



Compassionate Advocates for the Injured and Disabled

# The Christie Report

Social Security Disability – Car Accidents—Nursing Home/Medical Malpractice

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If you prefer to receive updates from us via email, please send your email address to us at:

[Donna@SharonChristieLaw.com](mailto:Donna@SharonChristieLaw.com)

If you wish to be added to or removed from our mailing list, please call: 800-681-9821

## Personal Message - *from Sharon*

### A WILD AND CRAZY SUMMER!!

Wild and crazy is an understatement! We moved the office in early July. Several days before we were scheduled to move, I learned from our new landlord that the office would not be ready in time! BAD NEWS!!! Of course, we had already scheduled the movers, computer people, phone people, etc., and Donna had to scramble to reschedule everything. She did a great job and the move went off without a hitch. I want to especially thank John Charles Jeffries (Kathy's son), Steve Hill (Donna's husband) and Joe Janovski (my fiancé) for their help when we decided to move some furniture after the movers left.

We really like the new office and hope to have it fully decorated by the end of the year. Please stop by and see us if you're in the area.

We also had a change of staff this summer. My long-time paralegal, Judy McCall, decided to retire. We wish her and her husband, Bruce, happiness and good health in their retirement! Our new paralegal, Sandy Jones, came on board at the end of August. We're very excited to have her with us.



## Social Sites-Contact Me Online!



Did you know that baby boomers are the fastest growing group of Facebook users? I have a Facebook page! Although I'm not 100% sure how to use it, I am trying to learn. Actually, Joe and I have a contest going to see who can get the most friends. So, if you're on Facebook, please "friend" me today! Find me at [www.facebook.com/SharonAChristie](http://www.facebook.com/SharonAChristie)

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I'm on Twitter, too!

Follow me at: <http://twitter.com/sharonchristie>

## Thank You For Your Referrals

The greatest compliment I receive is when a client refers a friend, family member or colleague to me. I want to thank all of you who have sent new clients to our office. Rest assured that we will do our best to serve them well.





November 1st,



"Just a suggestion. You might want to remove the dead witch before I show it."



## Social Security Disability: A Safety Net Full of Uncertainty

**Author:** Sharon A. Christie, Esq.

If you are unable to work because of illness or injury, you are probably apprehensive about your future. If you have applied for Social Security Disability benefits, you are certainly frustrated and probably angry. With an average claim processing time of over two years, a turndown rate of 70% and a protracted appeals process, vast numbers of people unable to work because of illness or injury are convinced that the Social Security Administration is determined to deny them the protection guaranteed under federal disability law.

Of the 2.5 million people filing for disability yearly, it's not unusual to see claimants declare bankruptcy, lose their homes, become homeless, or die while waiting for a claim to be approved. One claimant, disabled by chronic liver disease, declared, "I think they hope you give up and die before you get your benefits." His disability claim was finally approved after four years and three appeals.

Why does the Social Security Administration make it so hard for people to receive disability

benefits? Some believe that widespread disability fraud in the 1970's caused a shift in the SSA's attitude about claimants, who are now assumed to be malingerers faking an illness or injury in order to get a free handout. But the truth is, since the program's inception in the 1950s, application and approval standards have been tough. A claimant must not only prove that their disability renders them unable to work at the job they've held, the claimant must also show that he or she can't be employed full time at any job. For example, if someone can no longer work as a construction worker, he must also show that he can't work as a clerk in a store or office, or be trained to do some other job. While there are some exceptions for older workers or those with limited education, most applicants must prove that they are unable to perform any type of work on a full time basis.

A big part of the problem for applicants is the backlog in initial claim processing, which can leave them in a state of limbo while their health and finances dwindle. Despite the fact that claim filings have tripled in the last eight years,

the number of processors employed by the Social Security Administration is less than it was thirty years ago. This is because the agency is chronically under-funded. Disability lawyers have declared this continued neglect of an important federal safeguard a national disgrace.

After a long wait to have the claim reviewed, most people receive a denial. They then must file a Request for Reconsideration. A reconsideration involves another review of the paperwork you initially submitted. In about 80% of cases, the reconsideration results in another denial. At that point, you can ask for a hearing before an Administrative Law Judge. The wait for a hearing now takes an average of sixteen months. If you're turned down again, you can file additional appeals to an Appeals Council and then in federal court.

The National Organization for Social Security Claimants' Representatives says that their best advice for people filing for disability is to hire a lawyer to help them represent their claim. Statistically, claimants are approved for benefits sooner and more often when represented by an attorney.

## The Lighter Side

### ...the pet

This guy who was living by himself decided he wanted a pet - an unusual pet. He looked at all sorts of critters at the pet store and decided on a centipede, a bug with 100 legs. It came in a little white box, which was its home.

After they got home, the guy decided to take his new pal to the bar with him and asked, "Would you like to go to Frank's place with me for a beer?"

He waited a few minutes and asked again. Then he shouted at the centipede's house, "Hey, would you like to go to Frank's and have a beer?"

A little voice came from the box, "I heard you the first time! I'm putting my shoes on."

### You know you're in trouble when...

Your accountant's letter of resignation is post-marked Zurich.

You see the captain running toward the railing wearing a life jacket.

A black cat crosses your path and drops dead.

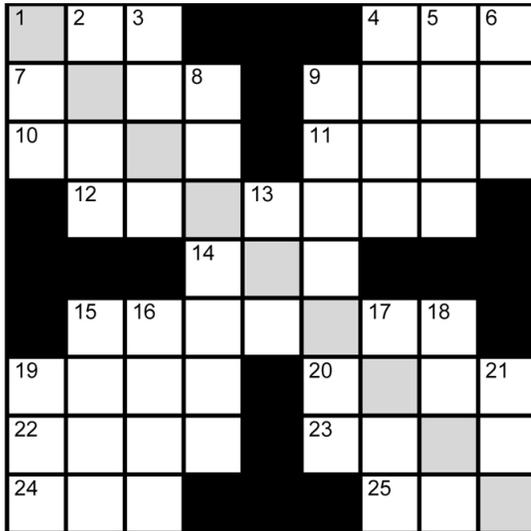
Your secretary tells you the FBI is on line 1, the DA is on line 2 and CBS is on line 3.

You see your stockbroker hitchhiking out of town.

The pest control guy crawls under your house and never comes out.

The candles on your birthday cake set off the smoke alarm.

# Happy Dancin'



The  
headline  
is a clue to  
the answer  
in the  
diagonal!

**Across**

- 1. \_\_\_ Victor
- 4. Pub fixture
- 7. Hitching place
- 9. "The \_\_\_Ranger"
- 10. Isinglass
- 11. Bit
- 12. Personable
- 14. Chemical ending
- 15. Takes + away the weapons from
- 19. Almanac tidbit
- 20. Tugboat sound
- 22. Lunchbox treat
- 23. Christmas season
- 24. Finish
- 25. Sushi bar order

**Down**

- 1. Engine speed, for short
- 2. Spring
- 3. Fungal spore sacs
- 4. Hammer or saw
- 5. \_\_\_ mendium
- 6. Podded plant
- 8. Fancies
- 9. Freedom
- 13. Gasteyer of "Saturday Night Live"
- 15. "Fudge!"
- 16. Decorated, as a cake
- 17. Grimace
- 18. Exclusive
- 19. "Them"
- 21. Rolodex abbr.

## Fake Winnings, Dead Debts, False Bills - How To Recognize Scams -

A few days after the funeral, a "collection agency" calls and says your deceased mother or dad owed \$500 and it's up to you to pay the bill. This scam takes advantage of people who are still in grief. Elderly people are often targeted. When threatened with legal action, they may rush to settle. Another goal of the con artist is to obtain bank account and Social Security numbers.

Unless you are a co-signer, you are NOT responsible for the deceased's debt and you should not pay, whether or not it's a legitimate bill.

Police say con artists are ramping up their old "false winnings" game. In difficult times, people are eager to win at some-

thing. Some will send thousands of dollars to "pay taxes in advance" in order to receive lottery winnings. After getting the money, the con man disappears.

One type of improper "bill collection" may be initiated by legitimate companies. It involves accounts that are settled for one reason or another. But five or six years later, the company sells a list of old debts to a collection agency for pennies on the dollar. In one case, a cardholder's brother asked to borrow his card so he could use it "just to check into a hotel." The brother charged \$3000, moved to another city and couldn't be found. The card company settled for \$1500. Six years later, a collection agency came after the cardholder for the balance. In spite of the threats, he

**FREE Seminars**  
- *Social Security Disability* -

Sessions Each Month!  
See website for days, times,  
and locations

## Baltimore Events

**Sharon Christie-Joseph Janovski Wedding!!**  
Oct. 3, 2009

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**Baltimore Farmers' Market & Bazaar**  
Now thru December 20, 2009,  
8am-noon every Sunday  
Underneath the Jones Falls Expressway at  
Holliday & Saratoga streets

**Baltimore Book Festival**  
Sept. 25, 2009 noon to 8pm  
600 North Charles St., Baltimore  
[www.BaltimoreBookFestival.com](http://www.BaltimoreBookFestival.com)

**ClayFest! 2009**  
Oct. 17, 2009 noon to 5pm  
Baltimore Clayworks  
5707 Smith Ave., Baltimore  
[www.BaltimoreClayworks.org](http://www.BaltimoreClayworks.org)



insisted the account was settled. He never heard from the collector again.

Other cases involve smaller amounts of money. A collector called to say a woman owed \$55 in bank charges on an account that had been closed for several years. He said he could ruin her credit by reporting that she had a bounced check and never paid for it, which wasn't true. This woman was not bullied, though.

You can get advice regarding fraud from the AARP Foundation by calling 1-800-646-2283.

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**To receive a FREE copy of**  
**Sharon Christie's**  
*Unofficial Guide to Social Security Disability Benefits*

Call 410-823-8200 ext. 200  
 or visit our website at  
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# Sharon A. Christie Law

The **Law Office of Sharon A. Christie** helps disabled workers receive the Social Security Disability benefits they deserve. The firm also helps clients who are seriously injured in car accidents, by medical malpractice or who are victims of nursing home abuse get fair compensation for those injuries.

The firm's mission is to fight for the underdog and level the playing field, whether the opponent is the government or an insurance company.

The firm's founder, Sharon A. Christie, is a nurse as well as an attorney and her staff includes a nurse-paralegal.

**Sharon's clients receive the benefit of having their cases handled by a firm that knows the medicine AND the law.**

For more information about the law firm, visit our website at [www.SharonChristieLaw.com](http://www.SharonChristieLaw.com).



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**Practice Areas**  
 Car Accidents  
 Medical Malpractice  
 Nursing Home Abuse & Injuries  
 Social Security Disability

