



JOHN R. COLVIN
ATTORNEY AT LAW

BOLD APPROACH. CLIENT FOCUSED.™

P.O. Box 309
Winchester, TN 37398



Hours of Operation:
Monday–Friday 8 a.m. to 5 p.m. CST
931-962-1044

PRST STD
US POSTAGE
PAID
BOISE, ID
PERMIT 411



IN FOCUS With Colvin Law

INSIDE THIS ISSUE

- pg 1 Why Every Day Should Be National Teachers Day
- pg 2 Getting Power to the People
- pg 2 What's a Medical Lien?
- pg 3 3 Tips for Eating More Fruits and Vegetables in 2021
- pg 3 Thai Minced Pork Salad
- pg 4 Focus on This One Thing to Save More Money

Colvin-Law.com

May/June 2021

WHY EVERY DAY SHOULD BE NATIONAL TEACHERS DAY

In the show Charlie Brown, teachers' voices sounded a little like this: "Wah wa-wah wa-wah wah!" Similarly, a lot of teachers may feel like boring adult gibberish is all their students hear when they speak. I certainly remember at times I was uninterested in what my teachers said. But today, I understand many of the important lessons they were trying to teach me. That's why I think National Teachers Day, celebrated this year on May 4th, is far too short of a holiday. It should be an entire month, at least!

Without teachers, we wouldn't have many of the inventions that created the backbone of American ingenuity and without teachers, there would be none of the skilled trades which have produced many inventions. Whether you support public, private, or any type of education, everyone can agree that our teachers are a cornerstone of a healthy nation and economy.

There's a reason I think it's specifically important to show appreciation for teachers. Mainly, studies show real consequences when we start losing great teachers.

A study by Harvard and Columbia economists revealed that the influence of a strong teacher and a weak teacher stretches over a lifetime. For example, having a great fourth-grade teacher makes a student 1.25% more likely to go to college and 1.25% less likely to get pregnant as a teenager. On average, students with strong teachers in fourth grade will earn \$25,000 more over a lifetime. That's \$700,000 for an average class size.

However, a weak teacher can have the same effect as a student missing 40% of the school year. In fact, the study shows that "parents should pay a bad teacher \$100,000 to retire, since a weak teacher can hold a child [so far] back."

"Studies show real consequences when we start losing great teachers."



I don't mean to recommend that as a policy idea, of course. I truly don't have enough knowledge to share for perfectly reforming our teacher compensation system! But I do believe it's crucial that our teachers are celebrated.

As Americans, it should be a top priority to keep our best teachers in the field so future generations, and society as a whole, will benefit for many years to come. Plus, showing appreciation for a job well done encourages teachers to connect with students who are harder to reach, a difficult assignment when that student feels like teachers are speaking gibberish.

This year, especially in the face of the challenges of e-learning, I hope all teachers know that, as a father, I'm incredibly grateful for their commitment and dedication to teaching.

It's not easy to find the strength to effectively reach students, but without people who have that strength, we wouldn't make the same progress in society we do every day.

Thank you so much, teachers, for everything you do!

—John Colvin

THE ONE THING YOU'RE IGNORING THAT COULD HELP YOU SAVE MORE MONEY

Successful saving comes down to just one thing: widening the gap between your income and expenses. Most individuals — and let's face it, financial experts, too! — focus on frugality to achieve this. They cut back on spending by canceling streaming subscriptions, eating out less, and buying fewer fancy coffee drinks. It's natural to turn to penny-pinching to meet your savings goals because it often feels like you have more control over decreasing your expenses than you do over increasing your earnings. However, that's not always the

case. If you feel like you've already cut your budget to the bone but still aren't saving enough, it might be time to shift your focus to the second method of saving money: *earning more*.

If you're serious about boosting your savings, it's probably going to take a combination of both strategies, so don't ignore your potential opportunities to bank more bucks.

A quick online search asking "How can I make more money?" will turn up a plethora of lists with dozens of great options. Here are two popular categories to consider:

SIDE HUSTLES AND GIGS

Home delivery services like Amazon Flex, DoorDash, and Instacart are growing exponentially right now. You can take advantage of this trend by becoming a delivery driver. Gig work allows you to make your own schedule and do as much or as little work as you want for as long or as short a time as you'd like. Note that many services require drivers to undergo a background check, have a valid license, and have their own car.

BABYSITTING, PET SITTING, OR HOUSE SITTING

Apps like Wag! and Rover have turned on-demand dog walking into a viable side gig, but it's also possible to arrange this and other sitter jobs the old-fashioned way. In fact, if you're a reliable sitter, word-of-mouth advertising and referrals will likely keep steady work coming your way once you get established in your community. You can also up the ante by offering more: Get licensed in CPR and first aid if you're a babysitter (or pet CPR and first aid if you're a pet sitter). Classes can be found at RedCross.org.



Colvin-Law.com

Licensed in Tennessee and Alabama

Published by Newsletter Pro • www.NewsletterPro.com

Colvin-Law.com

Licensed in Tennessee and Alabama

POWER TO THE PEOPLE Is Alternative Energy Right for You?

We all watched late-winter storms wreck parts of the Midwest and South this year, leaving many homeowners scrambling to heat their homes and find clean drinking water. This incident is sparking renewed interest in alternative energy and home energy storage — ways to get off the grid if you're just the average consumer. But what's affordable for you?

Generators are a common alternative power source, and it's one that many people who experienced the storms might be familiar with. A generator can run on different types of fuel, and for a short-term outage, it's an affordable option to keep your electricity on. Generators range greatly in size and price, and you can find one that will power your house for as long as you put fuel in it. Consider, however, the availability of that fuel: Many places that got hit by extreme winter weather also saw gas and diesel shortages.

Another popular alternative energy source is solar panels. Over the past 30 years, solar power has become more popular with homeowners, falling in price and rising in reliability. In addition, solar rental companies are happy to put panels on suburban roofs — although one should plan for these low-end panels to be toast by the time their "rental period" ends.

One thing you may not know about solar panels is that they require a battery bank to store energy. A battery bank is a collection of batteries connected with wiring, which allows for more storage space than a single battery. This stored energy, if collected in excess, can be sold back to the grid if you want. On top of that, modern battery banks are cheaper and more reliable than they were in the past, making them more accessible and useful for the average consumer. You can thank Tesla Motors for that research!



You can also thank them for solar shingles, which are roof shingles that generate solar energy. Practical? Perhaps not right now, but it might be a sign of things to come. In the future, perhaps we'll all be selling power back to the grid!



3 Tips for Eating More Fruits and Vegetables in 2021

When you're constantly busy with life, it's easy to skip meals, pick up food on the go, or have a pizza delivered to give yourself one less thing to think about.

Since it's National Fruits and Vegetables Month, we thought we'd feature just a few ways we can enjoy our favorite fresh foods a little more often.

NO. 1: BUY FROZEN

Frozen at peak freshness, you'll be surprised to learn that certain frozen vegetables not only cook better but also last longer. For example, buying blueberries from the store might mold easily and cause food waste in your home — but have you ever tried frozen blueberries? Not only do they hold their shape pretty well, but if you add a little bit of sugar and whipped cream, they also make a delicious dessert all on their own!

Frozen chopped spinach and peas are also often better for home cooking than their fresh counterparts, due to their freshness — and reduction of prep time and labor. Frozen broccoli and cauliflower, while losing a bit of their crunch integrity from being frozen, are excellent options for stews and sauces.

NO. 2: GET FRESH FOOD DELIVERED

Struggling with buying fresh veggies week after week? Buy a subscription service (e.g., Full Circle, Imperfect Foods) or a local farm CSA box. They'll deliver farm fresh foods straight to your door or a nearby pickup site. You'll never have to go a week without bell peppers or zucchini again, and they might surprise you with unique varieties.

NO. 3: REPLACING UNHEALTHY CARBS WITH VEGETABLES

At first, it's tough to add more vegetables in a meat or carb-heavy diet. Why? Because meat and carbs are so intensely satisfying to our bodies, we don't leave a lot of natural cravings for much else. But it's incredibly rewarding for our bodies to ultimately replace a lot of our food with vegetables, like crunchy baked Brussels sprouts instead of french fries, for example. You can also eat whole grain carbs, like brown rice, quinoa, or even popcorn (without loads of butter) instead of simple carbs like white rice.

As your body gets used to the nutritious benefits of eating well, you won't get cravings for anything else. Thanks for reading, and best of luck!

WHAT'S A MEDICAL LIEN?

After sustaining an injury in an accident, the action of compiling a personal injury claim is usually complex. Most victims seeking a settlement are caught off guard after they discover a hospital, insurance company, or some other party can seek a *medical lien personal injury settlement* — and you may end up receiving an amount lower than expected. Here's why.

WHAT IS A MEDICAL LIEN AND HOW DOES IT WORK?

Hospitals, government agencies, or insurance companies at times have the right to impose medical liens against the victim's settlement or recovery amount if they paid for the individual's medical expenses. The following are some of the main instances where a medical lien is used:

- **A government agency, like Medicare or Medicaid, paid for the victim's medical expenses.** They may attempt to recover

the costs if the injuries are linked to an accident.

- **The victim used insurance coverage to pay the medical expenses incurred as a result of the accident.** Here, the insurer files a medical lien against the individual's personal injury settlement.
- **Workers' compensation was used to pay for medical expenses.** The respective insurance provider might file a lien against the victim's settlements as well as a personal injury claim.
- **The hospital covered the expenses.** Generally, it occurs if the victim is uninsured, but the hospital offers treatment regardless. The hospital may file a lien to be compensated for their services.

Most hospitals or doctors opt not to file a lien, instead only accepting immediate

payment, because personal injury cases can take longer, in turn delaying payments. Besides, there's still the risk the victim might be denied damages. Therefore, it's easier for victims to negotiate payment terms than a medical lien.

There are ways in which a personal injury attorney can negotiate the terms of the medical lien to the client's favor, whether by disputing the basis of the pursued lien or negotiating the amount of the lien to be repaid. An attorney will ensure the medical lien costs consider potential recovery or be presented as proof of damages during the trial. All the efforts made will aim at reducing the victim's financial strain.

At Colvin Law, our team will guarantee you the best result. Contact attorney John R. Colvin at 877-359-7916 or call toll free at 877-771-8644 to get started today.

Thai Minced Pork Salad

Called "Larb" in Thailand, this popular street food comes together quickly and can be easily modified to suit your individual taste.

Ingredients

- 5 tbsp uncooked Thai sticky rice
- 1 lb ground pork
- 1/2 tbsp chili flakes
- 1/8 tsp sugar
- 1/2 tbsp fish sauce
- Juice of 1–2 limes, to taste
- 4 small shallots, thinly sliced
- 4 green onions, thinly sliced
- Cilantro leaves, to taste
- Mint leaves, to taste

Directions

1. First, make toasted rice powder: In a frying pan over low heat, dry-roast the rice, stirring continuously until it turns golden brown and smells fragrant, about 15 minutes.
2. Let toasted rice cool, then grind into a coarse powder using a mortar and pestle, blender, or food processor. Set aside.
3. In a medium frying pan over medium-high heat, fry pork, breaking it into small pieces as you go, until fully cooked.
4. Remove from heat and add 1 heaping tbsp of toasted rice powder along with all other ingredients. Stir to combine.
5. Taste and adjust, adding more lime juice and herbs to suit your palate. Serve with rice.

Inspired by EatingThaiFood.com

SUDOKU

		7				4		3
			2				9	8
		4	9		3			
			1	9				
6				5	8	7		
9							5	
3							6	
		1		7			2	
	5							

