



anything goes

something for "everyone"....

April 2020

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FAITH

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FAITH, we need to hold on so truly
and then it will be given from
God above.

FAITH, it's the "Master's" plan for us
to view through the hourglass.

We have little time on earth;
let's make the best of it.

Time passes by with flashes
of light in my eyes of sweet melodies.

FAITH is a wonder of God and
His angels from above and down
on earth.

Look on today for what is is.

How to get complaints resolved without using customer service



Have you ever received an unfair bill and dreaded the typical fight with customer service to get it resolved? It might be a surprise charge from your cellphone provider, a bill from the cable company that just keeps increasing, or confusing contracts from your internet provider that renew inexplicably.

You finally call customer service to get answers and your money back, but they give you the runaround. You might even try calling again a different day to see if you have better success, only to fail again. If you know this frustration, you're not alone.

Cynthia Sedano from West Sacramento, California, understands

the nightmare of customer service. She was having trouble with her cable equipment and had questionable charges on her account. She called the company to dispute the charges and to get help with the equipment problems. On the call she was promised that she could exchange the equipment, get \$40 off her monthly bill and a free premium channel for a year. What she wasn't told is that agreeing to this in turn signed her up for a new 2-year contract. After realizing this she spent hours seeking resolution through customer service. Ultimately her unpaid debts were sent to collections.

Consumer arbitration options

Most people are unaware that when you buy a product or service, the seller usually makes you sign away your right to sue them in the public court system. This is usually in the fine print you sign when you contract with a provider or click through terms of service digitally. This means you must use a private dispute resolution system called arbitration.

Arbitration can be confusing and difficult to navigate for the average consumer, including hours of legal research, document creation, mailing and filing. An easy no-risk way of simplifying this process and filing a claim is through an organization developed by legal experts and consumer rights professionals called FairShake. How does it work? Start by visiting fairshake.com to create a claim by providing basic information about your dispute and how you would like it resolved. Your information is then reviewed and an official legal demand is sent on your behalf. As your claim proceeds, a resolutions specialist checks in throughout the process, arming you with data, AI-generated legal research and personalized advice.

Often you work with organizations to settle so both sides are content and the matter can be resolved permanently. Sometimes you may go to an independent hearing to resolve the dispute. Successful FairShake claims recover an average of \$700 and many people get back even more. There's no risk because you only pay a portion of your award if you receive one.

Results that matter

Each year, millions of consumer disputes go unresolved. Sedano didn't want to become a statistic, and that's when she learned about FairShake through a friend. She went through the process and was granted reimbursement from the company for the fraudulent charges and early termination fee after sending the company a notice of dispute through FairShake. She was happy she was finally taken seriously and was able to resolve her problems without additional headaches or negative marks on her financial report from an unnecessary collection.



A financial settlement or correction of unfair services makes a big difference to people who feel large companies take advantage of the individual consumer. Beyond the tangible benefits, the reduction in stress and satisfaction of resolving a problem can help close a difficult chapter so you can move on feeling good about the outcome.

Top 5 reasons former workers seek disability benefits

No one ever anticipates a health problem so serious that they have to stop working, especially when a leave of absence becomes one or two years out of work. Yet it happens every day to some of the 160 million workers in the U.S. labor force. People get hurt, learn they have a disease, or succumb to a progressive illness. For those facing debilitating medical or mental issues, it's critical to seek income protection by applying for Social Security Disability Insurance (SSDI) benefits as soon as possible.

Each year about 2 million people apply for SSDI, but the Social Security Administration (SSA), which oversees the Social Security disability application process, approves only 36% overall. In fact, as many as 700,000 former workers are immediately denied benefits for various reasons. Social Security also predicts it will have a backlog of 700,000 pending initial applications in 2020 - up from 565,000 initial pending applications the prior year.



These daunting statistics reinforce the urgency for former workers to start their SSDI application swiftly with the help of expert disability representatives.

SSDI is a vital safety net for former workers with disabilities who should be aware of these top 5 reasons to seek disability benefits.

1. Monthly income. SSDI can bring tremendous financial relief to former workers and their families. The average monthly benefit for a former worker in 2020 is \$1,258. With regular monthly income, individuals are better equipped to deal with their medical conditions. Plus, with approval of SSDI, they can consider their options for the future and a possible return to work down the road. Many people may not understand that SSDI is an insurance program they've earned through their FICA taxes. So why not file a claim for insurance when a disability happens?
2. Dependent benefits. For some families, it can be vital that SSDI recipients also are eligible to receive dependent benefits. This provides additional monthly income for those with dependents age 18 and under. Typically, this additional benefit amount is about half of the parent's monthly dollar amount, regardless of the number of dependents. This can be an added boost for the financial burdens resulting from a severe disability and family needs, such as childcare.
3. Expert help is available. The SSDI program is extremely stringent and only one-third of applications are approved, but expert help is available to improve your chances of getting through the first time. An SSDI representative can play an important role during a process that typically involves long wait times, confusing paperwork, complex rules, extensive criteria and many other obstacles. They can also help with your appeal, if needed. This is especially vital for those dealing with pain from a long-term illness, severe injury or chronic respiratory condition. Find expert help and a free online assessment to determine the likelihood of eligibility for SSDI benefits.
4. Medicare coverage. Another incredibly valuable benefit of the SSDI program is federal health insurance with Medicare. In general, most SSDI beneficiaries can start to receive Medicare coverage 24 months after they begin receiving cash SSDI benefits. Medicare provides health insurance coverage for hospital and medical services, and prescription drug coverage. This coverage even continues for those SSDI beneficiaries who return to work, providing more than 7 years of Medicare coverage.
5. Free return-to-work assistance. More than 52% of SSDI applicants say they eventually want to return to work if they are physically and mentally able to do so. An important advantage of applying for disability benefits is Social Security's Ticket to Work program that provides free return-to-work assistance if the beneficiary's medical condition improves. Ticket to Work and free help from a nationwide Employment Network (EN), such as Allsup Employment Services, can provide a path to a better financial future.

It can be overwhelming to contemplate dealing with Social Security and the SSDI application process. Red tape, the growing application backlog and the sheer complexity of the program can make anyone choose to avoid it, even if the income is desperately needed.

Asking for help from an SSDI representative can be the first step for former workers. Experts have the know-how and experience to help people navigate the complex process, while providing compassion and understanding along the way.

Consider a free, online assessment at filessdi.allsup.com.

MILLI'S Simple Recipes

MILLI'S GREEK SALAD

Romaine lettuce
 Iceberg lettuce
 Escarole
 Tomatoes...{Cherry cut in half}
 Red onion, sliced
 Radishes, sliced thin
 Green Pepper, sliced thin
 Black olives
 1/4 lb. Feta cheese, crumbled
 6 Hard boiled eggs, sliced

Tear lettuces, and add other ingredients. Toss together, and add the salad dressings of your choice.

CHOICES:

Store bought Vinaigrettes or you can make your own...

1Tbsp. Oregano
 1 Tsp. fresh Parsley
 5 Tbsp. GOOD Olive oil
 3 Tsp. Red Wine Vinegar
 Garlic powder to taste
 Salt & Pepper to taste

Shake all together and add to salad just before serving.

Milli's EZ CHOCOLATE NO BAKE COOKIES

2 Cups sugar
 1/4 Cup evaporated milk
 1 Stick butter
 1/2 Cup cocoa
 3 Cups oatmeal
 3 Tablespoons chunky peanut butter
 1 Cup pecans, chopped
 1 teaspoon vanilla

Put sugar, milk, butter and cocoa in saucepan. Boil for 2 to 3 minutes. Remove from heat and add the oatmeal, peanut butter, pecans and vanilla, Stir to combine and drop quickly by tablespoonfuls onto wax paper and let cool.

MILLI'S CHEESE STUFFED MEAT LOAF

Heat oven to 350 degrees
 1 2 Lbs. ground round
 1 Cup Italian seasoned bread crumbs
 2 Eggs
 1 Cup spaghetti sauce
 1/4 Cup onion, chopped
 1 2 Tablespoons chopped parsley
 2 teaspoon salt
 1/4 teaspoon black pepper
 1 {6oz.} pkg. sliced Mozzarella cheese

In a large bowl, combine all ingredients except cheese. Mix thoroughly. Divide the mixture into three parts. Spread one part in the bottom of a 9-1/2x5x3 inch loaf pan; cover with half of the cheese slices. Add another layer of the meat mixture, then the rest of the cheese, and top with the remaining meat. Bake at 350 degrees for approximately 1 hour or until done.

Good with mashed garlic potatoes & gravy, vegetable of choice and garlic cheese biscuits.

Serves 6

MILLI'S EZ PORK CHOP CASSEROLE

Heat oven to 350 degrees

4 Large thick boneless pork chops
 5 medium potatoes, peeled
 1 {10-1/2oz. } Can Cheddar cheese soup
 1 {10-1/2oz. } Can French onion soup

Slice the potatoes in a 9x11-inch casserole dish. Arrange the pork chops over the potatoes. Combine the soups and pour over the pork chops and potatoes. Cover with heavy aluminum foil and bake in a 350 degree oven for approximately 1 hour.

Serves 4

Good with buttered green beans, and jalapeño corn muffins

I had an Epiphany: with respect

by Tinya Porter

I broke my foot early last summer and tried to work with the boot on for two weeks. Ultimately I ended up at home for almost a month staying off of it. The struggle to regain motivation afterwards has given me a whole new respect for people going thru long term pauses in their normal lives.

Women who have not only just given birth, but those who also had an “at risk” pregnancy, are forced to “pause their normal” lives. People with strokes that they can recover from are forced to “pause their lives”. People who have fought cancer and won, people who have suffered a serious brain injury, or a devastating loss of a loved one have also experienced a “pause in their normal lives.

There are so many other causes of the pause, caring for the ones experiencing the pause is also one. When I tried to get back into my normal routine once my foot was healed; I was truly, no still am surprised at how hard it is. In some ways this little bit was harder than creating a whole new one after Mom passed because I hadn’t really established a routine before she needed me. I was creating one.

My epiphany aside from the 100% respect I have for those who do it is this: If you love someone who had to “pause their life” for any reason, whether it be because of their problems or in the care of a loved one, give them time. Remember the definition of a “routine” and remember that it has to be re-established. Mine was very minor and for the most part I only have myself to consider. That’s actually at this point a very good thing because I still haven’t quite returned to “my normal”.

I am sure that if I had someone else here they would be asking questions of my housekeeping at the least, (I’ve been told my house was too clean for a long time), questioning my sanity at the worst.

So for all of you; Heroines and Heroes who have fought the Battle of the Pause; and returned to the Normal of your lives that you wanted to keep, I salute you!

I also want to thank and Salute every person who held fast without complaint or judgement but the with an occasional gentle nudge. Some folks might not have made it without you. If your Normal was good, it’s worth fighting to regain. If you came through what ever pauses it, you Do have the strength to get back the parts you want...and the perfect time to get rid of the ones you don’t.

Top Tips to Deep Clean this Spring

This year spring cleaning is more than ever about the deep clean. Spring typically inspires a little more time dedicated to cleaning, in fact, a recent survey commissioned by Bona and conducted by Harris Poll found that more than half of U.S. adults say that the start of spring triggers extra cleaning in the household. While in the past it might have been more about simply dusting hard-to-reach corners and cleaning out the fridge, this year it's also about deep cleaning and disinfecting for health and safety.

Here are a few tips to deep clean this spring for anyone tackling the task.



Focus on high-use areas first

It may not be realistic to deep clean your whole home in one weekend so consider targeting busy areas of your home first. Bedrooms, bathrooms, family room, kitchen and entry areas likely get the most foot traffic, so start there and leave lesser used areas of the home for later. Gather some helpers and set a timeframe to establish a clear goal and end time. Consider a second round of cleaning if you're unable to complete the task.

Clear out the clutter

Create a system that works for you to clear out the clutter and make space to deep clean. Set up boxes or bags clearly labeled "Trash," "Recycle," "Donate," and "Belongs elsewhere." Go through each target room, putting anything that shouldn't be there in one of the labeled containers.

Be sure to get these boxes or bags where they belong to avoid additional house clutter (we've all been guilty of moving a pile from one room to another!). You'll feel lighter and happier just seeing those boxes and bags head out the door. Consider tasking a family member with trash or donation drop-off.

Prioritize large surface areas

Once you've cleared the excess clutter, wipe down the room from top to bottom. Clean the dust accumulated on top of bookshelves or ceiling fans first, then wipe down walls from top to bottom to remove dust and grime, using a microfiber mop or cloth. Prioritize large surfaces like countertops and tables as well as potential germ hotspots like the kitchen sink. Finish up with the floors by vacuuming carpet or by using a cleaner tailored for your hardwood or hard-surface floors.

Disinfect

At every opportunity look for areas that can be disinfected. Focus on high-use items and areas like remote controls, doorknobs, drawer pulls, and keypads. Consider using products that use hydrogen peroxide, a proven, healthier way to kill germs. Many traditional antibacterial cleaners use quaternary ammonium compounds or "quats." This specific class of chemicals is linked to skin irritation and respiratory problems and use of quats is contributing to the global problem of antimicrobial resistance.

For example, Bona PowerPlus® Antibacterial Hard-Surface Floor Cleaner is a new, hydrogen peroxide powered cleaning solution specifically designed to clean and disinfect hard, non-porous flooring surfaces. This ready-to-use antibacterial cleaner is formulated to clean and remove stubborn stains while killing 99.9% of household germs* with the power of hydrogen peroxide when used as directed. It also leaves your home smelling fresh and clean with no residue left behind.

Finishing touches

Once you've thoroughly cleaned and refreshed your rooms, brainstorm other ways to improve your living space:

- Donate excess, little-used furniture to create more space
- Identify tasks best left to professionals, like exterior window cleaning or hardwood floor refinishing
- Display brightly colored artwork to renew your walls
- Set out a vase or two of colorful flower arrangements

Let your deep cleaning this spring bring a little renewal and brightness to your home. A clean home is also a healthy home for family, pets and friends.

*Kills 99.9% of Influenza A H1N1 Virus, Rhinovirus, Escherichia coli, Listeria monocytogenes, Pseudomonas aeruginosa, Salmonella enterica, Staphylococcus aureus, Methicillin-resistant Staphylococcus aureus [MRSA], and Trichophyton mentagrophytes on hard, non-porous surfaces in 10 minutes.



Declutter your finances this spring

The spring season brings warmer days and a fresh perspective, which is why it's the ideal time to declutter and get organized. This includes taking stock of what we have, clearing out the unnecessary items in our possession and cleansing our spaces. We feel refreshed and empowered after a good sweeping. In addition to the closet overhaul and pantry refresh, there's one major area of our everyday lives we tend to overlook during this time: our finances.

According to Amanda Clayman, financial therapist and Prudential's financial wellness advocate, tidying up our finances is the spring cleaning task that can make us feel more empowered than anything else on our list. Digging into our money is messy and complicated but, just like cleaning our home, it creates a feeling of revitalization and can benefit our mental health in the long run. Beyond this alone, spring cleaning our finances gets our money organized, helps us make better financial choices and improves our financial wellness overall.

Amanda shares the following tips on spring cleaning your finances to start anew this season.

1. Declutter your inbox: Clutter is clutter, no matter where it lives. Take some time to go through your inbox and unsubscribe from promotional emails that tempt you to spend on things you don't need. Not only will it help you save, but your inbox will stay satisfactorily clean moving forward!
2. Tidy up your subscriptions: Dive into your bank statements to review recurring subscription charges and reassess which ones you really need. You may be surprised to find subscriptions that you forgot about, which can waste money over time.
3. Minimize stress with automation: Alleviate some of the constant worry of paying monthly bills by automating payments for rent, credit cards, utilities, or any other recurring charge on your plate. This will also help to avoid late fee charges.

While most of our homes can use a deep clean in the springtime, focusing on doing the same with our finances is vital to improve our overall well-being. Give your financial self a refresh for greater peace of mind throughout the seasons.

For more information, advice and tools for investing in your financial wellness and establishing healthy financial habits, visit Prudential Financial.

Teen with rare illness gets wish to create comic book

Teenagers love to read comic books, and many even have the desire to write stories, draw comics and create their own books someday. Nineteen-year-old Bo is one of those teens. He loves everything about comic books and drawing - but juvenile Huntington's disease (jHD) has made it increasingly difficult for him to express his creativity the way he wants. There was a point he didn't think he would ever see his comic book ideas become reality.

To help Bo create a comic book of his own, Make-A-Wish Oregon and sponsor Genentech partnered with Portland-based Dark Horse Comics, the third-largest comics publisher in the U.S. After working together with Bo on his ideas through many drafts and extensive creative collaboration, the team of artists and writers from Dark Horse Comics helped bring to life Bo's creation, "The Adventures of Backpack Boy," and grant his one true wish.

The celebration of Bo's creative venture was also a team effort, bringing together Bo's family and friends, Make-A-Wish volunteers, the creative team from Dark Horse Comics and a group of Genentech employees who all helped plan the special event.

Bo and his family were picked up in a limo to be taken to his book-signing event, where Dark Horse Comics presented Bo with special copies of the original art cells used in creating his comic book.

The party featured a spread of Bo's favorite foods - including pizza, cheese puffs, cheese crackers, Skittles and M&M's - for 75 guests. Every attendee received a signed copy of Bo's comic book, and they could also write Bo messages of good will around a special framed copy of his comic book's cover art. Bo was able to sit and chat with guests at the event, who came to admire his work and support his family. He even had his picture taken with many of them.

"Bodean has a difficult time communicating and showing emotion," said Bo's mother, Cara Jacobsen. "It was very sweet to see him make a big effort to tell people about his comic book, and his face lights up. There are so many people very excited for Bo, who love asking him about the progress of his comic. The process is such a positive aspect of his life right now and helps him connect to people who care about him and reach out to him."

Unfortunately, Bo's father passed away from Huntington's disease a couple of years ago, and Bo has both a younger brother and older sister who are also living with the disease. Huntington's disease is a hereditary, progressive neurodegenerative disorder that makes it increasingly difficult for a person to think, behave and move. Juvenile Huntington's disease is a less common, early onset form of Huntington's disease.

There is no cure today, but there are disease management strategies that can help provide some symptom relief. Biotechnology corporation Genentech is currently investigating a number of approaches to help people with rare diseases.

Support from corporate partners such as Genentech is crucial to making wishes come true for children like Bo. "Make-A-Wish could not grant wishes without the generous support of our partners. Working together to positively impact wish kids and their families through the science of good has created a strong win-win partnership," said Laila Cook, CEO of Make-A-Wish Oregon.



REACH

by Bernard Wright

Reach until you can no more, as you
seek to make life better for yourself.

The last thing one can look for is guidance as if
we know what lies ahead.

We ask for protection in the midst of troubles.

It's our way of reaching God's
unchangeable hand.

As the day grows near, its life
we hold in our hands. The rest of
God's spiritual wealth will be given to all
as we reach into the past and future world. In time we'll
be set for the end of time with God's gifts of hope.

The creator gives us His best that He offers.

Then we reach to the sky
until we can no more.