

## Disability Insurance Trust Empty by 2018

### *Funding for SSDI/SSI may be exhausted in 7 years*

The annual report issued by the Social Security Board of Trustees and released on May 13, announced that the trust funds that support Social Security's programs would be exhausted by 2036.

This estimate is a year sooner than the projected estimate in last year's report. The 2 funds, Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI) fund separate programs related to Social Security benefits.

While OASI funds the retirement and survivor benefits, DI funds the disability benefits that many Americans depend on for their daily living expenses. The U.S. Treasury manages these trusts and often combines them when analyzing the financial health of our Social Security benefit programs. The latest report paints a dire picture for the future generation's ability to benefit from these programs.

In 2010 the combined OASDI trust funds earned \$781 billion in income. This breaks down to \$637 in net contributions, \$24 billion from taxation of benefits, \$117 billion in interest, and \$2 billion in reimbursements from the General Fund of the Treasury.

The expenditures in 2010 for payment of benefits was \$713 billion, leaving only \$68 billion in asset increases for the funds; the total assets ended at \$2.6 trillion for the year. With an increasing number of Americans drawing benefits from these trust funds, these assets are in danger of dwindling much faster than originally projected.



### **What Deficient Trust Funds Mean to You**

It's hard to say how the Social Security Administration will handle the impending deficit. With so many financial adjustments being made to various federal programs, looking out 7 years into the future is difficult.

Social Security Commissioner, Michael J. Astrue, is urging the House and Senate to review proposed legislation known as the Work Incentive Simplification Proposal that can potentially help the situation. The bill is currently in the hands of Congress after passing through President Obama's hands.

If you are a current recipient of Social Security disability benefits you shouldn't notice any changes just yet. However, if you are just considering applying for disability benefits, you need to act now. The sooner you start a claim for benefits, the sooner it can be resolved before there is a threat of program changes.

### **Contacting a Disability Attorney**

The Law Offices of LaVan & Neidenberg, P.A. can help you with all stages of the disability benefits claim process – from the initial application all the way through appeals and court appearances.

Our experienced attorneys are here to answer your questions and can inform you of how future changes to the SSDI/SSI programs can impact your benefits. No matter what your situation, you have nothing to lose by contacting us for a free copy of our [disability eBook](#).

To schedule a no cost case evaluation, [contact us today](#) to get your claim reviewed and discover how a disability attorney can help you get the benefits you are entitled to – **1-888-234-5758**.

### Also in this issue...

#### Page 2

- Picnic Food Safety Tips
- Protect Your Benefits in Hurricane Season
- Quick Fix Recipe
- Health News

#### Page 3

- July Calendar of Events
- Book of the Month
- Fourth of July Fun Facts



## Picnic Food Safety Tips

***Avoid food-borne illnesses with these tips!***

Summer is great time to have or attend picnics and BBQs, but extreme temperatures can pose a challenge when it comes to proper sanitation and refrigeration. Protect yourself and your family by following these general health guidelines for proper food transport and storage:

- Have a good supply of coolers and ice – cold foods need to stay cold!
- Never place food directly in a cooler, keep it wrapped or in a container – the inside of a cooler can get dirty!
- Keep raw meats secure from all other foods.
- Clean and chop produce at home.
- Marinate foods in the refrigerator first and keep cold until ready to grill.
- Don't reuse utensils or plates after they've touched raw meat unless they're thoroughly washed.
- Don't save any previously chilled foods or those with dairy based ingredients (mayonnaise, veggie dips, etc.) after they've been out 2 hours.

## Safeguard Your Benefits During Hurricane Season

If you live in an area where hurricanes are prevalent you're likely a pro at pre-storm preparations. Stocking up on canned goods, gas tanks for your generator, making sure you have adequate medical supplies, and many other safety measures are at the top of the list. However, many disabled individuals don't take stock of their ability to receive their Social Security disability checks after a storm.

A major hurricane can cause power outages and require debris cleanup. Mail service is often suspended if road conditions are unsafe, meaning paper checks are going to be delayed. This can cause many disabled hurricane victims to become unable to obtain their benefits until power is restored and check cashing services are available.

By enrolling in the direct deposit program you won't have to worry about having to wait for paper checks and the frustration of trying to deposit them if bank systems are down in your area. The automatic deposit means that as long as you can find an operational ATM in your area, you will have no problem accessing your monthly benefits.

## HEALTH NEWS

### ***Eating less may decrease your risk of diabetes***

A study published in the online edition of the American Journal of Clinical Nutrition found that those who consumed less fat and made other small changes to their diet reduced their risk of diabetes.

Even participants who didn't notice any weight loss noticed a substantial drop in the risk factors for diabetes. Reducing your fat intake to about 27% was shown to provide long-term benefits in the battle against developing diabetes later in life.

### ***Women who eat fish lower their risk of heart failure***

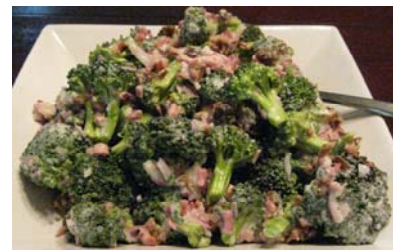
Studies from Health Day found that women who consume 5 or more servings a week of baked or broiled fish decreased their risk of heart failure by 30%.

Not only do darker fish like salmon, bluefish and mackerel contain essential Omega-3 fatty acids that help boost heart health, they also help lower the risk of other types of disease like diabetes.

The method of cooking is a key factor – baking or broiling is much healthier than frying.

### **QUICK FIX RECIPE**

### **Broccoli Salad**



There are many variations to this recipe, but one thing's common: this is a (pretty) healthy summer salad that's great for 4<sup>th</sup> of July BBQs and picnics!

- 5 cups bite-size raw broccoli florets
- ½ cup raisins (golden are best)
- ½ cup roasted, hulled sunflower seeds
- ¼ cup finely diced red onion or shallot
- ½ cup cooked, crumbled bacon (optional)

Dressing:

- 1 cup mayonnaise (low fat if desired)
- 2-4 Tb. White vinegar (more for thinner dressing)
- ½ cup white sugar

Mix everything together and enjoy! If making ahead of time, mix the veggies up and store separate from dressing, combine just before serving.

## CALENDAR OF EVENTS

July is considered mid-summer for most and a time for enjoying the warm weather while you can!

### INDEPENDENCE DAY – MONDAY, JULY 4, 2011

The most popular holiday in July, commonly known as “The Fourth of July”, commemorates the adoption of the Declaration of Independence in 1776. The actual resolution of independence from Great Britain occurred 2 days earlier, though, the final approval happened on the 4<sup>th</sup>, which lead to the current holiday date.

On this day many celebrate our freedom as a country through parades, picnics, and family gatherings. It is a federal holiday, meaning government offices, banks, and many businesses are closed. The annual free concert at the U.S. Capitol lawn, “A Capitol Fourth” celebrates its 30<sup>th</sup> year of music and fireworks this year. The performers for this year include actor Steve Martin and the Steep Canyon Rangers, Josh Groban, Matthew Morrison, Jordin Sparks, Little Richard and the Million Dollar Quartet, Kelli O’Hara, and the National Symphony Orchestra.

### PARENT’S DAY / COUSIN’S DAY – SUNDAY, JULY 24, 2011

Every 4<sup>th</sup> Sunday in July is the day to honor and celebrate your parents, and it also happens to fall on Cousin’s Day as well! There’s a lot of celebrating to go on, both for your parents who made you who you are and your cousins who can also have a great impact on your life.

### MISCELLANEOUS JULY HOLIDAYS AND OBSERVANCES

July is the month for...

- Blueberries
- Cell Phone Courtesy
- Ice Cream & Hot Dogs (July 17<sup>th</sup> and 23<sup>rd</sup> respectively)

There are also several other—lesser known—holidays in July such as:

- National Strawberry Sundae Day, July 7
- Cow Appreciation Day, July 15
- Take Your Pants for a Walk Day, July 27

Take time and celebrate a new holiday this summer!

### 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

*Dreams of Joy* by Lisa See



Reeling from newly uncovered family secrets, and anger at her mother and aunt for keeping them from her, Joy runs away to Shanghai in early 1957 to find her birth father—the artist Z.G. Li, with whom both May and Pearl were once in love. Dazzled by him, and blinded by idealism and defiance, Joy throws herself into the New Society of Red China, heedless of the dangers in the communist regime.

Devastated by Joy’s flight and terrified for her safety, Pearl is determined to save her daughter, no matter the personal cost. From the crowded city to remote villages, Pearl confronts old demons and almost insurmountable challenges as she follows Joy, hoping for reconciliation. Yet even as Joy’s and Pearl’s separate journeys converge, one of the most tragic episodes in China’s history threatens their very lives.

### Fourth of July Fun Facts

- In 2007 the U.S. imported more than \$190 million worth of fireworks to celebrate.
- Three U.S. Presidents have died on July 4<sup>th</sup> – President John Adams, President Thomas Jefferson, and President James Monroe.
- President Calvin Coolidge is the only President to be born on July 4<sup>th</sup>.
- The first Fourth of July celebration took place in Eastport, Maine in 1820 and continues to be the largest in the state.
- Congress made the day an official federal holiday in 1870 and later made it a paid federal holiday in 1938.
- In Detroit, the Windsor-Detroit International Freedom Festival is held with one of the world’s largest fireworks displays to celebrate Fourth of July in conjunction with Canada Day.
- Nathan’s Famous Hot Dogs holds an annual hot dog eating contest – 2010’s record was 54!