

News You Can Use from Keefe Disability Law

800-776-2929

Dedicated to helping you win Social Security Disability Insurance benefits (SSDI) and Supplemental Security Income benefits (SSI) from Social Security.

Massachusetts • Rhode Island • New Hampshire • Vermont



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Social Security Disability and Depression



Depression, a complex disease affecting a person's mood, perceptions and how they experience life, often doesn't get the press that other illnesses do, but it can have devastating effects. The recent death of comedian/actor Robin Williams has spotlighted just how serious depression can be.

Typically, millions of chemical and electrical reactions in the brain enable

nerves to properly communicate with each other. When a person is suffering from depression, a glitch in the system—whether of biologic, genetic, or environmental origin—may lead to poor concentration, sleep disorders, fatigue, feelings of hopelessness and/or inadequacy, and suicidal thoughts, among other life-impacting symptoms.

In the United States, depression is the leading cause of disability among nonfatal medical conditions. A person rendered unable to work due to depression may be eligible for Social Security Disability (SSD) payments. To qualify, a person must meet the criteria for depression including a medical diagnostic finding and related functional limits.

A person's depression must last for at least 12 months and be at a level that leaves him/her unable to perform their job, or any other work, on a consistent and regular basis. The Social Security Administration (SSA) will request your medical records and a statement from your treating doctor(s) for evaluation. If you haven't followed doctor's orders, you may be considered "noncompliant." If you're not taking medication for depression, your condition might not be considered disabling. The SSA is also permitted to give more weight to the opinions of medical doctors and psychologists than social workers and licensed therapists.

One's chances of receiving SSD payments improve if depression is accompanied by another physical or mental impairment. On the flip side, if alcohol or drugs are determined to be a contributing factor to one's depression, that's a major roadblock to begin found eligible for benefits.

Depression can be debilitating—physically, mentally, emotionally, and socially. If it has cost you your ability to earn a living, contact Keefe Disability Law to protect your rights. ■

Inside the Issue

Pg2 Recipe

Pg2 Personal Injury Attorney

Pg3 California Trip

Pg4 Staff Spotlight

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Thank You. A referral from a former client or friend is the greatest compliment our firm can receive. We are grateful for every referral – and for each one of you who recently referred a friend or family member we say – “Thank You!”

Kasey Berardi's Delicious Pasta Salad

Ingredients:

- 1 box of gluten free Barilla penne pasta
- 1 can of olives cut into fours and diced
- 1 large cucumber cut into fours
- 1 box of cherry tomatoes cut in half
- 2 red peppers cut into small strips
- Sprinkle of feta cheese
- Pour some creamy ranch with bacon dressing

Directions:

Easy as can be – Simply mix together in a large bowl and enjoy!

Optional Ingredients:

- 1 orange pepper cut into strips
- 1 green pepper cut into strips
- 1 strip of celery cut into strips
- Mayonnaise instead of salad dressing. ■



Long Term Disability – What's a “Two-Year Drop?”

After a person goes on LTD the definition of disability changes at 24 months from own occupation to any occupation. At that point many LTD insurers will send a denial letter and stop paying. If you get a denial or are approaching 24 months on LTD, call us to help. Often a federal court civil action is required to get your benefits under an LTD policy.

Testimonial

A friend told me how hard your law firm worked for him.

I can have peace of mind now. Social Security makes it hard for people who are really sick. I now sleep a little better. I don't have to be upset every day or night.

Any time I called it was like I was talking to a family member. Your firm was great. I was treated like I was a king. They are all great people. I felt you were in my corner. Thank you and all the staff.

– LEO C.
LYNN, MA

Personal Injury Attorney

When unforeseen accidents occur, victims may sustain any number of physical injuries, leading to medical bills, lost wages, and mental suffering as well. If you have been harmed by the negligence of another, you may be able to recover money damages against the negligent party. The personal injury attorneys of Keefe Disability Law have years of experience recovering damages from insurance companies for the injuries caused by negligent people. If you or a family member has been a victim of an accident, you may be able to obtain financial compensation for your injuries. Contact us today at 800-776-2929 to discuss your case with a member of our legal team.

The experienced attorneys of Keefe Disability Law understand that proving liability in injury cases is a challenge, and can be frustrating. We are prepared to fight for your compensation in these areas, and others:

- Car Accidents
- Truck Accidents
- Highway Defects
- Workers Compensation
- Boat Accidents
- Slip and Fall
- Spine Injury
- Dog Bite / Animal Bite
- Child Injury
- Construction Injury
- Burns
- Drowning ■

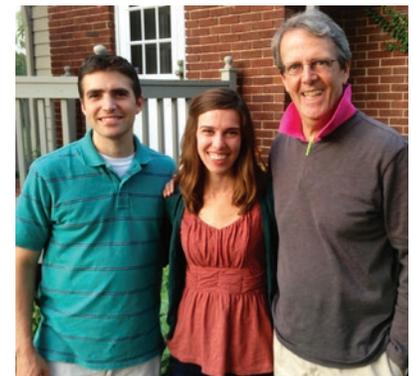
California Trip

Living in Boston MA, one does not expect to drive to California often. In August however I did drive to Walnut Creek, CA from my home in Sherborn MA, helping my son Peter drive a 25 foot UHaul truck containing his furniture and belongings.

Peter, his wife Alana, and their children, Pete, Eamon, Charlotte and Hannah, were moving to the San Francisco area so that Peter could open a new office there for his company, Code Red Inc. Peter and I left in the pouring rain on Wednesday, August 13 at 4AM, driving on the first day to Valparaiso IN, about 932 miles. We checked into the hotel there at about 11PM – a long, long day!! The next morning, Thursday, August 14 we visited and had breakfast with my son Joey who just happened to be attending a conference there. We left Valparaiso at 10:30AM



and headed out for Minnetonka MN where my daughter Molly and her husband Jim Schultz live, arriving in time for dinner at 8PM, logging 479 miles. On Friday August 15, we left Minnetonka at 10:30AM and drove through southern Minnesota, past miles of farms where it looks as if they are turning corn into ethanol to be added to gasoline. On into South Dakota, we stopped in Murdo, about 431 miles, for the night. On Saturday, August 16, we drove to Wall, South Dakota to check out Wall Drug, an expanded drug store that starts advertising with road signs telling how many miles to go at about 550 miles away. This place sounded fun and corny, just like Peter and me, so we had to stop! To the left are some road signs you see as you spend hours approaching Wall SD on Route 90. After an hour at Wall Drug, and a five cent cup of coffee, we continued as



far as Rock Springs, Wyoming before turning in for the night, and logging 622 miles. We left Rock Springs at 6AM on Sunday August 17 driving all day, covering 820 miles and stopping in Roseville CA. On Monday August 18 we arrived at our destination, Walnut Creek CA, on the east side of Oakland Bay at about 10AM. That day I drove over to the kids' new school to pick up their "new student" packets. That evening I took a "red eye" flight back to Boston. No rest for the weary! Total travel in a noisy truck that slowed on every hill was about 3600 miles in a little over 5 days. However, all arrived safely including Pete's wife and children who flew 6 hours the next day to their new home out west. We got it done! ■



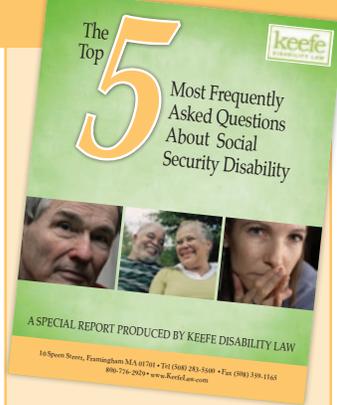


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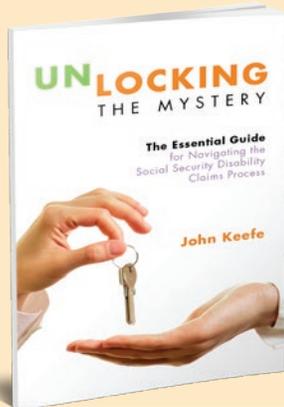
California Trip



See page 3.



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This publication is intended to educate the general public regarding the Social Security Disability claims process, health conditions and other issues. It is for informational purposes only and not intended to be legal advice. Because each case is different, you should consult with an experienced Social Security Disability attorney before acting on any information contained here.

Staff Member Spotlight

At Keefe Disability Law, we're fortunate to have a terrific staff in place to help our clients. Since we all pick up the phone at our firm, we'd like you to get to know a little bit more about the individuals who make up our team. This issue our spotlight is on **Stephen Hamilton**, an attorney with our firm, who has many years of experience handling personal injury claims.

Born: Medford, MA

Lives: Dracut, MA

Family: Married with 4 grown children and one grandchild

Undergraduate: University of Massachusetts, Amherst

Law School: University of Maine, School of Law

First Job: Working for my father helping to install carpets

What's on your playlist? 60's Rock

What are you reading? John LeCarre

Favorite place to visit: Ogunquit, ME

Favorite meal: Corned beef and cabbage

Like to do when not at work:
 Relax at the beach

Favorite sports team: Red Sox

Favorite TV Show: Justified

Person in history I'd most like to meet: Mark Twain

What's on your bucket list? Living into my 90s

Favorite quote: "If you don't like the weather in New England, wait a minute."

Pet peeves: Traffic. ■

