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What's Happening....

ABLE Savings Accounts: Created To Build Financial Security for Individuals with Disabilities

Are you disabled? Do you have a family member who is disabled?

Do you know what an ABLE savings account is?

An ABLE account is a tax-advantaged savings account for individuals with disabilities. ABLE stands for Achieving a Better Life Experience and allows individuals with disabilities to accumulate savings with tax-free earnings.

Here are some frequently asked questions about ABLE accounts in California:

Why were ABLE accounts created?

Individuals receiving federal benefits have been restricted in the amount of money they can save because certain benefits require financial resources tests. Now individuals with disabilities can create savings to build financial security without fear of losing critical public benefits.

Who is eligible for an ABLE account? An individual who has become disabled by the age of 26 may be eligible if the person:

- Is eligible to receive disability benefits such as Social Security Disability (SSDI) or Supplemental Security Income (SSI), **or**
- Has a disability certification including a physician-signed diagnosis.

Who can contribute to an ABLE fund? Disabled individuals, their families and friends can contribute to the individual's ABLE account up to the current annual maximum of \$14,000.

For what purpose are the funds used? Funds in ABLE accounts must be used for qualified disability expenses; for example housing, education, transportation and assistive technology. The expense must be incurred by the beneficiary as a result of living with the disability and used to enhance quality of life.

Are there tax advantages to an ABLE account? Interest income earned by the account is tax-free. This means, within certain limits, that distributions for qualifying expenses from the ABLE account are not counted as income.

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Are there other advantages to setting up an ABLE fund? Monies in an ABLE account - up to \$100,000 - will not be included when determining eligibility for federal benefits such as SSI. In California, the money in the account, even if more than \$100,000, will not affect eligibility for Medi-Cal or CalFresh.

When can I set up an ABLE account? The California act, called CalABLE, was signed into law by Governor Brown in 2015. Our state expects to be able to offer ABLE accounts by mid-2017.

You can learn more about CalABLE by reading the California State Treasurer's Fact Sheet. Visit the Social Security Administration ABLE account website for complete federal rules.

From My Blog:

Dangers of Taking Social Security Early

It is tempting to retire and accept your Social Security 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. Read the rest »

<http://www.kentonslawoffice.com/blog/social-security-disability/dangers-taking-social-security-early/#more-914>



Explore Southern California's Vibrant Art Museums

Southern California's art world is as rich and diverse as our communities. You can find world-class museums dedicated to the fine arts as well as quirky collections based on one medium. Here, in no particular order, is our list of art museums well worth a visit:

The Getty Center (Brentwood) has it all, including stunning architecture, beautiful gardens and spectacular views of L.A. and the mountains. The collection reaches across European history with paintings, sculpture, drawings and photographs. Admission is free as is the mountain-climbing tram ride.

The Museum of Latin American Art (Long Beach) is the only museum in the U.S. devoted to modern and contemporary Latin American art. Upcoming exhibitions include intimate photographs of Frida Kahlo and a solo exhibit of Luis Tapia's polychrome wood sculpture.

The Los Angeles County Museum of Art is the largest museum in the western U.S. with more than 120,000 objects dating from antiquity to the present. The museum prides itself on its large holdings of Asian, Latin American and Islamic art. Don't miss the outdoor sculptures on its 20-acre campus.

The American Museum of Ceramic Art (Pomona) focuses on that medium and features a ceramics studio with classes available for beginning to advanced students of all ages. An upcoming exhibit showcases the work of Don Reitz and his assistant Ben Roti to explore the relationship between artist and assistant.

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The Norton Simon Museum (Pasadena) showcases one collector's holdings of European masterworks plus South and Southeast Asia art spanning 2,000 years. To his collection have been added modern works from the U.S. and Europe.

Learn more about Southern California's art museums, art centers, galleries and university art museums here.

If you or a loved one has been denied Worker's Compensation or Social Security Disability (SSDI) 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, Social Security attorney in Van Nuys, can help you navigate the application process for the best possible outcome for you and your family.

Recipe of the Month

Chile Rellenos Casserole

Ingredients

- 3 7-oz. cans whole green chiles
- 1 pound cheddar cheese, grated
- 1 pound jack cheese, grated
- 4 eggs
- 1 13-oz. can evaporated milk
- 3 tablespoons flour
- 1 teaspoon salt
- 1 6-oz. can tomato paste

Directions

Wash the chiles, removing the seeds, and dry on paper towels. Grate the cheeses. Reserve 1/2 cup of each of the two cheeses, mixing them together in a small bowl. This will go on top of the casserole later, so you can place it in the refrigerator for now. In a medium-sized casserole dish, approximately 8 x 11 (9 x 13 is too big), layer 1/2 of the chiles, all of the cheddar cheese, the remaining chiles, then all of the jack cheese. Separate the eggs. Beat the yolks and add the evaporated milk, flour and salt, beating until frothy. Beat the whites separately for about a minute. Combine the two egg mixtures and beat for a few seconds longer so that they are well-mixed. Pour the egg mixture over the chiles and cheese. Bake at 300 for 1 hour. Then spread the tomato paste over the top. Sprinkle with the reserved cheese you placed in the refrigerator. Bake 1/2 hour longer. Let stand for 5 minutes before serving.

Recipe Adapted by Winner Dinners/Origin Unknown Serves 6



February 2nd – Will Spring Arrive Early?



Happy Groundhog's Day!
From all of us at
Law Offices of Kenton Koszdin

**ABLE Savings Accounts: Created
To Build Financial Security for
Individuals with Disabilities**



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This newsletter is intended to educate the general public about probate, trusts, wills, and other issues. It is for information purpose only and should not be constructed as legal advice. Prior to acting on any information contained in this publication, you should consult with experienced, competent counsel regarding your specific situation.

What's Happening in VanNuys & Southern California

Feb 1 - 12

Motown The Musical
Hollywood Pantages Theatre
Los Angeles, CA
<http://hollywoodpantages.com/showinfo.php?id=84>

Feb 2

Circus Vargas: "Steam Cirque"
Mission Bay Park
San Diego, CA
<http://sandiego.eventful.com/events/circus-vargas-steamcirque-/E0-001-090148596-3>

Feb 8

Chicago
Long Beach Convention and Entertainment Center
Long Beach, CA
<http://losangeles.eventful.com/events/chicago-/E0-001-097678966-3>

Feb 8 - 9

Sting
Hollywood Palladium
Los Angeles, CA
<http://losangeles.eventful.com/events/sting-/E0-001-097832067-7>

Feb 11

Air Supply
Harrah's Resort Southern California
Valley Center, CA
<http://sandiego.eventful.com/events/air-supply-/E0-001-097339191-7>

Feb 14 - 19

CIRCUS 1903 - The Golden Age of Circus
Hollywood Pantages Theatre
Los Angeles, CA
<http://hollywoodpantages.com/showinfo.php?id=85>

Feb 17

Blake Shelton
LA Forum
Inglewood, CA
<http://losangeles.eventful.com/events/blake-shelton-/E0-001-098013647-9>

Feb 17

Shaolin Warriors
San Diego Civic Theatre
San Diego, CA
<http://sandiego.eventful.com/events/shaolin-warriors-/E0-001-098076299-1>