online security, and once breached a hacker could have access to your bank accounts, credit cards and other financial information, in addition to your child's school records and ongoing coursework. Always safeguard your email accounts with a powerful password and monitor it carefully for signs of trouble.
5. Turn on two-factor authentication whenever possible. Two-factor authentication provides an extra layer of protection for students studying and learning at home, so turn it on whenever possible. Tying your account logins to your smartphone and other devices makes hacking far more difficult, so use it to protect your accounts.
6. Make regular backups. If your child is attending school online, the institution should be backing up their work regularly, but you can never be too careful. Copying coursework and other files to thumb drives and external hard drives will give you, and your child, peace of

7. Use a password manager. A password manager will make your life, and your child's life, a lot easier. Even more importantly, this central and highly secure repository of online credentials is an extra layer of protection, one your home schooled student should not be without.

8. Use a virtual private network to access school resources. Emailing and texting documents back and forth can be risky, so make sure you have a secure way to communicate with your child's online school. A virtual private network (VPN) is designed specifically for this purpose, so ask the school if they are using one and make sure you know how to access it.

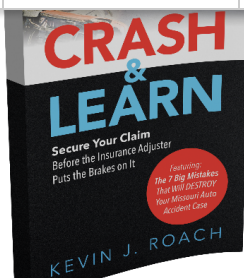
9. Never click on unknown links. When you do receive emails purporting to be from your child's school, be careful about how you respond. Hackers are already targeting online students with embedded links designed to trick students and spread malware. If you have any doubts at all about the legitimacy of an email, do not click.

These are unprecedented times and everyone is just doing their best. It is our hope these tips help ease the transition to online learning and give peace of mind knowing you have information you need to make sure you or your child have the tools needed to learn effectively, including taking steps to stay protected.

Download Our FREE E-Book!

"Year after year, I have seen insurance companies take advantage of people...every auto accident claim does not require a lawyer, but I think everyone would be armed with the necessary information to make that decision"

- Attorney Kevin J. Roach

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COVID-19 Helpful Links

It seems like there is new information and important updates regarding Covid-19 coming out everyday. This is a rapidly evolving situation and information on these below sources are being updated constantly. These links provide the knowledge you need to stay informed and keep yourself and your family safe.

- [Center for Disease Control & Prevention](#)
- [Guidance for Businesses](#)
- [World Health Org](#)
- [Rolling Updates](#)

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