

Is Your Home Stressing You Out?

Over the past year or so we all have been spending more time than ever before in our homes. As a result, many of us are finding that our homes are raising our anxiety levels. *Pocket* (an internet site which aggregates interesting web articles) describes it this way: "It's as if the minute you close the door and take off your shoes, an accumulation of nerves begins to bubble within your chest and explode like a hot kettle on a stove. Sure, this could be the result of working long hours or not getting enough sleep, but there's no doubt that our home environments also influence our well-being."

But you can tamp down this nervous tension by identifying and then

eliminating your home's stress triggers. Here are few to consider.

Too much clutter. This may be the #1 home stress trigger. *HGTV.com* defines clutter as "a collection of things lying about in an untidy mass." When we are surrounded by clutter our senses are overstimulated and we start to feel defeated. There is something to your mother's advice of "a place for everything and everything in its place" and "out of sight, out of mind." Investing a little money in storage bins, shelf units, and the like and investing a little time in developing organization systems will go a long way to reduce overstimulation. (And if you can't quite tame the clutter monster by organizing, maybe you have too much stuff and you need to "thin the herd".)

Too much furniture. In the same ballpark as too much clutter, a room with too much furniture can feel crowded and stressful. If your home feels overstuffed, put it on a diet by removing some furniture from your home. A more spacious feel for your room will result in a less stressful feel for you.

Too many colors. Too many patterns. If your home is not quite the sanctuary it once was, you may need to grab a paint brush. *Simplehomesimplelife.com* suggests that "visually calming your home will help you calm yourself down too." Light neutral colors create peaceful surroundings that are easy on your brain.



Socks and flannel PJs may not be a stylish fashion statement but they will keep you warm.

Too tethered to your electronic devices. *House Beautiful* magazine advises that if your cell phone "is the first thing you reach for when you wake up, and the last thing you look at before bed...it needs to go. Keep your bedroom free of electronics...they affect your anxiety levels."

Too hot. Too cold. If you wake up anxious, it may be that you are not sleeping well because your bedroom is too hot or too cold or maybe it just feels stuffy. Too hot or too cold temperatures and inadequate ventilation can definitely trigger stress.

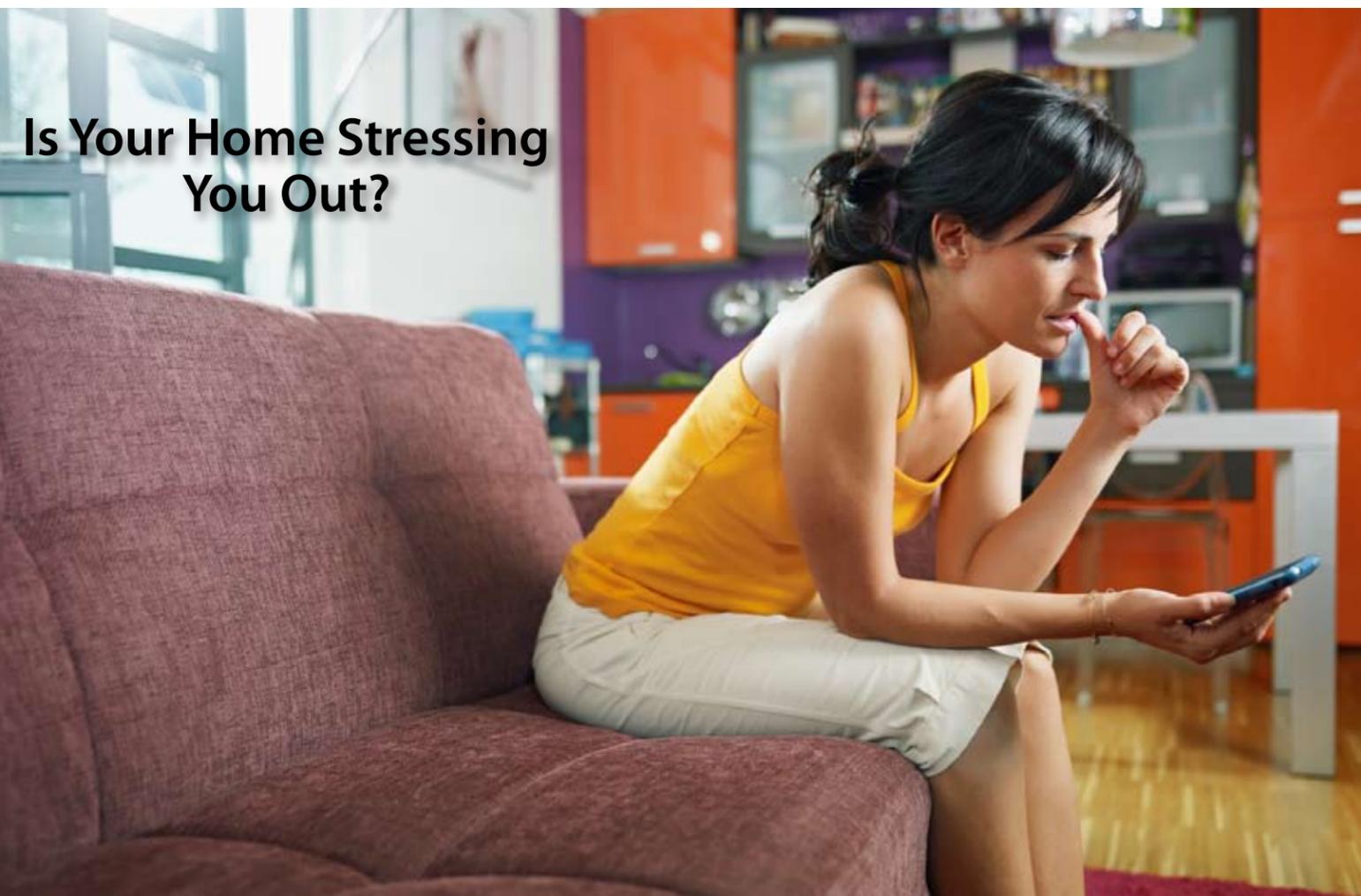
Do you turn up or turn down the thermostat when your partner isn't looking? It is common to have differences of opinions on where to set your thermostat, but you need to find a way to compromise or work around the problem. Some solutions to consider include investing in a dual control electric blanket, using separate

IN THIS *Issue*

- 1 Is Your Home Stressing You Out?
- 2 When Should You File for Social Security Disability?
- 2 Comfort Food: Easy Pork Chop Grill
- 3 What You Need to Know About the New Child Tax Credit
- 3 Game Zone: Sudoku

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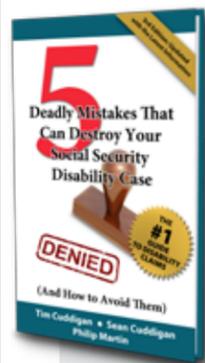
Home Stress...cont.

bed linens so one of you can have extra blankets, and, of course, wearing the appropriate clothing around the house. (Socks and flannel PJs may not be a stylish fashion statement but they will keep you warm.)

Too much work life in your home life. The COVID pandemic forced us to work at home and this has blurred the lines between the two and piled on more stress. Mental health experts say if you are going to make your home address your business address you need to set up shop in a specific area, ideally in a separate room where you close the door at the end of the work day. If a separate area isn't feasible, then try to find a way to bundle up or box up your work and stow it out of sight.

“Natural light is a mood elevator and improves one’s quality of life.”

Too dark. You probably know vitamin D is important for strong bones, but do you know that it also helps reduce anxiety and depression, too? The best source of vitamin D is sunshine. Clinical psychologist and author of *Joy from Fear*, Carla Marie Manly points out that “[n]atural light is a mood elevator and improves one’s quality of life.” If your home is too dark, open up the drapes and shades. And if that is not possible consider adding some lamps to your interior furnishing plan..



“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: When Should You File for Social Security Disability?

If you are disabled and unable to work, our best advice is to pursue a claim for Social Security disability and file the claim immediately. Do not wait for the “perfect claim,” and do not wait until other sources of income—like workers compensation—run out. Here’s why:

It is an unfortunate fact that Social Security disability cases are seriously jammed up and you are going to wait a long time to get a ruling on your claim. For the Omaha Social Security hearing office, the average processing time is 253 days. So the wait is bad even if you file quickly, but life can be much more difficult if you wait and your financial situation takes a turn for the worse.

Many people put off filing for disability benefits because they hope their medical situation will improve. If you get better you can always drop your claim and return to work. If you don’t get better, there’s no way to make up for the time you’ve missed.

Although Social Security only pays benefits for disabilities that have prevented a person from working for at least a year you do not have to wait that long to file for benefits if your disabling condition is expected to last 12 months or longer.



Comfort Food

From the kitchen of
Janet Cuddigan

Easy Pork Chop Grill

This is a good time for some grill time before the summer slips away from us. Here is an easy-to-make recipe I like for marinated and grilled pork chops.

3 cups water
2½ tablespoons white sugar
1½ tablespoons kosher salt
1 sprig fresh rosemary
2 sprigs fresh thyme
4 (1-inch thick) pork chops

Whisk the water, sugar, and salt together in a bowl; pour into a gallon-sized resealable plastic bag. Add the rosemary, thyme, and pork chops to the bag. Coat the pork with the marinade, squeeze out excess air, and seal the bag. Marinate in the refrigerator at least 4 hours.

Preheat an outdoor grill for medium-high heat, and lightly oil the grate. Remove the pork chops from the bag, and discard the marinade. Cook on the preheated grill until no longer pink in the center, about 10 minutes per side. An instant-read thermometer inserted into the center should read 145 degrees F.

Adapted from allrecipes.com

What You Need to Know About the New Child Tax Credit



Millions of American families have already started to receive monthly payments from the IRS following the enactment of President Biden’s coronavirus relief law that included an expansion of the child tax credit. The \$1.9 trillion relief bill boosted the child tax credit. Previously, the credit was worth up to \$2,000 for every child under the age of 17, but the new law allows for a credit of up to \$3,600 for children under the age of 6, and \$3,000 for every child between 6 and 17 years old.

Half of the money—about \$250-\$300 per month—will be paid out in six cash installments beginning July 15 with five more payments on or about the 15th of each month from August through December of this year, for a total of up to \$1800 per child. Families will get the remainder of the money as a tax credit when they file their 2021 tax returns.

There are income limits on eligibility for these tax credits. Individuals earning \$75,000 or less, married couples making \$150,000 or less, and a single parent filing as the head of household making up to \$112,500 are eligible for the new tax credits.

To get the cash payments, the vast majority of families won’t have to do anything. If your 2021 information hasn’t changed—you have the same address, the same bank account number, your income is about the same, and you have the same number of kids, you’re probably all set. However, if something has changed, you should go to irs.gov, look for the entry for “Child Tax Credit” and update your information. This portal also allows you to find out if you’re eligible to receive advance payments.



Sudoku (Challenging)

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

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