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Spouses May Collect Benefits Based on Your SSDI – And Ex– Spouses Too

The Social Security Administration (SSA) seems particularly generous in its policies of



awarding benefits to spouses of individuals receiving <u>Social Security disability (SSDI) benefits</u>. Specifically, if you are receiving SSDI payments, your current **and** former spouses may be eligible to collect based on your benefit too!

Here's how it works:

 <u>Family SSDI benefits</u> may be payable to a qualified spouse, divorced spouse, children, disabled children and/or an adult child who was



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- Your spouse can collect at age 62 or above unless he is able to collect a higher amount based on his own earnings. He can also collect at any age if he is caring for a child who is under age 16 and/or disabled – these payments end when the child turns 16 unless the spouse is then old enough to collect on his own.
- Your former divorced spouse may qualify for benefits based on your record even if you have remarried. The requirements are:
- You must have been married for 10 years or more.
- Your divorced spouse must be unmarried and at least age 62.
- Your divorced spouse must not be eligible for an equal or higher benefit based on her own or someone else's Social Security record.

Important point – any amount payable to your divorced spouse will have **no effect** on the benefits payable to you or your current spouse. You won't even know that your former spouse has applied for benefits based on your record!

SSDI Family Limit

Regardless of how many family members qualify to collect based on your SSDI benefits – including spouse, divorced spouse and children – there is a limit to the amount of family payments. Typically, the total of family benefits payable will be 150%-180% of

your disability benefit. If the total exceeds this amount, family benefits will be reduced proportionately. However, this will have **no** impact on the amount of your SSDI benefit.

Confused? Eligibility for SSDI for spouses and exspouses can be complex. Please call us for help with this important and complicated issue.

From My Blog

Dangers of Taking Social Security Early

It is tempting to retire and accept your <u>Social</u> <u>Security</u> benefits as soon as possible, but that's not always a good idea. In fact, experts now say that there are great benefits in waiting a few additional years.

You can begin receiving Social Security



benefits once you hit the age of 62. But, the amount you receive will be reduced permanently for every year you take benefits before you hit the age 66. In other words, you will receive more benefits if you are able to postpone accepting your Social Security benefits. <u>Read more</u>...

California: A Rich Source of Acclaimed Writers

The list of writers associated with our state is as diverse and impressive as we are. California boasts some of America's most



critically acclaimed authors. How many of these have you read?

Ina Coolbrith (1841–1928), a librarian by trade, mentored many of her contemporaries like Bret Harte and Jack London and, as California's first poet laureate, was also the first poet laureate of any state.

Richard Henry Dana (1815–1882) traveled around the world as a merchant seaman and chronicled his adventures in *Two Years Before the Mast,* giving valuable insight into life at many California ports during the Gold Rush.

Theodor Geisel (Dr. Seuss) (1904–1991) wrote more than 60 books for children including the immensely popular *Green Eggs and Ham* and *The Cat in the Hat.*

Theodora Kroeber (1897–1979) documented traditional narratives from several Native Californian cultures including *Ishi*, recounting the life of the last member of the Yahi tribe.

Jack London (1876–1916) wrote of survival against hardship and of men and animals in the wilderness including *The Call of the Wild.*

Anna Deavere Smith (1950–) wrote both the Pulitzer Prize–nominated drama *Fires in the Mirror* and the Tony Award-nominated *Twilight.*

Gertrude Stein (1874–1946) was a literary innovator and pioneer of modernist literature including *The Autobiography of Alice B. Toklas.*

John Steinbeck (1902–1968) was awarded the 1962 Nobel Prize for Literature for his body of work including *Of Mice and Men, Tortilla Flat* and the Pulitzer prize-winning *The Grapes of Wrath.*

Luis Valdez (1940–), playwright, actor and writer, wrote the scripts for the critically praised play *Zoot Suit* and *movie La Bamba*.

If you or a loved one has been denied <u>Worker's Compensation</u> or <u>Social Security</u> <u>Disability (SSDI)</u> benefits, it's important to get an attorney experienced in these types of cases involved immediately. **Call 800-438-7734** for your initial free consultation, either in our office or in the comfort of your own home. The Kenton Koszdin Law Office, <u>Social Security attorney in Van Nuys</u>, can help you navigate the application process for the best possible outcome for you and your family.

Recipe of the Month: BBQ Pulled Chicken Sandwich with Coleslaw



Here's a great sandwich for your Super Bowl party!

Ingredients

- 1 pound boneless, skinless chicken breast, trimmed
- 1 ³⁄₄ cups cider vinegar
- 2 tablespoons sugar, divided
- 1/2 teaspoon crushed red pepper
- 1/2 teaspoon cayenne pepper
- ¾ teaspoon salt, divided
- ¹/₂ cup buttermilk
- 1/4 cup reduced-fat mayonnaise
- ¹/₂ teaspoon celery seed
- ¼ teaspoon ground pepper
- 1 14-ounce package coleslaw mix (about 5 cups)

4 small soft buns or rolls, heated if desired

Directions:

1. Place chicken in a medium skillet or large saucepan and cover with 1 inch of water. Bring to a boil. Reduce heat and simmer gently, turning once or twice, until the chicken is no longer pink in the middle, 12 to 15 minutes.

2. Meanwhile, combine vinegar, 1 tablespoon sugar, crushed red pepper, cayenne and ¼ teaspoon salt in a large saucepan over high heat. Bring to a boil. Cook until reduced by half, 8 to 10 minutes. Transfer 1 tablespoon of the sauce to a large bowl. Cover the pan and set aside.

3. Shred the chicken into bite-size pieces with two forks. Stir into the sauce in the pan until well combined. Cover and let marinate for 10 minutes.

4. Meanwhile, add the remaining 1 tablespoon sugar and ½ teaspoon salt to the sauce in the bowl; whisk in buttermilk, mayonnaise, celery seed and pepper. Add coleslaw mix and toss to combine. Serve the chicken on buns (or rolls) with the slaw and any extra sauce on the side.

What's Happening in Southern California

Feb. 6 – 7 LA Cookie Con and Sweets Show Los Angeles Conv. Center

Feb. 20 Winter Wine Classic Santa Barbara

Feb. 7 Feb. 27 – 28 Super Bowl Sunday African–American Festival Santa Clara Aquarium of the Pacific Long Beach Feb. 9 Mardi Gras in the Gaslamp Quarter **All Month** San Diego Palm Springs Tram Feb. 12 – 21 Palm Springs **Riverside Fair and Date Festival** Indio

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