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*Se habla español*



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## Disabled, Not Unable - Looking at the ABLE Act

If we've learned anything as a nation this year, it's that life can be truly unpredictable. For many of us, the changes that happened this year have been difficult to overcome and have challenged us to learn how to quickly adapt. There's nothing quite like an unprecedented year to influence long-lasting change in our individual lives, and the same can be said for anyone who's ever found themselves striving for financial independence.



When it comes to living with a disability, financial security and independence mean more to a person than it typically would for an able-bodied person. In 2014, President Barack Obama signed a revolutionary program called The ABLE Act into legislation - a program that would serve to provide a tax-exempt savings account used to build funds for expenses about a persons' disability throughout their lives. Among all the ways an ABLE Act savings account can benefit a person's quality of life when living with a disability, these are the 8 most important types of qualified expenses it can help fund:

- Health and wellness
- Providing housing
- Financial management
- Education and job training
- Legal fees
- Assistive technology
- Transportation
- Basic living expenses

A common thought that is expected to run through a person's head when reading about the qualified expenses under the ABLE Act is, "but will it negatively affect the benefits I'm awarded from government assistance programs?" Thankfully, this simply isn't the case. The ABLE Act not only allows a person's ABLE account to be protected from taxation, but it also allows their government assistance to be unaffected as a result. There are 3 easy ways to know if you would qualify for an ABLE Act savings account:

- You are currently awarded benefits from Social Security Disability (SSDI) or Supplemental Security Income (SSI).
- You have a qualifying diagnosed disability, such as deafness, blindness, autism, epilepsy, etc.
- Your qualifying disability was developed before you turned 26 years of age.

## From My Blog

### 5 Weird Facts About Worker's Compensation

If you're lucky, your experience with needing to file a workers' compensation claim will be one-and-done. Unfortunately, this isn't the case for many people who get hurt on the job and need to file for workers' compensation. While the laws will vary from state to state, there are some surprisingly quirky and unsettling facts about workers' compensation laws lurking in the legal shadows out there.

WE'VE COMPILED 5 WEIRD FACTS ABOUT WORKERS' COMPENSATION...



[Click here to read more](#)

### 3 Riveting New Novels Based in L.A.

If you're familiar with our law office, you're aware of how passionate we are about the town of L.A. and the surrounding communities we serve. It comes as no surprise that countless authors find themselves setting their fictional tales in L.A. and have been doing so for decades! Even during a global pandemic, L.A. remains a hot destination in the fictional world. Among several fiction novels taking place in Los Angeles published in the year 2020, we looked at three particularly intriguing tales that explore the City of Angels within its pages.



#### “The Other Americans” by Laila Lalami

When you start reading “The Other Americans,” it becomes clear why this novel was a finalist in the National Book Award competition. This story begins with a character who isn't around for long before meeting a tragic fate. From there on, their legacy continues through the lens of their relatives: a daughter, a widow, and the person responsible for their death, and explores engrossing topics from race, religion, and economic division in our country today.

#### “The Night Fire” by Michael Connelly

Who doesn't love a good story about a detective investigating a cold case? “The Night Fire” is part of a detective series that puts a modern twist on this classic trope. It stars Detective Harry Bosch, a police detective who revitalizes a cold case that his deceased mentor left behind. Bosch enlists the help of a co-investigator, Detective Renee Ballard, who comes to find a chilling truth covered up within their quickly defrosting cold case.

#### “Your House Will Pay” by Steph Cha

If you want a novel that is historically paralleled and relevant to hot topics today, this is it. “Your House Will Pay” starts off recalling a tragic moment in history that mirrors the riots which took place in Los Angeles during 1992. The book's timeline, although fictional, grabs from real historical moments and explores them from the perspective of a Korean American woman, Grace Park, and an African American man, Shawn Matthews.

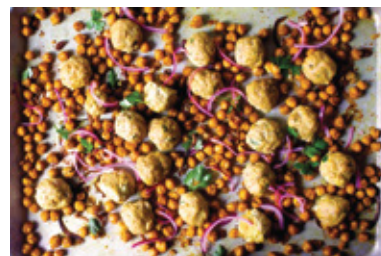
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If you or a loved one has been denied Worker's Compensation or Social Security Disability (SSDI) benefits, it's important to get an attorney experienced in these types of cases involved immediately. Call **800.438.7734** for your initial free consultation, 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

# Sheet Pan Meatballs with Crispy Turmeric Chickpeas

This easy weeknight meal is packed with flavors, textures, and color. Serve into bowls with lemony salted yogurt, lightly pickled onions and pita wedges for a fun, playful dinner.



### CHICKPEAS

- 2 (15-ounce) cans chickpeas, drained and rinsed
- 1 tablespoon fennel seed
- 1 teaspoon ground cumin
- 1 teaspoon ground turmeric
- 1 large red onion, thinly sliced, divided
- 2 tablespoons olive oil
- Kosher salt and freshly ground black pepper

### MEATBALLS

- 1 lb. (455 grams) ground turkey
- 1/2 cup panko, or another plain, dry breadcrumb
- 1/4 cup plain yogurt
- 2 tablespoons water
- 1 teaspoon kosher salt
- 1 large egg
- 2 garlic cloves, minced
- 1/2 teaspoon ground coriander
- 1/2 teaspoon ground cumin
- 1/2 teaspoon ground turmeric
- 1/4 teaspoon cayenne, hot paprika, or red pepper flakes, plus more to taste
- 2 tablespoons chopped cilantro, flat-leaf parsley or mint leaves, or a mix thereof, plus more to garnish

### TO SERVE

- 3 tablespoons lemon juice (from about 3/4 of a lemon)
- 3/4 cup plain yogurt
- Toasted pita wedges
- Harissa or another hot sauce

### DIRECTIONS

1. Heat oven to 400 degrees. Combine chickpeas, fennel seed, cumin, 1 teaspoon turmeric and half the red onion slices on a rimmed baking sheet. Drizzle with olive oil, season with salt and pepper and toss to coat. Roast for 25 minutes, until beginning to firm/crisp up.
2. Meanwhile, make meatball mixture. Mix all ingredients in a large bowl with a fork. Form into 1.75-inch meatballs.
3. Remove sheet pan with chickpeas from the oven (leave oven on) and move the chickpeas to the sides of the pan, clearing a space in the center. Lightly coat center with a thin coat of oil, either brush or spray it on. Add meatballs to oiled area, not touching. Place baking sheet in oven and bake 10 to 15 minutes, or until meatballs are cooked through.
4. Meanwhile, toss remaining onion slices with 2 tablespoons lemon juice and season with salt and pepper; set aside.
5. Combine yogurt with remaining 1 tablespoon lemon juice and season with salt and pepper; set aside.
6. When meatballs are cooked, scatter remaining fresh herbs over the tray. Serve with lemony onions and yogurt, toasted pita wedges and hot sauce.

Recipe courtesy of [thesmittenkitchen.com](http://thesmittenkitchen.com)

# 2021

*Happy New Year!*

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## What's Happening In Van Nuys & Southern California

The COVID-19 pandemic has caused many large events to be cancelled or postponed. To ensure public safety, we would like to encourage you to enjoy some socially distant outdoor activities in your area.

[Venice Boardwalk](#)  
Venice, CA

[Hollywood Hills Hike](#)  
Los Angeles, CA

[Davey's Locker Whale Watching](#)  
Newport Beach, CA

[Los Angeles Hop-On Hop-Off Bus Tour](#)  
Los Angeles, CA

[Westridge-Canyonback Wilderness Park](#)  
Encino, CA

[Encino Farmers Market](#)  
Encino, CA

