



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



Attorneys

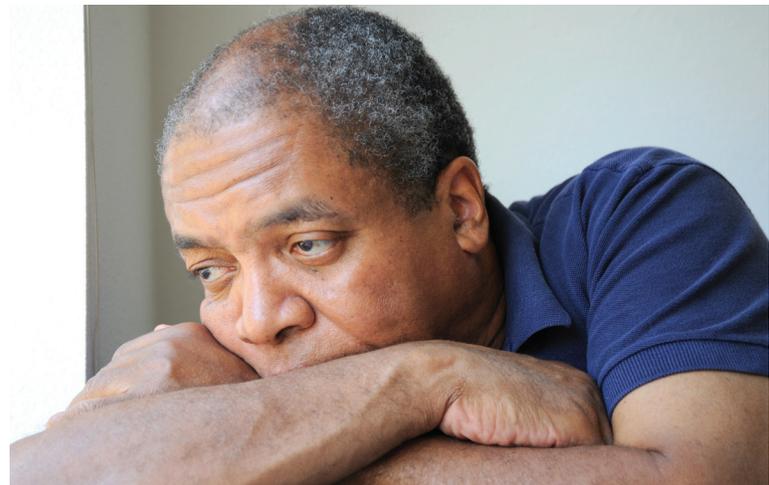
John L. Keefe
 Lisa A. Cahan
 Patrick P. Hartwig
 Lizabeth L. Marshall
 Timothy L. Pope

Paralegals

Alison C. Rodin
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 Genevieve M. Callaghan
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Post Traumatic Stress Disorder

Unfortunately, many people will experience a terrifying or truly frightening event during their lifetime. It might be the result of a car accident in which they were involved. They may witness a serious crime, or worse yet, be the victim of one. In other cases, they may be in the military and see firsthand the horrors of war.



Whatever the reason, if people have gone through a traumatic event, they may struggle to cope or adjust for a period of time. They may suffer from nightmares or terrible flashbacks. They may end up with severe anxiety because of the event. In most cases, people do get better after a while and eventually return to their day-to-day lives.

Sometimes, though, a person's reaction to an event can be so severe that it impacts them for months and even years on end, making it impossible for them to work or function normally. In these instances, the person may be suffering from post-traumatic stress disorder (PTSD).

While PTSD symptoms typically present within the first few months after a traumatic event, in rare cases, they may not appear until years after the event.

According to the Mayo Clinic, PTSD symptoms are usually broken down into three groups:

- **Intrusive memories** – examples can include flashbacks or upsetting dreams;
- **Avoidance and numbing** – examples can include problems remembering things, avoiding activities that were once enjoyable, feeling emotionally numb, avoiding talking or thinking about the event;
- **Increased anxiety or emotional arousal (hyper-arousal)** – examples can include having very strong feelings of guilt or shame, irritability or anger, self-destructive behaviors like consuming too much alcohol, trouble sleeping.

If you've been involved in or experienced a traumatic event and are suffering from some of the above symptoms for more than a month, if your symptoms are severe or if you can't seem to get back to normal or get your life under control, you should visit a doctor. Timely treatment can help prevent PTSD symptoms from getting worse.

Post-traumatic stress disorder is listed as a potential medical disability under Social Security Disability, and if your condition is serious enough and you meet certain requirements, you could be eligible to collect benefits. Filling out the Social Security Disability application form is the best way to find out if you qualify. ■

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Corn and Black Bean Salad

Liza likes to make this quick and versatile salad in the summer. It is great for vegetarians, but also appeals to everyone else. Add any other fresh vegetables you have available in the summer.

Ingredients

- 1 can, 14 oz, black beans, rinsed and drained
- 2 cups fresh corn scraped from the cob (better), or frozen kernels (easier)
- 1 small red bell pepper, seeded and chopped
- ½ red onion, chopped, or scallions
- 1 ½ teaspoons ground cumin
- 2 teaspoons chopped cilantro (or parsley)
- 1 teaspoon hot sauce, or a sprinkle of ground red pepper (just eyeball it)

- 1 lime, juiced
- 2 tablespoons vegetable or olive oil, approx.
- Salt, pepper

Preparation

1. Be sure to rinse and drain the beans so you don't turn the whole salad purple. Combine all ingredients in a bowl. Let stand for a few minutes to allow the flavors to combine. ■



Lizabeth Marshall

Testimonial

Dear Keefe & Associates

I want to take this time and say thank you for taking my case and helping me to get my SSI, and to your associates I spoke with on the phone were very patience, caring and understanding. Attorney Keefe, you have a great team working with you. Again I cannot thank you enough for all your help.

Sincerely,
Reborah

Frequently Asked Questions from Our Clients

Q: I understand that it can take a long time to get a decision on a Social Security Disability claim...is there anything I can do to speed things up?

A: There isn't anything you can do to speed up the process, but there are certain things you can do to limit any potential delays, such as:

- Making sure you attend all consultative exams or medical appointments.
- Following up with your doctors, counselors and other health care providers. If you aren't getting care, it will be difficult for Social Security to make a decision on your claim.
- Notifying Social Security right away of any changes in your address or contact information, including your phone number. If the disability examiner is unable to contact you, your claim may be delayed significantly or even denied altogether. ■

Important Alert from Social Security Electronic Payments Will Soon be Mandatory

For years, Social Security has stressed the convenience, security, and safety of getting benefit payments electronically. Soon, direct deposit (or Direct Express) will not only be the best way to receive Federal benefit payments – it will be the only way.

That's because the U.S. Department of the Treasury announced a new rule that will phase out paper checks for Federal benefit and non-tax payments by March 1, 2013.

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Keefe Family Update

Molly's "Used" Gown

John and Patti Keefe had the first of three summer weddings in May as their daughter Margaret ("Molly") was married to James Schultz of Minnesota at St. Theresa's Church in Sherborn, MA. Molly's gown was used twice before, in 1946 and 1972! Many commented on Molly's "buttercream satin" gown. That gown has a history.

Josephine Zappula ("Jo") bought the gown at G. Fox & Co. in Hartford for her wedding day and wore the gown when she married Fred Bruni in Torrington, Connecticut on November 4, 1946.

After the wedding Jo had the gown cleaned and then carefully stored it in a box in a cedar closet in the basement of her home on Woodbine Street where the back yard bordered the Naugatuck River.

On August 14, 1955, Torrington was hit by Hurricane Connie, and again was pummeled five days later by Hurricane Diane, bringing flooding on August 19 which was described as "the worst flood in the history of the eastern United States." When the river rose above the banks behind the house, the water came through the house and

Molly Schultz, May 29, 2011

swept Jo's gown right out of the house!

After the water receded the Fire Department found the empty box in the mud, and retrieved the gown from a felled tree in the back yard between the house and the river. On June 10, 1972, twenty six years after her mother wore it, Jo's daughter Patti Bruni wore the gown when she was wed to John Keefe in Torrington at St Peter's church. ■



Fred & Jo Bruni



John & Patti Keefe

"Important Alert from Social Security" continued

Here is how the transition will work:

- Anyone applying for Social Security or Supplemental Security Income (SSI) benefits on or after May 1, 2011, will receive their payments electronically, while those already receiving paper checks will need to switch to electronic payments by March 1, 2013.
- Anyone already receiving their benefit payments electronically will continue to receive their payments as usual on their payment day.
- People receiving benefits have the option of direct deposit to a bank or credit union account (of their choice) or into a Direct Express Debit MasterCard card account (a Treasury-recommended prepaid card option). You can visit www.GoDirect.org to learn more.
- Social Security, SSI, Veterans Affairs, Railroad Retirement Board, Office of Personnel Management benefits, and other non-tax payments are included.

For most people getting monthly benefits, this won't really be a change; already 8 out of 10 beneficiaries receive

payments electronically.

Why the push for electronic payments instead of paper checks received in the mail?

- It's safer: no risk of check being lost or stolen;
- It's easy and reliable: no need to wait for the mail or go to the bank to cash a check;
- It saves taxpayers money: no cost for postage and paper and printing;
- It saves you money: no check-cashing fees or bank fees; and
- It's good for the environment: it saves paper and eliminates transportation costs.

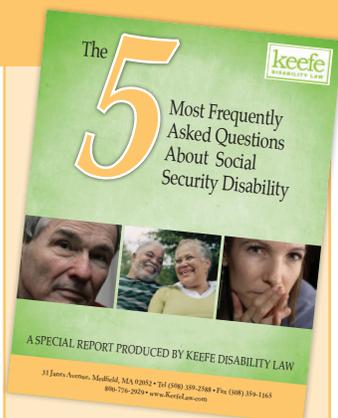
If you still get your check in the mail, you don't need to wait for the new rule to go into effect to enjoy the benefits of electronic payments. Please visit www.godirect.org today and begin getting your Social Security and SSI payments the safe, easy, inexpensive, and green way – electronically. ■

Rescued Gown

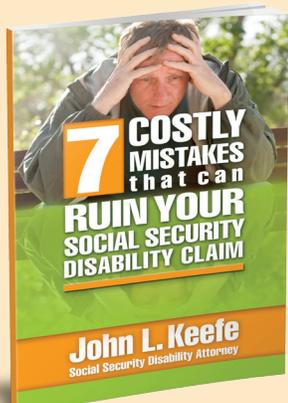


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This publication is intended to educate the general public regarding the Social Security Disability claims process, health conditions and other issues. It is for informational purposes only and not intended to be legal advice. Because each case is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



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Staff Member Spotlight



At Keefe Disability Law, we're fortunate to have a terrific staff in place to help our clients navigate their Social Security Disability claims. 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 Michelle Ricotta, a paralegal who has been with Keefe Disability Law for two years.

Name: Michelle L. Ricotta

Position: Paralegal

Born: Buffalo, NY

Lives: Newton, MA

Pets: Taylor, a black miniature toy poodle

Alma Mater: St. Lawrence University – Religious Studies and Philosophy

Favorite place to visit: Jackson, Wyoming, New York City and Hawaii

Favorite meal: Seafood, especially grilled salmon

Like to do when not at work: I love to play tennis and go biking and hiking. I really enjoy hikes in the Blue Hills Reservation and in New Hampshire.

Favorite sports team: Boston Bruins

Favorite athlete: Brad Marchand

Favorite movie: Braveheart

Person in history I'd most like to meet: The Buddha

What's on your bucket list? Try to climb Mt. Kilimanjaro, go sky-diving and travel more.

Favorite quote(s): Swedish proverb – The best place to find a helping hand is at the end of your own arm.

Also, a Socrates quote – “What a disgrace it is for a man to grow old without ever seeing the beauty and strength of which his body is capable.” ■

First Job: Waitress at a gourmet Chinese restaurant called China Sky in Wellesley – “It was actually a pretty good job. I had to wear a cummerbund and tie!”

What's on your iPod? Anything and everything -- Adele, Michael Buble, Rhianna, Top 40, Country.

What are you reading? *How To Work Your Way around the World* and *I.O.U – Why Everyone Owes Everyone, and Why No One Can Pay*