

P.O. Box 309 Winchester, TN 37398



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OCTOBER IS NATIONAL BOOK MONTH!

Did you know that children's books have 50 percent more rare words in them than primetime television? That means your child will develop better vocabulary by reading age-appropriate books than by sitting in front a TV.

There is endless data to support just how important reading is for young people. But it does more than increase brainpower — it educates, entertains, and sets the imagination on fire. Not to mention that literacy is considered a benchmark for the success of any nation.

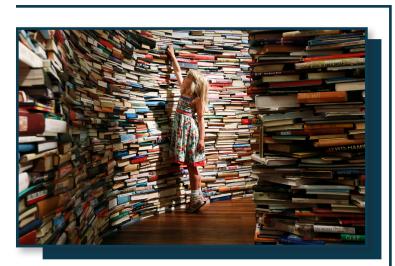
Many of the greatest minds in our world's history were avid readers.

"Once you learn to read, you will be forever free," said Fredrick Douglas. And he would know.

"I cannot live without books," said Thomas Jefferson. This is a man who accomplished more with words than perhaps any American in history. But he wasn't the only Founding Father who felt strongly about the subject.

"I conceive a knowledge of books is the basis upon which other knowledge is to be built," said George Washington.

National Book Month was started by the National Book Foundation as a way to promote reading. Do you set New Year's resolutions? Think of October as a month to set reading goals. The more you do it, the more we know you'll love it.



Grammarly.com suggested five great ways to get involved in National Book Month

- Organize a book swap with friends.
- Start a book club. .
- Attend a storytime activity with your kids.
- Write a review on book review websites.

Have a wonderful month, and happy reading!

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HONORING THE DIGNITY OF LABOR The Real Meaning of the Holiday

Labor Day usually means just the opposite: a day off work. It's our nation's last hurrah before summer ends and the cooler weather sets in. I'm all for it, and I hope all of you traveling on Labor Day have fun and stay safe. But while we spend a day away from work and enjoy recreational activities or time with family and loved ones, we're actually celebrating work itself.

In 1887, Oregon was the first state to recognize Labor Day as a day to honor everything American workers have done to make our nation truly great. It coincided with the rise of unions and labor movements to protect the rights of workers and employers alike. President Grover Cleveland made it a federal holiday in 1894.

When we look back on American history, the late 19th century was the springboard to the next hundred years. American workers would go on to build skyscrapers over 1,000 feet tall, pave America's highways from sea to shining sea, and even send a man to the moon.

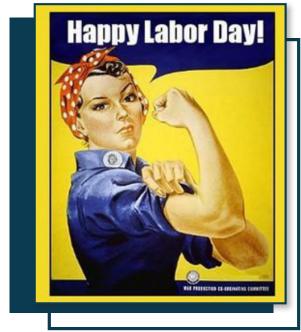
We have a diverse workforce in America today, and I've always had respect and admiration for the men and women who labor and innovate with worn backs and blistered hands. Many are now saying that America is currently suffering from a huge drop-off in people who have trade skills. While the American dream has involved a college education, which is great, a college degree may not specifically equip the normal college graduate with the trade skills needed to keep America running and to spur innovation. Even as tech jobs increase, we'll need talented tradesmen and tradeswomen more than ever.

American work ethic and the legacy of labor is all about an honest day's work and a can-do attitude that runs deep within our nation's fabric. When I think of the early laborers who helped birth our great nation. I think of the laborers at Jamestown who took up pickaxes in 1607 and became the first to clear the frontier. The early settlers of the James River Valley endured poor drinking water, dysentery, typhus, and other hardships. They were able to "plant a nation where none before hath stood" that has grown and endured to the present day. If the Jamestown settlers hadn't labored with everything they had, their vision of America may not have ever been realized.

By that same token, we won't know the true fruits of our labor until history looks back. Even if one thinks that their job and daily work is inconsequential to the trajectory of our nation, we can all be a part of a great collective that pushes society forward.



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No one can ever predict the true effect their daily work has on the lives of others and future generations.

While my day-to-day job as an attorney involves reading, writing, and talking instead of actually using my hands in a skilled trade to build an object or construct a product, I've tried to develop a law practice that helps working people who have the trade skills that I am praising. Simply put, I have made a point in my law practice not to represent insurance companies and large corporations. Instead, I represent and protect the American worker. I proudly represent the American worker and honor the dignity of hand-intensive skilled labor.

This Labor Day, it is my hope that we all enjoy a necessary reprieve from our work by having fun and spending time with our loved ones. May we all reflect on the extraordinary efforts made by the American worker that have taken America from the James River Valley to Silicon Valley. The generations of dedicated, hardworking people who have made such an astounding feat possible have certainly earned our nation's respect and honor. Here's to the American worker: a sincere thank you this Labor Day.

- John Colvin

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The Unstoppable Rise of the Bullet Journal

In the modern age, where the internet is constantly flooded with productivity apps and trends promising to fix our schedules, unlock our potential, and improve our lives, it's difficult not to wish for something simpler. We want an object we can hold in our hands that doesn't come with a bunch of unwanted features.

Enter the bullet journal: the humble, easy-to-use notebook system that's taken the world by storm.

Instead of maintaining a separate to-do list, calendar, and diary, the bullet journaling system rolls everything into a single economical notebook. Partitioned into minimalistic "modules" — the Index, the Future Log, the Monthly Log, and the Daily Log — bullet journals encourage you to write down everything on your to-do list, single-line tidbits recounting important daily events, and little notes you take throughout the day. Everything is marked by a particular bullet: dots for tasks, circles for events, and dashes for notes. At the beginning of each month, bullet journalers examine last month's list, eliminating completed or now-irrelevant tasks and migrating long-term or continuing tasks to the current month.



Bullet journals may seem simple, and they are, but they've acquired an explosive following on social media. At the time of this writing, there are over 791,000 posts on Instagram tagged with the #bulletjournal hashtag; there are posts upon posts of users' beautiful layouts, bearing intricate calligraphy and embellished with incredible designs. As the bullet journal's creator, Ryder Carroll, told New Republic writer Josephine Wolff, "The most valuable part of the bullet journal [is] the inventiveness of its community."

But don't be daunted by users who seem to spend hours on every page of their journals. Really, it's a simple system that only takes a few minutes to learn. Check out bulletjournal.com to learn how to start your own modular notebook. But be warned: You may get obsessed.

Rule Changes May Add to SSD Backlog

As of May 2017, the average wait time for a disability hearing in the Chattanooga Social Security office was 17 months, and the average processing time for a claim was 553 days. New rules could add to that.

Until this year, the Social Security Administration gave special consideration to the recommendations of your longtime doctor. But now, a longtime doctor's opinion is no more important than that of a medical consultant who sees a disability claimant only once.

Lisa Ekman, a Social Security Disability Insurance policy consultant, said that the change in medical evidence rules will likely result in more claims being denied, which means more people will be filing appeals, and that will add to the SSD backlog.

Reasons for the Backlog

Between 2000 and 2016, the government cut the SSA's operating budget, resulting in a hiring freeze. So, as people working for the SSA retire or leave the agency, the SSA is not filling those open positions, and that means fewer people are available to process claims or answer SSD applicants' questions.

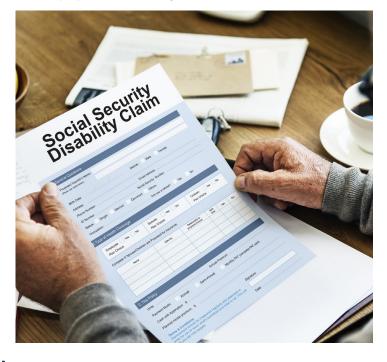
Here's information from the Center on Budget and Policy Priorities:

- The SSA has lost 1,400 field office employees during the hiring freeze.
- People visiting SSA field offices must wait more than an hour to speak with someone and at least three weeks for an appointment.
- The average hold time for callers to the SSA service center is 17.7 minutes, which is up from 3.4 minutes in 2010.

As the SSA staff continues to shrink, the United States population is growing older, which means more people are applying for disability benefits. In the past two decades, more than 65 million people have entered their 50s and 60s.

An Uncertain Future

The SSD program isn't charity. People earn the right to benefits based on their history of employment (or based on their spouse's or parent's work record). Without increases in funding that enable the SSA to hire the staff it needs, more and more people will be left waiting for an answer.



Is Speeding Comparable to Drunk Driving?

A recent report from the National Transportation Safety Board reinforced the long-held notion that speeding is dangerous. That conclusion isn't likely to turn many heads, but the board draws a parallel between speeding and drunk driving, which opens an interesting discussion.

According to research from the NTSB, from 2005 to 2014, speeding led to 112,580 passenger vehicle highway crash fatalities, while drunk driving was linked to 112,948 deaths. Drunk driving is highly stigmatized in the United States, while speeders are often less scrutinized by society and law enforcement.

Speeding Is More Complex Than Most Realize

Perhaps one reason that we think differently of speeding than drunk driving is that speeding is not as clearly defined. Drunk driving, in most cases, is defined by the blood alcohol content of the driver: 0.08 percent or greater. However, the term "speeding" is more vague. It could be exceeding a posted speed limit, but it can also be defined as driving too fast for the conditions of the road, including weather, traffic congestion, etc.

It might seem harsh that drivers can be considered speeders if they are driving Having a tendency to drive fast isn't the same as getting behind the wheel while under the speed limit, but it makes sense. Anyone who has driven on an icy road intoxicated, but the research from the NTSB indicates the overall impact on or through a torrential downpour knows drivers must adjust their driving habits crash-related fatalities is the same. With the number of vehicle fatalities in the according to the conditions they face. United States on the rise in the last two years, it's well worth all our efforts to improve road safety.



1 cup sugar

1 cup water

2 tablespoons cornstarch

1 teaspoon vanilla extract

• Vanilla ice cream, optional

Ingredients

- 1 cup all-purpose flour .
- ³/₄ cup rolled oats
- 1 cup packed brown sugar
- 1 teaspoon ground cinnamon
- ¹/₂ cup butter, softened 4 cups chopped, peeled apples

Instructions

- 1. Heat the oven to 350 F. In a large bowl, combine the first four ingredients. Cut in butter until crumbly. Press half of mixture into a greased 21/2 quart baking dish or a 9-inch square baking pan. Cover with apples.
- 2. In a small saucepan, combine the sugar, cornstarch, water, and vanilla. Bring to a boil; cook and stir 2 minutes or until thick and clear. Pour over apples. Sprinkle with remaining crumb mixture.
- 3. Bake 60–65 minutes or until apples are tender. Serve warm, with ice cream if desired

Recipe courtesy of tasteofhome.com.

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Raising Awareness of Speeding as a Public Hazard

When someone fails to make the necessary adjustments to their driving habits, they are endangering others. We must broaden our understanding of what it means to be speeding if we are to address the problem.

The NTSB has made several recommendations to government agencies:

- Greater enforcement of speeding violations

- Increased public awareness
- Better reporting and information gathering

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