



SHARON CHRISTIE LAW



In This Issue

Why does my disability case take so long?	2
Old Age Secret	2
Pawn Shops	2
Crossword	3
Baltimore Events	3
Healthy Foods	3
Laughter	3
Sharon Christie Law	4

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The Christie Report

Social Security Disability

Nov/Dec 2012

Personal Message - from Sharon

The Newsletter is Back!

I had a very eventful summer so took a break from newsletter writing. But now it's back! As you know from the last one, we took a wonderful family vacation to my husband's homeland - Poland. We visited his family and friends and spent a lot of time in the beautiful city of Krakow. The vacation was great and relaxing. Then the whirlwind began!

Joe and I had talked about moving and were looking at houses - sort of. We might look at a house or two and then not look again for weeks. We weren't serious about it. Or so I thought! Two weeks after returning from Krakow, we found a great house. I didn't think much of it until Joe emailed me at work two days later and said: "We're buying that house!" Really? I didn't think he was serious - until we met with a real estate agent and drew up a contract. It was submitted on June 15 and accepted the following week! Uh-oh - now we had 60 days to pack our house, find renters, and move. Oh yeah - and we both work 40++ hours a week.

The packing part was not so bad for me because I moved to Joe's house just 3 years ago after we married, so I'd already done a lot of purging. Joe, on the other hand, had lived there for 28 years. And he's a pack rat! We ended up moving a lot of junk to our new house. Fortunately Joe "saw the light" once we had boxes spread all over our new house with nowhere to put them and, most importantly, nothing useful inside of them! So I got to do one of my favorite activities - go to the dump!! It's true. There is nothing better than standing at that retaining wall and flinging all your junk into the pit and watching a huge tractor-like vehicle smash it into a million pieces. I never get tired of it. We had so much junk to get rid of that I was on a first name basis with the guys at the dump! But it was worth it because now we have a clean and tidy house.

So what's the moral of this story? First, purging is good for the soul! It opens up space to breathe and feels like a new beginning. And you can make new friends at the dump. Second, trust that your significant other will, eventually, do what he says that he will do. Patience does not come easily to me, but the rewards of being patient and not nagging are tremendous. Joe got rid of his junk and agreed that he will not be such a pack rat going forward. So we both win!

Thanks for the Referrals

The greatest compliment I can receive is for clients and colleagues to refer new clients. Thank you to everyone who referred clients June thru October.

- | | | | |
|---------------------------|---|---------------------------|----------------------------|
| Stanley Benn, MS | Brian Brown, Esq. | Mary Clark | Lupus Mid-Atlantic |
| Irwin Weiss, Esq. | NAMI—Baltimore | Ken Wise | Stephen Nolan, Esq. |
| Saiontz & Kirk | Weinstock, Friedman & Friedman | Mosaic of Timonium | Gwendolyn Maldonado |
| Tom Yost, Esq. | Brain Injury Association of Maryland | | |



November 4



Why Does My Disability Case Take So Long?

That is the million dollar question! On average, most Social Security Disability cases take two years from the time you file the application until you get a court hearing with a disability judge. So why does it take so long? The answer is the process plus the backlog.

Let's start with the process. Your case goes through three steps before you have a hearing:

1. **Initial application phase** – Once you file your application, the local Social Security office transfers your case to Disability Determination Services (DDS). This means that your local Social Security office does not investigate or decide your case. DDS assigns an "examiner" to the case. The "examiner" is the person responsible for getting medical records, having them reviewed by the medical personnel at Social Security and obtaining a deci-

sion. This usually takes 3-6 months and results in a denial of benefits.

2. **Reconsideration phase** – If you appeal the initial denial of benefits you move into the Reconsideration phase. DDS still handles your case but you get a new examiner. Essentially you get a second opinion. This usually takes another 3-6 months and frequently results in another denial.

3. **Hearing phase** – After the second denial you can request a hearing with a disability judge. You will have an opportunity to talk directly to the decision-maker in your case (the judge) and talk to him or her about all of the problems that keep you from working. So, the judge not only has your medical evidence but also your testimony on which to base a decision. This is a broader base of information than is available at the first

two stages. That's the good news.

Now let's talk about the backlog of cases. This is the bad news. There are over 700,000 cases nationwide waiting for a hearing. So, it takes at least a year to get a hearing scheduled once you request it. In the Baltimore hearing office it now takes about 15 months from the time you make the request for a hearing, sometimes longer. In Baltimore several judges retired or moved to other positions and they are implementing an electronic scheduling system. We are hopeful that when Social Security fills these open positions and fully implements the new scheduling system, the pace of scheduling will increase.

In the meantime, if you receive a foreclosure or eviction notice or have a life threatening change in your medical condition please call us right away. We can then make a request for an expedited hearing.

Old Age Secret

Grandpa was celebrating his 100th birthday. Everybody commented on how healthy he was. "Gentleman, I will tell you the secret of my success. I have been in the open air day after day for some 75 years now."

The celebrants were impressed and asked how he managed that.

"When my wife and I married 75 years ago, we made a solemn pledge. Whenever we had a fight, the one who was wrong would go outside and take a walk."

Pawn Shops Becoming Mainstream

Pawn shops have become respectable places to get a fast personal loan. Part of their new image comes from television shows such as "Pawn Stars" and "Hardcore Pawn."

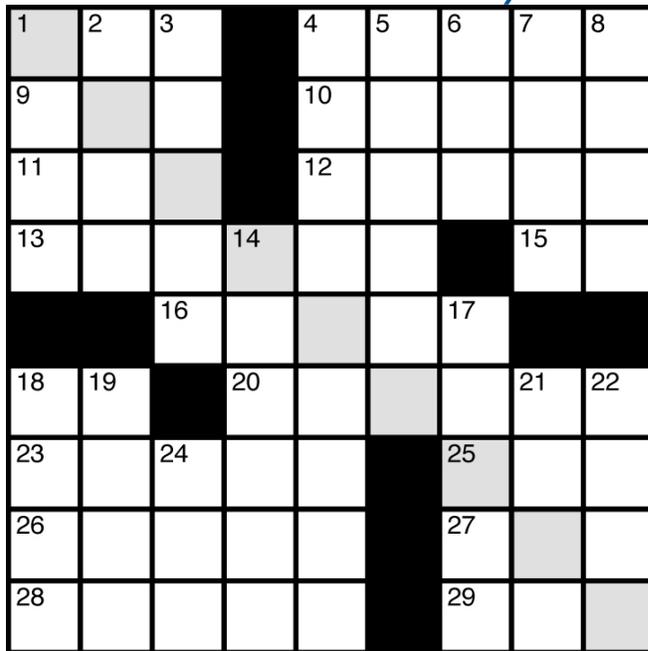
The shops are clean and highly regulated, says Emmett Murphy of the National Pawnbrokers Association. This example of a pawn customer was given in the AARP Magazine:

A 68-year-old writer needed cash to pay bills. She hocked her deceased mother's diamond ring for \$320, and she returned for it a few months later.

Some customers have savings, CDs and retirement accounts, but don't want to dip into their principle, so this is a convenient way to avoid doing that.

The association says when pawning an item, if you don't like the terms, walk away. When offering an item, confirm how to return it. The average loan is for \$150, and 85 percent of borrowers return for their goods.

Historic Waterways



Across

- 1. Newt, one
- 4. Arise
- 9. "To ___ is human..."
- 10. Antipasto morsel
- 11. Hilo garland
- 12. Engine size
- 13. War horses
- 15. Ante meridiem: Abbr.
- 16. Russian country house
- 18. Inert gas, for short
- 20. Plots
- 23. Mac maker
- 25. Prefix for natal or classical
- 26. Bogs down
- 27. Evian, e.g.
- 28. "The Dred ___ Decision"
- 29. Start & end of Three Musketeers motto

Down

- 1. Sushi fish
- 2. Fingerboard ridge
- 3. Attempted
- 4. Passerine bird in the kinklet family
- 5. Biblical prophet
- 6. Little bird
- 7. Iris holder
- 8. Salon offering
- 14. Young raptor
- 17. Sleep disorder
- 18. Radio operators
- 19. Like some proportions
- 21. Get better
- 22. Spirit
- 24. Veteran



FREE Seminars
- Social Security Disability -
Sessions Each Month!
See website for days, times,
and locations

Baltimore Events

Baltimore Museum of Art: Contemporary Wing Reopening
Sunday, Nov. 18 | 10am to 5pm
10 Art Museum Dr.
Baltimore, MD 21218

Harbor Holiday Festival
Nov. 30—Dec. 2 | 10am to 7pm
National Harbor
6710 Oxon Hill Rd.
Oxon Hill, MD 20745
Over 200 specialty boutiques in a Holiday Village setting like the great markets of Europe. Music & food, too.

Music in Center Plaza Spencer Compton
Dec. 18 | 12pm to 1:30pm
Center Plaza
Between N. Charles St. & N. Liberty St.
Baltimore, MD 21201
Bring a lunch and listen to music performed by local musicians.
FREE

Baltimore's New Year's Eve Spectacular
Dec. 31 | 9pm to 12:30am
Inner Harbor
Amphitheater Pratt & Light Street
Baltimore, MD 21202
Live music and dazzling fireworks.



Foods for a Healthier Life

- Almonds:** vitamins & minerals
- Apples:** they lower cholesterol & glucose levels
- Bananas:** great source of potassium & nutrients
- Broccoli:** vitamins, calcium & minerals
- Beans:** important nutrients and cancer fighting
- Spinach:** source of vitamins A, C and folate
- Sweet potatoes:** vitamins A, B6, C and more
- Wheat germ:** highly concentrated source of many nutrients.
- Carrots:** vitamin A, cancer prevention
- Kale:** beta-carotene, calcium, cancer fighting
- Walnuts:** twice as many antioxidants as other common nuts, protein, fiber

Laughter is the Best Medicine

Laughter:

- Boosts the immune system & circulatory system
- Enhances oxygen intake
- Stimulates heart & lungs
- Triggers the release of endorphins (natural painkillers)
- Eases digestion/soothes stomach aches
- Balances blood pressure
- Improves mental function
- Promotes relaxation
- Improves sleep
- Strengthens relationships

Watch funny movies and tell jokes on a regular basis !

Law Offices of Sharon A. Christie, P.A.
201 W. Padonia Rd., Suite 101
Timonium, MD 21093

To receive a FREE copy of

Sharon Christie's

*Unofficial Guide to Social
Security Disability Claims*

Call 410-823-8200

or visit our website at

www.SharonChristieLaw.com

Nov/Dec 2012



The **Law Office of Sharon A. Christie** helps disabled workers get disability benefits from Social Security. It is a long and complicated process and you should not go it alone.

The firm's founder, Sharon A. Christie, is a nurse as well as an attorney.

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

If you have applied for Social Security disability benefits and need help, call the firm today. If you need more information about the process, go to the website and order a FREE copy of:

Sharon Christie's Unofficial Guide to Social Security Disability Claims

or register for one of her upcoming seminars!

For more information, visit our website at:
www.SharonChristieLaw.com.



**Happy
Thanksgiving**

Office Hours

M-F 9am to 5pm

800-218-7062
410-823-8200

**Social Security
Disability**



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Sharon@SharonChristieLaw.com | 201 W. Padonia Rd., Ste. 101, Timonium, MD 21093

