

# LAVAN & NEIDENBERG NEWSLETTER

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1-888-234-5758

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## Federal Taxes & Your SSD Benefits

### *Before you file, know how your benefits affect taxes*

Tax season is upon us and even though you may not be earning an income from working due to your disability, you will still need to file taxes for your Social Security disability benefits and many other sources of income.

If you receive Social Security Disability Insurance (SSDI) benefits you will be reporting those on your federal tax forms. **For monthly SSDI benefits, up to 50 percent of your income is taxable.** You can determine this amount by adding half of your total SSDI benefits for the year to all of your other income sources.

For the 2010 tax year, you will owe taxes on any amount over \$32,000 if you are filing jointly as a couple, or \$25,000 for individuals. If SSDI is your only source of income, the average yearly benefit totaled only \$12,768, meaning you would not have to pay taxes unless you received other sources of income.

For recipients of a lump-sum payment for previously owed SSDI benefits you have the option of spreading out the tax payments on this amount over several years. This is fortunate for disability benefit recipients who may collect several thousand in back payments at once, potentially putting them in a higher tax bracket. By spreading out the payments you can avoid paying unnecessarily high taxes and penalties for these lump-sum benefits.



### Getting Tax Help

Dividing tax payments on a lump-sum disability back benefits payout, determining potential deductions, and knowing which tax credits you are eligible for can be difficult for the average tax payer. Fortunately, there are several resources available for low-income and disabled tax payers to help them get their returns filed on time and with the best results.

The IRS provides a free online tax filing preparation service known as the [Free File \(LINK\) program](#). If you earned \$55,000 or less in the 2010 tax season you qualify for this assistance, which offers a list of private tax prep companies that participate.

The Volunteer Income Tax Assistance (VITA) program is a network of over 12,000 centers offering free tax help to those earning \$49,000 or less in the 2010 tax year. To find your nearest location, call the IRS at 1-800-829-1040.

There are also Low Income Taxpayer Clinics (LITC) that help represent taxpayers with IRS controversies such as audits. The clinics are offered on the [IRS website](#) in every state including Guam and Puerto Rico.

### Keep in Contact With Your Disability Attorney

At The Law Offices of LaVan & Neidenberg, P.A. we keep detailed records of all our clients' disability benefits claims to insure they are getting the proper amount of benefits they deserve.

To learn more about how a dedicated and experienced disability attorney can help you obtain the benefits you are entitled to, schedule a no cost case evaluation by [contacting us today](#) – 1-888-234-5758.

## Also in this issue...

### Page 2

- Spring Cleaning Safety Tips
- Quick Fix Meals: Lean Corned Beef Hash
- Quote of the Month
- Health News: Melanoma Treatments
- 5 Tips for Home Organization

### Page 3

- Calendar of Events: March
- Book of the Month: Tick Tock
- Fun Facts

## Tips & Tricks to Improve Your Life

*Spring has sprung and that means time for spring cleaning!*

### SPRING CLEANING SAFETY TIPS

For some, spring cleaning means using some serious equipment and really scrubbing out the winter blues from your home. Even if you're just doing some light tidying up and tossing out, you need to be mindful of your own personal safety when cleaning or organizing your home.

When organizing and cleaning up clutter be careful when using step ladders or putting things in tall places. Many types of back injuries can be aggravated by over-extending your reach, and falls from ladders can create new injuries.

If you're using cleaning supplies, remember to do so in a well ventilated area and take frequent breaks from repetitive tasks like scrubbing. This will not only prevent any ill feelings you may get from chemical fumes, but also give your body a chance to rest and avoid damage from muscle exertion.

Don't be afraid to ask friends and family for help with more serious cleaning tasks. Remember the limits of your disability and don't overexert yourself. Local cleaning services can also be a great option for a once-a-year spring spruce up!

### QUICK FIX MEAL TIP

With March and St. Patrick's Day on the horizon, this often means corned beef and cabbage dinner. While this can be a fat and starch-laden plate, with a few healthy adjustments you can cut the calories.

Ask your butcher for a lean cut of corned beef or make sure to trim excess fat from a raw cut you purchase to cook yourself. For leftovers, here's a great breakfast tip:

#### **Lean Corned Beef Hash**

- 2 tsp. canola oil
- 1 large onion, chopped
- 4 cups diced cooked potatoes
- 1 cup chopped lean corned beef brisket
- 1/2 cup low sodium chicken broth

Heat the oil over medium-high heat in a large skillet. Add onion and sauté until softened and slightly browned, about 5-8 minutes. Stir in the potatoes and cook until crusty, add the corned beef and chicken broth, scraping the bottom of the pan to release the browned bits.

When the liquid is absorbed, season to taste with salt, pepper and fresh parsley. Serve with your favorite style of eggs (sunny-side up works great!)

## QUOTE OF THE MONTH

"The difference between school and life? In school, you're taught a lesson and then given a test. In life, you're given a test that teaches you a lesson."

- Tom Bodett, American author & voice actor

## HEALTH NEWS

### **Promising new therapies for melanoma treatment**

With summer approaching many beachgoers will find themselves soaking in the sun, which can cause many types of melanoma, a deadly skin cancer. Fortunately, new research has found 2 potential new treatments for this deadly disease.

The first study used the melanoma patient's genetically engineered immune cells to attack the cancerous cells. This technique known as "adoptive immunotherapy" was found to be effective in 45% of patients studied.

The second study focused on attacking current melanoma tumors and halting their spread to other parts of the body. The tests attacked a specific subgroup of cancer cells that are believed to be the cause of metastasis (the spread of cancer). When removed, the tumors shrunk and remained that way for up to 36 weeks.

These studies were conducted in the hopes that the results can be repeated in human subjects. With more research, testing, and clinical trials these discoveries may lead to better treatment of melanoma.

### 5 TIPS FOR HOME ORGANIZATION

**1 – Baskets or bins:** To get things sorted and out of the way, open containers like these are great for quick access to odd-shaped items like kids toys. Stick to square-shaped bins, too, as circular ones are harder to store.

**2 – Colors and labels:** When making closed boxes or bins for storage make sure you label them for easy identification later. Colors can help too, especially with holiday decorations.

**3 – Store smart:** Speaking of holiday decorations, if part of your spring cleaning means organizing lesser used items into storage boxes pack them away in a logical order. Go with the seasons and store winter items in the back and spring items near the front.

**4 – Get the family involved:** If everyone seems to contribute to the mess, designate common areas to each family member to keep organized. If everyone takes responsibility for one area, the chore won't seem so overwhelming.

**5 – If you're not using it, put it away:** It's fine to keep things for later, but if they're not in immediate use they should be placed out of your daily working space.

## CALENDAR OF EVENTS

March hopefully brings the warm weather to usher in spring! Look for beautiful displays of rebirth and renewal as flowers begin to bloom and green returns!

### HUG A GI DAY – FRIDAY, MARCH 4, 2011

An unofficial holiday with no known origin, this is a day to offer a hug of thanks to all members of the armed forces who serve our country. The abbreviation “G.I.” is used to describe members of the U.S. armed forces and the equipment they use. The term stands for “Government Issue” but is sometimes mistaken for “General Infantry”

### IDES OF MARCH – TUESDAY, MARCH 15, 2011

The Ides of March mark the first day of the Roman new year and first day of Spring in the Roman calendar. This day made history back in 44 B.C. as it was the day Julius Caesar was stabbed to death by Marcus Brutus. The famous quote “Beware the ides of March.” was uttered by a soothsayer warning Caesar of the impending betrayal.

### ST. PATRICK’S DAY – THURSDAY, MARCH 17, 2011

Named for St. Patrick, patron saint of Ireland, this day of feasting honors his death. During his work spreading the word of Christianity he used the shamrock to explain the Holy Trinity, which resulted in the plant becoming a symbol of the holiday, as well as the color green.

Many cities with a large Irish population tend to hold parades and festivals on this day. Traditional foods include Irish soda bread, corned beef and cabbage dinners, and beer tinted green with food coloring.

### DOCTOR’S DAY – WEDNESDAY, MARCH 30, 2011

National Doctor’s Day was created to show appreciation to the men and women in the medical field that keep us healthy! It began in 1933 with Eudora Brown Almond of Winder, GA and marks the anniversary of the first use of general anesthesia in surgery.

The first official National Doctor’s Day was celebrated in 1991 after President George Bush designated the holiday through congressional legislation.

Show your doctors appreciation for all they do with a friendly thank you card or e-mail on this day!

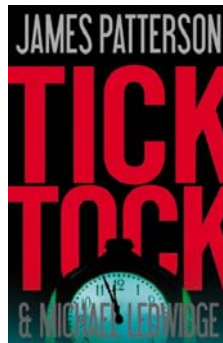
### SIGN OUR PETITION FOR FREE MEDICAL RECORDS!

LaVan & Neidenberg is sponsoring a petition to change medical records fees in the State of Florida. Currently, patients are required to pay up to \$1 per page to obtain a copy of their own medical records. The Firm’s legislative initiative proposes to **make medical records FREE for all individuals applying for disability benefits.**

Please join us in our fight and [sign our petition](#) today! Thank you for your support!

## Book of the Month

*Tick Tock* by James Patterson & Michael Ledwidge



NYC’s #1 detective, Michael Bennett, has a huge problem--the Son of Sam, the Werewolf of Wisteria and the Mad Bomber are all back. The city has never been more terrified!

A rash of horrifying crimes tears through the city, throwing it into complete chaos and terrorizing everyone living there. Immediately, it becomes clear that they are not the work of an amateur, but of a calculating, efficient, and deadly mastermind.

The city calls on Detective Michael Bennett, pulling him away from a seaside retreat with his ten adopted children, his grandfather, and their beloved nanny, Mary Catherine. Not only does it tear apart their vacation, it leaves the entire family open to attack.

Bennett enlists the help of a former colleague, FBI Agent Emily Parker. As his affection for Emily grows into something stronger, his relationship with Mary Catherine takes an unexpected turn. All too soon, another appalling crime leads Bennett to a shocking discovery that exposes the killer’s pattern and the earth-shattering enormity of his plan.

### St. Patrick’s Day Fun Facts

- Over 36 million Americans claim to be of Irish descent as of 2008.
- The popular Irish saying “Erin Go Braugh” means “Ireland Forever”
- St. Patrick’s Day became a national holiday in Ireland in 1903 and the first parade was held in Dublin in 1931.
- In 2010 it was estimated that 13 million pints of Guinness beer were consumed.
- The Chicago River is dyed green for their annual St. Patrick’s Day parade – this year marks the 49<sup>th</sup> dyeing and will take place on March 12<sup>th</sup> at 10:45 a.m.

