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Disability Insight

News & Information about Social Security & VA Disability

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Win the School Year: 6 Tips to Keep Your Kids Healthy, Safe, and Happy

Take a deep breath and pat yourself on the back; you survived the summer. Now that your kids are back in school this is a good time to do a quick "back to school health inventory" to keep your kids healthy, safe and happy. Here are six tips for help you get your family back into the groove and to win the school year ahead.

1. **Get back into a consistent sleep routine**. It is easy to let bedtime deadlines slip in the summer when the days are longer and jam-packed with

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10855 West Dodge Road, Suite #101 Omaha, NE 68154 cuddiganlaw.com 402.933.5318 playtime and activities. But school hours are likely to start earlier than summer hours, so it is to your child's benefit to set firm times for bed. Kaiser Permanente, a leading company in the healthcare industry, says "Pediatricians recommend that children age 6 to 12 get 9 to 12 hours of sleep a night, and that teens get 8 to 10 hours a night."

To help your child fall asleep faster power off electronic devices early, do not permit them to drink any caffeinated beverages like soda or energy drinks in the evening, and pull the curtains or shades in their room.

2. Make sure your child has a properly designed and fitted backpack and that it is worn properly. The weight of textbooks, notebooks, laptops and whatever else your child totes to school can quickly add up, so be sure their backpack has wide, padded shoulder straps and a padded back. Direct Path, a company that works to reduce insurance costs, offers this advice: "The backpack should never weigh more than 10% to 20% of your child's body weight. Go through the pack with your child weekly, and remove unneeded items to keep it light." Parents need to instruct their children to always use both shoulder straps. A backpack slung over one shoulder is an invitation for muscle



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- **3. Provide the right fuel.** Healthy meal options—including a good breakfast—will help your student stay alert and ready to learn in class. Good nutrition is also your best line of defense against colds and other infections.
- 4. Another important line of defense against sickness: hand washing.

Hand washing is the best way to avoid spreading or catching germs. The Mayo Clinic says, "Help children stay healthy by encouraging them to wash their hands frequently. Wash your hands with your child to show him or her how it's done. To prevent rushing, suggest washing hands for as long as it takes to sing the "Happy Birthday" song twice. If your child can't reach the sink on his or her own, keep a step stool handy."

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There is some medical evidence which suggests that anti-bacterial soaps lead to the development of germs that are harder to kill, so experts say simple soap and water is the best hand washing option.

- 5. "Fine" is non-answer. To tune into your child's moods and stressors you need to engage in genuine conversations with your children and probe for details. Jane Mellott, MD, a pediatrician with Kaiser Permanente Washington, suggests that "instead of asking 'How was school?' which practically invites the non-answer 'fine,'... ask about specific classes, what the teachers are like, and if your child has made any new friends this year." If, in your conversations with your child, you suspect they are being bullied at school engage your child's teachers and school administrators as quickly as possible.
- **6. Check for head lice at least once** a week especially with younger children. High on the ick factor, head lice infestations travel rapidly through schools. WebMD says you can "prevent a lice outbreak by tossing your [child's] clothing, hat, jacket, scarf, gloves, and any other items into the washer. Use hot water (130° F or higher), and then dry on high heat. Soak combs and brushes in the wash, too."

There you have it, six things—simple, basic steps—that will help you win the

school year ahead. So give them a try. We think you will be glad you did.

Winning Social Security Disability Benefits for Back Pain

According to the Mayo Clinic, back pain is one of the most common reasons people visit a doctor or miss work. If you are one of the 31 million Americans who suffer from back pain then you know how serious this medical problem can be.

For most people with back troubles, the pain comes and goes but for others it's a constant, every day agonizing situation



and it interferes with their work. To be awarded disability benefits you need to prove to Social Security that you are unable to perform any work even the most non-active desk-bound job. If you have chronic back pain and you are over 50 years old you need to know that Social Security will apply different rules to your case. But no matter what your age is, disability claims for back pain can be tricky, so it is a good idea to have your case evaluated by a disability professional.

For more on back pain and Social Security disability we invite you watch the short informative back pain video on our website at cuddiganlaw.com/video or on our the Cuddigan Law YouTube channel where you will also find videos on how Social Security evaluates dozens of different impairments for disability benefits.



Comfort Food

From the kitchen of Janet Cuddigan

Mexican Monkey Bread

- 2 tablespoons butter, melted1 (16.3 ounce) package refrigerated buttermilk biscuit dough, separated and each portion cut into quarters
- 1 1/4 cups shredded Cheddar cheese 3/4 cup jalapeno pepper slices
- 3/4 teaspoon dried parsley flakes 1/4 cup shredded mozzarella cheese

Preheat oven to 350 degrees F (175 degrees C). Prepare a 9x5-inch loaf pan with cooking spray. Pour melted butter into a small bowl. Dip each piece of biscuit dough in melted butter to coat. Arrange enough of the biscuit dough pieces in the bottom of the loaf pan to form a single layer; top with 1/2 cup Cheddar cheese, 1/4 cup pepper slices, and 1/4 teaspoon parsley. Repeat layering once and top with remaining biscuit dough pieces, pepper slices, and parsley flakes. Mix remaining 1/4 cup Cheddar cheese and mozzarella cheese together in a bowl; spread over the top of the ingredients to cover. Bake in preheated oven until golden brown, 40 to 45 minutes. Cool bread in pan for 5 minutes before inverting onto a plate to serve.

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

If You Are a Combat-Injured Veteran, You May Owed a Tax Refund



Most service members who are wounded in battle are awarded Disability Severance Pay. According to the Department of Defense(DOD), Disability Severance Pay is for "the veteran [who] has a combat-related injury or illness as determined by his or her military service at separation that resulted directly from armed conflict; took place while the member was engaged in extra-hazardous service; took place under conditions simulating war, including training

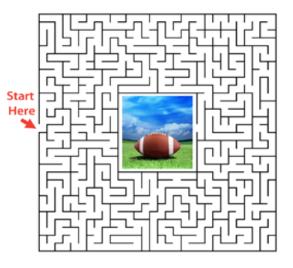
exercises such as maneuvers; or was caused by an instrumentality of war." Typically, Disability Severance Pay is neither taxable nor subject to federal tax withholding. But an estimated 130,000 service members since January 17, 1991 had taxes improperly withheld from their Disability Severance checks.

The Combat-Injured Veterans Tax Fairness Act passed by Congress at the end of 2016 remedies this situation and affected service members are eligible for a tax refund. The Department of Defense has sent letters to those veterans. But the DOD says "even if a veteran did not receive a letter...the individual may still be eligible for a refund. [The DOD] recommends visiting the IRS website and searching 'combat injured veterans' for further information [on how to file for the refund]." Estates or surviving spouses can file a claim on behalf of a veteran who is now deceased.

Pigskin Maze



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



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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.

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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*.