

## 6 Secrets for a Happy Family

Russian writer Leo Tolstoy was right, happy families share many common traits. Here are secrets to making your family life happier.

**Happy Family Secret #1: Put the family before friends. Put the marriage before kids.**

Children need structure, but they need fun, too. When children aren't finding joy in the family they will seek it from friends who can become more important to them than family. Of course friendship is important but family togetherness is more important. However, there are families where the kids always come first,

but in successful families the marriage and connection between husband and wife is a priority. It sets an example for your kids of a loving relationship.

**Happy Family Secret #2: Limit children's after school activities.**

"Today, growing numbers of kids are overscheduled and participate in six or seven after-school activities per week," says WebMD. "The mother becomes a chauffeur and the children are never home at the same time. This is not a recipe for a happy family; create your own after-school activities as a family."

**Happy Family Secret #3: Communicate.**

In a happy family there are open lines of communication where every member can freely express their opinion while respecting the views of the other family members. Dr. David Niven in his book *100 Simple Secrets of Happy Families*, writes that scientific studies have shown that "the less open the communication between adults and children, the more pessimistic the children are likely to be and the less likely the children are to feel secure in their family relationship. This is nearly doubly as significant in stepparent-children relationships."

**Happy Family Secret #4: Let grandma play a key role in your family life.**

Sixty-six scientific studies have shown that moms who have childcare help from their mother or mother-in-law have less tension in their lives and the children are better adjusted, as well. And another



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plus—grandparents live longer ,too, when they have an active role in their grandchildren's lives.

**Happy Family Secret #5: Eat dinner together and put down the phones.**

It's simple: families that share conversations over meals are closer and happier. One way to break the ice at dinner is to play the "bad and good game". Have each member of the family talk about a positive and negative from their day. This way parents can help their children navigate through life's emotional journeys.

**Happy Family Secret #6: Share your family history.**

"Researchers in Georgia have found that children who know more about their parents, grandparents, and other relatives - both their ups and their downs - have higher self-esteem and greater confidence to confront their own challenges," Bruce Feller reports in the *HuffPost*.



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## The Fight to Save Medicare and Medicaid

Commentary by Tim Cuddigan

This will come as a surprise to most Americans, but the general idea of Medicare dates all the way back to the very infancy of our republic. John Adams and Thomas Jefferson favored legislation that would require all citizens to pay into a private health insurance program. That legislation failed to gain traction and little more was said or done about a government-sponsored health insurance program until the early 1900s which eventually led to President Harry Truman championing the idea in the 1940s. However, it wasn't until July 30, 1965 that President Lyndon B. Johnson signed two amendments to the Social Security Act creating Medicare and Medicaid. The two programs were cornerstones in Johnson's vision for social reform in America which he called the "Great Society." (Not coincidentally, at the law's signing ceremony Harry Truman was presented with the very first Medicare card and his wife, Bess, the second one.)

Because the names are so similar and because they are both government health programs, Medicare and Medicaid are often confused with each other. However, there are significant differences.

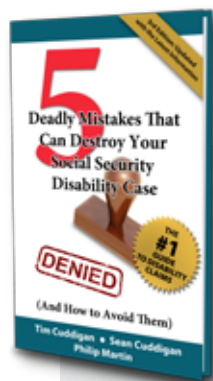
Medicare is a health insurance program for people over 65 years-old and

disabled workers who have qualified for Social Security Disability Insurance benefits. Workers and their employers pay into a Medicare pool of funds through payroll taxes under the Federal Insurance Contributions Act (FICA) during their working years. Medicare does not pay all healthcare expenses; recipients must still pay substantial out-of-pocket costs. Medicaid, by comparison, is a social-assistance program which provides health coverage for individuals and families with little or no income. Medicaid is jointly paid for by federal and state governments from general tax receipts. An estimated 45 million Americans are covered by Medicare and another approximately 58 million qualify for Medicaid benefits.



Today, Medicare and Medicaid are under siege by some Washington politicians who want to drastically cut or even totally eliminate the two programs. This comes at a time when seniors and the disabled are already struggling financially due to healthcare costs. In too many cases illnesses or injuries are forcing families into bankruptcy. As the *New York Times* puts it: "For a rapidly growing share of older Americans, traditional ideas about life in retirement are being upended by a dismal reality: bankruptcy."

Which brings us to the upcoming mid-term elections and why—if you believe as I do that we must save Medicare, Medicaid and the Affordable Care Act—you should carefully evaluate each candidate for federal office and determine where they stand on these critical issues. And then—most important of all—vote



**"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](mailto:lawteam@cuddiganlaw.com)



## Comfort Food From the kitchen of Janet Cuddigan

Pumpkin Pancakes

(The perfect Halloween breakfast?)

1 1/2 cups milk  
1 cup pumpkin puree  
1 egg  
2 tablespoons vegetable oil  
2 tablespoons vinegar  
2 cups all-purpose flour  
3 tablespoons brown sugar  
2 teaspoons baking powder  
1 teaspoon baking soda  
1 teaspoon ground allspice  
1 teaspoon ground cinnamon  
1/2 teaspoon ground ginger  
1/2 teaspoon salt

In a bowl, mix together the milk, pumpkin, egg, oil and vinegar. Combine the flour, brown sugar, baking powder, baking soda, allspice, cinnamon, ginger and salt in a separate bowl. Stir into the pumpkin mixture just enough to combine.

Heat a lightly oiled griddle or frying pan over medium high heat. Pour or scoop the batter onto the griddle, using approximately 1/4 cup for each pancake. Brown on both sides and serve hot.

Adapted from [allrecipes.com](http://allrecipes.com)

## Proposed Plan for Family Leave Would Allow Early Social Security Withdrawals



Paid family leave is an idea with broad support from Americans and is especially popular with new parents. Both Republican and Democratic politicians have thrown their weight behind this idea. The hurdle in providing parental leave time has always been how to pay for it.

Now Senator Marco Rubio (R-FL) has floated a proposal that would allow parents to take time off for a new baby and collect Social Security benefits early to finance their family leave time without raising taxes. But there is a catch. If Congress passes Rubio's proposal, parents using this plan for family leave will have to accept lower Social Security benefits when they retire.

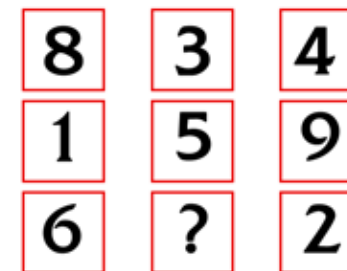
The *New York Times* reports that "The new parental leave plan comes from a... group called the Independent Women's Forum, and its president, Carrie Lukas, who said Social Security was based on an antiquated idea of working life. 'Women are a bigger part of the work force now, and they need support at different times of their lives rather than just starting at 67,' she said."

However, some Social Security experts have raised concerns about the impact of early withdrawals. They argue that women are already at a disadvantage when it comes to Social Security benefits. Because many women spend time away from work to raise their children, their benefit amounts are lower and drawing Social Security benefits earlier would lower their benefit checks even more. The *Times*, citing projections from a conservative think tank, says "roughly speaking, a 12-week leave would most likely translate to a benefit cut of 1.5 percent."

Senators have not yet started writing a bill which would authorize early Social Security withdrawals for family leave, so it remains to be seen whether or not Congress and the American public are ready to reshape Social Security.



Which number is missing from the box?



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