

## Don't Fall Victim to Coronavirus Scams

"Fraudsters follow the headlines," warns AARP. The headlines these days are, of course, dominated by the COVID-19 pandemic, so crooks are trying to leverage our fear, uncertainty, and even our good intentions associated with the virus to steal our money or personal information.

AARP reports that as of April 30, the Federal Trade Commission (FTC) had logged more than 31,800 consumer complaints related to the outbreak, including nearly 18,000 fraud complaints. Victims have reported

losing \$22 million, with a median loss of \$532.

"Officials say they have received reports of text, email, call, recorded message, and social media attempts to sell fake COVID-19 testing kits, bogus cures, pills that promise immunity, masks that will never be delivered, or heating and air conditioning duct cleaning to 'protect' an individual's family from the virus," WNEY-TV reports. "Scammers are also seeking donations to sham charities, claiming they will provide stimulus funds for those who enter their bank account number, and offering free testing kits in an effort to collect personal and health insurance data."



Ignore online offers for vaccinations. There are no products proven to treat or prevent COVID-19 at this time.

- Be wary of ads for test kits. Most test kits being advertised have not been approved by the FDA, and aren't necessarily accurate.
- Hang up on robocalls.
- Ignore online offers for vaccinations. There are no products proven to treat or prevent COVID-19 at this time.
- Watch out for emails claiming to be from the CDC or WHO. Use sites like coronavirus.gov and usa.gov/coronavirus to get the latest information.
- And don't click on links from sources you don't know.
- Do your homework when it comes to donations. Never donate in cash, by gift card, or by wiring money.

### IN THIS Issue

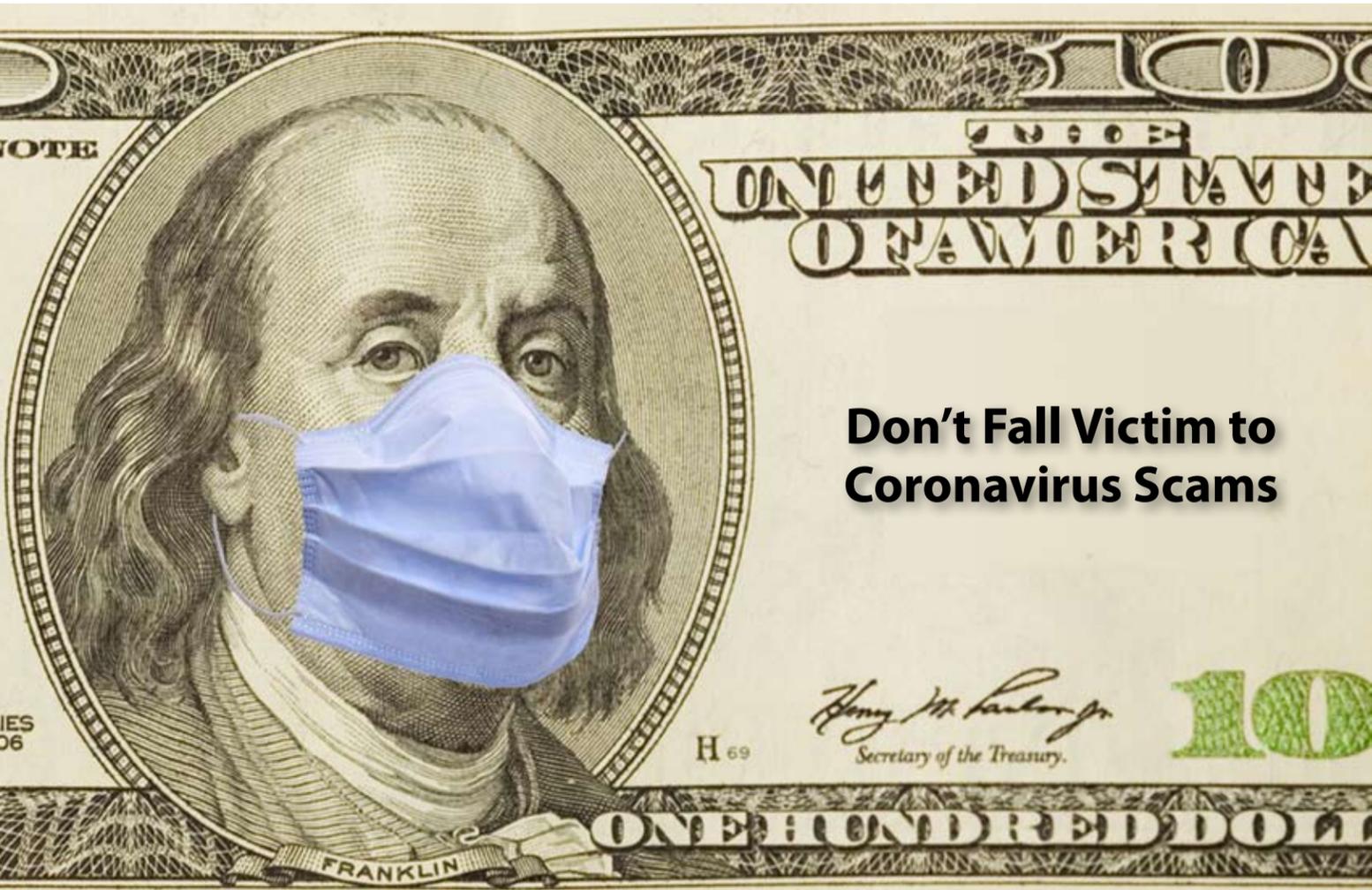
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"Be wary of ads for test kits. Most test kits being advertised have not been approved by the FDA, and aren't necessarily accurate."

Here's some timely advice from the Federal Trade Commission on how to protect yourself and your family from unscrupulous operators:

- Don't respond to texts, emails or calls about checks from the government.

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## Don't Fall Victim to Coronavirus Scams



## Comfort Food

From the kitchen of Janet Cuddigan

### Hearty Chicken Pot Pie

Is there a more comforting comfort food than a chicken pot pie with a golden brown crust and creamy filling? I don't think there is.

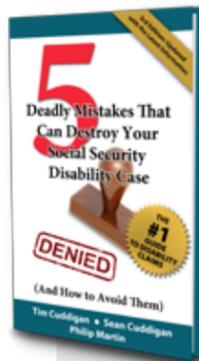
- 1 pound skinless, boneless chicken breast halves - cubed
- 1 cup sliced carrots
- 1 cup frozen green peas
- 1/2 cup sliced celery
- 1/3 cup butter
- 1/3 cup chopped onion
- 1/3 cup all-purpose flour
- 1/2 teaspoon salt
- 1/4 teaspoon black pepper
- 1/4 teaspoon celery seed
- 1 3/4 cups chicken broth
- 2/3 cup milk
- 2 (9 inch) unbaked pie crusts



Preheat oven to 425 degrees F. In a saucepan, combine chicken, carrots, peas, and celery. Add water to cover and boil for 15 minutes. Remove from heat, drain and set aside. In the saucepan over medium heat, cook onions in butter until soft and translucent. Stir in flour, salt, pepper, and celery seed. Slowly stir in chicken broth and milk. Simmer over medium-low heat until thick. Remove from heat and set aside.

Place the chicken mixture in bottom pie crust. Pour hot liquid mixture over. Cover with top crust, seal edges, and cut away excess dough. Make several small slits in the top to allow steam to escape.

Bake in the preheated oven for 30 to 35 minutes, or until pastry is golden brown and filling is bubbly. Cool for 10 minutes before serving.



Adapted from allrecipes.com

**"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)

## Word Search

S L I A R S W E T H G I N K  
 T S Z S N E E R I N G O R L  
 O P R A I R I E E O E R A S  
 L A U G H I N G S T O C K S  
 B R H L M M E A F I O H E O  
 D E D O O L F L U F F I E R  
 D D I R R G F G R I N D R G  
 Y L L A T N E D I C N I O C  
 R U L C A I C I H A S T E S  
 S O S A L T T N L T V H B J  
 M B D A N A U G I I O E E D  
 L S P E E D A Y S O G R O F  
 E T A T S T L O V N K S F Z  
 H M V I C A R V E S L U A M

- |                |             |                |         |
|----------------|-------------|----------------|---------|
| Blots          | Forgo       | Laughingstocks | Spared  |
| Boulder        | Froth       | Liars          | Speed   |
| Carol          | Gland       | Mauls          | State   |
| Carves         | Grind       | Mires          | Vicar   |
| Coincidentally | Gross       | Mortal         | Visor   |
| Dating         | Hastes      | Notifications  | Volts   |
| Dills          | Helms       | Orchid         | Weighed |
| Dingy          | Iguana      | Prairie        |         |
| Dithers        | Ineffectual | Recent         |         |
| Flooded        | Jerks       | Rioter         |         |
| Fluffier       | Knight      | Rodes          |         |
| Focal          | Lager       | Sneering       |         |

Courtesy of printable-puzzles.com © 2020



For the word search solution go to [cuddiganlaw.com/library/newsletter](http://cuddiganlaw.com/library/newsletter)

## Meet Kim Schram Cuddigan Law's Newest Attorney



Growing up in the small Nebraska town of Franklin (2010 population: 1,000) Kim Schram developed lifelong values of hard work, loyalty, and compassion. These values have served her well in her 25 years as a lawyer with 15 of those years practicing Social Security disability law in Norfolk, Nebraska fighting for the rights of the disabled. At Cuddigan Law we are pleased that we are able to welcome an attorney of the caliber of Ms. Schram into our firm. "Kim is an outstanding attorney who cares deeply about helping the disabled," says Attorney and Principal Tim Cuddigan. "She has an exceptional depth of experience in helping Social Security disability clients win the benefits they have rightfully earned."

A Midwesterner through and through, Kim earned her undergraduate degree at Doane University and her law degree from Creighton University. "I wanted to be a lawyer because I wanted to help people," she explains. "I enjoy practicing in the area of disability because I feel like I am doing just that. The clients that I see are people that have worked hard most of their lives and because of an illness or accident they become unable to earn for themselves and their family. I see people that are suffering with health, employment, and financial issues. The process takes a long time to navigate so the stress on individuals and families is extreme. Stress not only for the individual client, but extended family and friends that are helping that individual client survive."

Family is a word that resonates deeply with Kim. She is married to Brian Schram and has four kids with three in college next year—at Doane University, University of South Dakota, and University of Nebraska Omaha. The youngest will be a freshman at Bellevue West. Her work with not-for-profit groups also reflects her passionate support for families. She is a volunteer for the Salvation Army, contributes to Faith Regional Foundation, and has served on the Good Neighbor board in Norfolk, Nebraska.

When asked to share her guiding principle, Ms. Schram likes to quote the poet Maya Angelou: "People will forget what you said, people will forget what you did, but people will never forget how you made them feel." We know that Kim will make our clients feel that they have a friend and a powerful ally in their corner. "What I enjoy most is working with clients through the disability process, helping them get benefits that most of them have worked for and paid for throughout their lifetime and then seeing the results of a favorable decision," she says. "It is very satisfying to help them get to a place where they can provide for themselves and their families."

## 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.



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](mailto:lawteam@cuddiganlaw.com) for your FREE copy of our book *The Essential Guide to VA Disability Claims*.

