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ALL I WANT FOR CHRISTMAS IS ...

It didn't matter how old we were: Whenever my siblings and I would ask my father what he wanted for Christmas, he'd always respond, "Peace and quiet."

Growing up, this always perplexed me! Kids often figure there's enough peace and quiet in the world, so his wishing for more felt like he was being flippant and putting us off. But, as I got older, I realized just how much of a treasure both "peace" and "quiet" truly were.

Through the hustle and bustle of life and family, it's healthy to need time to be alone. It's not that we don't want to be around our loved ones, but everyone needs time to recharge. That "recharge," for many, can come from a bit of solitude.

Many love the holiday season (even if Christmas isn't part of the celebration) because the concept of peace and quiet has always been related to the holiday season, even in the public domain. We'll see commercials and cards with "peaceful greetings," and, in our Santa tales, we'll say things like "everyone was asleep; not a creature was stirring, not even a mouse."

That type of solitude is scarcely celebrated during any other time of the year. Many of us crave hyper activity to the detriment of our thoughts. Socrates once said, "To find yourself, you have to think for yourself." Having "peace and quiet" isn't only about

benefiting our peace of mind but feeling like ourselves, too.

Throughout history, many famous figures have needed solitude to succeed. For example, Abraham Lincoln drafted the Emancipation Proclamation after retreating to a cottage, away from the White House. That's not unlike Martin Luther King Jr., who wrote one of the greatest treatises of human rights, "Letter from a Birmingham Jail," while in the solitude of a jail cell.

Theodore "Teddy" Roosevelt, after losing his wife and mother on the same day, left his job within the New York state legislature and retreated to a ranch in the Dakota territories. He disappeared for two years, taking horseback rides to reorient his life with gusto. Then, he rejoined politics and went on to greatness.

Peace and rest has always been a strategy to win wars, too. Frontline troops are never kept on the front lines. They're always rotated to the back because of battle fatigue and the necessity for both mental and physical rest. You simply can't be in the heat of battle all the time.



Churchill once said, "Solitary trees, if they grow at all, grow strong." Even when we need peace and quiet the most, separating ourselves from our pack can be hard for some.

Thankfully, peace and quiet doesn't mean devaluing our time with loved ones. The holidays are peaceful, quiet, and yet they're also about togetherness. Being together means taking care of ourselves, too, or volunteering to give someone else a chance to have their time in solitude. We need to remember to find a balance wherever we can, so we can recharge our batteries after a long, noisy day. Out of all of these historical figures and quotes, Tom Hanks might explain it best: "Loneliness is to be avoided, solitude is to be sought."

Have a wonderful holiday season full of peace, my friends.

"Through the hustle and bustle of life and family, it's healthy to need time to be alone."

Of course, it's not always easy to separate ourselves from the "heat of battle" or the business of our lives.

—John Colvin

The 11th Hour of the 11th Day of the 11th Month Why Veterans Day and the Number 11 Go Hand in Hand

Veterans Day comes every Nov. 11. It's a national holiday that recognizes veterans who served in the United States Armed Forces and honors those both living and deceased. Historically, the day marks Armistice Day and the end of the Great War: World War I. But what is the significance of the number 11?

The armistice was signed at 5:45 a.m. in France, but it took effect at 11 a.m. that same morning — which happened to be Nov. 11, 1918. The armistice originally lasted 36 days but was extended month after month. This led to the signing of the Treaty of Versailles on June 28, 1919, when peace was officially declared.

Later that year, President Woodrow Wilson proclaimed that Nov. 11 would be known as Armistice Day to honor those who fought in the Great War. This lasted until 1954, when President Dwight Eisenhower signed a proclamation turning Armistice Day into Veterans Day.

The change was made in order to recognize *all* veterans who had honorably served their country. By 1954, the U.S. had fought in more wars — specifically World War II and the Korean War — and hundreds

of thousands more Americans had served.

Unsurprisingly, there was some political drama surrounding the day. In 1968, Congress made Veterans Day a federal holiday under the Uniform Holiday Bill.

The idea was to increase the number of three-day weekends in the year. Veterans Day became a holiday that would fall on the fourth Monday of October, a far cry from Nov. 11.

However, in 1978, Veterans Day was restored to its original Nov. 11 date. But why?

The answer is simple. It's a number that sticks with you. When the clock strikes 11:11, you always take notice. By that same notion, we all remember the 11th hour of the 11th day of the 11th month. Because of this, we'll never forget the end of the Great War, nor will we forget those who served.



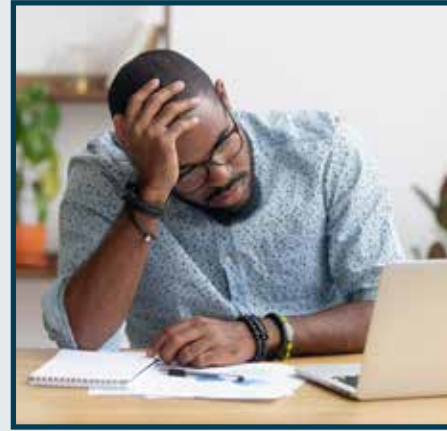
Is Stress Harming Your Memory? How to Cope With Daily Triggers

Stress can cause more than just a bad mood and low energy. Over time, mental exhaustion from stress can lead to forgetfulness and reduced cognition. This can hamper your ability to do your job and enjoy life. Though stress is unavoidable, there are steps you can take to mitigate some of the negative effects of mental exhaustion, including forgetfulness.

First, consider the source of your stress. These days, a common stressor is social media. If your feeds are full of bad news and negativity, shut them down. Many researchers suggest that spending less time on the internet leads to better health. Several studies have found that constant internet use, including time spent on social media, is negatively impacting our memories. Research from Harvard, Oxford, King's College London, and Western Sydney University all confirm this: Too much internet use is a bad thing.

Of course, it can be easier to delete a social media app than it is to eliminate other types of stressors. Coping with a stressful coworker, for example, can be difficult. You have to figure out why they're causing you stress and how the situation can be remedied. Dealing with a work-related confrontation can be hard, but having that difficult conversation and resolving the problem can ultimately lead to less long-term stress and improve your mental health.

Another thing you can do to reduce stress is avoid multitasking. Taking on multiple projects or doing too much in too little time can leave you feeling overworked. Plus, studies have found that multitasking is not effective. You cannot deliver the same results when your attention is scattered as you can when you are focused on one thing. To make matters worse, multitasking takes a major toll on memory and cognition,



according to a study from Proceedings of the National Academy of Sciences.

If stress is impairing your memory, judgment, or cognition, take the above steps to reduce it. If you find your memory and cognition aren't improving, consider speaking with a mental health professional to discuss your best next steps. Mental health and stress management are important, and the more we do to improve these areas of our lives, the healthier and happier we will be.

How Are Social Security Disability Benefits Calculated?

It's overwhelming enough to have a lifelong injury or disability. When you're about to file your claim with the Social Security Disability Insurance (SSDI) program, you might not realize all the factors that affect your benefits. Let's talk about how SSDI benefits are calculated in Tennessee.

The Social Security Administration (SSA), depending on the specific circumstances of your case, uses a combination of the following to determine your Social Security disability benefits:

WORK HISTORY

In contrast to the Supplemental Security Income (SSI) program, an individual must have "paid in" to SSDI to be eligible for benefits. Your



work history will impact both your eligibility and your level of benefits. The number of work credits you need to qualify for SSDI benefits depends on your age. You can find a more detailed breakdown of this on the SSA website.

AVERAGE MONTHLY EARNINGS

In calculating your SSDI benefits, the federal government uses a formula based around a number called "Average Indexed Monthly Earnings" or AIME. Essentially, the AIME is a complex weighted curve based on an applicant's age, work history, and career earnings. To get a better understanding of your potential compensation, the agency offers a basic Social Security benefits calculator that you can use to reach an estimate.

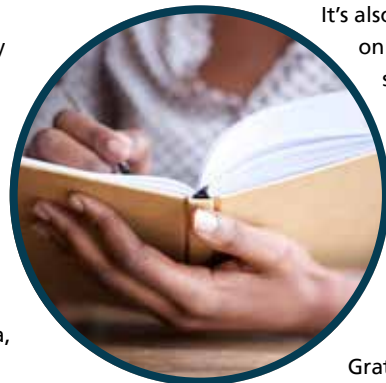
OFFSETS (REDUCTIONS)

Your current monthly income (or lack of income) will impact your benefits. Some SSDI beneficiaries will have their benefits offset (reduced) because they are receiving support from another program. Most often, this is an issue for people who are getting workers' comp benefits or some other type of retirement benefits.

Most SSDI beneficiaries receive between \$800 and \$1,800 per month — with the maximum disability benefit being just over \$3,000 per month. Calculating SSDI benefits can be complicated. We do not want people or families to leave money on the table. You need the full financial support you are entitled to under federal law. If you believe you are owed more than you are actually receiving, don't hesitate to call our office today. We're happy to give you a no-cost review of your SSDI or SSI claim right away.

Why Gratitude Journaling Is Changing Lives Studies Show Gratitude Can Improve Optimism, Relieve Stress

Journaling isn't always about recording what we've done in a day. If you find keeping a log of your daily activities is more tiring than you'd like it to be, that doesn't mean you can't journal. Truthfully, focusing on gratitude can be one of the best methods for daily reflection and appreciation. So, our advice? Try keeping a gratitude journal. It's even supported by science as one of the most productive habits to have.



For example, researchers from University of California, Davis and University of Miami have discovered that people who wrote letters of gratitude to loved ones they felt hadn't heard it enough — whether the letters were sent or not — felt a huge surge of happiness that lasted over a month. Another study of theirs found that couples who expressed gratitude were not only more likely to be comfortable in the relationship, but also more likely to express concern. A gratitude journal, more often than not, identifies these grateful feelings before we think to mention them, keeping us on track to share our gratitude when we feel ready and possibly improving our overall happiness.

It's also a major stress reliever. There have been several studies on the relationship between gratitude and stress, but a study from 2015 split health care practitioners into three groups: one who wrote in a work-related gratitude journal two times a week for four weeks, one who wrote in a work-related "hassles" journal two times a week for four weeks, and a third group who didn't keep a journal and worked as normal. The study found that a gratitude journal helped people relieve their stress and also reduced depressive symptoms.

Gratitude also has significant health benefits, which may be related to the dopamine releases (yes, the happiness chemical) that we experience when we feel grateful. You can get more sleep, and it may even reduce cell inflammation. According to one study from 2016, gratitude might reduce inflammation in people who have experienced Stage B (asymptomatic) heart failure.

It doesn't have to be a resolution for the fresh new year. Starting a gratitude journal might be a more memorable, productive way of ending 2020 than you think!

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It's Read a New Book Month!

John Colvin Recommends 'Life Is in the Transitions' by Bruce Feiler

Much of our life isn't linear. There isn't always one job, one relationship, or one source of happiness to solve all our problems. When our lives are disrupted, we enter what Bruce Feiler calls a "lifequake," or a massive change that leads to a life transition that can last up to five years. And what do we do then?

A bestselling author of "Secrets of Happy Families" and "Council of Dads," Bruce Feiler recently released his newest book "Life Is in the Transitions: Mastering Change at Any Age" this past July and it couldn't come at a more important time. Sparked by his own personal crisis, he gathered hundreds of stories from across the nation from Americans who had gone through life-changing events and identified common patterns and takeaways that might surprise you. Pick it up for December's Read a New Book Month and learn how to rebuild your life stronger than ever!

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