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UNITY OVER SELF: A CHRISTMAS STORY

Setting Aside Differences and Serving Others

As we start the 2017 holiday season and look back over the past 12 months, one word readily comes to mind: division. The political climate and recent national tragedies have created not only deep divisions but also anxiety in our communities. During this season of love and giving, the last thing I want to do is add to the political noise we read and hear every day. Instead, as I thought about this cover, I decided to tell a story of unity and devotion that I hope will inspire you. It's a story you may already know.

Earlier this year, Sen. John McCain of Arizona announced a deadly battle with brain cancer, and he wasn't given favorable odds to live. That same month, he voted in opposition to his party on a health care bill. Political or not, it takes guts to face cancer and your own peers. However, McCain has proven his courage before.

On Oct. 26, 1967, just over 50 years ago, McCain's jet was shot down over the Vietnamese capital of Hanoi. When he ejected, he broke an arm and a leg. The soldiers who captured him beat him and bayoneted him.

McCain was immediately taken to Hanoi Hilton prison, where he was further beaten and tortured by the Northern Vietnamese. However, they knew who he was. His father was an important figure in the Pentagon, so they offered to let McCain go. He refused. He thought it would lower the morale of the other soldiers, so he stayed in hellish captivity. Why would someone do something like that?



of the Salvation Army bell ringers and a change happens. They aren't just ringing for our attention, they're ringing in a season of selflessness and giving.

Our lives are defined by moments like this. Another defining moment of our lives is when Christmas becomes more about giving than receiving. For me, it happened when I first got married; then, it was amplified when I had children. That's what the Christmas season is all about. It's an opportunity for us to put away selfish interests and focus on unity and service.

We can't expect everyone to go this route. In my practice, I work with individuals, families, entrepreneurs, and others who are struggling because of powerful, money-driven interests who have forgotten them or simply don't want to help. We can't expect them to change, but as we pursue justice against such groups, we can have those expectations for ourselves.

Fifty years ago, Sen. John McCain spent Christmas alone. His act of selflessness was the ultimate Christmas gift to his fellow soldiers. None of us may ever be asked to demonstrate that level of service, but as a smaller gesture, perhaps we can set aside our perceived differences and give selflessly to those in need.

Happy holidays!

— John Colvin

“The value of unity over self feels like it is slipping away from us, but I can't think of a better time to reignite it than the holiday season.”

McCain understood the value of unity over self. It reminds me of a quote from Nelson Mandela, who had his own experiences in prison. He said, "Real leaders must be ready to sacrifice all for the freedom of their people." McCain was ready to sacrifice his freedom — and basically everything — for his comrades. After refusing to leave, he was kept in solitary confinement for two years. Both McCain and Mandela were prisoners captured for defending a cause they believed in, and they both were willing to make the selfless sacrifice of placing unity over self. How many of our leaders today are seen as willing to sacrifice self for the unity of the nation?

The value of unity over self feels like it's slipping away from us, but I can't think of a better time to reignite it than the holiday season. Every year, we get our first glimpse

ICONIC MACY'S THANKSGIVING DAY PARADE BALLOONS

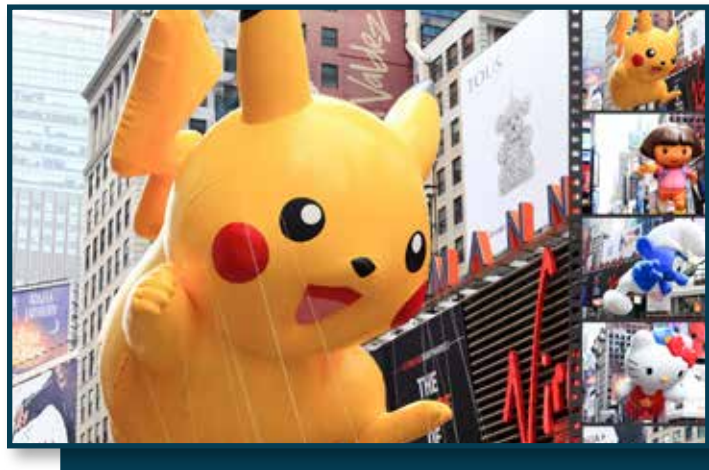
Thanksgiving is a holiday full of traditions, from turkey and stuffing to football and naps. Since 1924, the Macy's Parade has grown to become not only a Thanksgiving staple but also the world's largest parade. Over 3.5 million people attended the parade last year, with another 20 million tuning in from home. The main attraction is always the massive character balloons, which first graced the skies in 1927. Over the decades, some of these balloons have become nearly as famous as the character they depict.

Felix the Cat

When the Felix the Cat balloon appeared in 1931, it set the standard for all characters to follow. Sadly, the original balloon got tangled in wires and caught on fire, so it has been lost to history. Felix's influence on the parade is so immense, however, that when Macy's brought him back in 2016 for the parade's 90th anniversary, they recreated his original design. Without Felix's debut, the parade might look a lot different today.

Snoopy

When it comes to balloon characters, none is more famous than the classic "Peanuts" beagle. His first balloon floated through the sky in 1968, and he's been a regular fixture ever since. Charles Schultz's famous pooch holds the record for most variations in a parade (eight) and most total appearances (40). Though Snoopy doesn't come out every year, he usually closes the show when he does.



Pikachu

The Pokémon mascot didn't appear until 2001, but he's become a star attraction, showing up every year since. Bright, expressive, and impossible to miss, Pikachu checks off all the boxes for a successful balloon character. For 16 years, those who predicted that Pokémon was just a fad have gotten a big, yellow reminder of just how wrong they were.

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National Diabetes Awareness Month

Diabetes is more than a handful of medications and management devices. For many, diabetes dictates every part of their lives — how they organize their day, what they eat, their physical activity, and how they spend their money.

Worldwide Diabetes Day is on November 14, the birthday of Sir Frederick Grant Banting. He and his team discovered insulin in 1922 and received the Nobel Prize for it in 1923. In recent years, the day has been expanded to the full month of November. In observance, here are some interesting facts about one of the most common ailments in America.

KNOW THE DIFFERENCE: T-1 DIABETES VS. T-2 DIABETES

Type 1 diabetes (T1D) is an autoimmune disease that strikes children and adults at any age. There is no known way to prevent it. In T1D, the body's immune system destroys cells that release insulin, which is critical in order for the body to function. People with Type 1 diabetes must take insulin every day to live.

Type 2 diabetes is the most common form of diabetes, accounting for 90–95 percent of cases in the United States. It's caused when the body isn't able to use insulin the right way. Some people with Type 2 diabetes can control their blood sugar with healthy eating and being active; others may require oral medications or insulin, especially as the disease progresses. Risk

factors for developing Type 2 diabetes include being overweight and having a family history of diabetes.

DIABETES TODAY

One in 11 Americans have diabetes today. In fact, diabetes causes more deaths than AIDS and breast cancer combined. Notable persons living with Type 1 diabetes include musicians Nick Jonas and Brett Michael, U.S. Supreme Court Justice Sonya Sotomayor, and NFL Pro Bowl quarterback Jay Cutler.

Diabetics lead unique lives. Type 1 diabetics cannot live without insulin. Unfortunately, it's become increasingly burdensome for diabetics to receive proper medical care and maintenance with insulin undergoing 24 price increases by the pharmaceutical companies from 2001 to 2014, going from \$44 to about \$300. The cost for a milliliter of insulin climbed 197 percent, from \$4.34 to \$12.92, during the same period, according to research published by the Journal of the American Medical Association in April 2016.

Do you or a loved one suffer from diabetes? This month, our thoughts go out to you.



Too Late to File for Personal Injury?

When you're in a car accident, filing a claim isn't the first thing that comes to mind. You're probably just grateful to make it out okay.

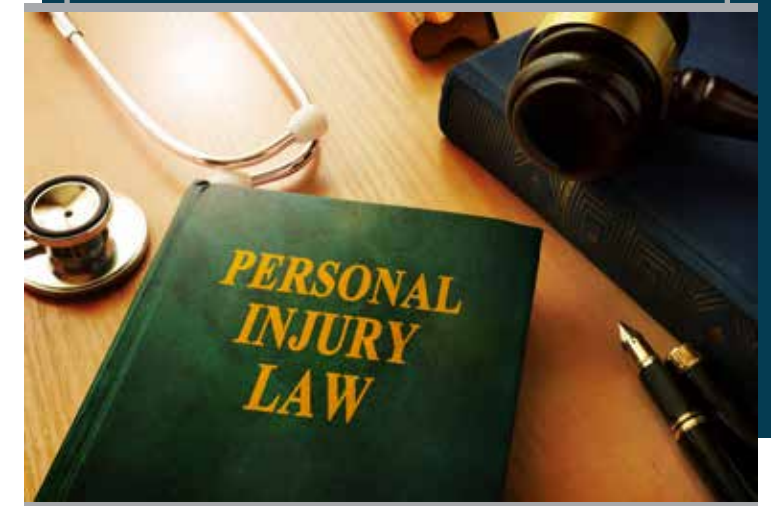
Let's say a car collides with you on the road during a rainstorm, which is pretty common this time of year. You exit the car and gather yourself. No scratches and nothing hurts, although your heart is beating pretty fast. You're in a bit of shock but mostly relieved to be alive. You don't claim anything on the police report because you are able to walk away from the collision and don't need to be taken to the hospital by an ambulance.

Then, a few weeks later, back and neck pain sets in, and it only worsens. Finally, you see a doctor, and then you're faced with steep medical bills. You're certain it's a result of the crash, but you think, "I've waited too long. It's too late for an injury claim to help pay for this."

Turns out, you just might be wrong about that.

In general, the statute of limitations for a personal injury lawsuit resulting from a car crash is two years in the state of Alabama. The statute of limitations for a personal injury claim arising from a car crash in the state of Tennessee is shorter; it's only one year. Each state has its own statute of limitations governing the time in which a personal injury lawsuit must be filed in court. The states with the longest statutes are Maine and North Dakota.

Even though one, and even two, years might seem like a sufficient amount of time to bring a claim and for certain physical repercussions of an accident to manifest, it is highly advisable to assert a claim as soon as possible while parties and



witnesses can still clearly and accurately recall details of the incident. Additionally, an experienced attorney needs sufficient time to fully investigate the claim and determine who all of the responsible parties are to assert a claim against them.

While the statute of limitations gives one a certain time limit to file a lawsuit in court, an injured party should instead file their claim as soon as possible. Evidence can be lost, damaged, or destroyed as more time passes. Besides, the sooner you file a claim, the sooner you can get relief and support. Be safe on the road and call us if you have any questions!

Injured in a Car Accident?

Here's What to Do

You're driving home after Christmas shopping. It's raining. Then, seemingly out of nowhere, someone runs a red light and you, your child, and your dog are injured. You are grateful that everyone in your family is okay, but now you have hospital bills and can't work. What do you do?

Rip Up Your Insurance Check

Does that sound backward? Don't you need that money since you can't work and you're drowning in hospital bills? Not exactly. Here's why: The second you cash that check, you will never recover your full claim. Insurance companies know they can pay you a small portion quickly. By cashing that check, you have just agreed and settled your claim, and you may never see the full amount you actually deserve.

Say Nothing Before Talking to a Lawyer

Claim adjusters are the first point of contact you have with your insurance company after a claim is filed. They will ask you question after question, trying to get you to say something that will damage your case. They're looking out for their employer's money first and foremost, not your needs. At some point, you do have to make a statement, but you don't have to speak to the claims adjuster immediately. Tell them you need a few days to talk to your lawyer.

Keep a Journal of Your Experiences

In between your accident and your statement, keep a journal of your pain levels, discomfort, financial struggles, and any other problem that may be a result of

the accident. Providing documentation of what you are going through during your recovery can be proof of how much the accident affected you and will be extremely beneficial for your case.

We hope this is helpful. If you are involved in an accident, there is even more we can do to help. Give us a call!



Roasted Parmesan Pesto Potatoes



Ingredients

- 2 pounds red potatoes, quartered
- 2 tablespoons basil pesto
- Salt and pepper, to taste
- 3 tablespoons grated fresh Parmesan cheese

Instructions

1. Preheat oven to 400 F.
2. In large bowl, combine potatoes and pesto. Toss to coat. Transfer potatoes to large baking sheet or shallow roasting pan. Season with salt and pepper to taste. Roast 20 minutes and remove from oven.
3. Sprinkle Parmesan cheese evenly over potatoes and put pan back in the oven. Roast for additional 10–15 minutes or until potatoes are tender and crispy. Remove from oven and serve warm.

Recipe courtesy of TwoPeasAndTheirPod.com.

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