THE WARREN REPORT

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THE PRACTICE OF GRATITUDE

Thanksgiving season is a great opportunity to take a closer look at the practice of gratitude and the benefits it can have on your life and for those around you.

How To

Cultivating a consistent gratitude practice is scientifically proven to make you happier. And it doesn't have to be challenging or time-consuming. All it takes is commitment. Here are some ways you can cultivate gratitude on a regular basis.

- 1. Write a thank you note to someone (and occasionally, yourself!)
- 2. No time to write thank someone mentally
- 3. Keep a gratitude journal aim to write daily
- 4. Count your blessings sit down weekly and choose how many you'll list
- 5. Pray or Meditate focus on the present moment, connect with a higher power

Health Benefits of Gratitude

Grateful people:

- 1. Sleep more and sleep better
- 2. Get sick less often
- 3. Exercise more
- 4. Recover from stress faster
- 5. Feel happier and more optimistic
- 6. Feel less lonely and isolated
- 7. Have better cardiovascular health
- 8. Decrease substance abuse

*Adapted from The Greater Good Science Center at UC Berkley

Facebook Giveaway!

As part of our focus this month on gratitude, we're doing a Facebook giveaway. Follow this QR Code or visit www.facebook.com/TheWarrenFirm to enter to win a Ink+Volt Gratitude Journal AND a gift card to a restaurant near you! To enter, on Facebook you must:



Like our Facebook page



Like the post



Tag someone you're grateful for OR share this post

We will close the drawing at 6 pm ET on Friday, November 26!



Favorite Gratitude Quotes

"We hold the key to lasting happiness in our own hands. For it is not joy that makes us grateful; it is gratitude that makes us joyful." — *Brene Brown*

"Enjoy the little things, for one day you may look back and realize they were the big things." — *Robert Brault*

"Gratitude is a currency that we can mint for ourselves, and spend without fear of bankruptcy." — Fred De Witt Van Amburgh

When we express gratitude and receive the same, our brain releases dopamine and serotonin, the two crucial neurotransmitters responsible for our emotions, and they make us feel "good." They enhance our mood immediately, making us feel happy from the inside.



Thanksgiving by the Sea

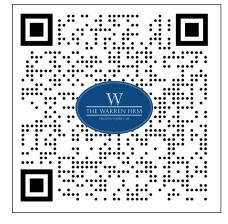
Note from Vaden: For many years now at Thanksgiving, our family heads to the Outer Banks with our extended family. This includes three of my siblings, their spouses, nieces and nephews, my parents, and my mother-in-law. It's a time where we can all unplug from our busy schedules (and our smart phones) and reconnect once again with each other and make cherished memories together. I'm very thankful for my family!

I'm also very thankful for YOU — our clients past and present, our supporters and partners, our friends and associates. I view each of you as a key to our firm's success. You've made our small-but-mighty firm what it is today. Thank you.

Second Annual Survivor Scholarship

Once again, our firm is proud to offer The Survivor Scholarship! This scholarship is an opportunity for students to share their story of a difficult time in their life and how they have grown

from it, and how they hope to use their past experiences to make a difference for others in the future. One winner will be selected and receive \$1,000! Use your smart phone to scan this QR code for full details and requirements! Share it with anyone you think may be interested!





Will UVA or VCU sue you for your outstanding medical bills?

If we were to answer this question before last year, the answer would be an astounding, "YES!"

In a new study released this year, *The American Journal of Medicine* reported that health care has become the country's largest source of debt in collections. Nearly half of people who experienced medical bankruptcy named hospital bills as their biggest expense. Researchers found that UVA and VCU filed more lawsuits against patients over unpaid bills than any other large medical groups in the country!

Ultimately, UVA and VCU's debt-collection efforts faced so much scrutiny, the institutions ended the practice in 2020. This year, both hospital systems announced that they would also cancel a backlog of judgements and liens dating back to the 1990s. At UVA, all outstanding debts will be eliminated for families with an income of up to 400% of the poverty level (\$106,000 for a family of four). VCU pledged to abolish all old judgments and liens regardless of a family's income. Surely, many families are adding this news to the list of things they're thankful for this Thanksgiving!



Warren Family Thanksgiving Chex Mix

Ingredients

- 1 stick of Butter
- 3 tablespoons Worcestershire sauce
- 2 teaspoons seasoned salt
- 1 teaspoon garlic powder
- 1 teaspoon onion powder
- 3 cups Corn Chex[®] cereal
- 3 cups Rice Chex[®] cereal
- 3 cups Wheat Chex® cereal
- 3 cups pecans
- 1 cup mini pretzels or pretzel sticks
- 1 cup goldfish and/or Cheez-Its

Instructions

- 1. Heat oven to 250°F.
- 2. Melt butter in large roasting pan in oven. Stir in seasonings. Gradually stir in all remaining ingredients until evenly coated.
- 3. Bake 1 hour, stirring every 15 minutes. Spread onto paper towels to cool. Store in container with tight-fitting lid.





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We focus our practice on cases involving: Personal Injury Wrongful Death Children's Injuries Bicycle Accidents Auto Accidents





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