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*Se habla español*



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What's Happening....

## Do IRA Withdrawals Affect Disability Benefits?

The answer to this question depends on what type of government disability benefits you are receiving.

Both Social Security Disability (SSDI) and Supplemental Security Income (SSI) benefits help provide income to those suffering from a disability. But the impact of owning an Individual Retirement Account, or IRA, or taking distributions from it is different for each program.



### Social Security Disability Benefits

SSDI provides payments to individuals who are disabled and cannot work. Eligibility is based on the severity of your medical condition and whether you have worked long enough while paying Social Security taxes. You can receive SSDI benefits without regard to how much you receive from **non-work sources** such as investments, or how much savings or other financial resources you have.

So receiving IRA distributions, or even owning an IRA, will not impact your SSDI benefit. You can take IRA distributions and still get your full disability benefit at the same time.

### Supplemental Security Income

There is, however, a big impact on SSI disability benefits. This program is designed for individuals with low income and who have few or no financial resources. Just having an IRA in your name means that the Social Security Administration can treat it as a financial resource that is available to you. You may be required to spend down your IRA funds before you can be eligible to receive SSI benefits.

Also, even if your IRA is not counted as your financial resource, the income that you receive from it can be counted as a financial resource on its own. As an example, you may inherit an IRA and begin distributions. In this case, the Social Security Administration can reduce or even suspend SSI benefits as long as that money is available to you.

It's important to understand how rules govern IRA withdrawals so you don't forgo needed financial assistance.

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## From My Blog:

### Be Wary of Medicare Scams

Beginning next April, the Centers for Medicare & Medicaid Services will be issuing new Medicare cards to beneficiaries. The new cards will not display Social Security numbers in an effort to reduce identity theft. Instead, a randomly-assigned number will identify each Medicare-eligible individual. Click here to read more. <http://www.kentonslawoffice.com/blog/uncategorized/be-wary-of-medicare-scams/>



## Get Outside to Experience California Winter Sports and Attractions

With diverse mountainous terrain easily accessible from all parts of our state, it's no wonder that California is a top winter sports destination. You can find a full range of winter sports activities for all skill levels and abilities.

Here is just a sampling of our favorites:

- **Cross country skiing** is quieter than downhill and one that outdoor enthusiasts of all ages can enjoy. The Royal Gorge resort near Lake Tahoe has miles of trails to explore, including several that are very dog-friendly.
- If you prefer the excitement of a **downhill run**, you can find dozens of ski resorts with trails ranging from beginner to the most challenging double black diamond expert. One of the largest in the U.S. is Squaw Valley Ski Resort, site of the 1960 winter Olympics.
- We have one of the best **snowboarding** destinations in the U.S. just a short drive from L.A. Mammoth Mountain offers 9 parks for snowboarding and freestyle skiing, including a 550-foot long superpipe.
- If you love **ice skating**, try the outdoor version for a change. Every year Yosemite National Park continues a 90-year old tradition by creating a beautiful skating rink in the shadow of Half Dome.
- **Sledding and tubing** are fun for all ages. There are many facilities within a short drive's distance from L.A. The Mount Baldy Tubing Park has a dedicated chair lift and you can reach the top of the mountain via a moving carpet at the North Pole Tubing Park.
- For the ultimate in quiet mountain exploration, take a winter **snowshoe** trek to a backcountry wilderness. Try the Palm Springs Aerial Tramway for winter forest access with breathtaking views.



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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

## Vegetarian Black Bean Chili with Ancho and Orange

The holidays are over and it's time to think healthy comfort food. This one fits the bill!

### Ingredients

- 2 tablespoons canola oil
- 1 medium onion, cut into 1/4-inch dice
- 1 medium red bell pepper, cut into 1/4-inch dice
- 4 garlic cloves, minced
- 2 tablespoons tomato paste
- 1 tablespoon ancho chile powder
- 2 teaspoons ground cumin
- 1 teaspoon dried oregano
- 1/2 teaspoon cayenne
- Kosher salt
- Pepper
- One 15-ounce can crushed tomatoes
- Three 15-ounce cans black beans, rinsed and drained
- 1 tablespoon honey
- 1 teaspoon finely grated orange zest plus 2 tablespoons fresh orange juice
- Cilantro leaves, for garnish
- Greek yogurt, for serving



### Directions

In a large saucepan, heat the oil. Add the onion and bell pepper and cook over moderate heat, stirring occasionally, until softened, about 8 minutes. Stir in the garlic, tomato paste, chile powder, cumin, oregano and cayenne and season with salt and pepper. Cook, stirring for 1 minute. Add the crushed tomatoes, black beans, honey, 1/2 teaspoon of the orange zest and 2 cups of water and bring to a simmer. Cover and cook over low heat, stirring occasionally, until all the flavors meld and the liquid is slightly reduced, about 20 minutes. Stir in the orange juice and season with salt and pepper. Divide the chili into bowls and garnish with cilantro leaves and the remaining 1/2 teaspoon of orange zest. Serve with yogurt.

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

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## Happy New Year!



## Do IRA Withdrawals Affect Disability Benefits?



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## What's Happening In & Around VanNuys & Southern California

### Feb 1 - 28

Aladdin  
Pantages Theater Hollywood  
Los Angeles, CA  
<https://goo.gl/7NbjFX>

### Feb 7

Cirque Éloïze "Saloon"  
The Granada Theatre  
Santa Barbara, CA  
<https://goo.gl/r2p2jY>

### Feb 10

Miranda Lambert  
LA Forum  
Inglewood, CA  
<https://goo.gl/LKKx6X>

### Feb 11

Chicago  
Arlington Theatre  
Santa Barbara, CA  
<https://goo.gl/z2uGgN>

### Feb 11 - 12

Valentine's Day 5k  
Woodley Park  
Van Nuys, CA  
<https://goo.gl/wJwpnF>

### Feb 22 - 25

Kinky Boots  
Fred Kavli Theatre  
Thousand Oaks, CA  
<https://goo.gl/xELiyV>

### Feb 24

The Spinners  
Saban Theatre  
Beverly Hills, CA  
<https://goo.gl/eF93MC>

### Feb 24

Awesome 80's Run  
Rose Bowl  
Pasadena, CA  
<https://goo.gl/LKjeGQ>

