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STEPPING IN THE SAME RIVER TWICE
The Constancy of Change

On my way to the office each morning, I cross the Elk River watershed over three different bridges. I suspect the river banks as I saw them on my drive today will be quite different when these words are printed. The water levels are already dropping day by day as we move into the winter season.

By the time this newsletter reaches you, there may not even be any leaves left on the trees! It's a great reminder of the ever-shifting nature of life. This time of year, I find myself reflecting on the old Heraclitus quote: "No man ever steps in the same river twice, for it's not the same river and he's not the same man." This same wise man also stated that the only thing constant is change. Therefore, it's not whether we are going to be confronted with change, but rather how we will react and deal with the change and adapt when it does occur.

Years ago, a thoughtful family member gave me a small book with an interesting title, "Who Moved My Cheese?" by Dr. Spencer Johnson. At first appearance, the book resembled a small, cartoony book with a silly title. However, as I began to read the book, I soon discovered the author was using a powerful allegory to impart a life lesson on how to deal with change in one's work and life. After reading Dr. Johnson's book, I soon discovered why this "little book" is considered one of the most influential works on organizational management ever written. Much like the title suggests, "Who Moved My Cheese?" dwells on a simple allegory: mice looking for their cheese. Dr. Johnson draws on the classic "maze tests" done on these little creatures to point out the way we humans respond to change. Some mice fail to recognize the cheese will get moved to different parts of the maze over the course of the experiment while others quickly learn to adapt to this ever-changing reality. The mice able to adapt become satisfied and happy while the other mice face crisis after crisis. We have heard many describe their life struggles as a "rat race." I don't want to say we're all mice in a maze, but I do think the core metaphor has some truth to it. We've all had those moments of getting stuck in a rut because we fail to recognize or respond to the changing world around us.

In our modern world, change is inevitable as we feel constantly pressured by tech companies to upgrade our computer operating systems, cell phones, and broadband capabilities all in the name of progress. Many also point to changing weather patterns that are affecting land use and sustainability. Several years ago, I heard a wise old farmer make the startling prediction that fresh water will end up being the most scarce and valuable resource this century. While these



points are debatable and give all of us things to think about, my mind is brought back to the allegory of the elusive cheese as the seasons are changing across the Tennessee Valley. This has been a year full of change, good and bad alike. There have been rapids, swells, slows, bends, and waterfalls, and, as this decade comes to a close, I'll be reflecting on what a wild ride it's been and wondering where we'll be swept next. I wish you and yours the very best on this river we call life. Whatever changes you might be dealing with as we approach the end of the year and decade, I wish you and yours much joy and peace this holiday season,

—John Colvin

Christmas Lights Across Our Region



GALAXY OF LIGHTS 2019

Where: Huntsville Botanical Garden; Alabama

This display is a 2.5-mile long holiday light extravaganza that runs from Nov. 29 through Dec. 31, 5:30–9:00 p.m. each night.

THE DANCING LIGHTS OF CHRISTMAS

Where: Wilson County Fairgrounds; Lebanon, Tennessee

Billed as Middle Tennessee's largest drive-through light and music show, this 2.5-mile long display showcases over two million lights Nov. 16 through Jan. 4.

ENCHANTED GARDEN OF LIGHT

Where: Lookout Mountain; Rock City, Tennessee

This award-winning annual light extravaganza has been running for 24 years and is perfect for the whole family, November through January.

A COUNTRY CHRISTMAS

Where: Gaylord Opryland; Nashville, Tennessee

Opryland lights the night (every night) from late November until Jan. 1 with over 2 million dazzling Christmas lights.

GLOW NASHVILLE

Where: First Tennessee Park; Nashville, Tennessee

Experience millions of twinkling lights, ice skating, tubing, and one of the country's tallest Christmas trees on display from Nov. 22 through Dec. 31.

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Big Pharma: Profits Over Health and Safety

The American Insulin Crisis



Multiple stories by The Washington Post and other media outlets have reported on the high cost of insulin, which is causing some desperate diabetics to start rationing the medication and risking their lives. While the opioid crisis was fueled by both generic and name-brand drugs, the insulin crisis is the result of Big Pharma's reluctance to reduce costs and develop safe and effective generic medications. Many Type 1 diabetics reach a crisis stage when they come off their parent's health insurance and are unable to afford a health plan that will keep insulin costs in check. One such example given by The Washington Post in its Jan. 7, 2019 article features a young man who purchased a plan under the health care Marketplace set up by the Affordable Care Act. His options were limited, and, if he kept going to the same doctors, he was going to pay about \$450 monthly in addition to a \$7,000 deductible, which means paying out-of-pocket for most of his medical care. As a result, the young man decided to go without insurance, foregoing the expense to focus on paying for his insulin and supplies until he could find a better option. Unfortunately, the young man made a dangerous gamble that had life-threatening consequences. Within one month of going off his parent's policy, he was dead.

Insulin, in its various manufactured forms, has been used to treat diabetes for almost a century. Before insulin was discovered, Type 1 diabetes was fatal. Even when put on special diets, patients only lived for a few years. Surprisingly, the researchers that developed the diabetes treatment won the Nobel Prize and sold their patent to the University of Toronto for a mere \$3. They hoped their discovery would be a great gift to humanity. But, by the 1920's, insulin had become a commercial enterprise wherein Big Pharma jumped onto the profit machine that insulin could provide their shareholders. In 1996, when Eli Lilly debuted its Humalog brand of insulin, the list price of a 10 ml vial was a mere \$21. Today the price of the same vial is \$275. The global insulin market is dominated by three companies, Eli Lilly, Sanofi, and Novo Nordisk. All three have raised their list prices to similar

levels. For example, Sanofi's popular insulin brand Lantus, which was \$35 a vial when it introduced in 2001 is now \$270. Novo Nordisk's Novolog was priced at \$40 in 2001, and, as of July of 2018, is \$289. There is no denying the soaring price of insulin has overtaken the health care community, and diabetics are the ones suffering. More than 7 million diabetic Americans who take insulin are stuck with debilitating costs. Many have started using Canadian pharmacies where they can secure a prescription that would cost \$1,500 in America for a mere \$300 plus \$50 in shipping. While it is illegal to import medication from other countries, the Food & Drug Administration generally does not prosecute individuals if it's a short-term supply for personal use.

Much like the opioid crisis, the insulin crisis is largely the result of greed and profit-driven business models of Big Pharma and its allies. Individuals who cannot afford insulin are forced to ration their supply. Skimping on insulin can lead to blindness, kidney failure, amputation, heart disease, and stroke. Individuals who stop taking enough insulin in the short-term can also lapse into diabetic ketoacidosis — a condition where blood sugars get too high and the body's blood becomes acidic. Such a condition can become fatal in just a few hours. There is also a mindset among the American public that people can control their blood sugar through diet alone; however, this is not true for Type 1 diabetics. A Type 1 diabetic's lifeline is insulin. Without insulin, Type 1 diabetics cannot survive. Many blame the current insulin crisis on the broken health care system. But, when comparing the insulin crisis to the opioid crisis, the one common factor is Big Pharma preying upon people with medical conditions. The high cost of insulin is prompting many to ask whether a moral obligation exists in the corporate realm. Many say insulin is just like oxygen. Is it morally right for a business to profit off of a medication that is as essential as oxygen for some people? When drug companies place profits over health and safety, then the injured, disabled, and vulnerable among us suffer.

Tennessee's Real ID

The Gold Star Driver's License to Fly

Beginning in October 2020, only Real ID-Compliant driver's licenses will get past the TSA checkpoint. The Real ID Act is a federal law passed by Congress after 9/11 that establishes specific federal requirements for state-issued driver's licenses and identity cards to be accepted for certain federal purposes, like entering a federal building or boarding a domestic flight. Beginning Oct. 1, 2020, every air traveler 18 years of age and older will need a Real ID compliant driver's license, or another acceptable form of ID, to fly within the United States. Real ID compliant driver licenses and identification credentials have a gold circle with a star in the right corner of the license to indicate that it is Real ID compliant. Non-compliant driver's licenses and identification credentials issued beginning July 1, 2019 will display the phrase, "NOT FOR FEDERAL IDENTIFICATION" on the front of the credential.

In order to obtain a Tennessee Real ID driver's license, you will need to present the following documents to your local DMV office or certain designated county clerks' offices in Tennessee:

- Proof to establish citizenship or legal presence.
- Proof of your full Social Security Number.
- Two proofs of Tennessee residency.

All documents must be originals or certified. No photocopies will be accepted.

You should also be prepared to provide documentation of any name changes that may have occurred.



The Best Leftover Turkey Sandwich

Inspired by FoodNetwork.com

Ingredients

- 2 slices sourdough bread
 - 2 tbsp Dijon mustard
 - 2 slices Swiss cheese
 - 1/3 cup shredded leftover turkey
 - 3 tbsp leftover cranberry sauce
 - 1/3 cup leftover dressing or stuffing
 - 2 tbsp leftover gravy
 - 1 tbsp butter, room temperature
- Note: Don't worry if you don't have all the leftovers required.

Directions

1. Coat inside of each bread slice with mustard and a slice of cheese. Place turkey and cranberry sauce on one slice and dressing and gravy on the other.
2. Combine sandwich and spread butter on both sides.
3. In a panini maker or large skillet, grill until crispy and golden brown.
4. Slice and serve.

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