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IN FOCUS with
Colvin Law
September/October 2016



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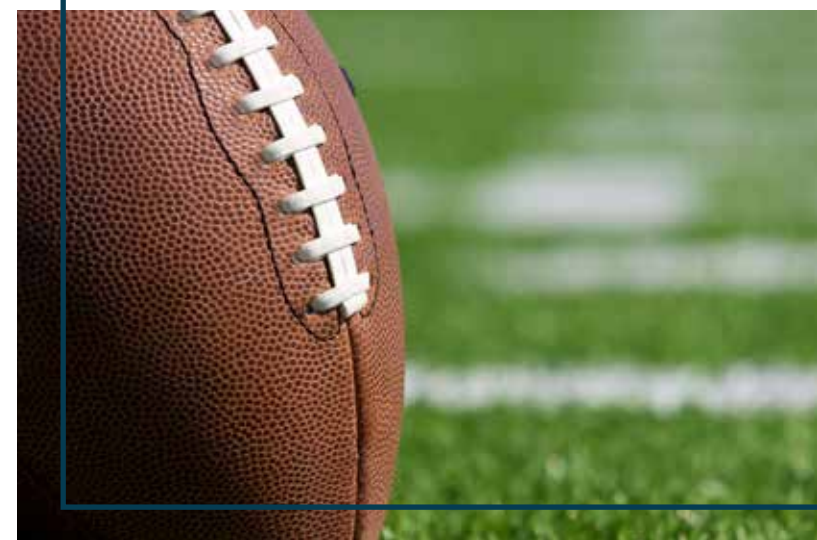
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LOYALTY IN ALL THINGS

After a morning at the office, I spent Saturday afternoon doing some much needed yardwork and relaxing in the backyard with my kids. After church on Sunday, we spent time fishing at our favorite spot on the lake. Spending summer weekends with my family are some of my favorite times, and they are fleeting as fall approaches.

My son and I like to compete to see how many fish we can catch in an hour. Our current record this summer is 10. Not bad, right? We found a spot where they are pretty active, even on a hot summer day, and we go down to the local market to get a fresh container of worms first. They seem to help our efforts.

My daughter is really inquisitive, but she hasn't caught the fishing bug like my son. She's actually okay with the worm guts and all the slime, but fishing just really isn't her thing currently. At 8 years old, she's far more interested in natural history, which means nature walks in the mountains and scenic overlooks. Our most recent adventure was to a cave to see where Native Americans lived back in prehistoric days. We ended our day-long adventure at a local museum that detailed how our more recent ancestors lived.



I have always liked pulling for the underdog and watching as they build momentum, overtaking the competition to become unexpected champions.

My wife and I have been trying to get our kids to grow and learn by taking them to the library on the weekends to encourage them to explore and read. We also enjoy visiting the local farmers market during their summer break. Unfortunately, their summer break seems to be getting shorter and shorter — only a little over 40 days. They're already back in school, so they don't have time for a lot of carefree days anymore.

The silver lining is that college football is back! That's why fall is my favorite time of year. I'm not much of a professional football fan, believe it or not, but I love following college football. My team, while riding high on two trips to the national championship title game within the past five years, has also had some disappointing seasons within those five years that have shocked a lot of fans and pundits. I have always liked pulling for the underdog and watching as they build momentum, overtaking the competition

to become unexpected champions. True champions rarely start at the top where the only direction you have to go is down.

Championship teams and winning seasons also seem to produce an abundant crop of fair-weather fans. When I started practicing law in Tennessee, Peyton Manning was at the University of Tennessee and led the Vols to a national championship in his senior season. While Tennessee has not had a national championship since, I hold a deep respect for the loyal Vol fan base that still supports their team even through the tough seasons. I believe those who say that the University of Tennessee is a sleeping giant, that they'll come back.

Loyalty is an important trait in more than just college football. We live in tough, trying times, and people don't come to me because they're having a winning year. As in college football, you never know when things are going to take a turn for the worse. It really can turn on a dime.

If you're having a rough year or a tough go due to a physical illness or injury and need legal help, please remember our office for assistance. We would like the opportunity to be your loyal fan and stick with you through thick and thin.

— John Colvin

'NEVER FORGET'

In Memory of 9/11

On the 15th anniversary of 9/11, let us remember the brave, the heroes, and the fallen of 9/11.

THE 9/11 MEMORIAL STAIR CLIMB

In commemoration of 9/11, firefighters from around the country will climb stairs this September to ensure that the fallen firefighters of September 11 are never forgotten. These dedicated first responders complete their journey through dedication, training, and physical fitness.

HISTORY OF THE 9/11 MEMORIAL STAIR CLIMB

The first stair climb held to support the mission of the National Fallen Firefighters Foundation was held on September 11, 2005, when five Colorado firefighters

convened at a high-rise building in downtown Denver to climb 110 flights of stairs in memory of their Fire Department of the City of New York brothers who were killed in the terrorist attacks of 9/11.

Since its beginning, the Denver 9/11 Memorial Stair Climb has evolved into a national annual event and generates interest from individuals across the country. The format has been adapted in other cities. In 2010, the original Denver team partnered with the National Fallen Firefighters Foundation to create a template that would enable others to successfully replicate the 9/11 Memorial Stair Climb all across the United States. This September, the following cities in our region are holding 9/11 Memorial Stair Climbs:

2016 NASHVILLE 9/11 MEMORIAL STAIR CLIMB

William R. Snodgrass Tennessee Tower
312 Rosa L. Parks Blvd., Nashville, Tennessee
September 11, 2016, 7:00 a.m. to 12:00 p.m.

1 Titans Way, Nashville, Tennessee
October 21, 2016, 7:00 a.m. to 12:00 p.m.

2016 CHATTANOOGA 9/11 MEMORIAL STAIR CLIMB

Suntrust Bank Building
736 Market St., Chattanooga, Tennessee
September 18, 2016, 12:00–9:00 p.m.

2016 ALABAMA STAIR CLIMB
Retirement Systems of Alabama (RSA) Tower
201 Monroe St., Montgomery, Alabama
September 11, 2016, 8:00 a.m. to 2:00 p.m.

2016 GEORGIA 9/11 MEMORIAL STAIR CLIMB
The Manhattan Condominium
4561 Olde Perimeter Way, Atlanta, Georgia
September 10, 2016, 8:00 a.m. to 12:00 p.m.

2016 FIREHOUSE EXPO MEMORIAL STAIR CLIMB
Nissan Stadium

FUNdraising: Sales Tips for Kids

Back to school often means organizing backpacks, making lunches, and preparing for those inevitable fundraisers. Whether your kids sell wrapping paper, coupons, or athletics-themed plastic cups, the fundraising order forms are sure to come. Rather than view this as a chore, take this opportunity to teach your kids about the art of selling.

The ability to sell is an important skill. One, perhaps, that we don't focus on nearly as much as we should. After all, sales are the driving force behind business. They generate profits that can one day help your child earn a living. Your child



may even discover that they have a natural talent for sales. Not to mention, schools often rely on fundraisers for extra money, so, in some ways, you're also helping your child get a well-funded education.

Sales Basics — Listen

Listening is one of the most important aspects of selling. It also happens to be an important life skill, one that every adult should master. Inc., a magazine that focuses on growing companies, claims that sales should be 60 percent listening and 40 percent talking. It's isn't a 50-50 proposition. In sales, and often in life, you should be doing more listening than talking. Instill this in your kids and they'll be well on their way to winning that super-cool fundraising prize.

Sales Tip — Work With Your Kids

According to Mark Hunter, the Sales Hunter, kids naturally embody many aspects of a great salesperson — just think of the last time your child wanted something. Hunter says kids are persistent, excellent at building a need for their product, and can often change a buyer's mind when necessary — the buyer, in most cases, being a parent.

Though your child may have a knack for listening, you can help them improve this skill by explicitly pointing out what they're doing right, sales-wise, when they ask for something, and where they can improve.

SSA-By the Numbers

The wait time that a Social Security disability claimant faces when pursuing a claim is often one of the most frustrating obstacles in their way. We've included this chart below, which details each ODAR/hearing office that we regularly represent claimants before. The chart shows, on average, the time in days between when a file reaches the claim office and when a decision is made. As you can see, on average, that time is currently exceeding a year in most offices. While an average is just an average, in our vast experience, these numbers are a fair representation of what claimants can expect.

This tool is just an example of the many ways our office makes every effort to keep our clients informed and equipped with the tools to successfully file their Social Security disability claim. If you or a loved have become disabled or are no longer able to work, please call our office. We'd love to discuss how we could help with a potential Social Security disability claim. We have over 20 years of experience in representing deserving claimants at all levels of the appeals process — including a Federal District Court Civil Action if necessary.

HEARING OFFICE WORKLOAD DATA

FISCAL YTD 2016 — For Reporting Purposes: September 26, 2015 through June 24, 2016

Ranking out of 164	Office Location	Judges	ALJ Dispositions Per Day Per ALJ	Number of Cases	Average Processing (Days)
29	Florence, Alabama	9	1.89	4,809	476
69	Franklin, Tennessee	10	2.02	6,609	516
89	Birmingham, Alabama	20	1.73	12,749	539
34	Nashville, Tennessee	11	2.04	5,415	478
117	Atlanta North, Georgia	16	1.81	6,151	572
121	Chattanooga, Tennessee	13	2.03	6,637	574
105	Knoxville, Tennessee	15	1.80	6,098	556

DISTRACTED

WALKING PART II- The Dangerous Reality of Distracted Walking



In our previous newsletter, we discussed the alarming increase of pedestrian deaths in Tennessee that is now at a 20-year high and the statistic that 10 percent of all roadway fatalities now involve people outside the vehicle. Nationally, there's a drastic increase in the number of pedestrian deaths each year.

First, National Public Service Announcement, or PSA, campaigns informed the American public about the dangers of drunk driving. Then, they were reminded that distracted driving can be just as dangerous, and many states have now passed laws banning texting or talking on a cell phone. But distracted walking is another problem that is starting to be talked about due to the proliferation of mobile devices and the American public's insatiable addiction of always being connected. We have all witnessed so many people walk around with their eyes glued to their cell phones — even while they're crossing busy intersections or traversing parking lots.

Since our last newsletter, we are now starting to hear about the recent success of the augmented reality mobile game "Pokemon Go." More people than ever are walking around with their eyes pointed at their phone screens, oblivious to the dangers around them. We enjoy catching the lovable critters as much as the

next guy, but it's important to be safe, especially in light of the alarming statistics about automobile-related deaths.

The best solution is for all of us to be vigilant about the dangers of distracted walking and educate our loved ones about the responsibilities that come with the use of mobile devices. It's crucial that people stop taking it for granted that they'll be safe on the street if they're not looking where they're going. Whether you're using your phone to text your significant other or catch a Pikachu, remember that anything can happen — and it pays to pay attention.



Lemon Crumb Muffins

Recipe courtesy of Tasteofhome.com.

Ingredients

Muffins:

- 6 cups all-purpose flour
- 4 cups sugar
- ¾ teaspoon baking soda
- ¾ teaspoon salt
- 8 eggs
- 2 cups (16 ounces) sour cream
- 2 cups butter, melted
- 3 tablespoons grated lemon peel
- 2 tablespoons lemon juice

Topping:

- ¾ cup all-purpose flour
- ¾ cup sugar
- ¼ cup cold butter, cubed

Glaze:

- ½ cup sugar
- ⅓ cup lemon juice

Instructions

1. In a large bowl, combine the flour, sugar, baking soda, and salt. In another bowl, combine the eggs, sour cream, butter, lemon peel, and juice. Stir in dry ingredients just until moistened. Fill greased or paper-lined muffin cups three-fourths full.
2. In a small bowl, combine flour and sugar; cut in butter until mixture resembles coarse crumbs. Sprinkle over batter.
3. Bake at 350 F for 20–25 minutes or until a toothpick inserted near the center comes out clean. Cool for 5 minutes before removing from pans to wire racks. In a small bowl, whisk glaze ingredients; drizzle over warm muffins. Serve warm.

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