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February Newsletter 2021

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Your February Message From Attorney Paul Hernandez



Click here to play the video

Applying for Social Security Disability Benefits – You Don't Have To Go It Alone

If you have become disabled and are unable to work, you probably have many worries and concerns. One major one is where will the money come from to support yourself and your family until you can work again? Fortunately, there are <u>Social Security Disability</u> (<u>SSDI</u>) benefits that are available for this very purpose. You have been paying into them throughout your working career and are entitled to use them if you become disabled.



What Are You Entitled To?

Several sources can give you an overview of the SSDI <u>benefits</u> and application process. You may want to start by going to the <u>SSA website</u>. You will find much helpful information there as well as the online application <u>form</u>. You may also get the application and other materials at your local social security office.

....continued on page 2

Our Offices

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....continued from page 1 Applying for Social Security Disability Benefits....

Although the information is readily available, it can be a complicated process with many specific requirements. It is very easy to make a mistake when filing that will cause your claim to be rejected. That's where an attorney experienced in social security disability insurance cases can be extremely helpful and valuable.

Getting the Benefits You've Earned

Did you know that most initial SSDI applications are denied? This can happen for a variety of reasons: an application may be incomplete or contain inaccurate or misleading information. Our attorneys can help ensure that your application is filed properly. If you have been denied benefits you should always file an <u>appeal</u>. We will review your application and track down where the missing or erroneous information is that is blocking your approval. It may be necessary to obtain additional medical or employment documents for your claim. Once everything is in order, we will contact SSA on your behalf and request a Reconsideration of your application.

If your claim is denied again, we can file a Request for Administrative Law Judge Hearing. SSDI laws and regulations are complex. We will be with you every step of the way and help prepare you for your testimony at the hearing to obtain the best outcome for your case.

7 Ways to Prevent Identity Theft This Tax Season

Each year tens of thousands of people are victims of tax identity theft and fraudulent returns claiming billions in refunds are filed. Although the government has ramped up its efforts to prevent fraud with some success, perpetrators continue to get more sophisticated in their methods of procuring your private information. Filing your taxes requires submitting your name, address, social security number, and employer information. Identity thieves can use this data to commit tax fraud and steal from you. For helpful information, IRS offers the Taxpayer's Guide to Identity Theft. Below are seven tips for protecting your identity:



- 1. **Don't take the bait!** Phishing is the term used to describe a phone or email scam aimed at getting you to reveal sensitive private information such as your social security number or passwords. It's common during tax time for phishers to pose as IRS officials threatening legal action and even jail time if you don't pay a certain amount of money for taxes. Remember, the IRS never calls or emails you asking for money! If you do owe taxes, the IRS will send you a letter via regular mail. Report any phishing scams to the IRS through this website.
- 2. Only use a legitimate tax preparer. Your tax preparer should be a trained professional. The IRS has a list of verified tax preparers. Get references and check that the preparer you want to use is on the list. Be wary of someone who promises a refund without even looking at your documents. Never sign a tax return that is blank or incomplete. Always check your return before signing.
- 3. **Mail securely.** If you need to send tax documents to your accountant by mail, use certified mail or a tracking service. Be very careful about sending sensitive information by email. Use an encryption service.
- 4. **Guard your social security number.** Although many forms for doctor's offices and other places may ask for your social security number you are not usually required to put it down. Don't automatically give it just because there's a space for it on a form. Never email or text your number to someone.
- 5. **Keep your computer safe.** Install anti-virus and anti-malware software and be sure it is updated regularly. Change passwords frequently and don't use the same password or a variation of one over and over.
- 6. **Watch over your financial services.** Check bank and credit card statements and credit reports for unusual activity. Fortunately, many companies will now alert you if they detect suspicious activity and there are also services that you can pay for to monitor your accounts.
- 7. *File your tax return as early as possible.* This gives thieves and scammers less time to file a fraudulent return with your name on it.

If you think you have discovered any type of tax scam or fraudulent activity, contact the <u>IRS</u>. If you believe you are a victim of fraud, you can file a complaint with the Federal Trade Commission at 877-FTC-HELP (877-382-4357) or <u>online</u>.

If you or a family member has been injured in a <u>pedestrian accident</u>, <u>bicycle accident</u> or <u>car accident</u>, or any <u>personal injury</u>, or has been denied <u>Social Security Disability benefits</u>, it's important to get an attorney experienced in these types of cases involved immediately. Call **800–361-0430** for your initial free consultation. <u>Kalfus & Nachman PC</u>, <u>Personal Injury Attorney in Norfolk</u>, can help you determine whether you need a lawyer for any personal injury case.

Request a Mask



Send an email to mlm@knlegal.com to get yours





The firm is covering the cost of the adoption fees *

Lilith is a two-year-old spayed female shorthaired cat. She is sweet and chatty with gorgeous green eyes! Lilith is currently in a foster home enjoying the company of two other cats, one crazy dog and five kids. Needless to say, she knows how to go with the flow!



Click Here to Enter





This month we have entered our third year as a sponsor for the Virginia Championship Hare Scramble Series (VCHSS) Virginia's premier off road racing series. We are 2021 title sponsors for Downtown Thunder in Hopewell Virginia, as well as for the Salute the Troops Bike Night hosted at Waterside Norfolk the third Thursday of every month.



This month and next we are promoting the Freedom Season Opener Charity Food Drive to raise food for Feed More Richmond.

What Our Clients Are Saying About Us



Kalfus Kalfus Nachman





My family had a tragic wrongful death of a family member because of a crash. We needed an attorney and was referred to Christopher Jacobs at Kalfus & Nachman. Chris and his paralegal Player Baldwin were great. They were always quick to respond to any questions and explain every step of the way. At court it was nice to hear Chris Jacobs being commended for knowing the facts of the case and presenting the issues to the court. I strongly recommend Christopher Jacobs if you need a professional and high quality personal injury or wrongful death attorney. He and his staff are incredible.





Congrats to the 5 Winners of our "Win Your Own Tailgate Party"



Randall W.

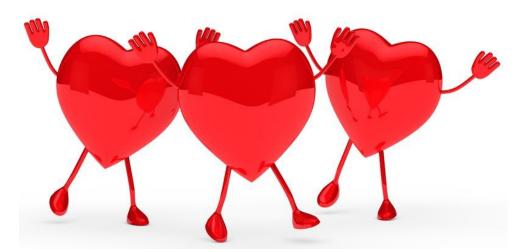
Tierney B.

Willie H.

Kenya A.

Kathleen G.

Congrats to the 3 lucky winners of our Valentine contest. Each received a Romantic Dinner for 2 and Bouquet of Roses



April B.

Jean S.

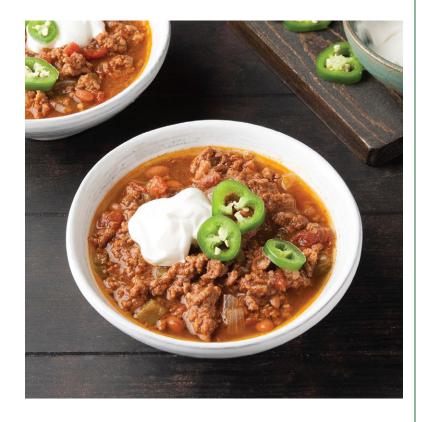
Larisa T.

Recipe of the Month Instant Pot Chili con Carne

A fast, but delicious chili!

Ingredients

- 1 can (16 ounces) pinto beans, rinsed & drained
- 1 can (14-1/2 oz) Mexican diced tomatoes, undrained
- 1 can (8 oz) tomato sauce
- · 1 medium green pepper, chopped
- · 1 medium onion, chopped
- · 1 cup beef broth
- · 1 jalapeno pepper, seeded & minced
- · 2 tablespoons chili powder
- 1/4 teaspoon salt
- · 1/4 teaspoon pepper
- 1-1/2 pounds 90% lean ground beef



Directions

- 1. Combine the first 10 ingredients in a 6-qt. electric pressure cooker. Crumble beef over top; stir to combine. Lock lid; close pressure-release valve. Adjust to pressure-cook on high for 5 minutes.
- 2. Allow pressure to naturally release for 10 minutes, then quick-release any remaining pressure. Stir chili. If desired, serve with sour cream and additional jalapenos.

Recipe & image courtesy of tasteofhome.com

Thank You FOR YOUR REFERRAL

The highest compliment you can provide to our business is to recommend those colleagues, friends and family whom you feel might benefit from our services. If you know of someone, please feel free to forward our contact information and website (www.KalfusNachman.com) or let us know directly and we'd be happy to set up a meeting. Thank you.

Legal Matters March 4th and Mach 18th



Tune in for a double dose of Legal Matters on WAVY and FOX at 10 AM & 11 AM



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Newport News

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Case by Case March 3rd and March 17th



Channel 3 @ 10 am

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