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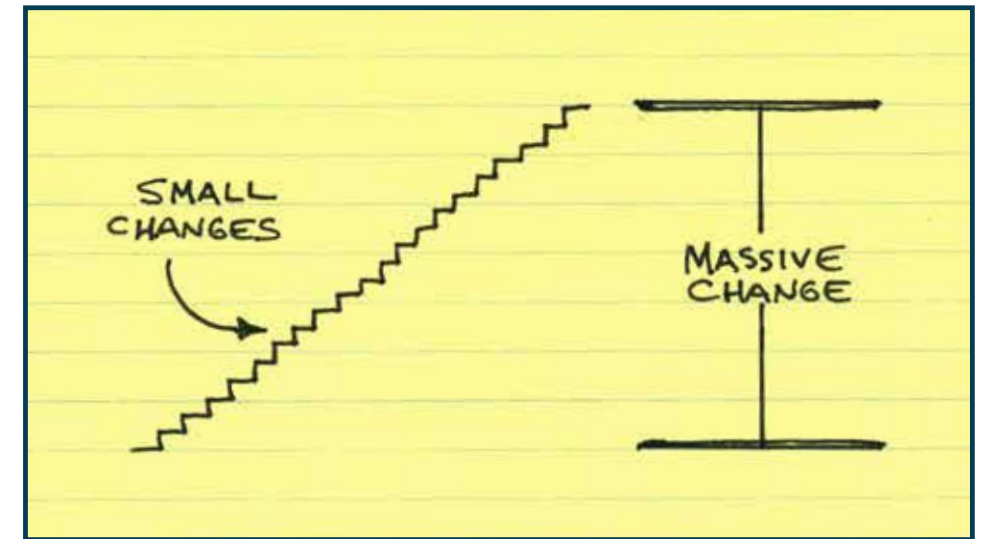
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## SMALL CHANGES CAN CHANGE EVERYTHING

### Lessons From 'Atomic Habits'

Perhaps even more than New Year's Eve, this is the time of year when people take a hard look at their habits. After all, mid-to-late spring is the crucial threshold where our resolutions either become a regular part of our routine or get abandoned once and for all. Reminders of the importance of making changes surround us: many of us observe Lent, and almost all of us confront our spending habits as we file our taxes. Even mother nature plays along, bringing the warmer weather that pressures so many of us to get in shape. But, at a time when it's tempting to leap for major life changes, I'd like to invite you to take the opposite approach.



I've just finished reading "Atomic Habits" by James Clear, and I have to say, it's unlike any personal-development book I've ever read. The way the author approaches human behavior and, by extension, ways we can change it runs contrary to much of the popular wisdom surrounding goal-setting. The root of Clear's way of thinking is right there in the title.

I'll admit, when I first picked up "Atomic Habits," I committed the cardinal sin of judging a book by its cover. Having grown up during the Cold War, I took "atomic" to mean "explosive" and expected the prose to call for quantum leaps toward one's goals. To my surprise, the book takes the polar-opposite approach. For Clear, the key to forming successful habits is to make the most minute changes in our lives — adjustments so small, they may as well be atoms.

You see, "Atomic Habits" draw inspiration from physics, applying some of the most fundamental laws of nature to our daily lives. In particular, the principle of "Least Action" is a key focus of the book. This principle essentially states that energy will always follow the path of least resistance. Think of a river following the cracks and folds of the surrounding landscape, carving away

earth that's soft enough while leaving rocky cliff faces behind.

Our routines are a lot like rivers; we follow well-worn paths and avoid rock-solid obstacles at all costs. To change the flow of our daily lives, we need to change our environments to make our desired habits the easiest route to follow. Accordingly, we can bring about sweeping change by gradually shifting our course over time.

"Atomic Habits" is full of examples showing the way small, positive choices can cascade into better routines. One man gradually trained himself to work out regularly by setting out his exercise clothes each night, picking a gym that was already along his commute, and committing to at least stopping in for a minute every day, even if he didn't touch any weights. So, rather than making working out a litany of sudden inconveniences, the process began to feel like a normal part of his daily life. Once you're in the gym, it's far easier to convince yourself to do a few reps, maybe even a few more than you did yesterday.

This incremental approach can be applied to almost anything. Want to read more? Keep a book on your nightstand and commit to reading one page a night. Do you struggle to put away laundry? Fold a single pair of socks. Are you struggling to stay focused at work? Put your cellphone in your desk. Rather than sprinting to become better overnight, just focus on taking one positive step each day.

All in all, I found "Atomic Habits" to be a refreshing, insightful read. I'm already thinking about ways I can put Clear's principles to work in my own life and thought I'd share this piece with you. If you've been struggling to stick to that New Year's resolution or just feel like you need a change of course this spring, I highly recommend picking up this best-seller.

Here's to the little things,

*John Colvin*

## The American Flag

### Flying the Stars and Stripes



The first American flag bearing stars and stripes was officially approved on June 14, 1777 by the Continental Congress. It featured 13 stars and stripes, which represented the 13 colonies that first made up our nation. Since then, the Stars and Stripes went through many different designs, as more states were added to our nation. It wasn't until 1818 that Congress decided to enact regulations for the flag: The number of stripes would remain at 13, and the number of stars would represent the number of states.

President Taft regulated the proportions of the Flag in 1912. He declared that the stars should be in six horizontal rows, with eight stars each, and that each point should face upward. However, the first part of this regulation was changed when Alaska and Hawaii were admitted into the Union as states. The stars were adjusted to fit two more in the flag's pattern, and in

1960, President Eisenhower approved the then-new and now-current flag with 50 Stars and 13 Stripes.

National Flag Day became official in 1949 under President Truman, who signed an Act of Congress designating June 14 as the official day of celebration. Aside from displaying the American flag on this holiday, here are some other important holidays on which all Americans should fly the flag.

- New Year's Day: Jan. 1
- Inauguration Day: Jan. 20
- Martin Luther King Jr. Day: third Monday in January
- Lincoln's Birthday: Feb. 12
- Washington's Birthday: third Monday in February
- Easter Sunday: variable dates
- Mother's Day: second Sunday in May
- Armed Forces Day: third Saturday in May
- Memorial Day (half-staff until noon): last Monday in May
- Flag Day: June 14
- Independence Day: July 4
- Labor Day: first Monday in September
- Constitution Day: Sept. 17
- Columbus Day: second Monday in October
- Navy Day: October 27
- Veterans Day: November 11
- Thanksgiving Day: fourth Thursday in November
- Christmas Day: Dec. 25
- State holidays
- State birthdays (date of admission)
- Any other day proclaimed by the President of the United States



# How to Avoid Becoming a Victim of Social Security Fraud

## Watch Out for Fraudsters and Scammers



Your Social Security number is very valuable to you and others because it can be a basis for identity theft. In the wrong hands, it can be used to open bank accounts in your name and apply for loans or credit cards. There are people working tirelessly to illegally obtain these numbers to profit from them. A common scheme is for someone to impersonate a Social Security Administration (SSA) employee on the phone. AARP reports that criminals may try to get you to send them money or give up personal financial information that can be used for identity theft.

There are steps you can take to make identity theft more difficult, but there are also mistakes you can commit that make it easier.

The Federal Trade Commission (FTC) states that late last year, there was a surge in telephone scams involving SSA impersonators making false warnings that immediate action was needed to prevent financial disaster or increase benefits. These can be robocalls — automated recordings — giving you a phone number that supposedly needs to be called to solve an invented problem. A live caller may contact you, too, claiming your bank account is at risk and that you need to provide information to keep it safe. A person falsely claiming to be an SSA representative may also call with good news, saying your benefits will supposedly increase if you confirm your name, date of birth, and Social Security number. With that information, a scammer can submit a request to the real SSA to change your address, phone number, and direct deposit information so that your benefits end up in *their* bank account.

But criminals aren't limited to phone calls. You may get an email that offers help, while actually doing harm. It looks like it's from the SSA, and it will instruct you to click on a link to sign up for a service to help protect you from fraud. But that's actually a fake government website that steals your personal and financial information.

### SIGNS THAT A PHONE CALL OR EMAIL IS PART OF A SCAM:

- It's unsolicited, and the person claims to be an SSA employee. The agency rarely calls people out of the blue.
- You're asked for your Social Security number, something SSA already has.
- You're threatened with arrest, lost benefits, or the suspension of your Social Security number if you don't cooperate.

### WHAT SHOULD YOU DO IF YOU GET ONE OF THESE CALLS OR EMAILS?

- Hang up.
- Be skeptical if the caller claims to have an official-sounding title.
- Report suspicious emails as spam or phishing attempts.
- Set up a "My Social Security" account online, and check it regularly to see if there are signs of anything unusual happening.

- Install an app that can block robocalls on your smartphone.
- Call AARP's Fraud Watch helpline at 877-908-3360 if you want to talk to someone trained in fraud counseling.

### WHAT SHOULDN'T YOU DO?

- Don't call a phone number left in a message by a robocall.
- Don't assume a call is legitimate if it appears to come from 800-772-1213, SSA's phone number. "Spoofing" technology can trick caller ID into displaying any number a fraud operation wants.
- Never give your Social Security number or personal information in response to an email.
- Never click on links in an email supposedly from the SSA.

Social Security numbers have value, just like credit card or bank account numbers. We need to be on guard against those trying to make an illegal buck because we're unprepared for these communications or gullible enough to believe what we're told. We need to make these efforts an unsuccessful waste of time before the fraudsters will stop.

# Do You Have A Right to Your Genome? —————

## ————— DNA Tests May Do More Harm Than Good

Genetic testing kits have become all the rage in recent years. Being able to send in a swab of saliva to a company like 23andMe or AncestryDNA and receive a detailed map of your heritage is certainly alluring. But these for-profit companies have shown that they aren't stopping at providing individuals with the history of their ancestors. In fact, the way they are using their customers' DNA raises many ethical concerns you should be aware of.

### POLICING GENES

The potential for these vast genetic databases to help law enforcement was made clear last April, when investigators used the information to track down the notorious Golden State Killer. While finding and arresting serial killers is certainly a good thing, the legal procedures used to close this case are troubling. Investigators did not use any warrants to access the huge libraries of DNA that led to the arrest. While this freely obtained info may have been used for good today, one can easily imagine ways this method could be abused in the future. For example, people could be deported based solely on their genetic information.

### MEDICAL MONEY MAKERS

Another area of concern around genetic testing companies is the business they conduct with the pharmaceutical industry. Most testing kits will ask if you'd like to share your genetic information with medical researchers to help develop the cures of the future. This sounds like a noble cause, but most genetic companies

aren't giving away this potentially life-saving data for free. Instead, they sell access to your genetic information to for-profit pharmaceutical companies. The saliva that you paid \$99 for 23andMe to analyze may well lead to GSK's next big-name product. Last year, the pharmaceutical giant paid 23andMe \$300 million for exclusive access to their database.

### LEGAL LAG

More troubling than the potential for police or monetary abuse of genetic databases is the legal gray area that makes it all possible. Laws surrounding privacy rights in the U.S. have yet to be updated to account for privatized DNA libraries. Until Congress passes legislation to protect consumers, the most we can do is avoid volunteering and giving up our genetic information to these companies in the first place.



## Classic French Omelet

Inspired by SeriousEats.com

### Ingredients

- 3 large eggs
- Kosher salt and freshly ground pepper
- 1 tablespoon unsalted butter

### Instructions

1. In medium bowl, beat eggs with plastic fork until last traces of white are just mixed in. Season with salt and pepper.
2. In an 8-inch nonstick skillet, melt butter, swirling over medium heat until foamy but not browned. Add eggs, stirring rapidly with fork, while moving skillet to agitate eggs. Break up all curds by scraping bottom of skillet as they form. Stop stirring when eggs are softly scrambled and creamy (but loose enough to come together into a single mass), 1–2 minutes.
3. Using fork, gently spread egg in an even layer around skillet and scrape down any wispy bits around the edges. The top surface should be loose and creamy, but if still liquid, swirl skillet to bring raw egg to the edge where it will set faster.
4. Remove from heat. Tilt skillet up by handle. Using fork, gently roll omelet down over itself until nearly folded in half. Using fork, push omelet to edge of skillet so that the lower edge of egg just begins to overhang. Use fork to fold overhanging edge of egg back over, closing omelet.
5. Turn omelet out onto plate. It should have the seam on bottom.

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