



Is Social Security Disability Right for You? A Reality Check in the Face of Job Loss and COVID-19

You don't need me to tell you that we're living in crazy times right now, but I've truly been feeling it lately. A lot of things in my life have changed over the last few months, some of them hard, but I've also been reminded of how blessed I am. My family is safe and healthy, and I'm able to keep helping my clients from home. In fact, I'm writing this newsletter from my back porch, and the sunshine itself is a blessing.

That said, this pandemic has not been as kind to many other good people. With businesses closing or reducing their hours, a lot of hardworking Americans have lost their jobs in the last few months and are looking for other ways to bring in enough income to make ends meet. If you're in that situation, my heart goes out to you. Maybe one of the things you've been considering is applying for Social Security disability. That's totally understandable — after all, Social Security disability is one way to get a steady income without working. However, it's also a program meant to help a very specific group of people and won't work as a solution for everyone. If you've lost your job and are wondering whether Social Security disability might be a solution for you, consider these tips from me, a guy who works with the program every day.

Social Security disability is not ...

- A short-term fix to replace income temporarily
- A solution for someone who plans to return to work in the next 12 months
- Meant for someone with minor medical issues but is otherwise in good health

Social Security disability IS ...

- A solution for someone who was working but was already struggling to do their job for health reasons before the pandemic hit
- Meant for someone who, even if a job came knocking tomorrow morning, would wonder if they could take it
- Meant for someone whose doctor was already encouraging them to stop working
- Meant for those with major health issues that will likely not improve in the next 12 months
- A long-term solution for seniors near retirement whose health has kept them from getting to the finish line
- Meant to help those with a consistent work history and documented health problems

“If you’ve lost your job and are wondering whether Social Security disability might be a solution for you, consider these tips from me, a guy who works with the program every day.”

If, after reading those lists, you've realized that Social Security disability might be a solution for you, please reach out to me by calling 575-300-4000. I'd love to help you get through this pandemic.

If those lists revealed that Social Security disability *isn't* right for you, I'm sorry to be the bearer of bad news. Hopefully with this new knowledge, you'll be able to go on and find a solution that does work for your situation. I'm optimistic that our government will continue to pass stimulus packages, including things like expanded unemployment, to help take care of us, our friends, and our loved ones. There are resources out there for you, and I know you'll find them if you keep looking.

Life is a struggle right now and we're all worried about the future, but I have faith that things won't always be this way. There is a lot of fear in the world at the moment, but humanity is resilient. We'll bounce back, we'll look up, and things will get better. Don't lose hope.

Wishing you safety and good health,

-Josh Worley



THE PROS AND CONS OF BUYING A HOME IN A 55-PLUS COMMUNITY

Depending on your wants and needs, buying a home in a 55-plus community might be a financially savvy way to set yourself up for retirement. But is it the right decision for you? Here are a few financial pros and cons associated with moving into one of these neighborhoods.

PRO: THE HOMES ARE IN EXCELLENT CONDITION.

Oftentimes, 55-plus communities provide maintenance services, including housekeeping and landscaping. Also, it's likely that only a handful of people have occupied the home since it was built, so buying in a 55-plus community means you'll get a property in excellent condition with less wear and tear.

CON: YOU'LL HAVE TO PAY A MONTHLY FEE.

Unfortunately, all the great stuff doesn't come free. Usually, you'll have to pay an extra monthly bill, similar to a homeowners association fee, to live in a 55-plus community. Some communities include all maintenance and amenities in the monthly rent or mortgage (some even cover utility bills), but make sure you understand what is and isn't covered before you sign a contract!

PRO: AMENITIES ARE INCLUDED.

Most 55-plus communities include amenities like exercise classes and educational programs for their residents. They also invite community



organizations and leaders to speak about local issues or upcoming elections. Some even have a clubhouse or dining hall for social gatherings. Save money by taking advantage of these programs instead of paying for a gym membership or a course at the local community college.

CON: IT'S A LIMITED BUYER'S AND RENTER'S MARKET.

Most people who buy in a 55-plus community plan to retire there. If this is your original intention but your plans change down the road, you might have a harder time selling your home here than you would in a community that is open to people of all ages. Make sure to budget for those potential holding costs and plan accordingly.

Regardless of where you decide to buy, be sure to consult an experienced real estate agent and a financial planner. Here's to living out your golden years in comfort and convenience!

THE \$60,000 HEIST YOU'VE NEVER HEARD OF

Crimeless Theft in Cyberspace

In 2017, sometime between Sept. 11 and 12, a total of \$60,000 worth of digital assets were stolen from people around the world. The conspirators didn't hide their identities, and they faced no criminal charges. As it turns out, there are no laws against stealing spaceships in a video game — even if they're worth thousands of real-world dollars.

EVE Online is a massively multiplayer online game (MMO) that was launched in 2003, and it was on this game that the theft occurred. This science-fiction game is all about spacefaring, but one notable feature of the game is that it allows players to purchase in-game assets with real money. This attracts players who can spend large sums on the game, with some of the game's largest spaceships costing \$9,000. But one thing to note in EVE Online is that no matter how much you pay, once you lose an asset, it's gone forever.



Because of the risk-reward nature of the game, many players unite in huge factions for safety and to pool their resources. One of these groups, Circle of Two or CO2, was the target of the 2017 attack. Within a matter of hours, CO2's bank accounts were drained and the space stations holding their fleets of ships were sold to their enemies. It was clear from the beginning: This was an inside job.

The thief was CO2's own head diplomat, a player called "The Judge." For years he'd worked his way through the alliance's ranks, only to use the access he eventually gained to rob it blind. But greed may not have been his only motivation. He'd had public disagreements with CO2's leader called Gigx, and a rival faction was able to capitalize on this internal conflict. During an in-person EVE Online summit held in Iceland, representatives from The GoonSwarm Federation convinced The Judge to leave CO2 and commit the single largest robbery in gaming history on his way out.

In the real world, The Judge's actions were completely legal — currently, international law doesn't treat such virtual objects as personal property. But this perception may be changing. As in-game purchases become more widespread in video games, legal lines have blurred, causing an increasing number of lawmakers to rethink what constitutes "ownership" in the digital age. But, for now at least, it seems like a good time to be a space pirate.

TAKE A BREAK

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STICKY AND SWEET PORK 'RIBS'

Inspired by Bon Appétit

Whether you're celebrating your mom or those who gave the ultimate sacrifice for our country, there's no better recipe to grill up than these delectable country-style pork ribs.

Ingredients

- 2 heads garlic, cloves separated
- 3 thumbs ginger, chopped
- 1 cup hoisin sauce
- 3/4 cup fish sauce
- 2/3 cup honey
- 2/3 cup rice wine
- 1/2 cup chili oil
- 1/3 cup oyster sauce
- 1/3 cup toasted sesame oil
- 5 lbs boneless pork shoulder, flattened
- 3/4 cup brown sugar
- 1 tbsp molasses

Directions

1. In a blender, purée garlic, ginger, hoisin sauce, fish sauce, honey, rice wine, chili oil, oyster sauce, and toasted sesame oil until smooth.
2. Reserve and chill 1 1/2 cups for later use.
3. In a bag, add the remaining mixture and pork shoulder. Marinate for at least 8 hours.
4. Using a convection plate on the grill, cook pork until the thickest part reaches an internal temperature of 140–145 F.
5. In a large saucepan, simmer brown sugar, molasses, and reserved marinade for 6–8 minutes.
6. Baste the pork with the brown sugar glaze for 2 minutes before serving.

THE STORY OF GRANDPA MASON

How a Feral Cat Came to Care for Orphaned Kittens

When cats are orphaned as kittens, they don't get the chance to develop all the skills needed to become successful cats. Just like human children, kittens need older role models too. The most famous cat role model had a rough start in life but became an inspiration for kittens and humans alike. His name was Grandpa Mason, and during the last years of his life, he stepped up and gave love, care, and guidance to the orphaned kittens that lived with him.

The Canadian animal rescue group TinyKittens rescued Grandpa Mason in 2016 from a property that was scheduled to be bulldozed. The poor feral tabby was suffering from many health problems, including severe dental issues, a badly injured paw, and advanced kidney disease. Since TinyKittens is a no-kill rescue organization, euthanization was out of the question.

Given his health conditions, veterinarians predicted the battle-scarred Grandpa Mason didn't have long to live, so TinyKittens' founder, Shelly Roche, took him in and provided him with a comfortable place to sleep, plenty of food, and time to relax in the last months of his life. Grandpa Mason had a hard time adjusting to domestic life and would often shy away from being petted. In an interview with The Dodo, Roche described him as "an elderly gentleman [who] lived his whole life a certain way, and then, all of a sudden, [was] forced to live completely differently."

After Grandpa Mason grew accustomed to his home, Roche took in several foster kittens, and those new roommates completely altered Grandpa Mason's behavior. Roche expected him to hiss, swat, or growl at the kittens when they invaded his space, but he didn't. Instead, he allowed them to crawl all over him and appeared to enjoy it when they licked his ear. Suddenly a playful, affectionate, and gentle personality came out of Grandpa Mason as he played with, bathed, taught, and cared for the orphaned kittens that Roche welcomed into her home. Potentially due to the kittens' influence, Grandpa Mason surpassed his prognosis by more than two years.

During the last few years of his life, Grandpa Mason passed on important lessons and good manners to the kittens he looked after and adored, as a true grandfather should. He passed last September, but he spent his last night in his ultimate happy place: snuggling in his bed surrounded by kittens.





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HOW TO STAY IN TOUCH WITH FAMILY AND FRIENDS WHILE FOLLOWING SOCIAL DISTANCING GUIDELINES

The Centers for Disease Control and Prevention are encouraging communities across the U.S. to practice social distancing. While this will help prevent the spread of the coronavirus, or COVID-19, it also means that social interactions will be minimal. In addition to impeding many industries and businesses, this has significant impacts on families and friends who can no longer visit each other in person. Luckily, the



technology we have today allows us to stay in touch while still practicing social responsibility.

SPRUCE UP EVERYDAY ACTIVITIES.

Hopping on the phone or your laptop to video chat is a great way to reach out and catch up with loved ones. While folding laundry or doing other mundane chores, give a friend or your parents a call to idly chat; it can make your tedious tasks much more enjoyable. Video calls are also beneficial if, for example, you're missing out on your daily workouts with a friend. Hop on a video chat to practice yoga, cardio, or other simple exercise routines together.

LET YOUR KIDS CHAT WITH FRIENDS.

Kids can benefit from video chatting by staying in touch with their friends while school and other activities are canceled. Letting your kids connect to social media is a pretty big step, so consider signing them up for Yoursphere or Kidzworld, kid-friendly networks that let them keep in touch with

their friends while you can monitor their activity. Get in touch with other parents to set up virtual play dates over video chats for your kids. They can even watch a movie or TV show together.

HOST A MOVIE NIGHT.

Speaking of movies, Netflix developed a unique way for people to watch movies and shows together: Netflix Party. If you have a desktop or laptop with a Chrome browser, visit NetflixParty.com to download the application. Once downloaded, open the movie or TV series you'd like to watch, create or join a "party," then relax and enjoy the show while chatting with friends.

These are only a few examples of how we can stay in touch during these concerning times. Talk with your family and friends and see what other creative ideas you can come up with together. Even though you may be apart from loved ones right now, virtual communication has never been easier or more plentiful.