

# STRIVE FOR EXCELLENCE

## NEWSLETTER



This newsletter is for informational purposes only and no legal advice is intended.

Informing The Injured One Person At A Time

### A Peek Inside

I want to take a moment to give thanks for all that I have in my life, much of which I owe to you and my family.

I am thankful that my wife is as understanding and supportive as she is because without her, I would not have the time or ability to work on my career or my family the way I do.

I am thankful that my children are healthy, happy, and can enjoy the fruits of my labor. Without you my clients, friends or colleagues, I could not enjoy them as much as I get the chance to and tell you of their achievements.

I am thankful for the fantastic employees that make the Firm easier to operate. I am thankful that they have you, my phenomenal clients, to serve and provide our superior services.

I am thankful for my families support. The life of a small business owner can be quite hectic and time consuming. For the past 12 years they have endured not only the long hours that daddy was working, but the emotional roller coaster that went along with it.

I am thankful for the many teachers and mentors I have had over the years. Without their support and wisdom I would not have the success I am enjoying now. I am thankful for my work ethic and tenacity which was instilled by my father. For the understanding that if you want something bad enough you can go and get it if you set your mind to achieving the goal.

Finally, I am thankful that I live in a country relatively safe from harm that allows me the freedom to run my life the way I see fit.

Please take a moment and remember the reasons of this season and give thanks for all that you have.

I wish all of you a blessed thanksgiving and a Happy Holiday Season.



*Rachel being inducted into the National Honors Society*

December 2015 \* Vol. 2 \* No. 12

Hello! We are pleased to send you this monthly issue of *Strive For Excellence*. It is our way of saying that you are important to us and we truly value your business. Please feel free to pass this newsletter on to friends and neighbors. Enjoy!

### Joke Of The Day

#### Chemistry and humor: A dangerous mixture?

You don't have to be a scientific genius to get a laugh from these jokes, but a little knowledge of physics and chemistry will help:

- Never trust atoms—they make up everything.
- Did you hear about the guy who read a whole book about helium in one sitting? He couldn't put it down.
- What do you do with a bunch of dead chemists? Barium.
- The optimist sees the glass half full. The pessimist sees the glass half empty. The chemist sees the glass completely full, half in the liquid state and half in the vapor state.
- A chemist's motto: If you're not part of the solution, you're part of the precipitate.

## Understanding Long-Term Disability

Through an employer, or through long-term disability insurance you have privately, it is possible to have protection should you be hurt and unable to work for a specific period of time. The time period, also called the elimination period, for a long-term disability claim is typically at least three months, with some as long as six months.

Typically, people will have short-term disability insurance as well, which pays for lost wages should an individual be unable to work for less than the criteria needed to meet a long-term disability claim.

It is also possible to apply for long-term disability through the Social Security Administration. Depending on the type of injury, the extent of the disability and the option to pursue other types of employment people may be able to collect full disability or partial disability.

Of course, the employee or individual has to meet all of the requirements, including payments into the insurance and hours of work, before a claim will be approved.

As with any type of claim, it is important to be able to prove the seriousness of the injuries and the ongoing disability. It can be very challenging to have these claims approved, and even with SSDI (Social Security Disability Insurance) it is very common to have the initial claim denied for a wide number of reasons.

### Proving Long-Term Disability

The biggest challenge is to ensure that the correct medical information is provided at the time of the initial claim or during the appeal. In cases of stroke or similar health issues, where recovery is possible even months after the initial event, approval may be on hold until a specific amount of time has passed to allow for the body to heal and recover.

**CONT'D ON PG.3**

## Holiday Decoration Lighting Safety

By: Chris Szabo, C.D. Szabo Electrical Contractor

Did you know that holiday decorative lighting is considered “temporary wiring” according to the National Electrical Code?

This means that any installation is considered temporary, which means that you have to remove after 90 days. Are your lights still on your home in March ...April.



Along with that comes the responsibility of hanging those lights in a safe and secure manner. The following is a simple checklist to insure a safe and proper installation:

1. Check the packaging that the lights come in, you should be able to locate a couple of important labels. All light assemblies should have a UL listing. This means that they have been tested by an approved laboratory and are safe to install on your home.
2. Make sure to check the lights for any broken wires and or missing / broken lamps. If any wiring is damaged, discard! Trying to make your own repairs with some electrical tape is not worth losing your home!
3. Make sure all lighting is plugged into a GFCI protected receptacle as required by the National Electrical Code. Most homes today have GFCI receptacles on all outdoor receptacles. If not, you can purchase a plug-in type at any home improvement store.
4. Make sure to use properly rated extension cords for outdoor use. Indoor cords should not be used outdoors!
5. Along with all of this comes ladder safety, many accidents happen with improper use of ladders. If you don't feel comfortable, then you probably shouldn't be doing it. Ask a friend or neighbor for help.
6. Lastly, don't overload those extension cords! Many people don't realize the amount of lights they put on one cord can easily exceed the extension cords rating. This can cause excessive heat which can cause fires.

Following these simple guidelines can help insure a safe holiday lighting installation!

If you have any questions about this or any other electrical contracting needs you can contact Chris at C.D. Szabo Electrical Contractor. We are a full service Electrical Contractor specializing in Industrial / Commercial LED lighting systems.

Visit us at [www.LEDLightingNJ.com](http://www.LEDLightingNJ.com)

C.D. Szabo Electrical Contractor NJ Lic. #12105

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## Our Pet Contest Winner!

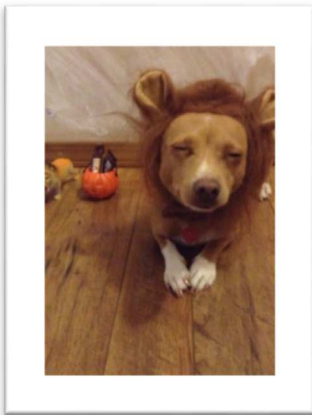
We received a lot of amazing photographs of pets dressed up for Halloween – thank you to all those that entered!

Our winner was this fine German Shephard, the lovely and talented Matisse. She looks simply divine in pink!



And a shout out to our runner up Hakuna Matata from Bella the tiny lion!

I bet they feel super regal! What great sports.



## Strawberry Santas

### INGREDIENTS:

1/4 cup mascarpone cheese,  
at room temperature  
1/4 teaspoon pure vanilla extract  
1 cup powdered sugar  
12 large strawberries  
24 mini chocolate chips

### DIRECTIONS:

**For the frosting:** In a medium bowl, using an electric hand mixer, beat the mascarpone and vanilla until smooth. Gradually beat in the powdered sugar until the mixture is thick and smooth. Using a spatula, transfer the frosting to a piping bag fitted with a small star piping tip.

**For the Santas:** Using a paring knife, cut off the leaf-end of each strawberry to make a flat surface. Cut a 1/2- to 3/4-inch piece from the pointed end of each strawberry and reserve as the hats.

Place the strawberries, wide-side down, on a work surface. Pipe a 3/4-inch-high swirl of frosting on each strawberry. Place the hats on top and pipe a small ball of frosting on top of the hats. Press two chocolate chips, pointed-sides inward, into the swirl of frosting to make eyes. *Source: foodnetwork.com*



## Long Term Disability Cont'd...

The importance of the medical doctor's statement and information cannot be understated in these cases. Particularly during an appeal after a denial having a medical expert providing accurate and precise information about the disability will be critical to having the claim, or the appeal, approved.

During the time pending approval, it is also essential to continue to comply with any medical or therapeutic requirements. Failing to do so can lead to a denial or only a partial disability being offered, even after the benefits begin.

## A PODCAST SHOW WITH HOST KEN THAYER



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*The best and most beautiful things in the world cannot be seen or even touched - they must be felt with the heart.*

**Helen Keller**





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A MONTHLY NEWSLETTER TO INFORM AND ENTERTAIN OUR CUSTOMERS

December 2015 \* Vol. 2 \*No. 12

## Holiday Trivia!

Did you know the name Santa Claus (or St. Nick) is based on a real person? St. Nikolas of Myra (also known as Nikolaos the Wonderworker, Bishop Saint Nicholas of Smyrna, and Nikolaos of Bari), who lived during the fourth century.

Where did the short form X-mas come from? X means Christ in Greek, so to shorten the term Christmas, they used the x to make X-mas!

How many presents would you get if you got all the gifts in 'The Twelve Days of Christmas' song? 364 – wow!

It's celebrated worldwide, for eight days and eight nights. Hanukkah is celebrated in the home beginning on the 25th day of the Jewish month of Kislev.

We at Gaylord Popp wish everyone a happy and safe holiday season. Here's to your health, happiness And laughter along the way! See you in the new year!

*Sam Gaylord*



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- **Holiday Decoration Lighting Safety**
- **A Peek Inside**
- **Understanding Long Term Disability**
- **Recipe Of The Month**
- **...and more!**

Samuel Gaylord specializes in the areas of Workers' Compensation, Social Security Disability and Disability Pension Appeals. Mr. Gaylord is certified by the New Jersey Supreme Court as a workers compensation law attorney and is admitted to practice in New Jersey, Pennsylvania and Washington D.C and before the United States Supreme Court.

## How to Pack a Better Lunch

Children and adults need to eat lunch when at school, college, or work, and bringing your own lunch rather than eating out has a number of big advantages. You will likely eat food that is of much better quality and in healthier sized portions, with a greater concentration of whole grains and vegetables, if you bring your own food, as well as less of the stuff you would do well to avoid such as sodium, saturated food, and excess calories.



Packing your own lunch also serves to save money, and one of the simplest tips is to make your packed lunch with the same food that you had for dinner the previous evening. It is very simple to cook an extra salmon fillet or chicken breast, add some more vegetables, and boil one more egg when preparing your evening meal, and most are just as tasty and healthy when eaten chilled. Homemade sandwiches are almost automatically a healthier choice than deli sandwiches, and you can also add more produce such as grilled zucchini, fennel, onions, sliced radish, and green beans to create a tasty and interesting salad.