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Insight

Topics, Trends, & Tips

Plus Information about Social Security & VA Disability

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Protect and Maintain Your Freedom: Vote!

Democrat, Republican, or Independent. Conservative, Liberal, or somewhere in the middle. Our shared history as citizens of the United States of America is one of fiercely defending our freedoms and striving for better lives for ourselves and our children. And what binds together us as Americans? It is our right to vote, our right to freely express our point of view through our elected representatives. Voting is our tool to protect and maintain our freedom to live as we choose.

In any election year, it is good to have a plan of how you'll cast your ballot, but this year the coronavirus pandemic and the controversies swirling around the

2020 election has added some additional complications. But you can take some easy-to-follow steps to be sure your vote counts and your voice is heard.

Register!

To vote you must be registered. You may register to vote in Nebraska or Iowa if you are: a U.S. citizen, 18 years or older on the next election day, and a resident of the state you are registering in. If you have been convicted of a felony you are ineligible to vote in Iowa unless your rights have been restored and in Nebraska you cannot vote until two years after the completion of your sentence including any probation or parole term.

If you are an Iowa citizen and not sure if you are registered to vote, you can check online at <https://sos.iowa.gov/elections/voterreg/regtovote/search.aspx> Citizens of Nebraska can check their voter registration data at: <https://www.votercheck.necvr.ne.gov/voterview>

Vote by Mail!

For those who have concerns about voting at the polls in person a mail-in ballot is a good option. All registered voters in both Nebraska and Iowa are permitted to vote by mail. Early ballot applications have already been sent to every registered voter in Nebraska. On September 28 the ballots themselves will begin to go out. In Iowa registered voters may request an absentee ballot to be sent to them by mail. You must complete an absentee ballot request



Masks will be mandatory for election workers, but optional for voters.

form and return the original, signed form to your county auditor. In Iowa a written application for a mailed absentee ballot must arrive at the office of your county's auditor no later than 5:00 p.m. 10 days before the November 3 election.

The USPS is recommending that you mail your completed early ballot by October 27. However some experts have raised concerns about U.S. Postal Service delivery times and are urging voters to return their completed ballots no later than October 20. You can also bypass the USPS. In Nebraska you can drop off your ballot at one of the designated drop boxes. Check with your county election commission or do a web search to find the drop box locations. In Iowa the Secretary of State's Office has said that Iowa law does not allow the use of drop boxes for ballots. "However, county auditors can set up a no-contact delivery system for voters in their office to use during regular business hours," said a spokesman for the Iowa Secretary of State's office.

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Protect and Maintain Your Freedom



Vote...cont.

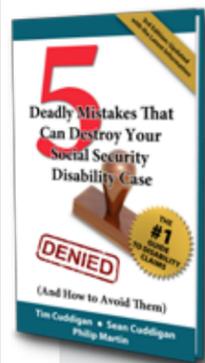
Vote in Person!

As you would expect election officials are making a number of changes to help protect voters' health at polling places. Many polling places have been moved to new locations, so be sure to double check your poll location before you head out the door. Election workers will be doing all they can to insure a safe environment inside polling buildings. The *Omaha World-Herald* reports that "[m]asks will be mandatory for election workers, but optional for voters. Voters are not required to wear masks, but state and local election officials recommend it. The state will make masks available for voters who show up without them." If you vote in person, be patient. With the new health and safety protocols it may take a little longer to vote in this election than it has in previous ones.

Be a Poll Worker!

Elections are the backbone of our democracy. Election workers are essential to ensuring a safe, fair election for all voters, but America is facing a critical shortage of poll workers this year due to the pandemic. If you want to support democracy and get paid in the process, sign up to be a poll worker. For more information on becoming a poll worker contact your county election office and powertothepolls.org can email or text you information on becoming a poll worker.

Vote. Your opinion matters and your voice needs to be heard. It's up to you to protect and maintain your freedom.



"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

VA Restarting In-Person C&P Exams

In April, the VA suspended in-person Compensation and Pension (C&P) exams due to the COVID-19 pandemic. Now the C&P exams have resumed in most locations across the country and that includes VA facilities and VA partner sites in Nebraska and Iowa. The C&P exam is required by the VA to evaluate veterans' disability claims.

The VA says, "[i]f you require an exam, you'll be contacted by a VA contract medical examination provider to schedule an appointment. You will receive a letter by mail with the date and time of your exam or a phone call to find a time that works for you. After receiving your letter or phone call, you should call the number provided to confirm the time and location of your exam.

The VA is working closely with its medical providers to ensure the safety of Veterans and providers remains a top priority. Safety measures include COVID-19 screening for Veterans and employees, physical distancing, and appropriate personal protective equipment to include face coverings and gloves."



Comfort Food

From the kitchen of Janet Cuddigan

One Pan Greek Chicken Dinner

Simple to make and delicious to eat, this Greek-inspired dinner can be made with just one sheet pan.

- 4 skinless, boneless chicken breast halves
- 1 1/2 pounds yellow potatoes, cubed
- 2 red bell peppers, seeded and chopped
- 1/2 cup coarsely chopped red onion
- 2 teaspoons minced garlic
- 2 tablespoons olive oil
- 2 lemons, cut into wedges
- 1 tablespoon dried oregano
- Freshly cracked salt and pepper to taste
- 1/2 cup pitted Kalamata olives

Preheat the oven to 400 degrees F. Toss chicken, potatoes, bell peppers, onion, and garlic in a large bowl with olive oil. Spread onto a large sheet pan in a single layer. Squeeze lemon wedges over the top, then place the spent wedges on the sheet pan. Sprinkle oregano over everything. Season with salt and pepper. Add Kalamata olives. Bake in the preheated oven until potatoes are fork-tender and chicken breasts are no longer pink in the center and juices run clear, about 25 minutes.

Adapted from allrecipes.com

3 Free Life-Saving Phone Apps

Beyond playing Candy Crush or texting your friends, your phone can do so much more, including saving your life. Here are three highly recommended phone apps to keep handy and best of all they are FREE.

American Red Cross First Aid. For most of us, we know little about first aid other than calling 911. But even then, what should you do in a medical emergency while you wait for help? The American Red Cross has step-by-step guidance for dozens of common medical emergency situations. You could just Google for an answer, of course, but the information from this app is faster, it's all in one place, and, it's even accessible when there is no reception. Available from the Apple store and Google Play (Android) or at redcross.org.



ICE Standard ER. ICE (In Case of Emergency) Standard ER saves a medical card with your essential medical information as your home screen. It also lists emergency contacts so family and friends can be notified in an urgent situation. Stanford Healthcare says "When treating emergencies time is of the essence...[and] the ICE Standard ER App is a great way to get your most important information to those treating you, when you need it most." ICE Standard ER can be found at the Apple store and Google Play (Android) or at icestandardtech.com

Snug. If you live alone and want the reassurance of someone checking in, Snug is for you. It's a daily check-in service for people living alone. With this app you select a time of day to receive a notice. You press a green check mark on the app and receive a quote of the day. If you fail to check in, your emergency contacts are notified that you may need help. Snug can be downloaded from the Apple store and Google Play (Android) or at snugsafe.com.

Brain Teaser

Can you find the
the mistake?

1 2 3 4 5 6 7 8 9



For the brain teaser solution go to cuddiganlaw.com/library/newsletter

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 for your FREE copy of our book *The Essential Guide to VA Disability Claims*.

