

Protect Yourself Against Veteran Charity Scams

Here are two facts about the majority of Americans which I think we can all agree on. First, we are grateful to our veterans who have sacrificed so much to protect our way of life and, second, we are generous and open our wallets to help those in need. Unfortunately, however, there are rip-off artists out there who exploit our patriotism and generosity.

For example, *USA Today* reports that “[a] major offender...was Help the Vets, which had a nationwide operation, soliciting donations for its funding of veterans’ medical care, including breast cancer treatment, a suicide prevention

program, retreats for recuperating from stress and veterans fighting breast cancer. ‘But for thousands of disabled veterans who served in Iraq and Afghanistan, giving an arm and a leg isn’t simply a figure of speech – it’s a harsh reality; read one of the Orlando, Florida-based organization’s solicitation letters, written by charity founder Neil Paulson. ‘Your \$10 gift will mean so much to a disabled veteran.’” The Federal Trade Commission (FTC) estimates that Help the Vets raised \$20 million, but 95% of that money went to “administrative expenses” and into Paulson’s pockets. Another organization in the FTC crosshairs is Veterans of America, which the FTC said used robocalls and other tactics to convince consumers to donate cars, boats, and other goods.

As part of its “Operation Donate With Honor” initiative, the Federal Trade Commission is ramping up enforcement against fraudulent veterans’ charities and increasing its efforts to warn consumers about scams. The commission has taken action against dozens of groups, including imposing fines and obtaining court orders to put a stop to deceitful solicitations.

The real tragedy is that bogus veterans’ charities not only steal or misuse your money; the money they collect means that legitimate organizations (and there are many of them) are not getting those



Don’t take a charity’s name at face value. Fake charities try to take advantage of you with names intended to stir your patriotism. .

donations, which provide desperately needed assistance to our wounded warriors.

Don’t let these crooks deter you from helping the men and women who have served in uniform; instead take these few simple steps to ensure your hard-earned dollars are going to the right organizations.

Heed the warning signs. If you are being pressured to donate immediately, then walk (or even better, run) away. All legitimate charities, including those supporting our veterans, will gratefully receive your donation whenever you want to make it. If a solicitor for the charity says you’ll win a sweepstakes or get a prize if you donate, then they are crooks. The FTC says this is illegal. If you get a thank-you note for a donation that you didn’t make, then someone is trying to trick you into giving “again”.

IN THIS Issue

- 1 Protect Yourself Against Veteran Charity Scams
- 2 Disability FAQ in About a Minute
- 2 Comfort Food: Spring Asparagus Salad
- 3 If You Are Disabled, You Can Qualify for a Free Lifetime Pass to Our National Parks
- 3 Game Zone: Sudoku

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

Protect Yourself Against Veteran Charity Scams



(Veteran Charity Scams...continued from page 1.)

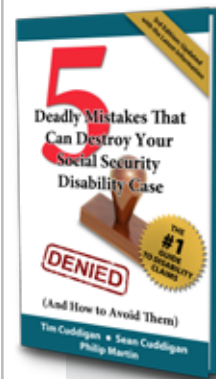
Check them out. Get a website address and search for the organization online. Then do another search with the name of the organization and add a search word like “scam” or “complaint”. It is very likely that donors who have been misled or cheated have posted warnings online. Also, you can run a check on charities at the Better Business Bureau’s website.

Ask questions about how your money is going to be used. The FTC suggests these questions: “Who exactly are you? Where are you located? And how much of my money is going to go directly to that program?”

A few don’ts. Don’t make a donation via FedEx, UPS, or other similar carriers. Scammers avoid the U.S. Postal Service because they can be charged with mail fraud, a very serious offense. Don’t take a charity’s name at face value. Fake charities try to take advantage of you with names intended to stir your patriotism. Don’t fall for the “invoice” trick. Some fakers will send you what looks like a legitimate invoice in the hopes that you will pay it without thinking.

Art Taylor, president of the Better Business Bureau’s Wise Giving Alliance, sums it up this way: “We all want to help [our] heroes [and] we encourage all Americans to be generous, but to take a few minutes and do your homework and make sure that every dollar that you

donate ends with a charity that can actually do the work.”



“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 I am Found Disabled, Do I Qualify for Medicare?

If Social Security says you are eligible to receive disability insurance benefits, you will qualify for Medicare benefits but you must wait two years from your date of entitlement.

What does “date of entitlement” mean? If you are applying for Social Security Disability Insurance benefits, the Social Security requires a five-month waiting period, so your date of entitlement will be five months after the date of the onset of your disability. For example, if you became disabled in February and you were approved for SSDI benefits in June your date of entitlement would not be until July due to the five-month waiting period. You would then be eligible to join Medicare two years from July, your month of entitlement. It is also important to point out that if you are like most applicants and had to endure a lengthy disability appeal process prior to being awarded disability benefits, you will probably have already met the five-month waiting period.

For more Disability FAQs in About A Minute, navigate to the Cuddigan Law YouTube Channel.



Comfort Food From the kitchen of Janet Cuddigan

Spring Asparagus Salad

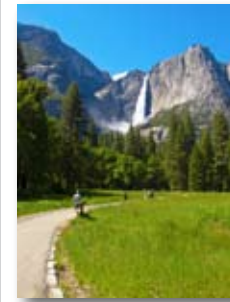
Celebrate the return of spring with this asparagus salad accented by a Chinese-inspired dressing that I know your family will enjoy.

- 1 tablespoon rice vinegar
- 1 teaspoon red wine vinegar
- 1 teaspoon soy sauce
- 1 teaspoon white sugar
- 1 teaspoon Dijon mustard
- 2 tablespoons peanut oil
- 1 tablespoon sesame oil
- 1 1/2 pounds fresh asparagus, trimmed and cut into 2-inch pieces
- 1 tablespoon sesame seeds

Whisk together the rice vinegar, red wine vinegar, soy sauce, sugar, and mustard. Drizzle in the peanut oil and sesame oil while whisking vigorously to emulsify. Set aside. Bring a pot of lightly-salted water to a boil. Add the asparagus to the water and cook 3 to 5 minutes until just tender, but still mostly firm. Remove and rinse under cold water to stop from cooking any further. Place the asparagus in a large bowl and drizzle the dressing over the asparagus. Toss until evenly coated. Sprinkle with sesame seeds to serve.

Adapted from allrecipes.com

If You Are Disabled, You Can Qualify for a Free Lifetime Pass to Our National Parks



A disability doesn’t have to stand in the way of you enjoying one of the great features of our country—our awe-inspiring network of more than 2,000 national parks and federal recreational lands. In addition to making trails and facilities more accessible to those with disabilities, the national park system offers a free lifetime pass to U.S. citizens and permanent residents with physical, mental or sensory impairment. The free admission also extends to everyone in a vehicle with the pass holder. If one person in a family qualifies, the whole family can visit for free.

To get the pass you’ll need:

- A statement by a licensed physician
- A document issued by a federal agency, such as the Veterans Affairs administration, or proof of receipt of Social Security Disability Income (SSDI) or Supplemental Security Income (SSI), or a document issued by a state agency, such as a vocational rehabilitation agency.

You can get your free pass at a federal recreation site or office. You can also get the pass online through store.usgs.gov/access-pass or by mail, however there is a \$10 application processing fee for mail applications.



Sudoku Rated Easy

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

Courtesy of printable-puzzles.com © 2019

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

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.



Tim & Sean 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.



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*.

