



# Attorney Kornfeld's Social Security Disability Newsletter

**August 2011**  
**Vol. 4, Issue 1**  
**Law Offices of**  
**N. David Kornfeld**

1718 Sherman Avenue  
Suite 203  
Evanston, IL 60201  
and  
203 North LaSalle  
Suite 2100  
Chicago, IL 60601  
PHONE:  
847-864-1133  
and  
312-925-9773  
FAX:  
847-864-7115

## DID YOU KNOW?

Attorney Kornfeld has been an active community sponsor of the Ricky Byrdsong Race Against Hate for the last few years. This 5K/10K running event is held in Evanston in June and has taken place every year for the last twelve years. The Race honors Northwestern Basketball Coach Ricky Byrdsong and memorializes his tragic killing at the hands of a racist anti-semitic in July 1999.

## A History Lesson Regarding Social Security

In the 1930s, America was in a major economic crisis. Millions of people were unemployed, banks and businesses failed and most of the elderly in America needed some sort of financial help. Something had to be done in an effort to help all of these people in need. In response to this economic crisis, which would later become known as "The Great Depression", President Roosevelt's Committee on Economic Security wrote the Social Security Act, also known as SSA. It was then passed by Congress as part of the New Deal and signed on August 14, 1935. By signing this act, President Roosevelt became the first president to give federal assistance to the elderly. At first, the Social Security Act did not accomplish everything it hoped. For instance, it did not provide disability coverage and medical benefits. These provisions would not be added until 1956 by President Eisenhower.



Right to Left: Attorney Kornfeld, Brenna, Mike, Tiffany and Bryan.

## Changes in Electronic Payments

All federal benefit payments will be electronic by March 1, 2013. If you receive social security disability payments, you must switch to an electronic payment option by March 1<sup>st</sup>. The two options available are Direct Deposit to a bank or credit union account or to a Direct Express Debit MasterCard card. To get benefits by direct deposit into a bank or credit union, you should call 1-800-333-1795 or visit your bank or credit union.

An electronic message will then be sent to your bank or credit union crediting your account with the exact amount of your benefit. Your check will not be printed or mailed. To get a Prepaid Debit Card, you do not need a bank account or a credit union. To learn more about the card, call 1-800-333-1795 or call your local office that provides you with benefits.

## Help for those who are in need

It is estimated that over 10% of Chicago residents are indigent. All too often we have individuals who are unable to work while waiting for social security to approve their claim struggle financially. Even after approval, depending on the amount of benefits, claimants may still be in need financially. We have compiled a list of resources that may be helpful.

### Housing:

- The Chicago Housing Authority rents affordable housing to over 50,000 individuals and families. Check out [www.theCHA.org](http://www.theCHA.org) for more information and special programs. Or call **312-742-8500**.

### Food:

- For those with computers, go to [Chicagosfoodbank.org](http://Chicagosfoodbank.org) for information on all Chicago area food pantries and soup kitchens. Use the “agency locator” to type in your zip code and find the pantry closest to you. If you don’t have a computer, call 773-247-3663.

### Healthcare:

- Chicago Board of Health Clinics:
  - Location: DePaul Center 333 S. State Street Chicago, IL 60604
  - Contact: (312) 744-5000 or inside city 311
- Access Community Health Centers:
  - Over 50 health centers in Chicago, greater Cook County and DuPage County.
  - Contact: 1.866.88.ACCES (22237)
- Trilogy: Mental Health
  - Location: 1400 W, Greenleaf Chicago, IL 60626
  - Contact: Chicago: (773) 508-6100
- C4 Community Counseling Centers of Chicago: Mental Health
  - Several locations across Chicago
  - (773) 769-0205

## Applying for Social Security Benefits Online

The digital age we live in has made many things easier—including applying for social security disability benefits. It's hard to believe that just a few years ago, the entire application process was handled with paper. Now, claimants can simply go online to start the application process.

First, log into a secure computer. If you don't have one at home, you can use one at your local public library.

Then, go to the Social Security Administration website at **www.SSA.gov**. Start by reading the "Adult Disability Check-list" to make sure you have everything you will need. Next, follow the instructions to file an initial application for social security benefits. The entire online application can be time consuming, depending on how fast you use a computer and how much information you have to submit.

## Illinois Circuit Breaker Program

Did you know that the Illinois Department of Aging has a Circuit Breaker program that provides assistance and grants to seniors and persons with disabilities? Just like a circuit breaker prevents overloads in an electrical system, the Circuit Breaker program helps eligible seniors and persons with disabilities that are "overloaded" with the costs of property taxes, prescription medicines and transportation. If you qualify, the Circuit Breaker program can help in many ways. If you pay property taxes or mobile home taxes on your home, or if you rent or live in a nursing, retirement or shelter care home that was subject to property taxes, you may be able to receive a grant. If you own a car, the program provides a \$75 discount on your license plate fee. For people with qualifying disabilities, the program offers free rides on buses, trains and public transit systems. The program even offers prescription drug assistance for people with and without Medicare. There are several ways to find out more information about this program and how to receive an application. You can go to the website at <http://www.cbrx.il.gov>. If you don't have a computer at home, you can use one for free at the local library. You can call 1-800-624-2459. Please have your Social Security number ready when you call. You can also write to the Illinois Department on Aging, P.O. Box 19003, Springfield, IL 62794.

## About Our Office...

Attorney Kornfeld is currently serving as the Chairman of The Chicago Bar Association Social Security Law Committee! He opened his law office in January of 1983 over 28 years ago. A graduate with high honors from the University of Illinois, he earned his law degree from the Boston University School of Law in 1981. He concentrated his practice in Social Security Disability law and over the years has successfully represented over a thousand disabled claimants in their effort to obtain much needed disability benefits before the Social Security Administration. His main office is located in Evanston although he sees many clients at his downtown Chicago location as well. He has also represented individuals in Federal District Court, as well as in the Seventh Circuit Court of Appeals. He is a long-standing sustaining member of the National Organization of Social Security Claimants' Representatives as well as a member of several Chicago-area Bar Associations.

Attorney Kornfeld's  
Social Security  
Disability Newsletter  
Vol 4 Issue 1  
August 2011

*"Human progress is neither automatic nor inevitable... Every step toward the goal of justice requires sacrifice, suffering, and struggle; the tireless exertions and passionate concern of dedicated individuals." – Martin Luther King, Jr.*

**N. DAVID KORNFELD**  
**ATTORNEY AT LAW**  
1718 Sherman Avenue  
Suite 203  
Evanston, IL 60201

