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How to Tinker With Social Security Correctly

By Paul Griffitts

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The rhetoric about "tinkering" with Social Security in the name of setting aside some of the contributions to private investments is only a play on people who are under forty to gain their support.

Before I was forty years old I also thought that the six percent taken from me every week was outrageous and should be eliminated, but that was my youth and selfishness speaking. Today as someone over fifty my attention turns towards fixing what is advertised as broken.

I say begin with what is already there. There are according to some over half a million disability appeal cases pending in one of the already largest agencies in the Federal Government. Most will be paid at an extreme cost to the current Trust Fund; these costs are in the name of expert witnesses, being doctors, occupational specialists and attorneys to the tune of hundreds of dollars sometimes thousands per case. Remember the longer an attorney delays the case the more they get in the settlement when the claimant is paid. The fee is twenty five percent of the back payment to the claimant.

Then we have to look at the Adjudicating Law Judges (fancy name for administrators who preside over hearings) whose interest is best served by granting the benefits to the claimants simple because they will then not be brought up to an Appeals Council who may overturn a non-payment and the ALJ would then have to work the case again.

Then we can look at the Federal Government's refusal to fund the Investigative department of the agency who reviews ongoing disability cases and determines if there is a health improvement and removes claimants from the payroll who otherwise may receive unmerited benefits for many years or life. Not to mention the fact that if the claimant is paid there is no review by the Appeals Council and the claimant is paid ongoing for life.

These are just a few of the areas that can save tax payers a ton of money and get the money to where it is really needed. Setting aside two percent of my contributed six percent to a "Private Investment" may net me a few more dollars when I'm 67 years old but at what risk. Fixing the broken internal problems are much more likely to ensure that in 17 years there will be a retirement Social Security

check.

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Social Security and Living with AIDS

By Viojieley Gurrobat

Over the years, cases of people living with HIV/AIDS have increased. Although treatment for AIDS and HIV exist, there is no known cure until today. People with AIDS are confronted with the problem of coping up with pressing health and income needs. They are also often placed in an uncomfortable situation by people who judge them based on their illness. Although there are only a few known ways of transmitting this disease, a lot of people are still unaware of this. As a result they shun away from them in times they are needed most. The worst part of having this disease is when family members or relatives are not able to give their support, be it financially or emotionally. Hence, it is important to know that just like knowing that someone you care has cancer or deafness, having AIDS can let you know things about someone or about yourself that you haven't really thought of. Who knows, you might actually learn something valuable about human nature from someone who has this disease.

AIDS can no doubt destabilize a society in various ways. It can change how society treats people with this illness, it can weaken the economy and it can shatter families and communities. AIDS can also financially injure you. So how can you comply with the complex and extensive treatment and cope with your daily expenses when you are physically unable to work? Fortunately, people living with AIDS can also claim for Social Security benefits. The programs that are often involved for people with AIDS are Social Security Disability Insurance Benefits (SSDI) and Supplemental Security Income (SSI). Although medical eligibility for these programs is the same, there are some differences between these two. Basically, you pay for SSDI with your Social Security taxes when you work. The amount of your monthly benefit depends on how much you earned when you were working. On the other hand, people who do not qualify for Social Security or whose Social Security benefits are low may qualify for SSI if they have low income and limited resources.

When you are thinking of applying for Social Security, you need to discuss this with your doctor. If you think you are ready to file for benefits, you can begin the application by contacting the Social Security Administration. Social Security is there to help you manage financially and help you receive the medical care you deserve. But sometimes, Social Security rules and regulations can be confusing and complicated to understand. It is, therefore, sometimes okay and necessary to seek legal help. Lawyers who have knowledge of the Social Security law can help you go through the process confidently and smoothly as much as possible.

Viojieley Gurrobat loves readings books in her spare time. She writes stories and poems about anything under the sun. For comments and suggestions kindly visit



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