



10855 West Dodge Road, Suite #101
Omaha, NE 68154

PRESORTED
STANDARD
U.S. POSTAGE
PAID
OMAHA, NE
PERMIT #484



1

Plus Information about Social Security & VA Disability

Insight

Topics, Trends & Tips

Volume 7 | Issue 10

October | 2019

Turn Back Time: Reversing the Aging Process

How the aging process will affect you is hard to gauge until it actually hits you. Seemingly without warning, one morning you wake up and your knees ache as you shuffle toward the kitchen. You're not sure where you left your car keys. And when you look in the mirror you don't quite recognize the grizzled face staring back at you. But it doesn't have to be this way. With a few changes in developing healthier habits you can make a noticeable difference in how you age.

"If I could turn back time; if I could find a way" Cher's wish in a song from 1989 may not actually be possible but, many longevity experts, say you can reset your biological clock and stave off the effects of aging and it's not really that hard.

In their book *Younger Next Year: Live Strong, Fit, and Sexy - Until You're 80 and Beyond*, Chris Crowley and Dr. Henry S. Lodge outline these 7 steps to slowing and even reversing the effects of aging:

IN THIS *Issue*

- 1 Turn Back Time: Reversing the Aging Process
- 2 Question of the Month: "If I drive for Uber or Lyft, will that affect my disability case?"
- 2 Comfort Food: Popcorn Balls
- 3 Genetic Testing Scam Preys on Medicare Beneficiaries
- 3 Game Zone: Brain Teaser

Cuddigan Law

10855 West Dodge Road, Suite #101
Omaha, NE 68154
cuddiganlaw.com
402.933.5318



Women who live close to nature reduce their overall mortality risk by as much as 12 percent.

Medical research says that losing just 10 percent of our total body weight can significantly improve our well-being, mental health, and life expectancy.

Exercise also affects our brains. Crowley and Lodge say that on average fit people increase their cognitive abilities by about 10 percent as opposed to those who are sedentary. Exercise also helps us get a good night's sleep. Six to ten hours of sleep every night gives you another 10 percent cognitive boost.

We know we have given you the hardest tasks first: exercise, eat right, and get enough sleep, but what about a few easy ways to beat Father Time?

Eat a banana. Bananas are a great source of potassium, which can help keep your heart healthy and reduce muscle cramps, making it easier to hit the gym day after day. Some research in Sweden has indicated an intriguing

Turn Back Time: Reversing the Aging Process



(Turn Back Time..continued from page 1.)

possibility that eating bananas may help stave off Alzheimer's disease.

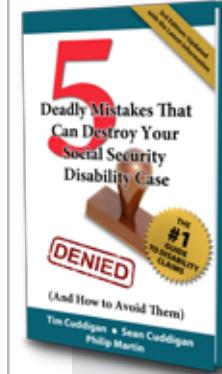
Smear on the Sunblock. Too much sun exposure not only increases your risk of deadly skin cancer, it can also contribute to wrinkles and dark spots which can make you appear years older than you are. Get into the every day habit of applying at least an SPF 30 sunscreen (which will block 97 percent of harmful UVB rays).

Think good thoughts. "Practicing a little positive thinking can go a long way toward turning back the clock," says the website for *Eat This Not That* magazine. "Research published in the Journal of Personality and Social Psychology reveals that elderly nuns who had positive things to say about their lives significantly decreased their risk of death, and looking on the bright side about things can make you seem more youthful, too."

Get out of the house. Women who live close to nature reduce their overall mortality risk by as much as 12 percent according to research published in *Environmental Health Perspectives*.

Eat chocolate—but make it dark chocolate. Want to stop the clock on the aging process? We'll finish on this super easy way. Dark chocolate can increase your brain's serotonin which has many health benefits, but serotonin especially improves your sense of well being.

That is why it is often called the body's "feel-good" chemical.



Question of the Month: "If I drive for Uber or Lyft, will that affect my disability case?"

If you are applying for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), the Social Security Administration will evaluate how much you earn at any kind of work to determine if it is "Substantial Gainful Activity" (SGA). To the Social Security Administration work is work even if your work is in the "gig" economy like driving for ride-sharing companies like Uber or Lyft.

Under Social Security Administration (SSA) regulations, if you earn more than \$1,220 per month (2019 SGA limit), you are considered to be engaged in Substantial Gainful Activity and you will not be eligible for benefits.

Beyond the income limits, driving for Uber or Lyft presents some unique obstacles to earning Social Security disability benefits. Administrative Law Judges, who decide whether or not you are disabled and therefore eligible for benefits, often ask claimants if they drive themselves or family members to run errands, to go to medical appointments, or in other situations. The judge may factor in your ability to drive when gauging your disability, because it takes a lot of attention to drive a car.



"**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



Comfort Food From the kitchen of Janet Cuddigan

Old Fashioned Popcorn Balls

Halloween is this month and it's a perfect time to make this time honored Halloween treat—popcorn balls.

2 cups white sugar
1 1/2 cups water
1/2 cup light corn syrup
1 teaspoon vanilla extract
5 quarts popped popcorn
1 teaspoon distilled white vinegar
1/2 teaspoon salt



Butter the sides of a large saucepan. In the sauce pan combine the sugar, water, salt, corn syrup and vinegar. Cook over medium heat to the hard ball stage 250 degrees F (120 degrees C). Stir in the vanilla and slowly pour the hot mixture over the popped popcorn, stirring just to mix well.

Butter hands lightly and shape into balls. Mixture will be hot so be careful. Place balls on waxed paper to cool.

Adapted from allrecipes.com

Genetic Testing Scam Preys on Medicare Beneficiaries



Beware.

Scammers are taking advantage of the popularity of genetic testing and of people's natural fear of terminal illnesses. Here's how this swindle works: through telemarketing calls, booths at public events, seminars, and even door-to-door visits, individuals (some with no medical credentials) may offer you genetic screening for diseases like cancer with the promise

that Medicare will pick up the cost so it will be "free" to you. Then they will obtain your Medicare ID number to bill the agency anywhere from \$10,000 to \$25,000 for the test (and possibly use your Medicare ID for other illegal purposes).

All too often they may take a cheek swab but they never test it and you never hear from them again. Medicare could be bilked into paying for a fraudulent test. But it can get worse. If Medicare denies the claim you could be on the hook for those thousands of dollars the scammers say the test costs.

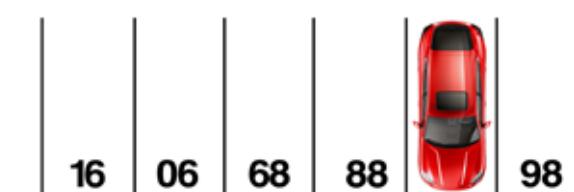
The U.S. Department of Health and Human Services Office of Inspector General offers this advice about genetic testing:

- A physician that you know and trust should assess your condition and approve any requests for genetic testing.
- Medicare beneficiaries should be cautious of unsolicited requests for their Medicare numbers. If anyone other than your physician's office requests your Medicare information, do not provide it.
- If a genetic testing kit is mailed to you, don't accept it unless it was ordered by your physician. Refuse the delivery or return it to the sender. Keep a record of the sender's name and the date you returned the items.

Brain Teaser



What is the number of the parking space containing the car?



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

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*.

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.

Disability law is all we do.



Sean & Tim Cuddigan



Subscribe to the Cuddigan Law YouTube channel to view our free library of videos about Social Security and VA disability. You will find a full range of information about qualifying medical disorders, how-to tips on navigating the system, and insider advice on winning your claim.

