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# Disability Insight

**News & Information about Social Security & VA Disability** 

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## What is "Swedish Death Cleaning"

### And Should You Be Doing It?

The very words "Swedish Death Cleaning" is sure to get your attention, but it's not as gloomy as it sounds. It's more of a wakeup call, a way to motivate you to action, and a way to reduce the burden on your family. Based on a book, The Gentle Art of Swedish Death Cleaning: How to Free Yourself and Your Family From a Lifetime of Clutter by Margareta Magnusson, the idea is to declutter your home so your death doesn't encumber your loved ones.

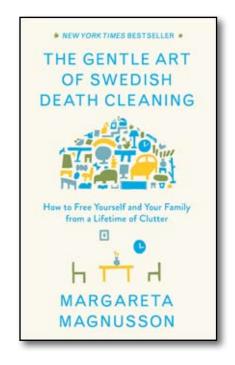
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### **Cuddigan Law**

10855 West Dodge Road, Suite #101 Omaha, NE 68154 cuddiganlaw.com 402.933.5318 After dealing with the death of her parents, Magnusson was stuck trying to figure out what do with all of their possessions. The Swedish author writes about the Swedish idea of döstädning, which translates as death cleaning. "Visit [your] storage areas and start pulling out what's there," she writes in the book. "Who do you think will take care of all that when you are no longer here?" Also less disorder around your home to deal with can help you enjoy life more. "Life will become more pleasant and comfortable if we get rid of some of the abundance," Magnusson writes. "Mess is an unnecessary source of irritation." Death cleaning is not about dusting or vacuuming. "It is about a permanent form of organization that makes your everyday life run more smoothly," she explains. And you may even find the process itself enjoyable, she adds. "It is a delight to go through things and remember their worth."

Ask yourself (and be brutally honest in answering): Who will even want some of your old stuff? Magnusson's bottom line is: "Someone will have to clean up after you. Whoever it may be will find it a burden." At what age should you consider death cleaning? There is no magic age. You don't have to wait until you're in your 80s; middle age is probably a good time to start and if you



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are a bit of a pack rat maybe you want to start even sooner.

Family Handyman magazine says, "An important piece to Swedish Death Cleaning is involving others. This is helpful for a couple of reasons. For one, it will help keep you accountable if you tell others of your plan. It also becomes a good time to share with your family your wishes after you pass. It's during this process that you begin putting together

(Continued on page 2)

a document that holds any login and password information for any financial institutions or other relevant information that's going to be tough to find after your death."

## "Will anyone be happier if I save this?"

A good place to start, Magnusson advises, is in your closet. You probably will find clothing that you no longer wear—like that tie-dyed tee-shirt from the 60s or those jeans that no longer fit—and tossing old clothes is a lot less emotional than say, sorting out that box of photographs. "In general when death cleaning, size really matters, according to Magnusson. "Start with the large items and finish with the small...! do not want you to give up immediately."

Another good question to ask yourself, Magnusson writes in her book, "Will anyone be happier if I save this?" Family Handyman says, "It's a good way to frame the inner monologue debate that will go on in your mind as you start to declutter." NextAvenue. org offers that there is a bonus: "Your uncluttered, simplified life will bring you pleasure. Put on a little ABBA in

the background while you clean and you'll really feel it." Question of the Month:
The VA can't find my medical records, what do I do now?



If someone has told you that your medical files cannot be located, you should not simply give up on your attempts to find them. There are many instances where veterans have pursued their records requests diligently, and the records were eventually discovered.

The VA has a duty to continue to request medical documents needed for claims every two months, so be persistent.

Don't give up hope if the missing records aren't found on the first attempt.

Provide as many details as possible to help the VA in its search. Dates, locations, the name of your commanding officer, which unit you served in, as well as the names of people you served with can all be invaluable when tracking down lost records.

There are additional things you can do to help a medical institution find your missing records. For more insider tips watch the Cuddigan Law video "How To Locate Military Service Medical Records" at cuddiganlaw.com/video.



### **Comfort Food**

From the kitchen of Janet Cuddigan

#### **Watermelon Slushie**

For these sweltering summer days, you're going to want a cool drink to sip on. If you want a change from the usual soda, iced tea, or lemonade, give this super easy recipe a try.

6 ice cubes

- 2 cups cubed seedless watermelon
- 1 teaspoon honey

Dump the ice cubes into a blender. Cover it and run the blender until the ice cubes are crushed. Add the watermelon and blend until slushy (a minute so). Add the honey, and blend for about 10 more seconds. Pour into a glass and enjoy!

Adapted from allrecipes.com



"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

### **News & Information about Social Security & VA Disability**

## Waiting for Social Security Disability Benefits? The Smartest Thing You Can Do in the Meantime.



For the puzzle solution go to

cuddiganlaw.com/library/

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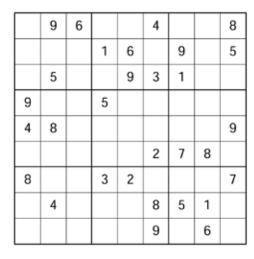
The wait for Social Security disability benefits can be very frustrating and very long. So while you wait for your disability case to make its way through the system, you should review your spending habits right now. Make a budget and spend smarter.

Unfortunately we have seen too many people suffer financial disasters like losing their savings, having their cars repossessed and even had their homes foreclosed on while they were waiting for benefits. Also bear in mind, that even when you win disability benefits they will not likely replace your previous paycheck. The average Social Security monthly disability check is \$1,197.

Work on making permanent lifestyle changes and consider exploring community resources that may be able to financially help you with basic expenses.

## Sudoku Puzzle

Rated: Easy



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## 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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### 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*.