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INSIDE THIS ISSUE

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November/December 2021

- pg 1 Enjoy Fall While It Lasts
- pg 2 Comparison Shop Like a Champ This Holiday Season
- pg 2 Buy Local — It Might Change Your Neighborhood
- pg 3 PSA: Set Up Your Social Security Account!
- pg 3 Baked Cornbread and Chorizo Stuffing
- pg 4 Lowering Holiday Stress



3 Tips for a Merrier Time

HAVE A LOW-STRESS HOLIDAY

The holidays are right around the corner, and while many people can't wait to eat turkey and swap presents, others only see stress on the horizon. Especially for those hosting parties, between decorations, big dinners, excited kids, and visiting family, it can all feel overwhelming. If celebrations are happening at your house this year, here are three tips to lessen the strain and keep up the holiday cheer.

RECHARGE FIRST

Ensure you're rested and recharged before the holidays by taking time to relax, getting enough sleep, and engaging in activities that make you feel good. When you're rushing to get everything done, it can be tempting to skip self-care routines, but that will cost you in the long run. Your daily exercise and other health activities keep you balanced and ready to face challenges head-on.

GET STARTED EARLY

Holidays always arrive faster than we expect, so begin preparing early. If shopping for presents is a pain point, don't wait until the last minute. Decorate earlier than you need to — or better yet, get the kids to do it for you. There's only so much cooking you can do ahead of time, but ensuring you have all of the equipment and nonperishable ingredients you need a few weeks in advance will reduce both your workload and anxiety.

DON'T EXPECT PERFECTION

The sooner you let go of the idea of a "perfect" holiday, the sooner you'll be able to have a happy one. Face it: Something will go wrong. Whether it's an overcooked dish, a child throwing a temper tantrum, or your uncle talking politics at the dinner table, nothing will ever go just how you planned. So, embrace the imperfections.



Whether you're celebrating this year with a group of two or 20, holidays can be a stressful time — but they don't have to be. With these tips, your festivities may not be picture-perfect, but they will be a lot of fun.

It's rare for anything in life to turn out exactly the way you expect it, even (or maybe especially) during the season of giving and miracles. Yet, it's worth enjoying every moment we get. Perhaps that's why I enjoy two Christmas movies more than almost any others: "Christmas Vacation" and "Christmas with the Kranks."

You might think that I plan to focus on "Christmas Vacation" due to the title of the article, but, in fact, the title spans the context of both movies. In "Christmas with the Kranks," an Illinois couple, Luther and Nora Krank, watch their daughter depart on a Peace Corps mission in Peru. Not eager to celebrate Christmas without their daughter, they decide to go on a 10-day vacation cruise instead, completely skipping the holidays.

Then, on Christmas Eve, Nora Krank gets a phone call — their daughter is coming home with her Peruvian fiance as a surprise. She asks if Nora is doing their usual holiday party, and, in a panic, Nora says yes. Chaos ensues as the Kranks try to pull off a last-minute celebration.

"[In 'Christmas with the Kranks,'] Luther didn't fully embrace gratitude for time spent with his family until the end. He was so caught up in everything going wrong, he forgot how lucky he really was."

Ultimately, even though the community came together to help the Kranks set up their party, Luther begins to regret not going on his cruise despite their daughter being home. Then, a change of heart comes when he discovers his neighbor is dying of cancer. He gives him and his wife the cruise tickets, encouraging them to go on a Christmas vacation instead.

The problem was never that Luther wanted a vacation away from Christmas. It was the fact that Luther didn't fully embrace gratitude for time spent with his family until the end. He was so caught up in everything going wrong that he forgot how lucky he really was.

Similarly, in "Christmas Vacation," absolutely everything goes wrong for Clark Griswold — except he was never trying to escape Christmas. In fact, Clark was a dedicated father who fully embraced the idea of hosting a "fun old-fashioned family Christmas," and is often referred to as "the last true family man." Despite his efforts to choose the biggest tree, decorate their home, and have a merry celebration with family, their Christmas causes tree difficulties, a temporary city-wide power shortage, and family drama — and, to make it matters worse, Clark doesn't get his usual Christmas bonus.

By the end, despite burning down the Christmas tree and his boss being kidnapped, Clark realizes that he didn't need all the typical Christmas fare to have the "fun old-fashioned family Christmas" he'd been wanting. All he needed was to enjoy the present moment with the people most important to him. One of the final quotes of the movie that Clark says is, "Christmas is about resolving differences and seeing through the petty problems of family life."

I think both of these movies are excellent reflections of what it means to leave the past and future behind in order to enjoy the present. Luther Krank and Clark Griswold start out with completely opposite goals, but they arrive at the same point: a new appreciation for every moment spent in the present.

As Eleanor Roosevelt once said, "Today is a gift. That's why we call it the present." If we aren't careful, we'll miss it.

-John Colvin

Comparison Shop Like a Champ DURING THE HOLIDAY SEASON

The holiday season can be expensive. Sure, you might describe this time of year with less cynical words like “magical” or “warm,” but unfortunately, most stores don’t accept magic or warmth as legal tender. Whether it be for gifts or for holiday meals and treats, most people want to get the most for their money while saving their time and energy. That’s what makes comparison shopping in the age of technology so worthwhile.

In case you didn’t already guess its meaning, “comparison shopping” is simply when you compare prices of the same or similar products at different stores or online retailers. You’ve probably done comparison shopping without knowing you were doing it. However, once you truly embrace the concept, you can increase your savings. Plus, by using the bevy of online price comparison tools, you can do so without scrambling around to every store in town.

If you want to comparison shop like a champ this holiday season, here are a few general tips.

The best deal isn’t always the lowest price. If you’re buying gifts online, be sure to take shipping costs into account. They might end up making the cheaper option more expensive in the end. You should also take a look at the return fees, in case these could drive the price up significantly.

Look at the per unit price for food. If you’re buying groceries for Thanksgiving dinner, sometimes the item that’s more expensive at face value is actually cheaper per unit. That can mean you’ll save money overall by buying in bulk.

Be wary of markups. Black Friday can leave you feeling frenzied, and that’s not always when stores have their best deals. In fact, many of them mark up their prices (sometimes “discounting” them back to their regular price) in preparation for that day. It’s a good rule of thumb to be wary of massive “sales” at big retail locations.

If you want to know where you can compare prices, take a look at any one of these apps: Google Shopping, PriceGrabber, Shopping.com, Idealo, Shopzilla, BuyVia, NowDiscount, ScanLife, or ShopSavvy.



PSA: Set Up Your Social Security Account — THERE’S NO REASON TO WAIT —

For the past few years, the Social Security Administration has been trying to get everyone to set up their own Social Security account on their website, [SSA.gov](https://www.ssa.gov). And, for good reason: In today’s modern age, that’s how you can get your benefits and even see how much your benefits will be when you retire.

The government used to send out reminders in the mail to sign up; however, they’ve ended those reminders, so I thought I’d remind you to sign up before you forget again!

WHY SIGN UP?

There are quite a few reasons. For one, you’ll be able to see whether or not they’re properly calculating your benefits. The income amount is typically calculated based on information they’re getting from the IRS, so, yes, it tends to be accurate. However, there are always mistakes that can happen. The sooner you catch them, the less paperwork you’ll have to do 10, 20, even 50 years from now, long after your pay stubs from last month have disappeared.



Second, if you ever find yourself injured and disabled, you’ll have to apply through the same account anyway. You’ll want to make sure the following elements are properly and accurately reflected — all of them affect your disability income — including:

- **Work history.** Your work history will impact both your eligibility and your level of benefits. As explained by the Social Security Administration, the number of work credits you need to qualify for Social Security Disability Insurance (SSDI) benefits depends on your age.
- **Average monthly earnings.** SSA uses a complex, weighted curve (Average Indexed Monthly Income) to determine how much each person should be paid in SSDI benefits based on an applicant’s age, work history, and career earnings.
- **Offsets (reductions).** 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 benefit.

Luckily, you won’t have to calculate an estimate on your own — the SSA provides a basic benefits calculator, early or late retirement calculator, and many more based on your information and situation. Don’t wait! Sign up to prevent any surprises and secure your peace of mind today.

5 Reasons to Buy Local on Small Business Saturday

Did you know that the Saturday after Thanksgiving (aka, immediately after Black Friday) is Small Business Saturday? We might rush to Walmart, Best Buy, or Amazon for the best Black Friday deals, but don’t forget to buy local too! It has a much bigger effect than you might think — here’s five reasons why.

NO. 1: SMALL BUSINESSES GIVE BACK (MORE) TO YOUR LOCAL COMMUNITY.

Your small business doesn’t just support themselves — they help your town, city, and neighborhood through sales taxes. That tax money is used to fund your local public schools, parks, roads, sidewalks, and much more, such as public service workers like firefighters. If you put your money into big-box businesses, your money is doing less for you than you think. According to Civic Economics, “on average, 48% of each purchase at local independent businesses is recirculated locally, compared to less than 14% of purchases at chain stores.”

NO. 2: SMALL BUSINESSES HAVE A BIG ECONOMIC IMPACT.

Shopping locally provides your neighbors with more job opportunities and avenues for income. Since 1995, more than half of all U.S. jobs created were by small businesses — not Amazon or Walmart. And those same big businesses have eliminated more than 4 million jobs since the early 1990s, while small businesses have added 8 million, according to the Small Business Administration.

NO. 3: SMALL BUSINESSES PROVIDE AN EQUAL (OR GREATER) ACCESS TO PRODUCT DIVERSITY.

Small businesses have just as much access to vendors (who also determine pricing, not just stores) that the big-box businesses do. If your locally owned grocery store doesn’t have a product you want or need, just ask! They’ll likely be more receptive to ordering it for you.

NO. 4: SMALL BUSINESSES CREATE A GREATER SENSE OF COMMUNITY.

According to a study conducted by Trulia, the second most popular reason that people live in urban areas is a stronger sense of community. The No. 1 reason? More local restaurants. Everyone wants more local businesses so they can meet other locals — buying local is the first step to do that.

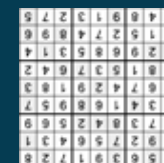
NO. 5: LOCAL BUSINESSES STRIVE TO STAND OUT, AND THEY OFTEN DELIVER.

Your local coffeehouse knows that they’re competing against Starbucks. Why would they want to be subpar? Taste something delicious, new, and local. More often than not, it’s one of the best decisions of your day.

We hope this encourages you to pick up a few gifts off your list from a local vendor during your next shopping spree! Have fun!

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Baked Cornbread and Chorizo Stuffing

Inspired by FoodNetwork.com

Spicy, savory, and sweet, this unique stuffing will level up your Thanksgiving table.

Ingredients

- 1 lb Mexican chorizo
- 1 white onion, chopped
- 1 carrot, chopped
- 1 celery rib, chopped
- 3 garlic cloves, chopped
- 2 cups premade cornbread, crumbled
- 1/4 cup cilantro, chopped
- 1/2 cup chicken stock
- 1 tbsp unsalted butter, for greasing
- Cilantro, for garnish
- Cotija cheese, for garnish

Directions

1. Preheat your oven to 350 F.
2. In a large skillet over medium heat, cook the chorizo for 5 minutes. Add the onion, carrot, celery, and garlic. Cook for 10 additional minutes. Stir in the cornbread and cilantro.
3. While stirring, slowly add the chicken stock. Stir until absorbed.
4. Butter a small casserole dish, then add the stuffing in an even layer. Bake for 20 minutes, garnish as desired, and serve!