



**Sharon Christie**  
**Law**

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# The Christie Report

Social Security Disability

June/July 2015

**Personal Message - from Sharon**

## When Your World Falls Apart

Recently I had the opportunity to attend a talk given by Mark McEwen, former weatherman and entertainment reporter for the Early Show on CBS. It turns out that he grew up in Anne Arundel County, Maryland. He was on the radio in several cities, including Baltimore, before making the jump to TV. After 15 years at CBS he moved to Orlando, Florida as the anchorman for a local news station. He made his life communicating with other people, and he was very good at it.

It is ironic that I heard him speak at the Stroke Comeback Center's Annual luncheon held in Northern Virginia. Let me say that again – Stroke Comeback Center. Mark was visiting friends in Maryland when he noticed some symptoms, but really did not pay attention to them. It was on his flight back to Florida, at 30,000 feet, that he had a stroke – a BIG one. By the time he arrived at the hospital, it was too late for tPA, a drug that can significantly reduce the effects of a stroke if given within 3 hours of the first symptoms.

He spent many months in therapy to regain his mobility and speech. As he spoke, you could tell that he was really working at it. But his talk was inspirational. He said that he felt like he was the lucky one because he knew so many stroke survivors who could not attend an event like this, let alone give a speech. He told jokes. He laughed. He gave everyone in the room hope. I tell you, I felt like the lucky one because I had the chance to hear him tell his story. If you feel dragged down or without hope because of your illness or the frustratingly long disability process, think of Mark. He cannot go back to his old life as a TV personality, but he is finding a way to thrive in his new life. It was possible for him and it is possible for you.

***Perseverance is not a long race;  
it is many short races one after the other.***

*~ Walter Elliot*

## 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 since our last newsletter.

- |                 |                                |                      |
|-----------------|--------------------------------|----------------------|
| LeQuency Bynum  | Frank Cahn, Esq.               | Vincent Domina       |
| Niel Fick, Esq. | Ben Glass, Esq.                | Laura Jenifer, Esq.  |
| Linda Kohler    | Pernell Leake                  | Sharon Murphy, M.D.  |
| Yvette Peloquin | Mosaic of Westminster          | Lindsay Parvis, Esq. |
| RETURN! Program | Weinstock, Friedman & Friedman |                      |

## How Other Benefits Affect Social Security Disability Benefits

You may wonder if you can get Social Security benefits if you are already receiving disability payments under a private insurance policy. The answer is YES BUT.

Most private disability policies require you to apply for Social Security disability. If you are approved by Social Security then the insurance company receives a credit for the amount you get under Social Security. Special rules apply that limit the total amount of disability benefits you can receive from all sources. Why? Because if people could receive more money from disability payments than they made working, there would be a great incentive to try to get disability fraudulently.

If you were injured on the job and receive Workers Compensation payments, there may be some set off of your Social Security payments for the same reason. If you receive payments from other sources, like private pensions, your Social Security disability payment will not be affected.

### Other Benefits

Local, state and federal government-provided public disability payments that are not related to your job can affect your benefits under the Social Security disability program. For example, an individual may qualify for civil service disability benefits, local government retirement benefits or state temporary disability benefits and, in some instances, their Social Security disability payments will be affected by receipt of these benefits. On the other hand, certain types of public benefits do not have an effect on Social Security Disability benefits. Benefits will not be reduced if you receive one or more of the following:

- Veterans Administration benefits;
- State government benefits;
- Local government benefits, including a deduction for Social Security taxes

## Stress Busters

Stress is a very common problem that we all have to deal with. What's so bad about stress? Well, in addition to it being emotionally upsetting, it can cause serious illness. While we can't completely stop all stress in our lives, we can at least do what we can to make ourselves "stress defeating machines." One line of defense is food!

Here is a list of 9 foods to help beat stress and its negative effects:

1. Asparagus—filled with folic acid, it helps to improve mood & decrease anxiety.
2. Oranges—help control the stress hormone, cortisol, in our bodies which decreases inflammation.
3. Blueberries—contain high levels of antioxidants & Vitamin C, which help to repair damaged cells.
4. Salmon—high in omega-3 fatty acids, helps to maintain level amounts of adrenaline, keeping inflammation down (eat wild caught salmon instead of farmed salmon, which contains pesticides, growth hormones and additives, like food color).
5. Spinach—full of magnesium which manages cortisol levels and helps us feel better.
6. Almonds—boost the immune system.
7. Turkey—releases serotonin which is relaxing and helps us to sleep better.
8. Avocado—packed with B vitamins, good fats & potassium, they reduce feelings of anxiety and help to lower blood pressure.
9. Oatmeal—steel cut oats induce the release of serotonin which, again, has a calming effect.

## Coffee—Good or Bad?

Coffee has long been blamed for causing ill health, but recent research suggests that may not be the case. Not all the time, anyway. The latest research seems to indicate that drinking coffee can result in more health benefits than risks. Coffee may protect against Parkinson's disease, type 2 diabetes & liver disease. It can also increase cognitive function and decrease the risk of depression. However, it can increase the risk of heart disease in those with a specific genetic mutation that slows the breakdown of caffeine in the body - a mutation that is fairly common. Coffee is a very complex beverage, consisting of hundreds of compounds, which is why there is confusion regarding its health benefits (or lack thereof). While more research is underway, one thing we know for sure: the fancy coffee drinks that are prevalent at coffee shops—that are laden with sugar and fat—are definitely not good for you! If you're a coffee lover, stick with straight coffee or add a minimum of cream & sugar to your cup.

## For Clients Only

At Sharon Christie Law we want to make your experience as a client great. We want you to have information about the disability process every step of the way. That is why we added a "Client's Only" section to our website. All current clients have a password that gives them access to the content there.

In the "For Clients Only" section, you will find information that we do not share with the general public. We will continue to add valuable information & will update you in every newsletter about the new information available to you.

**Here is what is available to you now:**

### NEW! General Information

- (video) Confidentiality

### Application

- (video) Application—What Is The Timeline?

### Reconsideration Stage

- (video) First Denial

### Hearing Stage

- (video) Second Denial
- (video) What Will Happen At My Hearing?
- (video) How To Dress For Your Hearing

### Favorable Decision

- (video) Fully Favorable Decision

### Unfavorable Decision

- (video) Unfavorable Decision





**ACROSS**

- 1. French preposition
- 4. Electrified atom
- 7. Player
- 12. FBI employee (abbr.)
- 13. Cloistered one
- 14. Over
- 15. Cow's comment
- 16. Values deeply
- 18. Gun owners' org.
- 20. Loath
- 21. Long-distance prefixes (2 wds)
- 25. Nuclear \_\_\_\_
- 26. Soft belt
- 30. Pen
- 31. Skirt border

- 33. Flat bread
- 34. Went fast
- 35. North African
- 37. Holiday hunter's prize (2 wds)
- 39. Biblical mountain
- 43. Apple color
- 44. Card game for one
- 47. Gotcha!
- 50. Marry clandestinely
- 51. Angeles preceder
- 52. Hunting dog, for short
- 53. Change
- 54. Florida island
- 55. List abbr.

**DOWN**

- 1. Water barrier
- 2. Sense of self
- 3. Caveman's time (2 wds)
- 4. Unbroken
- 5. Belonging to us
- 6. Wind direction (abbr.)
- 7. Freon & oxygen
- 8. Adjoin
- 9. Extra
- 10. Nights before holidays
- 11. Take five
- 17. Fruity re fresher
- 19. Rushed
- 21. Circle segments
- 22. Gather crops
- 23. Impressed utterance
- 24. Gown
- 26. Bowling term
- 27. Large terrier
- 28. Bachelor party
- 29. Dangle
- 32. Wrestling pad
- 36. Religious dissent
- 37. Diner
- 38. \_\_\_\_ glance
- 39. Not ashore
- 40. Rock's partner
- 41. Thanks \_\_\_\_!
- 42. Mellow
- 45. Kind
- 46. Salmon eggs
- 48. Bonnet
- 49. NBC's rival

**FREE Seminars**

**- Social Security Disability -**

See website for info & to register  
[sharonchristielaw.com/events/seminars](http://sharonchristielaw.com/events/seminars)  
 Or call 410-823-8200

**June 25, 6-8pm White Marsh Library**  
**July 30, 6-8pm White Marsh Library**

**Baltimore Events**

**Baltimore Orioles!!**

**Home Games in June & July**  
 6/9-17: Red Sox, Yankees & Phillies  
 6/26-7/2: Indians & Rangers  
 7/10-12: Nationals  
 7/27-8/2: Braves & Tigers

**Baltimore Farmers' Market**

Sundays April 5 to Dec. 20 | 7am to Noon  
 Below Jones Falls Expressway at Holiday & Saratoga streets  
 Maryland's largest producers-only market offers an assortment of produce, meats, dairy, breads, flowers, collectibles & crafts. Many Sundays also have live music!  
**FREE!**

**~ 4th of July Celebrations ~**

**July 4, 2015 | 9am to 5pm**  
**Mount Vernon Place**

600 block of North Charles St., Baltimore  
 Official rededication & reopening of Washington Monument. Including an old-fashioned country fair featuring activities, historical re-enactments, live music & food concessions. Admission is FREE.

**Inner Harbor | 7 to 10pm**

A performance by the U.S. Navy Cruisers Band at 7pm and fireworks choreographed to music at 9:30pm. If there is severe weather, fireworks will take place July 5th.

**Independence Day** July 4

June 21

**Flag Day** June 14

**Father's Day**

**Are You Gardening Yet?**

Growing your own garden is good for you and takes a surprisingly small space. If you don't have a yard, pots work perfectly fine. But why go to all that "trouble"?!

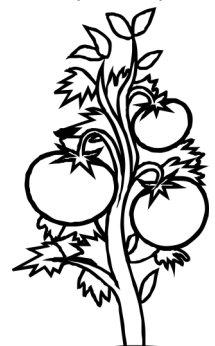
**Physical health:**

- Home grown food is more delicious and better for you than what you buy in the store.
- Gardening provides exercise that doesn't feel like exercise (until the soreness sets in!)
- Spending time in the sun helps your body to make Vitamin D, which helps you to sleep better.
- Working in the dirt even improves the flora (good bacteria) in your gut, which improves your health!

**Emotional health:**

- The sense of satisfaction and well-being you get from gardening is priceless.
- It's long been known that people who live with plants—or can simply see plants—are more optimistic.

It's not too late to get started and it doesn't have to be expensive. Pots can be found at garage sales or thrift stores and chances are you have a gardening neighbor who would be happy to give you some cuttings from their plants to get you started.



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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](http://www.SharonChristieLaw.com)

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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:

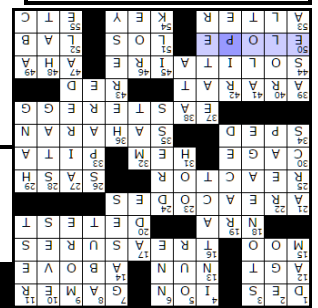
***Sharon Christie's Unofficial Guide to Social Security Disability Claims***

or register for one of her upcoming webinars or seminars!

For more information, visit our website at:  
**[www.SharonChristieLaw.com](http://www.SharonChristieLaw.com)**

**Office Hours**  
M-F 9am to 5pm  
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**Social Security Disability**



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