

Your Social Security

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News and Information for SSDI and SSI Recipients

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Social Security Turns 80: But Needs Urgent Help

This month marks the 80th anniversary of Social Security. Few Americans working today can remember a time when Social Security wasn't part of the social fabric of America.

Since the Social Security retirement program was enacted under Franklin Delano Roosevelt in 1935, it has expanded in important ways. In 1939, benefits for dependent survivors of wage earners were added. And in 1956,

disability insurance benefits were added. Today, as in the past, millions of Americans rely on these Social Security programs for income in the event of their own retirement, disability or death of a family wage-earner.

While Social Security is a part of our social fabric, that doesn't mean that we can take its future for granted. As we celebrate the 80th anniversary of Social Security, this is the time to ensure that the Social Security programs remain strong for the next generation. Now more than ever, as an increasing number of workers approach retirement, we cannot afford to jeopardize the stability it provides millions of families.

Social Security offers vital protection to nearly all American workers and their families, so if they face serious disability, illness, or injury before reaching retirement age, they will receive a monthly benefit. And, in the event of death, it provides some financial protection to the surviving family members. It is funded by your payroll taxes – as you work, you buy premiums for this important insurance.

After advocating for workers with



August 14, 1935 — FDR signs the most important law of his New Deal: the Social Security Act.

disabilities for more than a decade we at Cuddigan Law have seen firsthand the vital role Social Security plays in people's lives when they need it most. Nearly 11 million disabled Americans and their families rely on the critical lifeline of Social Security disability benefits to put food on the table, keep a roof over their heads and often to pay for vitally important medications. In addition to providing a foundation of economic security to millions of Americans, Social Security also boosts the economy, because when people receive this compensation, they spend it in their communities. In 2012, Social Security supported more than \$1 trillion in economic output. It is important to keep in mind that many of the people who rely on this program – seniors and



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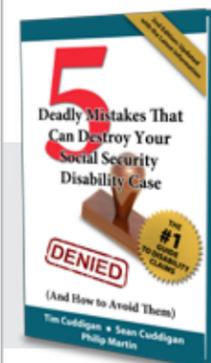
(Social Security Turns 80...continued from page 1.)

people with disabilities – are barely scraping by. Social Security benefits make up at least 90 percent of income for half of all disabled beneficiaries, and it averages just around \$1,130 per month (\$35 per day). This doesn't leave any room for cuts. And, the disability standard is extremely strict – requiring extensive medical documentation for serious impairments and conditions. In fact, more than 6 in 10 applicants are denied, even after all stages of appeal.

But Social Security Disability Insurance is in jeopardy. Unless Congress acts to transfer funds before the latter part of next year, “the program will collect only enough payroll taxes to pay 81 percent of benefits,” according to an ABC News report.

As part of the Social Security system, Disability Insurance is an important public structure, like our highways or water system that needs to be maintained. In the lead up to the 2016 election, we should all ask candidates where they stand on this critical program.

Social Security belongs to the American workers who paid into it. Any of us could find ourselves disabled. That's why it is so critical that our politicians work together to keep Social Security strong for the next 80 years and beyond.



“5 Deadly Mistakes That Can Destroy Your Social Security Disability Case” is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com

Question of the Month

Q: For a VA disability claim what determines whether you are eligible for PTSD disability?

Post Traumatic Stress Disorder, (PTSD) is a form of anxiety disorder. But unlike other anxiety disorders, PTSD can occur a long time after the traumatic event has occurred.



New regulations passed in 2010 made it easier for veterans with post-traumatic stress disorder to qualify for VA disability benefits, but there are requirements you must meet.

- You must have a PTSD diagnosis by a psychiatrist or psychologist at a VA medical facility.
- Your symptoms must be related to a traumatic event and the VA mental health professional must confirm that a triggering stressor—related to fear of hostile military or terrorist activity — was enough to cause your PTSD.
- Finally the VA must believe that your stressor is one that is likely to have happened in the locations and circumstances of your service.

These rules can be difficult to navigate, but the attorneys at Cuddigan Law can guide you through the process and help you get the benefits you deserve.



Comfort Food From the kitchen of Janet Cuddigan

This the best time of the year for fresh-from-the-garden tomatoes, whether you grow your own or buy them at a roadside stand. One of the tastiest ways to enjoy delicious vine-ripened tomatoes is with this easy recipe for salsa.

Salsa

- 3 medium tomatoes
- 1 serrano pepper (can use 2, but very hot!)
- 2 jalapeno peppers (can use 3)
- ½ small onion
- 3 cloves garlic
- 4 ounces tomato sauces, canned
- 8 ounces whole peeled tomatoes, canned

Blenderize all ingredients. You can add cilantro to tastes. Onion is optional.

Ole!



Connections

A spotlight on organizations that offer help and assistance in our community.

Organization: Charles Drew Health Center (Main Clinic: 2915 Grant Street, Omaha)



Mission: To provide quality, comprehensive affordable healthcare to all individuals in a comfortable and safe environment.

Help Offered: Charles Drew Health Center provides care for the entire family. Services include family practice, internal medicine, pediatrics, OB/GYN, pharmacy, radiology, ophthalmology, minor surgery, behavioral health, nutrition, cardiology, and podiatry.

The Center also offers pediatric dentistry and a pharmacy for its patients.

The Charles Drew Health Center has a “Sliding Fee Scale” program for families with limited or no health insurance.

For more information go to <http://www.charlesdrew.com> or call (402) 451-5335 for an appointment.

(Source: charlesdrew.com)



Sudoku — fill in the grid with numbers so that every row, column and 3X3 grid includes 1-9 without any repeats.

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

Level: Medium

For the puzzle solution go to cuddiganlaw.com/library/newsletters

We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Cuddigan Law.

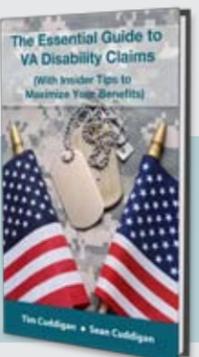
Disability law is all we do.



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Are you a disabled veteran?

Before you apply for VA disability benefits call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com for your FREE copy of our book “The Essential Guide to VA Disability Claims”.