

SOCIAL SECURITY DISABILITY BENEFITS & BEYOND



PROTECTING YOUR SOCIAL SECURITY NUMBER FROM IDENTITY THEFT

Every year, millions of Americans become victims of identity theft. Thieves can use this information to open bank or credit card accounts, file taxes, make purchases in your name or get other personal data about you, including your bank and credit information.

It's important to protect your Social Security number from theft. If someone asks for your number, you should always ask why, how it will be used, and what will happen if you refuse. Make sure you give your employer and your financial institution(s) your correct Social Security number, so your records and tax information are accurate.

Be Aware of Scams

Identity thieves have been targeting the elderly for decades. However, it's not just "grandma" who is getting scammed. No matter what your age, these schemes are getting increasingly sophisticated and hacking is on the rise.

- **Understand the threats.** *Fraudsters use several forms of impersonation, advance fee, and phishing schemes. They might contact you and claim to be from the Social Security Administration (SSA) or Internal Revenue Service (IRS) or another government agency and request your information. They might claim that you have won the lottery or become eligible for an investment if you pay an upfront fee. They might design emails or text messages that look legitimate and request your immediate response. Be aware of these types of schemes, so you can identify them and guard against them.*

- **Exercise caution.** *In general, no government agency or reputable company will solicit your personal information over the phone or by email, or request advance fees for services in the form of wire transfers or gift cards. Build a habit of verifying the identity of anyone who asks for your personal information over the phone, and say you will*

respond through the entity's customer service channels. If anyone pressures you to provide information or money over the phone, just hang up.

- **Secure your information.** *Store your Social Security card in a secure location; avoid carrying it with you. Shred documents that list personal information such as your Social Security number and banking information. Avoid opening emails from unknown sources or clicking on suspicious hyperlinks. Equip your computing devices with strong anti-virus software and maintain strong passwords. Regularly check your credit reports for suspicious activity.*

If you suspect your Social Security number has been compromised, immediately go to www.identitytheft.gov and report the identity theft to the Federal Trade Commission. Their website also provides detailed information to help you defend against identity theft. You can reach them by phone by calling 1-877-IDTHEFT (1-877-438-4338); TTY 1-866-653-4261.

You may also want to contact the IRS and file an online complaint with the Internet Crime Complaint Center at www.ic3.gov. Safeguarding your identity and Social Security number is of the utmost importance. If you think you're a victim of identity theft, it is imperative to act quickly.

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LETTER FROM JAN

We have heard many horror stories about scams. They can arrive by post, phone call, text message, email, or a scammer may turn up at your home. Of course, our purpose isn't to alarm or cause panic as much as it is to periodically provide reminders to safeguard your information. And if something does seem suspicious, how to get immediate help. Again, no government agency or reputable company will solicit your Social Security number over the phone or by email. Personally, I don't even share it via text or email.

The second article is more of an overview of Social

JAN DILS brings her expertise to issues that affect you and millions of other Americans every day. While her knowledge spans the critical areas pertaining to Personal Injury, Veterans' benefits, Social Security disability benefits and related appeals and claims, her practice remains focused on people, making sure you get the right answers and, above all, results.

Security benefits. We urge you to read it even if you do not have a disability. It's good knowledge knowing that life can turn on a dime for you or a loved one. Of course, we hope there's comfort in knowing there are experts on our team

that navigate the complexities each and every day.

Also, inside are fun facts about our staff and another great recipe from one of our resident grill masters! And as always, I want to remind you that we are happy to answer your questions about Social Security, Veterans and Personal Injury Law. We are known as compassionate, but tough attorneys. We will fight for the benefits you deserve.

Sincerely,

Jan Dils



WE'RE ALL INVINCIBLE – UNTIL WE'RE NOT

DISABILITY IS A SUBJECT you may read about in the newspaper, but not think of as something that might actually happen to you. But your chances of becoming disabled are probably greater than you realize.



Studies show that just over 1 in 4 of today's 20-year-olds will become disabled before reaching age 67.

While we spend a great deal of time working to succeed in our jobs and careers, few of us think about ensuring that we have a safety net to fall back on should we become disabled. This is an area where Social Security and our team of expert attorneys can provide valuable help. As an overview, Social Security pays disability benefits under two programs:

- *The Social Security Disability Insurance (SSDI) program pays benefits to you and*

certain family members if you worked long enough and paid Social Security taxes.

Your adult child also may qualify for benefits on your earnings record if he or she has a disability that started before age 22.

- *The Supplemental Security Income (SSI) program pays benefits to disabled adults and children who have limited income and resources.*

For most people, the medical requirements for disability payments are the same under both programs and disability is determined by the same process.

Whether you apply for SSDI or SSI disability, information about your medical condition, work and education will be required.



OFFICE INBOX

Kayla McCoy, Social Security Case Manager and her husband Michael, are expecting twin girls in October!

COMMUNITY CORNER

Saturday, August 19th, team Jan Dils participated in the annual **Parkersburg Homecoming Parade**. We set up a canopy in our parking lot along the route handing out water and fans to parade participants on this steamy afternoon. A great time was had by all!



Headline: It's Time To...

- Grab yourself a top hat! **October 6th is Mad Hatter Day.**
- Have a heaping bowl. **October 12th is National Gumbo Day.**
- Help a neighbor. **October 27th is Make a Difference Day.**
- Pamper the ladies in your life. **November 2nd is National Men Make Dinner Day.**
- Celebrate our heroes! **November 11th is Veteran's Day.**
- Eat, drink and be thankful. **November 23rd is Thanksgiving.**
- Celebrate your freedoms. **December 15th is Bill of Rights Day.**
- Celebrate the day in the company of family and friends. **December 25th is Christmas Day.**
- Ring in the New Year! **December 31st is New Years Eve.**

EMPLOYEE SPOTLIGHT

Kelly Fritz

Kelly is a graduate of West Virginia University at Parkersburg with a Regents Bachelor of Arts in Psychology. She is a detail-oriented Social Security Case Manager and a valued member of our team. Kelly has been with Jan Dils, Attorneys at Law for four-and-a-half years.



"My favorite thing about working here is knowing I'm making a positive difference in someone's life."

When she's not hard at work, she usually has her head in a book. She enjoys reading, particularly psychological studies. Kelly also enjoys photography – capturing everything from scenic, natural beauty to the antics of her amazing nieces and nephews. Both Kelly and her husband of four years, Mark, love being "auntie" and "uncle" to help spoil the kids.

And speaking of spoiled? Kelly's clients give her rave reviews!

WHAT'S COOKING?

Nothing Screams Fall BBQ Like Savory Southern Pulled Pork Sandwiches



This month's recipe, from Social Security Intake Specialist and grill master, **Shyla Gherke**.

INGREDIENTS

Baste: *

- (1) 12 ounce can Beer of your choice
- 1 bottle King's Hawaiian Smoked Bacon BBQ Sauce
- 1 Pork butt (7-8 pounds)
- 2 packages Hawaiian Sweet Sandwich Buns

Dry Rub: *

- 1 tablespoon Dark brown sugar
- 1 tablespoon Paprika
- 2 tablespoons Granulated sugar
- 3 1/2 teaspoons Garlic salt
- 1/4 teaspoon Ground Cumin
- 1/4 teaspoon Black pepper
- 1/4 teaspoon Cayenne pepper
- 1/4 teaspoon Oregano
- 3/4 teaspoon Chili powder

DIRECTIONS: Build a charcoal fire for indirect cooking by situating the coals on only one side of the grill. Add a small aluminum pan to the void side and fill it halfway with water. In a small bowl, combine the dry rub ingredients and coat the pork evenly, patting gently until the mixture adheres to the meat. When the grill reaches 250°F, place pork butt on the void side of the grill over the water pan, close the lid, and cook over indirect heat for four hours. While the pork is cooking, combine the beer and BBQ Sauce in a medium bowl. Cook pork an additional three hours basting it every half hour until the internal temperature of the pork reaches 190°F. Add hot charcoal as needed to maintain temperature of 250°F. Remove the pork butt and let it rest for 15 minutes. Pull the cooked meat from the bone and place in a skillet with any remaining marinade. Cook on medium for 10 minutes to heat through. To serve, brush on some of the remaining sauce onto the inside of a roll with some of the pulled pork mixture.

GAME TIME!

COMMONYMS

What's a commonym you ask?

A commonyms is a group of words that have a common trait in the three words/items listed. For example: the words; A car - A tree - An elephant... they all have trunks. These will make you think!

1. Bird - Board - Berry
2. A Basketball player - A Baby - A Soccer player
3. A Rock Band - Traffic - A Copy Machine
4. A Pirate Ship - A Mailbox - A School
5. A Bomb - A Kiss - A Flower
6. A Waitress - An Iceberg - A Tongue
7. A Potato - A Storm - A Needle
8. Steam - Bird - Bubble
9. Brick - Swiss - Blue
10. Rubber - Gum - Cork

Answers: 1. All can be described with "black".
2. They all dribble. 3. They all jam.
4. They all have flags. 5. They are all planted.
6. They all have tips. 7. They all have eyes.
8. Baths 9. Types of cheese 10. Trees



4TH QUARTER / 2017

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PERSONAL INJURY / VETERANS' BENEFITS / SOCIAL SECURITY BENEFITS

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jandilsblog.com



**JAN DILS
BLOG**

WHAT IS THE TICKET TO WORK PROGRAM?

THE TICKET To Work Program can help Social Security beneficiaries go to work, get a good job that may lead to a career, save more money, and become financially independent, all while they keep their health coverage.

If you're an adult age 18 through 64, and you get disability benefits, you qualify for the Ticket To Work program. You can use the program to get the services and support you need to go to work.

As Social Security Disability experts, team Dils is here to answer a few frequently asked questions about the program. First, Social Security will not review your disability as long as you make progress in the program (if they started a disability review before you began participating, they will finish the review). Second, don't stress if you are not making progress in the program. Your future medical reviews won't be suspended. And, if you do start making progress, contact the

Ticket Call Center toll-free at 1-866-968-7842, or TTY 1-866-833-2967 to reinstate.

We hope this is helpful information. I also want to extend an open invitation to reach out to our Social Security Disability lawyers for any legal matters you or a family member may face now or down the

road. We're here for you! Our consultation is free. Just call our toll-free number, 1-877-526-3457.

