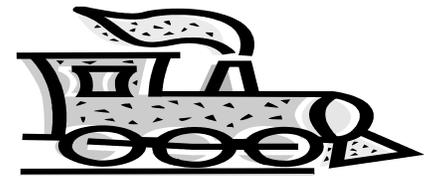




Zinger3ug.com

DP EXPRESS

WINTER 2017



DISABILITY PARTNERS
Your Pathway to Independent Living

COST OF LIVING ADJUSTMENT FOR 2018 (COLA)

Monthly Social Security and Supplemental Security Income (SSI) benefits for more than 66 million Americans will increase 2.0 percent in 2018.

The 2.0 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 61 million Social Security beneficiaries in January 2018. Increased payments to more than 8 million SSI beneficiaries will begin on December 29, 2017. (Note: some people receive both Social Security and SSI benefits)

REMARRIAGE AND SOCIAL SECURITY BENEFITS

- Thinking about getting married again and wonder how it will affect your benefits? If you receive Supplemental Security Income (SSI) benefits, your spouse's income and resources may affect your SSI benefit. If you and your spouse both get SSI, your benefit amount will change from an individual rate to a couple's rate. SSI is a needs-based program which countable resources must not be worth more than \$2000.00 for an individual and \$3000.00 for a couple.
- If you receive benefits as a widow, divorced widow, widower or divorced widow you cannot get benefits if you remarry before age 60 or if you have a disability and remarry before age 50. If you remarry before you turn 50, you will not be entitled to survivor's benefits, unless the marriage ends.
- If you receive divorced spouse's benefits and you remarry, you generally cannot collect benefits on your former spouse's record unless your later marriage ends (whether by death, divorce or annulment).
- Also, your remarriage after age 60 does not prevent you from becoming entitled to benefits on your prior deceased spouse's Social Security earnings record .



DisAbility Partners—Asheville Office



DP EXPRESS



NEW WAGE REPORTING APPLICATION

On September 23, 2017, new wage reporting application was released behind the My Social Security portal. Now people who receive Social Security Disability Insurance (SSDI) benefits and their representative payees can report wages securely online.

It's faster and easier than ever before for SSDI beneficiaries and their representative payees to report wages; they can avoid visiting a field office to report their wages in person and they can print or save a receipt of their report.

When you sign up or log in to your My Social Security account, you'll have access to this application on your desktop, laptop and mobile device. After you report your wages online, you can save or print a copy of your receipt.

This service will be available for Supplemental Security Income (SSI) recipients in the future. SSI recipients should continue to report wages through SSI Mobile Wage Reporting, SSI Telephone Wage Reporting or by visiting a local field office.

ART TRANSIT: NEW SERVICE

In January 2018, ART will begin new service including: 1 additional daily trip on Route 170, Sunday/Holiday Service on all routes and 8 additional hours of evening service on select routes. To check out the bus schedules, go to http://www.ashevillenc.gov/departments/transit/maps_schedules.htm.

LATEST UTILITY SCAM

Sometimes scammers threaten to cut off your gas or electricity unless you immediately pay overdue bills they claim you owe. But a new utility scam takes a different approach. Now the crooks are trying to trick you into providing your confidential information. They are publicizing their scam widely, using hi-tech means such as videos, texts, emails and websites, along with old-fashioned methods including flyers and phone calls.

In this scam, con artists try to convince you that a government program will help you pay your bills. They say signing up for the program is simple - just provide your Social Security number and your bank's routing number, and then pay your bill through an automated telephone system.

Continued on page 3





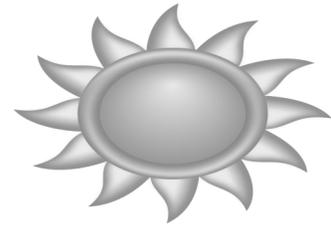
DP EXPRESS



continued (utility scam)

That is the setup, but the scammer's goal is to make you a victim of [identity theft](#) by harvesting your private information. Piedmont Natural Gas [says](#) dozens of customers in the southeast have been contacted about the phony government program. Don't let these crooks, or any other con artists, trick you into handing over your Social Security number or other confidential information.

If you think you've been victimized by this or any scam, [file a complaint](#) with the Attorney General's Consumer Protection Division or call 1-877-5-NO-SCAM.



WINTER BLUES

You're you a person who usually experiences the winter-time blues? Depression during the winter season for many folks is referred to as seasonal affective disorder (SAD). Most scientist believes that this seasonal depression is related to the way the body responds to daylight. Shorter daylight hours can contribute to SAD which can produce higher melatonin, causing lethargy and symptoms of depression.

If the winter blues is due to the lack of daylight, treatment would involve being exposed to more sunlight. Go outside as often as you can, especially on bright days. Sitting by a window can also help. Light therapy is often used to treat SAD. This involves sitting in front of or beneath a light box that produces a very bright light. Your general physician can provide you further information about light therapy.

Other methods to beat SAD is to eat well during the winter. Avoid sugary foods and carbohydrates such as chocolates, pasta and bread. Include plenty of fruits and vegetables in your diet. Also, exercise is a good weapon to overcome the winter blues. There is evidence that 30 minutes of vigorous exercise three times weekly is effective against depression. There is anecdotal evidence that lighter exercise will have a beneficial effect as well.



DisAbility Partners—Asheville Office

Pathways for the Future,
dba
Western Alliance
108 New Leicester Hwy
Asheville NC 28806

DISABILITY PARTNERS EXPRESS

HOLIDAY CLOSING

DisAbility Partners will be closed for the holidays beginning
Thursday, December 21, 2017 and will re-open
Tuesday, January 2, 2018.

The staff at DisAbility Partners wishes each of you a safe and a
joyous holiday.



EVENTS AT DISABILITY PARTNERS

Friday December 8, 2017 Karaoke for the Holidays 2:00 -3:30 pm. Come join in on the fun as we sing favorite holiday tunes to light up the season.



Friday December 8, 2017 Holiday Feast 3:30-5:00 pm. DisAbility Partners will provide turkey and the fixings for our consumers. Vegetarian options will be available.



Friday January 12, 2018 Making 2018 a Successful Year! 2:00—3:30 pm. Motivation is the key so join in on an interactive class in gaining motivation skills in different areas of your life - in a fun way.

Friday January 12, 2018 Soup and Sandwich Night 3:30– 5:00 pm. DisAbility Partners will provide the soup. Suggested items to bring: Sandwich bread, your favorite sandwich spread/meat/ filling, lettuce, sliced tomatoes, sliced cheese, chips, crackers, desserts, drink. A vegetarian option will be available.



Friday, February 9, 2018 Adult Coloring. 2:00-3:30 pm. DisAbility Partners will be offering another coloring session just to have fun and relax!

Friday February 9, 2018 Spaghetti Night. 3:30– 5:00 pm. DisAbility Partners will provide the spaghetti and sauce. Suggested items: bread, parmesan cheese, salad, dessert, drink. Vegetarian option will be available.

