



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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Legal Insider



EMPLOYEE SPOTLIGHT: SHANNON NUFIO

I am one of the case administrators here at the Charles D. Hankey Law Office. I graduated from IUPUI in 2003 with a degree in criminal justice and have worked as a probation officer for Marion County and as a paralegal at a different law firm before coming to the Charles D. Hankey Law office in January 2011. I have been married for almost two years. I have two young sons, a five year old and a 11 month old, and I enjoy shopping, baking, and spending time with my family.

FROM THE DESK OF CHARLES D. HANKEY

SOCIAL SECURITY'S WEBSITE: PROS AND CONS



Social Security has two payment programs for the disabled; You may have seen Social Security's new television commercials promoting their website as a convenient way for people to apply for their retirement, disability, SSI, and Medicare benefits. The new commercials feature actors from the original Star Trek series, wondering if applying online would be confusing, and claiming that applying on-line is "so easy, even Kirk could do it."

We at the Charles D. Hankey Law Office deal every day with people who have attempted to apply for disability benefits on-line only to find that it is very confusing indeed. There are many websites out there masquerading as the Social Security Disability application. Some of these are advertisements for law offices such as ours. Others could be run by scammers trying to get your personal information. If you choose to apply on-line, please make sure that you are on Social Security's website, www.ssa.gov. No other website has the correct application.

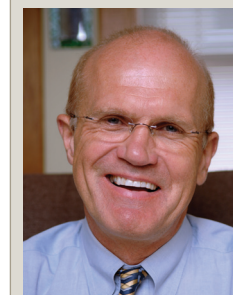
If you do choose to apply on-line, the application is very lengthy. Some of the questions are straightforward, but if you provide an answer that the application does not like, it will not allow you to continue the application. Many of our clients call us confused about how to answer specific questions.

Rather than applying online, we recommend clients apply in person at their local Social Security office, or by telephone if an in-person application is not possible. If you are applying in person, we recommend you call ahead, as most of the time they will want you to make an appointment to apply at a later time. When you apply in person, a Social Security employee can see how crippled or infirm you are and will make a note to that effect.

However you choose to apply, please make sure you let us know as soon as you have completed your application so that we can begin work on your case. If you have any questions or problems applying, feel free to give us a call and we will help you.

FROM FEAR TO TRUST

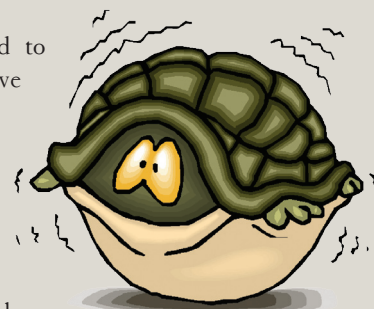
By James M. DuBach



All of us have experienced the emotion of fear. Fear is a powerful emotion, and can cause us to be hostile and negative. But, fear is not bad. Rather, fear alerts us to danger, and triggers our natural instincts of protection and survival. We may have heard that only cowards are fearful, and that heroes are courageous. Not true.

Great women and men throughout history have known fear, even while accomplishing what needed to be done. When Moses saw the burning bush he was afraid. When Mary learned from an angel what the future held in store for her, she was afraid. When soldiers face combat they certainly are afraid. When we face a needed medical procedure, we are understandably afraid. So, in the difficult situations we face, being afraid should not cause us shame.

How should we respond to fear? A first step may involve accepting ourselves, as we really are, when we are feeling afraid. It's okay, remember. Even the great ones felt fear. The question then becomes, "what should we do about it?" Fear can make us want to hide, or get stalled in a failure to act. But accepting our feelings will lead us to understand our fears.



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Past 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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In This Issue:

HELPFUL TIPS: MAKE YOUR OWN CLEANING SUPPLIES

Money is tight for everyone, especially those who are unable to work due to illness and injury. Many people find they can save lots of money, however, by making their own household cleaners.

Laundry Detergent:

- 1 bar of soap
- 1 box of washing soda
- 1 box of borax
- A five gallon bucket with a lid
- Three gallons of tap water

Bring four cups of water almost to a boil. Shave strips of the soap into the water. When all the soap is dissolved in the hot water pour the mixture into the bucket and mix it with three gallons of hot water. Add a cup of washing soda and half a cup of borax. Mix it well and let it sit overnight to cool. In the morning it will be ready. Use one cup for each load of laundry.

Window Cleaner: Mix ½ teaspoon liquid dishwashing soap, 3 tablespoons vinegar, and two cups water in a spray bottle. Spray it on glass and wipe it off.



Surface Cleaner: Mix a teaspoon of washing soda with a tablespoon liquid dishwashing soap and 3 cups hot water in a spray bottle. It can be used on any greasy or dirty surface.

You can find recipes for many other homemade cleaning products online. Doing this can save a lot of money.

TRUST *(continued from page 1)*

Once we accept the fact that we are afraid, and understand what we are afraid of, we are better able to decide what we can do about it, and take the steps that are possible to reduce the dangers that we face.

Yet we know that we often cannot remove the danger we fear. Whether it is the danger of a worsening medical condition, or our financial circumstances, some dangers are here to stay.

In facing these realities, fear is an invitation to trust. Trust can be the cure for fear. When we take the risk to trust, our character and spirit becomes stronger.

We are not abandoned. We are unconditionally and eternally loved.

CONGRATULATIONS ASHLEY!



By Staff

The Charles D. Hankey Law Office would like to congratulate our law clerk, Ashley Marks, on her graduation from law school.

Ashley graduated from the Indiana University School of Law Indianapolis on May 14, 2011. She will take the bar exam in July.

We congratulate her on her achievement and look forward to continuing to work with her as an attorney in the years to come.



THE DIFFERENCE BETWEEN HEAVEN AND HELL

By Staff

There was once an old man. One night he prayed that God would show him Heaven and Hell, so that he could decide where he wanted to go when he died. An angel came to him and said, "First I will show you Hell." The angel took him to a beautiful dining room with a long table laid out with all the best food. The smells coming from the table were wonderful. There were many scrawny, hungry looking people seated around the table, but they couldn't eat any of the food because their utensils were all 6 feet long.

"This is horrible!" the man said to the angel, "Those people look like they're starving, but they can't feed themselves! I sure don't want to go to Hell!"

"Now I will show you Heaven," the angel said. The angel took the man to an identical dining room, with an identical table laid out with all the best food. The people around this table were plump and happy looking. But here, as in Hell, the utensils were all 6 feet long.

"I don't understand," the man said. "Why are these people well fed when they also have 6 foot long utensils?"

"Watch," the angel said. The man watched for a while, and then it dawned on him.

In Heaven, the people fed each other.

RECIPE: RASPBERRY LEMONADE CUPCAKES

By: Shannon Nufio

Makes 30 cupcakes

Ingredients:

FOR THE CUPCAKES

- 1 cup (2 sticks) unsalted butter, softened
- 2 cups sugar
- 3 eggs
- 2 teaspoons finely grated lemon zest
- 1 teaspoon vanilla
- 3 1/2 cups all-purpose flour
- 1 teaspoon baking soda
- 1/2 teaspoon baking powder
- 1/2 teaspoon salt
- 1 - 1 lb. package of sour cream
- 1/4 cup of seedless raspberry jam



FOR THE FROSTING

- 6 tablespoons unsalted butter, softened
- 6 cups confectioners' sugar (more or less, for desired consistency)
- 1/4 cup lemon juice
- 1/2 teaspoon finely grated lemon zest
- 1/4 cup seedless raspberry jam
- 1-2 tablespoons milk, as needed

Instructions:

For the cupcakes: Preheat oven to 350 degrees and line a muffin pan with paper liners.

In a medium bowl, combine the flour, baking soda, powder, and salt; set aside.

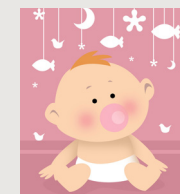
Cream the butter and sugar together in a large bowl, or the bowl of a standing mixer. Add the eggs, one at a time, scraping the bowl as needed, being careful not to over mix. Stir in the vanilla and lemon zest. Sprinkle about one-third of the flour mixture on top and mix until just combined. Add half of the sour cream and mix until just combined. Repeat with the remaining flour mixture and sour cream.

Fill each cupcake liner with 1 tablespoon of batter. Place a teaspoon of raspberry jam in each cup and top with another tablespoon of batter. Use a toothpick to swirl the batter and jam together.

Bake for 18 to 20 minutes. Transfer to a wire cooling rack and allow to cool completely before frosting.

For the frosting: In a medium bowl, cream the butter with 1 cup of the sugar. Stir in the lemon juice. Add the vanilla and lemon zest, then add the rest of the sugar and mix well. Stir in the jam until light and fluffy. If the frosting is too thick, add a little milk at a time to reach the desired consistency.

CONGRATULATIONS MALINDA!



The Charles D. Hankey Law Office would like to congratulate Malinda, one of our paralegals, on the recent birth of her first child!

Paige was born before Christmas and is doing quite well.

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

Voc. Rehab. Services: 317-254-6707 | 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

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: 4279 N. Lafayette Rd. – 317-290-3233

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

East Side: 5515 N. Post Rd. – 317-541-3642

*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’ve learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.”

– Maya Angelou

With heartfelt thanks for your referrals!

Please feel free to pass this newsletter on to relatives, friends, and neighbors. Thank you!