

Legal Insider



FROM THE DESK OF CHARLES D. HANKEY

Winter Weather Driving Dangers: Stay Warm and Safe!

This winter has been especially tough for Indiana drivers. Snow, sleet, and ice have been a common sight on roads long after storms. Furthermore, it looks like mother nature isn't done just yet. If you have to go out after a storm, you should be ready for whatever winter weather driving conditions that may come.

The insurance company Geico offered these tips for driving on snow and ice:

1. **Slow Down.** In normal conditions, you should maintain a following distance of three seconds between you and another car. On winter roads, increase that to a full 8 to 10 seconds. Yes, that may mean slow going, but a little patience will keep you a lot safer on the road.
2. **Get Unstuck the Right Way.** Avoid the temptation to spin your wheels. You'll just dig yourself into a deeper hole. Instead, determine the path of least resistance between your car and solid ground. Then, clear the snow behind and in front of all four tires and liberally spread sand or kitty litter in front of, and behind, the drive wheels. Keep in mind that the sharper your front wheels are turned, the more resistance to movement in either direction you create. Consequently, try to keep the front tires as straight as possible.
3. **Tackle a Skid the Smart Way.** If your car skids, keep a cool head, and follow these steps:
 - Don't panic.
 - Don't slam on the brakes.
 - Take your foot off the gas.
 - Steer your car in the direction you want to go.



(continued on page 2)

ARE YOU DISABLED WITH STUDENT DEBT?

If you are disabled and not able to work, there may be relief available. You may qualify for a Total and Permanent Disability Discharge of your student loans.



A Total and Permanent Disability (TPD) Discharge relieves you from having to repay a William D. Ford Federal Direct Loan (Direct Loan) Program loan, Federal Family Education Loan (FFEL) Program loan, and/or Federal Perkins Loan (Perkins Loan) Program loan or complete a TEACH Grant service obligation on the basis of your total and permanent disability.

Before your federal student loans or TEACH Grant service obligation can be discharged, though, you must provide information to the Department of Education to show that you are totally and permanently disabled. The Department will evaluate the information and determine if you qualify for a TPD discharge.

To learn more and apply, visit <http://www.disabilitydischarge.com/home/>.

The Hankey Law Office is reviewing cases on an individual basis. If you would like assistance with your application, please call us today at 317-634-8565.

Winter Driving... *(continued from page 1)*

- Wait for the car to slow down so you can regain control.
- You can prepare for a skid by practicing. Go to an open parking lot and practice braking on icy or snowy surfaces. (Yes, you are allowed to think this is fun.) More importantly, you'll know better how to handle yourself when you skid in traffic.

Here at the Hankey Law Office, we've met with too many injured drivers who were hurt or with families who lost loved ones in an accident due to poorly plowed or treated roads, other negligent or overaggressive drivers, or equipment that failed to work as it should when it was most needed.

Often, through aggressive legal action, we were able to get those individuals and families due compensation for their pain, suffering, and lost wages. We'd much prefer it didn't get to that point, though. Please be safe out there!

But know that if you do need us to help you or your family following an accident, we're just a phone call away.

RECIPE: Baked Ziti with Spinach, Artichokes, and Pesto

Ingredients:

1 pound dry ziti pasta
One 26 oz. jar tomato pasta sauce
1/4 cup basil pesto
3/4 cup sour cream
6 cups baby spinach leaves
One 12 oz. jar artichokes, drained
4 oz. shredded mozzarella cheese



Instructions:

Heat oven to 350 degrees. Spray a 3-quart baking dish with non-stick cooking spray or lightly grease with butter.

Bring a large pot of salted water to a boil. Add pasta and cook according to the package directions. Reserve about a 1/4 cup of the pasta water. Then, drain pasta. While the pasta cooks, heat the tomato sauce.

In a small bowl, stir the basil pesto and sour cream together, and then set aside.

Add drained pasta to a large bowl. Add spinach, drained artichokes, hot tomato sauce and about a 1/4 cup of the reserved pasta water. Toss together.

Add about half of the pasta and spinach mixture to the baking dish. Then, spread the sour cream and pesto on top. Scatter about half of the shredded mozzarella cheese on top of the sour cream then add the rest of the pasta on top of that. Press everything down into the baking dish then scatter the rest of the mozzarella cheese on top. Place the baking dish onto a baking sheet to catch drips. Then, bake for about 30 minutes or until cheese has melted and the sauce is bubbling. Let the baked ziti cool for 5 to 10 minutes before serving.

HOW DOES DRUG/ALCOHOL ABUSE AFFECT YOUR DISABILITY CASE?



By Attorney Sondra L. Burger

In the past, drug and alcohol dependency was considered a legitimate disability by the Social Security Administration.

A person who proved disability due to an addiction to either drugs or alcohol could be awarded a benefit check. However, Congress removed addiction as an impairment for Social Security, likely due to complaints from citizens that benefits would only support continuing drug or alcohol reliance.

At the present time, Social Security may not award benefits to a person with an addiction if that addiction is deemed "material." Material means that the addiction alone causes the person to be unable to do substantial work activity.

However, if the person has another disabling mental or physical condition, even if caused by substance addiction, benefits can be awarded. For example, if an addict has physical changes due to liver disease, even if caused by regular use of addictive substances, benefits might be awarded. Another example is a person who has the mental changes of brain damage, even if from long-term use of substances, benefits might be awarded.



The bottom line is this: if an alcoholic or drug addict has a secondary disabling condition, even if caused by the addiction, benefits may be awarded. One thing the judge considers is whether or not the condition would improve or resolve if the person stopped using addictive substances. A determination of whether or not the addiction is "material" is also made.

My advice to a substance abuser is to see an attorney who is knowledgeable about the rules and procedures governing Social Security disability. At the Hankey Law Office, initial consultations are always free. Please call us today for a free case review.

GET CONNECTED ONLINE

It's easy for you to stay connected with the Hankey Law Office online. You can like us on Facebook, follow our tweets, meet us on Google+, and watch our videos on YouTube.



Visit us at www.hankeylaw.com.

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CASE ADMINISTRATOR CONTACTS

Your Social Security Disability case administrator can help answer any questions you might have about your case. Due to some recent staff changes, your case administrator may have changed. Below is the current list based on the last two digits of your Social Security Number.

Last 2 of SS#	Case Administrator	Number
00-21	Ashley D.	317-638-1656
22-39	Beth L.	317-634-8621
40-63	Anna	317-638-1653
64-84	Martha	317-638-1659
85-94	Kyle	317-554-5902
95-99	Kim	317-632-7611

SAVE THOSE FORMS!

The following forms can be used on your Social Security Case:

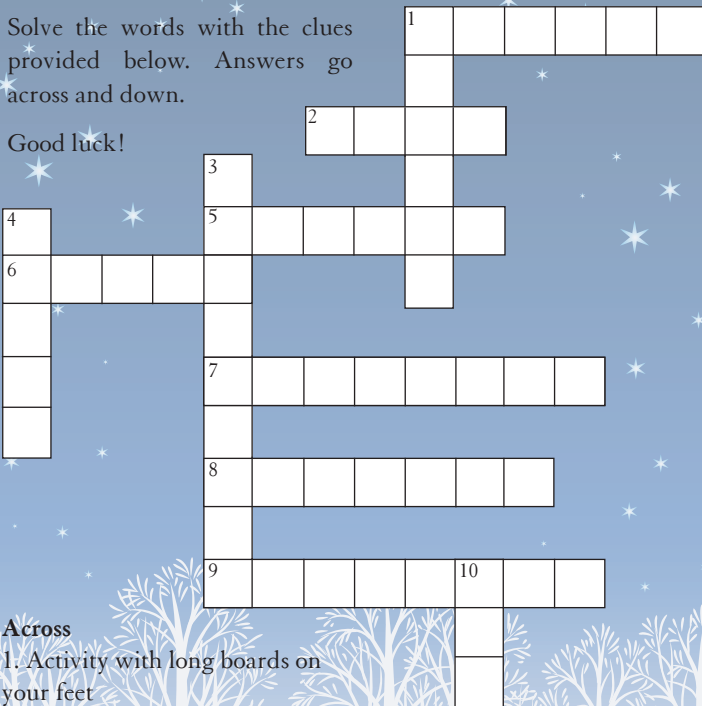
- 1) Medicaid forms completed by your doctor
- 2) Bureau of Motor Vehicles forms for Handicap Parking
- 3) VA Disability Rating
- 4) Doctor's forms completed for your short-term/long-term disability insurance carrier



HANKEY LAW CROSSWORD: WINTER EDITION

Solve the words with the clues provided below. Answers go across and down.

Good luck!



Across

1. Activity with long boards on your feet
2. Frozen precipitation
5. Sport on ice
6. Warm-up drink from apples
7. Projectile that you can throw
8. Keeps your hands warm
9. Sliding down a hill, usually on a piece of plastic

Down

1. Tool used to remove snow
3. Winter holiday
4. Something you wrap around you to keep warm
10. Frozen water

CLIP & SAVE: Helpful Contacts

Charles D. Hankey Law Office P.C.

Lockerbie Square, 434 East New York Street, Indianapolis, IN 46202
Office: 317-634-8565 | Toll Free: 800-520-3633 | Fax: 317-634-9818
www.hankeylaw.com

Contact us if:

- You moved to a new address or changed your phone number
- You received a denial letter
- You went to see a new doctor
- You have been admitted to the hospital
- Your doctor has diagnosed you with a new medical condition
- You had a new test/MRI/X-ray

Additional Resources

Information Referral Network – 317-926-HELP

Crisis Line – 317-251-7575

Center Township Trustees (can assist with rent, utilities, takes applications for Food Stamps, TANF, and Medicaid)
863 Massachusetts Avenue – 317-633-3610

Healthy Indiana Plan: low cost insurance for Indiana Families – 877-438-4479 | www.hip.in.gov

RX for Indiana: assistance with prescription drug cost – 877-793-0765 | www.rxforIndiana.org

Advantage Program: health care program for uninsured, low-income Marion County residents – 317-221-2000 | www.hhcorp.org/adv.htm

Div. of Disability & Rehabilitative Services (DDRS) – 800-545-7763
www.in.gov/fssa/ddrs/4938.htm

Damien Center: help for those afflicted by HIV/AIDS – 317-632-0123 | 800-213-1163 | www.damien.org

Indiana Free Clinic Information: low cost or free health care for low-income or uninsured – www.freeclinicdirectory.org/indiana_care.html

Housing Help:

Indianapolis Resource Center for Independent Living – 317-926-1660

Colonial Park (chronic homeless program) – 317-353-6784

Indianapolis Public Housing Agency (section 8) – 317-261-7200

Barton Center (sleeping rooms - \$278, 2 bedrooms \$500-613) – 317-423-2575

You can apply for Social Security disability benefits by calling 1-800-772-1213, online at www.ssa.gov, or in person at your local office

Indianapolis Area Local Social Security Office Addresses*:

West Side: 6745 Network Place – 866-218-2309

Downtown: 575 N. Pennsylvania, Suite 685 – 866-931-7057

East Side: 5515 N. Post Rd. – 866-220-7899

*If you live outside of the Indianapolis area, please ask a Case Administrator for the address and phone number to your local social security office.

“I wonder if the snow loves the trees and fields that it kisses them so gently? And then it covers them up snug with a white quilt; and perhaps it says ‘Go to sleep, darlings, till the summer comes again.’”

– Lewis Carroll



CHARLES D. HANKEY LAW OFFICE P.C.

WITH 80 YEARS OF COMBINED EXPERIENCE, BOTH IN AND OUT OF THE COURTROOM, THE LEGAL PROFESSIONALS OF THE CHARLES D. HANKEY LAW OFFICE CAN RESOLVE CASES INVOLVING:

- PERSONAL INJURY
- AIRPLANE ACCIDENTS
- DOG BITES/ANIMAL ATTACKS
- CAR ACCIDENTS
- HIGHWAY DEFECTS
- CHILD INJURIES
- TRUCK ACCIDENTS
- WORKERS' COMPENSATION
- CONSTRUCTION ACCIDENTS
- MOTORCYCLE ACCIDENTS
- PREMISES LIABILITY
- BURN INJURIES
- BICYCLE ACCIDENTS
- PRODUCT LIABILITY
- DROWNING
- RAILROAD CROSSING/
TRAIN ACCIDENTS
- BRAIN/HEAD INJURIES
- SPINAL INJURIES

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EMPLOYEE SPOTLIGHT: ASHLEY DENNY

Ashley has been working as a case administrator for the Charles D. Hankey Law office since late November 2013. She recently graduated from Ivy Tech Community College with her Associates Degree in Paralegal Studies. Ashley has over 6 years of experience working in local law firms. She is a Beech Grove native and her family has always lived on the south side of Indianapolis. Ashley has been married for nearly 6 years and has two sons who are 8 and 4 years old. Her interests include going to concerts, seeing movies with her husband, and spending time with her boys.

Fast results afford no guarantee of future results. Every case is different and must be judged on its own merits. The contents of this newsletter do not constitute legal advice.

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