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Your Social Security

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News and Information for SSDI and SSI Recipients

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Social Security Disability Insurance: Protecting Americans Who Need It Most

SSDI has provided basic but essential protection. Today, it protects more than 9 out of 10 American workers and their families.

It is a tragic situation, but disability happens more often than most people imagine. A majority of wage earners (64%) believe they have a 2% or less chance of being disabled for three months or more during their working careers, according to a 2010 study by the Council for Disability Awareness. The reality, however, is quite different and quite sobering. The Social Security

Administration estimates that of today's 20 year-olds, more than 25% will become disabled before they retire.

Unfortunately, in the private sector few employers provide disability insurance as a benefit and private disability insurance is too expensive for many families. As a result nearly three-quarters of U.S. workers have no private long-term disability insurance, which equates to about 100 million workers without this safety net. These facts point up why Social Security Disability Insurance is critically important to protect those Americans who need it the most.

For nearly six decades SSDI has provided basic but essential protection. Today, it protects more than 9 out of 10 American workers and their families in the event of a life-changing disability or illness that prevents substantial work. More than half of U.S. families are so strapped financially that they are unable save any of their annual incomes. If they became disabled, most workers would find it exceedingly difficult to meet their financial obligations without SSDI.

Even though benefits are modest, averaging just \$1,140 per month, critics of SSDI say the number of beneficiaries



Of today's 20 year-olds, more than 1 in 4 will become disabled before they retire.

has somehow unexpectedly grown too large and charge that the program is overburdened by fraudulent claims. Neither of these assertions is true.

The growth in the program is the result of well-known and predicted shifts in demographics and the labor market. According to the Center for American Progress, "aging Baby Boomers advancing into their high disability years, the increase in the number of women in the labor force, and population increases" have all contributed to a rise in the number of those applying for

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**Social Security
Disability Insurance:**

**Protecting
Americans
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disability insurance. These trends are hardly surprising and, in fact, have been foreseen for some time now. As far back as 1995, Social Security statisticians have said this would happen.

It is also not true that the system is ravaged by “waste and fraud”. Most experts agree that fraud is very rare. Former SSA Commissioner Michael J. Astrue, appointed by President George W. Bush, estimates that disability fraud constitutes less than 1 percent of all applicants.

Furthermore, despite how some critics falsely portray it, Social Security Disability Insurance isn’t a give-away program. It’s just like every other kind of insurance, people pay for it. The premiums for Social Security Disability Insurance are covered by FICA taxes which come equally from employer payments and deductions made directly from the paychecks of nearly all American workers.

Although the Social Security Disability Insurance Trust Fund currently faces a financing shortfall, rebalancing the fund will keep the system solvent until 2033. Rebalancing is a routine adjustment. Congress has rebalanced the trust fund 11 times in the past and it has several sensible options to keep it on sound

footing into the indefinite future.



“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

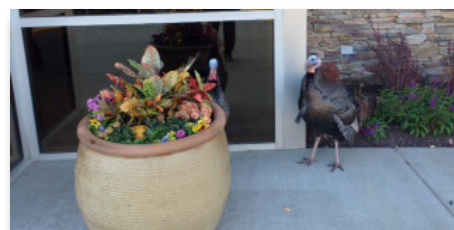
Free Turkey Giveaway

Is there a better way to celebrate “Turkey Day” than with a free turkey or other Thanksgiving fixings? We don’t think so.

You can win one of twenty \$25 Walmart gift cards to be given away by Cuddigan Law and jump-start your Thanksgiving feast.

All you have to do is register for your chance to win. Just send an email to drawing@cuddiganlaw.com with “Free Turkey” in the subject line and please include your name and address and phone number in the body of the email (so we can notify the winners). Or you can enter on our website at cuddiganlaw.com/winfreegiftcard or by sending your contact information to: Cuddigan Law, 1005 S. 107th Ave. Suite 201, Omaha, NE 68114.

The entry deadline is midnight November 13. Winners will be drawn at random and notified by November 17.



We’re not giving away this turkey seen roaming outside our offices recently. Tim wasn’t fast enough to catch him!



Comfort Food

From the kitchen of Janet Cuddigan

Your kids will love this fun-to-make and even-more-fun-to eat dish.

Porcupine Meatballs

1 can tomato soup, condensed
1 pound ground beef
1/4 cup rice, uncooked
1 large egg, slightly beaten
1/4 cup minced onion
2 tablespoons parsley
1 teaspoon garlic salt
1 cup water

Mix 1/4 cup soup with beef, rice, egg, garlic salt, onion and parsley. Shape into 1 to 2 inch diameter meatballs. Brown meatballs on all sides in hot oil. Remove meatballs from pan. Drain off excess fat. Blend remaining soup and water. Put soup mixture and meatball back in pan. Cover, simmer until meatballs are done, usually 30-40 minutes.



Jack and Emily Cuddigan are pleased to announce the arrival of their new baby sister, Margaret (Maggie), born September 23rd.

(Mom and dad—Sean & Kortney Cuddigan—are pretty proud, too!)



This Month: Word Find

Autumn Words

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

V R E J T W X T M W E O F R Z
F L Q N T S S M G U R Z W Q F
J D Z B N E T F P O I Y T O R
Z W R W V Y P C H I F T P A R
U W O R C E R A C S N U K P U
L G A J K J L Q Y N O E K F F
L H A H S L L H W L B K L R L
J L U W O C U M G X V G O K K
S C A W M I P N Y W Q A B E H
D Y E B D E R L H Y J D R G M
X E E M T M C E G P P L O U M
N X W L N O L E A V E S W K S
Y A S O L G O W N U B Z N P K
U J Y G F O U F Y L B Z L G C
T N U D W Z W M J P P G E Z F

BONFIRE	HARVEST	RED
BROWN	LEAVES	SCARECROW
FOOTBALL	RAKE	YELLOW
HALLOWEEN		

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.



Tim & Sean Cuddigan

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