

# STRIVE FOR EXCELLENCE

## NEWSLETTER



Informing The Injured One Person At A Time

### A Peek Inside

I hope everyone had a happy and healthy holiday season. I want to wish you all a happy 2016 and I am looking forward to a great year.

2016 was ushered in with the opportunity to spend some quality time with college friends and their families in the Poconos. It is fun to see people that you've known for 20 plus years and see how we have all grown up and the development of our families and life beyond just the memoirs of our college experiences. Although there was no snow in the Poconos for New Years due to the whacky warm weather (72 degrees on Christmas Day) everyone had the opportunity to catch up and enjoy. One of our favorite TV shows is Chopped and the wives all convinced the husbands we should have our episode of Chopped. The kids got into it and it was entertaining to see the results. The food wasn't too bad either. And in fact my oldest daughter Rachel had the opportunity to make a video which I will post in Facebook in the next few weeks.

The New Years has also started with a bang and flurry of family activity. Rachel is again performing in the high school musical at Notre Dame. This year they are performing Anything Goes. Anna is deeply entrenched in her cheerleading for both the boys' and girls' high school basketball teams and they are entrenched in finals as they are ending their second semesters. Also, Anna is celebrating turning 15 but I think has actually started the count down to her sweet 16! Ben and I had the opportunity to work together and build his Pinewood Derby car. As this is our fourth year, we have gotten very good at understanding how much time needs to be spent every evening so that the project get done pleasantly.



This year Ben was very successful and won his den and also came in second place by three one thousandth of a second in his entire pack and gets to represent at the districts. Next episode I will have the results.

Finally, I am weeks away from checking off one of my own bucket list items. I am going helicopter skiing. I leave for Colorado the second week of February. I have not yet had the chance to ski this year but have been getting ready so I can enjoy myself and so that I don't get hurt. I have my Go Pro ready and will provide documented evidence of this bucket list items

completion. Again, I hope everyone is well. I look forward to speaking with you throughout the year. If you enjoy the newsletter and want someone else to receive a copy please do not hesitate to email me at [sgaylord@gaylordpopp.com](mailto:sgaylord@gaylordpopp.com) and we will add them to the newsletter list. Also if there is something you would like to know drop me a note and we will include it in the next month's newsletter. THANKS

Sam

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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

#### None so Blind?

A priest, a doctor, and an engineer were playing golf one morning and found themselves behind a very slow foursome. By the time they finished their round they were irritated enough to complain to the groundskeeper.

"Give them a break," the groundskeeper said. "Those guys are four retired firefighters, and they're blind. They saved the clubhouse from burning down years ago, so we always let them play for free."

The priest said, "That's very sad. I'll say a prayer for them at mass."

The doctor said, "I've got a friend who's an ophthalmologist. Maybe he could help them."

The engineer said, "Why don't they play at night?"

## Denial of Disability Pensions

Did you know that many disability pension claims are denied in New Jersey?

By definition, every New Jersey state, county, and municipal worker is part of a pension fund. This includes all public employees, policemen, firefighters, and teachers. In theory, if certain New Jersey requirements are met, each of these workers can apply for and receive disability pensions if the need arises. Unfortunately, many of these disabled employees find themselves facing denials, even though they may desperately need the help of their pensions. Maybe you are one of them. As New Jersey disability pension appeal lawyers, we see this happen, and too often the decision to deny is not only unfair, but violates workers' rights. In this article, we will help you to understand more about why New Jersey Disability Pension claims are denied.

### The Basics of New Jersey Disability Pension

If someone is injured at work and cannot return to his or her job, then this employee has the right to apply for accidental disability retirement pension. If, however, he or she is denied an accidental pension, then it is possible to apply for and receive an ordinary disability retirement pension.

The New Jersey Division of Pensions and Benefits oversees the Public Employees' Retirement System (PERS), the Teachers' Pension and Annuity Fund (TPAF) and the Police and Fireman's Retirement System (PFRS).

Even though all three types of pension plans have different requirements, they all share one fact: the promise of help if you become disabled and unable to work.

### Why Was Your Disability Application Denied?

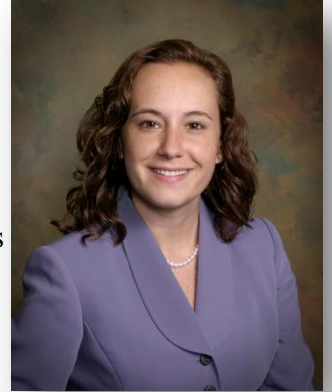
While many factors may influence a denial, there are two commonly cited reasons for disability pension denials:

**CONT'D ON PG.3**

## It's Handbag Bingo Time!

By: Tanya Phillips, Attorney with Gaylord Popp

Dear to our hearts, we sponsor each year – the Handbag Bingo Event hosted by the Lawrence Township Education Foundation. Their mission is to support excellence in education in the Lawrence Township Public Schools. Since its inception in 1992, LTEF has contributed over \$3 million to the Lawrence Township Public Schools in support of programs that will have a substantial and lasting impact on students and their school community.



## Win Designer Handbags

proceeds benefit the Lawrence Township Education Foundation

*Funding Excellence in Education*

The sixth annual LTEF Handbag Bingo is sure to be another success!

It takes place on March 11<sup>th</sup> from 6:30 PM – 10 PM EST at the ETS Conant Hall – located on Rosedale Road, Princeton NJ

Admission includes 3 cards per game for 8 games of Bingo. All bingo prizes are designer handbags!

Additional bonus games will be played. There will be ticket raffles, a 50/50 raffle, door prizes and other fun things.

Coffee and dessert are included.

Wine and soft drinks will be available for sale.

*This event is NOT a BYOB event- and no outside alcohol will be permitted. All funds raised from this event will be used to fund grants for special programs in the Lawrence Township Public Schools.*

We hope to see you there! *Tanya*



# Improving Your Long-Term Health with Nutrition Tips

The food that we eat affects our blood and our gut, and the wrong kind of food can lead to long-term health problems. Therefore, it is important that we keep a check on the food we consumer and follow a few simple pieces of advice in regards to nutrition.

One good tip is to avoid processed foods. Processed foods have been shown to allow endotoxins to enter your bloodstream.

They can cause the separation of your gastrointestinal lining and enable toxic material to enter your blood and your heart arteries.

It is also a good idea to avoid grilled food, which can cause a chemical reaction, creating extremely harmful advanced glycation end products and provoke aging and inflammation when entering the bloodstream, and are linked to a variety of different diseases.

It is advisable to eat lots more fruits and vegetables, as new research indicates they can actually help to fight cancer and will also heal your arteries.



## Easy Apple Crisp

### INGREDIENTS:

- 6 apple - peeled, cored and sliced
- 1 cup water
- 1 (18.25 ounce) package white cake mix
- 1 cup packed brown sugar
- 1 teaspoon ground cinnamon
- 1/2 cup butter, melted



### DIRECTIONS:

1. Preheat oven to 350 degrees F (175 degrees C). Lightly grease a 9x13 inch baking dish.
2. Arrange apples in an even layer in bottom of baking dish. Pour water over apples.
3. In a medium bowl mix together cake mix, brown sugar, and cinnamon. Stir in melted butter or margarine until ingredients are thoroughly blended; mixture will be crumbly. Sprinkle mixture over apples.
4. Bake in preheated oven for 50 to 55 minutes.

Source: [www.allrecipes.com](http://www.allrecipes.com)

## Disability Pension Claims Cont'd...

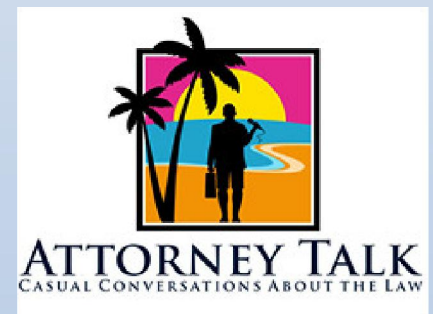
**1. Fraud and Deception:** A November 2011 Star-Ledger report called public attention to those who cheat the system. One example cited the case of a Newark police officer who was caught driving his car on the Garden State Parkway just days before he was to be awarded a large amount of cash for his claim of blindness. This is just one case of cheating the system.

### 2. Incomplete Medical

**Information:** The New Jersey Division of Pensions and Benefits requires detailed medical evidence to approve disability pension claims. In general, you must provide copies of all doctor visits and hospital records pertaining to your disability. And all your medical information must be submitted using their online application forms. It is easy to become confused by the requirements and give up.

Please know that at Gaylord Popp we can help you appeal this denial!

### A PODCAST SHOW WITH HOST KEN THAYER



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A MONTHLY NEWSLETTER TO INFORM AND ENTERTAIN OUR CUSTOMERS

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## Facts About Valentine's Day

- Saint Valentine's Day, also known as Valentine's Day or the Feast of Saint Valentine, is a holiday observed on February 14 each year.
- In 1537, England's King Henry VII officially declared Feb. 14 the holiday of St. Valentine's Day and is associated with romantic love.
- Over 1 billion Valentine's Day cards are exchanged each year. It's the second biggest season for cards.
- In Victorian times it was considered bad luck to sign a Valentine's Day card.

I hope you are all surviving the dreary days of winter! You'll see in the peek inside why I'm excited about winter though – I'll of course report back next month on my adventure! Happy Valentine's Day all!

*Sam Gaylord*



### IN THIS ISSUE YOU WILL FIND:

- **It's Handbag Bingo Time**
- **A Peek Inside**
- **Denial of Disability Pensions**
- **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.

## Surviving Family Dramas

Families are a wonderful thing, but they can also drive you crazy! When family in-fighting is becoming a serious problem, then regardless of the issue behind it all – be it money, backbiting, or broken promises – something needs to be done.



One good tip is to always try to do the right thing as much as you possibly can. If you are the one who has hurt another family member, then take the steps you need to in order to make amends and mend bridges. If you are the family member who has been offended, be the bigger person and offer forgiveness, while letting it be known what you need so as to make reconciliation possible.

Whichever side you are on, it is also important to consider how everyone else in the family is being affected by the situation. Make certain that you are trying to pursue peace in the family, while simultaneously getting what you need to be comfortable with the situation.