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Seeding Celebration

Ways to Ring in Arbor Day

From the roaring basin of Fall Creek Falls to the untouched hills and hollows of the Tennessee Valley, our state is certainly blessed with natural beauty. The lands we call home wouldn't be the same, though, were it not for trees like our native white pine. So this Arbor Day, we invite you to help plant the seeds of enjoyment for future Tennesseans by stocking the local landscape with some pines of your own!

FREE TREES

Right now the Arbor Day Foundation is offering 10 free trees that grow well in your area if you sign up for membership. You get to choose from a variety of trees, and you can even enjoy them in your own backyard. Have a nature lover in the family? This membership makes a great gift for those looking to nurture some local greenery.



SEEDS FOR SALE

If you aren't looking to sign up with the foundation but want something to plant this Arbor Day, visit www.ArborDay.org/celebrate/tree-seedlings. cfm. You can have individual seedlings or bulk packages mailed to you or a green thumb you love. This is especially great as a school or community engagement project. Kids can learn important gardening skills and grow along with the sapling they plant.

GO INTO THE WILD

Don't have the space to plant your own trees this Arbor Day? Then why not make some time to get out into the Smoky Mountains or your closest national park? In the hustle and bustle of everyday life, it's easy to take these natural spaces for granted. Simply spending an afternoon in a forest or park can do wonders for your peace of mind.

FOOD BANKS AND MOCKINGBIRDS

A Lesson in Empathy

Two events occurred shortly before I sat down to write this, and I cannot help but feel they are serendipitous. The first was that I attended a discussion on the importance of food banks to our community, and the second was that America voted Harper Lee's "To Kill a Mockingbird" the nation's best-loved novel during PBS's "Great American Read" series. What bridged the gap between these events was a sentiment expressed by a regional food bank director who said, "Do you think a mother would stand in line in the cold for hours if she didn't need every last ounce of food?"

What the food bank director was calling for in that moment was the same lesson found in the pages of "Mockingbird" — the need for radical empathy. As Atticus Finch himself states in the novel, "You never really understand a person until you consider things from his point of view — until you climb into his skin and walk around in it." That call for deep perspective-seeking is a sentiment that has made Mockingbird a classic since its May, 1960 publication, and one that we desperately need now.

“For Lee, the path to equality lies in our ability to open ourselves up to the thoughts and experiences of others.”

That "Mockingbird" was chosen over all the other great works of American literature is encouraging. Generations of kids and adults have been inspired by Harper Lee's tale of civic bravery as told through the eyes of the precocious tomboy Scout. I remember reading it in grade school myself, and you'd be hard pressed to find a lawyer who didn't in some way admire Gregory Peck's portrayal of Atticus in the movie.

Really, it's not surprising in the slightest that this novel is America's choice. The lessons of justice and equality within these pages speak to a shared ideal we all strive to attain: justice and fairness for all. For Lee, the path



to equality lies in our ability to open ourselves up to the thoughts and experiences of others. It was this same sentiment I heard echoed in the food bank director's statement.

The vast majority of us will never know what it's like to be utterly dependent on a food bank to survive. We'll never be that mother standing in line so her children might have something to eat. But by taking the time to project ourselves into such a predicament, to imagine momentarily the kind of stress those without food security face every day, we may find it in our hearts to do right by the most vulnerable members of our community.

That, at least, is my hope. If you're plugged into Twitter or the 24-hour news cycle, you'd be forgiven for thinking empathy flew the coop a long time ago. But I'm not so sure. Despite — or perhaps in spite of — the vitriol dominating the airwaves, Americans have chosen a book that rejects closed minds in favor of sympathy and understanding. That certainly gives me hope. If it gives you hope as well, consider visiting a local food bank to learn how you can do your part to help hungry families in need.

— John Colvin

Tennessee Makes SSD Backlog Shrink by Shortchanging Applicants

Tennessee Social Security Disability Insurance (SSD) applicants have their lives on the line when they apply for benefits. They can't work, may be diagnosed with a fatal condition, and are facing severe financial problems. Many of them have had the SSD rug pulled out from under them by doctors hired by the state to review their files.

For some SSD applicants, part of the process involves having a physician review the application and supporting evidence. That decision can result in an approval, a requirement that the applicant be personally examined by another physician, or a decision that the application is denied. That denial could take months or years to reverse, causing some of the state's most vulnerable people to suffer severe hardships.

The Tennessean reports that these doctors, hired by the state on a contract basis, are paid based on the number of cases they handle. The more reviews they do, the more money they make, which encourages brief, incomplete reviews of files that may be hundreds of pages long.

While the federal government states that these 50 physicians should review an average of three cases in two hours, some of Tennessee's doctors are flying through four or five an hour. The newspaper reports that some of these doctors are making hundreds of thousands of dollars a year. One doctor averaging five decisions an hour earned \$420,000 for looking at 9,088 applications during fiscal year 2017–2018. He has made more than \$2.2 million from the program since 2013.

He denies about 80 percent of the cases he reviews, while the nationwide average for denials is 66 percent. Tennessee, contracted out by the federal Social Security Administration (SSA) to screen SSD applications, has one of the highest denial rates in the country at 72 percent.

According to an analysis by the National Organization of Social Security Claimants'



Representatives, the SSA reviews less than 2 percent of all rejections nationwide. Those whose applications are denied have the option of retaining an attorney to help them through the appeals or reconsideration process.

Some of these outside physicians also have histories of misconduct. One is a convicted felon, two others were put on probation, and another had his medical license revoked twice and can't treat patients. (Many of these contracted physicians do this work on a part-time basis).

Dr. Kanika Chaudhuri is one of the doctors paid to review SSD applications filed by Tennesseans. She evaluated 3,872 cases last fiscal year, earning \$192,000. She recommended denial of 78 percent of her cases. Outside experts and former and current state employees claim it's impossible to review cases quickly without making mistakes and incorrectly rejecting disability benefit applications.

She was interviewed by the newspaper and claimed that there's no "direct" pressure by the

state to clear a lot of cases; however, "[t]hey recommend that we must keep up. They always recommend you do your best. There are so many applications and so few doctors. We are overwhelmed with cases." The SSA sets goals for controlling caseloads, and if they aren't met, the state can suffer financial penalties.

Until 2017, the SSA's rules stated that the opinion of the physician treating the applicant was given more weight than that of a physician hired to review the file. Since then, the rule has been flipped, and it's now the reviewer's opinion that's more important. All too often, those opinions are based on rushed reviews of application files by doctors who know the pressure is on to clear cases.

If you have sought SSDI benefits and have been denied, or if you need guidance with the application process, we may be able to help. We understand how a denial of benefits can affect families, and we care about people receiving the compensation they're entitled to. Get your free consultation today.

Spring-Cleaning Tips

3 Steps to a Clean and Organized Home

As the weather warms across Tennessee and nature renews herself, what better time to take a look at your home and do a little renewal yourself? If you've been feeling cramped by an excess of knickknacks in your home, want to hit the reset button on your wardrobe, or can't remember the original color of your carpet — then it's time to think about spring-cleaning. Here are a few tips to help you freshen up for the season.

START WITH A PLAN

Doing a deep clean of your house may seem like a daunting task. But taking the time to come up with a strategy of which chores you want to tackle, and when, is a great way to reduce spring-cleaning to a series of more manageable tasks. As a good rule of thumb, work high to low when cleaning. Vacuuming doesn't mean much if you've got a dusty ceiling. If you have too much stuff to work around, then start by giving away some of your unused items.

DONATE, DONATE, DONATE

When it comes to cleaning out storage spaces and closets, there's a good chance most of what you decide to part ways with can be donated to nonprofit enterprises like Goodwill. You can check the complete list of items your organization of choice accepts by visiting their webpage. Items that you often wouldn't expect would be accepted, like old VHS players, can be donated, so be sure to check before you send these items to the landfill. Remember too, you can often deduct donations from your taxes.

GO BEYOND "TIDYING UP"

Spring-cleaning can be a great time to take action on housekeeping projects that will keep your home feeling fresh all year. Doing the once- or twice-annual chores we normally don't get around to when tidying up, such as dusting ceiling fans, deep cleaning carpets and furniture, polishing countertops, and changing HVAC filters will enable your family to enjoy your home even more.



Everything Popcorn

Inspired by Food & Wine magazine

Ingredients

- 3/4 cup popcorn kernels
- 2 tablespoons flaky sea salt
- 1 teaspoon black sesame seeds
- 2 teaspoons white sesame seeds
- 2 teaspoons granulated garlic
- 2 teaspoons granulated onion
- 1/3 cup canola oil
- 4 tablespoons unsalted butter, melted

Instructions

1. In a small skillet over medium heat, toast sesame seeds. Shake skillet often and cook until white seeds are golden and fragrant, about 2 minutes. Transfer to a small bowl and add garlic, onion, and salt.
2. In a large saucepan, combine popcorn kernels and oil. Cook over medium-high heat, covered, until popcorn kernels start to pop. Once popping, continue cooking and shaking the pan intermittently until popping ceases, about 3–5 minutes.
3. Transfer popcorn to a large mixing bowl. Pour in butter and toss to coat. Finally, add seasoning, toss again, and serve.

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