



What's Your Number?

Figure Out Your Social Security Benefit Amount in 4 Easy Steps

If you've been struggling with a disability for months or even years without any assistance from the government, this month's newsletter is for you. You've likely already heard a lot about the Social Security disability program and how it can act as a safety net for someone like you, but maybe you've hesitated to move forward with a claim because you're unsure of how much your benefit amount would be, or if you even have enough credits to qualify for insurance.

Well, I'm here to help. Figuring out your benefit amount is easier than you think. All you need to do is take these four easy steps.

- 1. Visit SSA.gov.** Back in the day, the Social Security Administration used to send Social Security statements annually through the mail. The green trifold reports would tell you just about everything you needed to know about your case, but today those reports are sent out very rarely, if at all. Now, the best way to figure out your benefit amount is to look up your Social Security statement online. To get started, visit the SSA's official website.
- 2. Click on "My Social Security."** Once you have the site open, click on the icon that says "My Social Security." As of the writing of this newsletter, the button is located on the front page of SSA.gov, on the far left in a row of other icons. If you can't find it, just look for the little image of a white hand hovering over a blue bar.
- 3. Sign in or create an account.** The "My Social Security" icon will take you to a new page where you can either sign into your existing Social Security account or, if you've never visited this website before, create your account. If you choose to create an account, you'll need to come up with a username, password, and you will have to answer some security questions. After you do that (or if you already have an account, after you log in), you'll be able to see your statement immediately!



- 4. Open your statement, and look for the "Your Estimated Benefits" box.** This section is usually located on the second page of your statement, and there will be a place in the box that reads "You have earned enough credits to qualify for benefits. If you became disabled right now, your payment would be about [monthly amount]." That's where you'll see your monthly benefit. Although the number you'll see there is an estimate, in my experience it's usually accurate. If you see an amount there, it's also confirmation that you have enough credits to qualify for Social Security disability — in other words, you've paid enough into the system that you can now pull funds out. Every case is different, but in my experience, people who qualify for Social Security disability can usually expect to see a monthly benefit of \$1,200 to \$2,500. If you don't see a number there, or you see the number zero, that means you don't have enough credits to qualify.

Yes, figuring out your potential benefit amount really is that easy! Your Social Security statement is extremely revealing, which is why I encourage everyone who comes to me with questions about Social Security disability to take a few minutes to look theirs up.

If you're still having trouble figuring out what your Social Security disability benefit would be, or if you're ready to take the next step and file a claim, I'm happy to help. You can stop by the Injury and Disability Law Center office to schedule an appointment, or call me at 575-300-4000.

"Every case is different, but in my experience, people who qualify for Social Security disability can usually expect to see a monthly benefit of \$1,200 to \$2,500."

-Josh Worley

SOMETHING IN THE WATER

WHY ROB BILOTT TOOK ON DUPONT



Rob Bilott never should have agreed to represent Wilbur Tennant's case.

The cattle farmer had presented evidence of the strange malady plaguing his cattle to lawyers, politicians, and veterinarians in Parkersburg, West Virginia, but no one took Tennant's case seriously.

But when Bilott saw the evidence for himself, it was clear that something was wrong.

The videos and photographs Tennant had collected showed cattle with patchy fur, growths and lesions, white slime coming from their mouths, and staggering gaits.

Tennant told Bilott that the abnormal behavior and physical deformities had started after his brother Jim sold his property to DuPont, a chemical company with a big presence in Parkersburg. Jim's property bordered on Wilbur's, and a stream running from Jim's

property provided water for all the cattle and wildlife in the area. Since the sale, the stream had become frothy and discolored, and the animals that drank from it were sick, malformed, or dead, including 153 of Tennant's 200 cows.

When Bilott stumbled upon a letter from DuPont to the Environmental Protection Agency (EPA), the real horror story began to emerge — one that went far beyond the boundaries of Tennant's farm and into the drinking water of every American.

The letter mentioned a mysterious chemical called PFOA, and Bilott requested documentation from DuPont to find out more about it. However, the company refused, so Bilott requested a court order. Soon, dozens of disorganized boxes filled with thousands of 50-year-old files arrived at Bilott's firm.

He was worried he wouldn't be able to find anything incriminating or even conclusive

in the mess of documents, but soon, his time as an environmental lawyer helped him see the bigger picture. It became clear that DuPont had orchestrated a massive cover-up regarding their use of PFOA. PFOA is used in the manufacturing of Teflon, and the company had knowingly exposed workers and the Parkersburg water supply to it.

Bilott filed a class-action suit as a medical monitoring claim on behalf of the people of Parkersburg, and, as of 2011, a probable link between PFOA and six health conditions, including two types of cancer, has been found. Because of the medical monitoring claim, plaintiffs can file personal injury lawsuits against DuPont. So far, 3,535 people have. If it weren't for Bilott and Tennant, the public might have never known the dangers of PFOA.

DO YOUR PART TO KEEP AMERICA BEAUTIFUL

And Maintain Green Living Spaces for Everyone

Have you ever walked through a park and seen a plastic bottle or wrapper lying on the ground? If so, did you pick it up and properly dispose of it? You might not have realized it, but in that moment, you took a small step toward keeping your community — and, by extension, America — beautiful!

April is Keep America Beautiful Month, and folks who celebrate aim to help each community in every state stay clean and green. Created by the nonprofit organization Keep America Beautiful, this holiday offers a perfect opportunity to roll up your sleeves and work



to better the place you live in. Here are three ways to show your appreciation for a green America this month.

VOLUNTEER FOR THE GREAT AMERICAN CLEANUP.

This event is one of America's largest community improvement programs, with hundreds of thousands of people participating each year. In 2019, over 550,000 volunteers participated in the GAC to bring natural beauty back into their communities. 2020 marks this event's 22nd year, and you can be a part of it this month! Volunteer your time with a local Keep America Beautiful affiliate or another community improvement program close to home. Do your part to clean up your parks and spread awareness today.

START PLOGGING.

If you're passionate about staying active and cleaning up your neighborhood, then this is the perfect activity for you! Plogging combines

jogging and picking up litter, which takes care of your health and keeps your community clean. Anybody can do it: Just throw on your running shoes, grab a bag, head out the door, and pick up any stray bits of trash you see on your morning jog or evening walk.

IMPROVE RECYCLING THROUGH EDUCATION.

An important goal during Keep America Beautiful Month is to spread awareness about recycling. There are various ways to educate those around you about recycling and encourage them to do their part. At work, for example, you can volunteer to lead a recycling initiative by printing off guides and fostering discussions on why recycling is so essential. At home, you can make a commitment with your family to fulfill the three R's of recycling: reduce, reuse, recycle.

To discover more ways to participate in Keep America Beautiful month, visit their website at KAB.org today!

TAKE A BREAK

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EASY DEVILED EGGS

While the kids hunt for Easter eggs in the yard, whip up this easy deviled egg recipe for a hearty snack that's sure to satisfy any craving.

Ingredients

- 1/2 cup mayonnaise
- 2 tbsp milk
- 1 tsp dried parsley flakes
- 1/2 tsp dill weed
- 1/2 tsp fresh chives, minced
- 1/2 tsp ground mustard
- Salt, paprika, garlic powder, and pepper, to taste
- 12 large eggs, hard-boiled
- Fresh parsley, minced, and paprika for garnish

Directions

1. In a large bowl, combine mayonnaise, milk, parsley flakes, dill, chives, mustard, salt, paprika, garlic powder, and pepper. Mix well and set aside.
2. Cut eggs lengthwise and remove yolks carefully to preserve egg whites.
3. In a small bowl, mash yolks.
4. Mix mashed yolks with mayonnaise mixture.
5. Spoon or pipe the mixture back into the egg whites.
6. Garnish with fresh parsley and paprika. Refrigerate before serving.

Inspired by TasteOfHome.com

SO, WHAT IS 5G?

A New Horizon in Wireless Technology

Few things change faster than the internet, and how we connect with the internet is constantly evolving. When it comes to wireless capabilities, fourth-generation (4G) networks have been the norm for 10 years. But 4G couldn't meet demands forever, and there's already talk of a fifth-generation (5G) network taking center stage. So, what makes 5G different from 4G, and how will it affect consumers and their internet-enabled devices?

WHAT ARE THE BASICS?

Simply put, 5G is the fifth generation of wireless technology that enables mobile devices like cellphones and stationary devices like desktop computers to send and receive data without being physically connected to a network via cables. As technology improves and more connection points are established around the globe, new network generations are "released" to represent significant advancements in speed and reach.

HOW POWERFUL WILL IT BE?

Consumers will notice the rise of 5G mostly with their smartphones. Apps and services that function using the internet will have fewer delays, faster loading times, more reliable internet access in remote locations, and more stable downloading and uploading capabilities. Experts predict that 5G will provide download speeds of up to 10,000 megabits per second, which is roughly 100 times faster than 4G. While it can take a 4G network upward of 15 seconds to download a simple 5-megabyte music file, a 5G network will be able to download an entire movie in less than two seconds.

WHAT'S NEXT?

These network updates are all about speed, but that doesn't mean you should rush to switch your cellphone over to 5G. Many providers are still testing the service with select markets, and a full rollout of 5G isn't expected until later this year. Check with your network provider about the options they currently offer and get ready to connect with the world like never before.





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THE OLDEST LIBRARIES IN AMERICA A STORY OF MANY FIRSTS

What's the oldest library in America? It's an easy question to ask, but it has an unexpectedly complicated answer. Before the Industrial Revolution generated greater interest in public services, a library's function and purpose varied widely. Several libraries in the United States claim to be the country's "first," but for different reasons.

COLLEGES AND THE CLERGY

Some believe Harvard University hosted the first library in the United States. Harvard was the first university in the United States, founded in 1636, and clergyman John Harvard seeded the library with a 400-book collection. Soon after, however, Thomas Bray, another clergyman, began establishing the first free lending libraries throughout the colonies to encourage the spread of the Anglican Church. Not surprisingly, most of the libraries' holdings were theological.

A FEW MORE FIRSTS

During the 1700s, a few more "first" libraries were established. In 1731, Ben Franklin and a few others started the first subscription library in the United States. Members of subscription libraries could pay to buy books or borrow them for free. In 1757, 60 men founded the Library Company of Burlington in New Jersey, and Thomas Rodman received a charter from King George II to operate the business in 1758. The library still operates under that charter today. The Library of Burlington was the first library to operate out of its own building after a prominent resident donated the land in 1789.

BY THE PEOPLE, FOR THE PEOPLE

In 1833, just as the Industrial Revolution was picking up steam, the Peterborough Town Library was founded in Peterborough, New



Hampshire, at a town meeting. It was the first tax-supported free public library in the United States and in the world. Not long after that, the Boston Public Library, known as the "palace for the people," became the first municipal public library in the country. The Boston Public Library was also the first library to have a space specifically for children.

Out of all the "first" libraries in the country, these are the most probable progenitors of most libraries today — even if they weren't exactly "first."