

Your Social Security

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News and Information for SSDI and SSI Recipients

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In a Car Accident?

2 things you should never do and 5 things you should always do.
Advice from Guest Contributor, Attorney Timothy J. O'Brien

It was a heartbreaking scene. Sally was sobbing uncontrollably as she told me her story. She had been t-boned by another car. After the accident the seemingly concerned and sympathetic insurance adjuster for the other driver paid her \$350 for what she believed was an "advance" and asked her to sign some papers. They were just standard authorizations for the release of medical information, he said. What Sally (not her real name) didn't know was that she was signing a settlement for any injuries that

might occur as a result of an accident that wasn't her fault. She was also forfeiting her rights to any future actions. As it turns out, the accident caused her severe shoulder damage which required surgery and resulted in thousands of dollars of medical bills—money she had to pay out of her own pocket.

Regrettably, there was nothing I could do to help her. The papers she signed were legally binding. Sadly, this is not an isolated case. I see scenes similar to this one play out time after time. But it doesn't have to be like this. You can protect yourself and your rights by following these seven simple tips.

Tip#2: Don't say anything.

Your words at the time of an accident could come back to haunt you, so you are better off keeping quiet. Certainly don't admit to any fault in the accident. A determination of fault should be left to the professionals—the police, insurance investigators, and lawyers.

Tip #3: Call the police and/or 911

It is completely understandable that after an accident you are going to be shook up and not thinking straight. This will make it hard for you to collect the information



The police are pros at gathering information at an accident scene. Call them.

you will need about your accident. In a situation where you have been injured and have to leave the scene for treatment, you will absolutely need the police. The police are pros at gathering information at an accident scene. Call them.

Tip #4: Get medical attention right away.

This is obvious for serious and visible injuries, of course, but what about the less apparent situations? After an accident, your adrenaline will spike and it can mask the pain from an unseen injury and that injury may not manifest itself until a day or two later. Because it is better to be safe than sorry, get checked by a medical professional. Also, it is vital that you have a precise medical record; otherwise the insurance company may

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In a Car Accident?

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Car Accident...Continued from Page 1

not believe you were really injured or that this trauma was the cause of your injury.

Tip #5: Get the other driver's information and contact information for any witnesses.

If the police are not at the scene (on private property, for example), get the name, address, phone number and insurance policy number of the other driver. Ask to see their driver's license to confirm their identity. I have seen many cases where a driver who caused an accident gives false information and then disappears. Take a photo of their driver's license with your phone, if you have one with you.

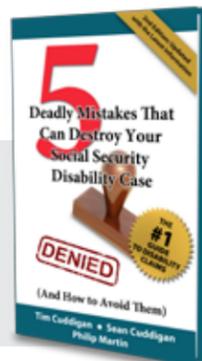
Tip #6: Take pictures of the vehicles involved in the accident and the scene around the accident especially if there is other property damage.

Photos can play a critical role in settling an accident claim after the dust has settled. While the police will record the relevant accident details, they won't take photos. That's up to you.

Tip #7: Get legal representation.

The insurance companies (the other driver's and yours) are not on your side. Your goal is to get an equitable settlement that will repair or replace your vehicle and pay for any medical costs. The insurance companies want to settle for the least amount of money they can get away with, whether that covers your costs or not. Further complicating the situation, you will be confronted with a maze of complicated laws. You need someone on your side who

will stand up for your rights.



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 ever in a car accident you can contact us at Hauptman, O'Brien, Wolf & Lathrop for a free evaluation of your situation. Call 402.390-9000.

Tim O'Brien has practiced law since 1979. He is a partner with Hauptman, O'Brien, Wolf & Lathrop P.C., an Omaha-based personal injury law firm. The firm's lawyers do not represent insurance companies; they exclusively advocate for the rights of victims.

Question of the Month

I have applied for disability. Is it okay to "fudge" my income to get a refund on my taxes?

It is tragic, but all too often those who apply for disability find themselves in tough financial situations. Sometimes they are desperate and are tempted to report "phantom income" on their income tax filing in order to get a refund check, often in the form of an Earned Income Tax credit. (EITC is a tax benefit for low to moderate income working people. To qualify for EITC you must have earned income from working for someone, or from running or owning a business or farm, and meet basic rules.)

Our strong advice is: DON'T EVER FILE A FALSE TAX RETURN. Only report earnings if you have worked and meet the IRS threshold for reporting earnings.



Comfort Food

From the Kitchen of Janet Cuddigan

Taco Pizza

I'll bet your kids are like mine. They love pizza and they love tacos. So what could be better than combining them into one easy meal?

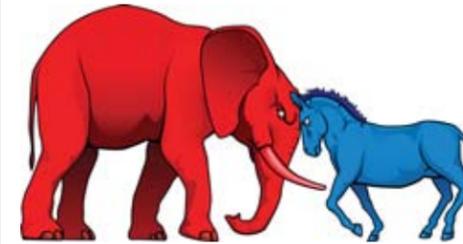
- 1 pound ground beef, browned and drained
- 16 ounces tomato sauce
- 1 packet taco seasoning mix
- 1 package refrigerated crescent rolls
- 16 ounces shredded cheese, Mexican cheese blend
- sour cream (optional)
- salsa (optional)
- tomatoes (optional)
- black olives (optional)

Press crescent rolls flat into 9 x 13 inch pan. Bake at 375 until golden brown.

Brown ground beef and drain. Mix with tomato sauce and seasoning. Simmer until warm. Pour over crescent roll crust. Sprinkle cheese on top. Put back in oven until cheese melts. Remove from oven.

Add toppings as desired.

Democrats and Republicans Mostly Agree on Protecting Social Security



In the heat of the loud and angry 2016 political battles, it would seem that Republicans, Democrats, and independents don't agree on much. And they don't. But they do agree that lowering unemployment needs to be a priority and that Social Security must be protected. In a recent Associated Press-National Opinion Research Center (NORC) poll 81 percent of Americans

said it is important for government to reduce unemployment and 85 percent believe that securing the future of Social Security is extremely or very important for the next president. Slightly more Democrats rated these as important issues—84% for reducing unemployment and 89% for defending Social Security.

Once you get beyond these two hot button issues, Democrats and Republicans diverge, according to the poll results. "Democrats attach far more importance than do Republicans to narrowing the gap between rich and poor, reducing poverty and increasing wages to keep up with the cost of living," the AP says. "Republicans place far more importance than Democrats on shrinking the federal deficit, reducing government regulation and reforming welfare. So while Americans of all stripes consistently put the economy at or near the top of their most important issues, they sometimes have very different concerns when they do so."



Find a Word

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| Absolve | Drawn | Pares | Sorry |
| Approves | Eator | Perverse | Spore |
| Beech | Ebbd | Plumb | Subvert |
| Berth | Exhume | Poise | Suspects |
| Boosters | Export | Ravish | Teared |
| Calls | Feuds | Rebates | Theology |
| Cleft | Firmed | Sandier | Tiara |
| Communed | Greener | Saturate | Undid |
| Contour | Harsh | Shaggy | Width |
| Court | Icier | Slums | |
| Doily | Miens | Sober | |
| Dormant | Newer | Soiled | |



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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.

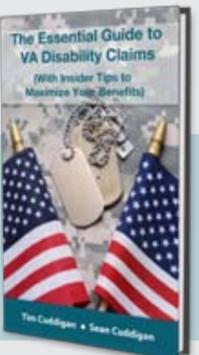
Disability law is all we do.



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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*.