



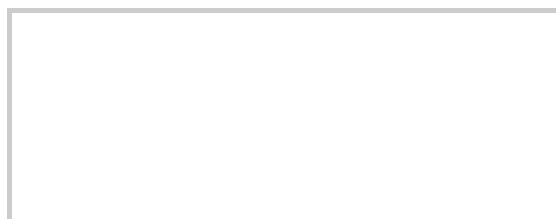
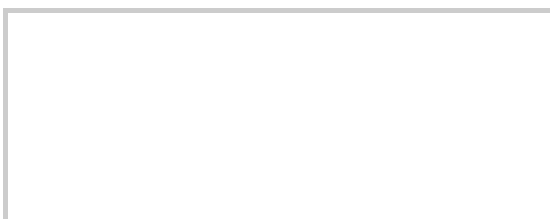
HAPPY
holidays

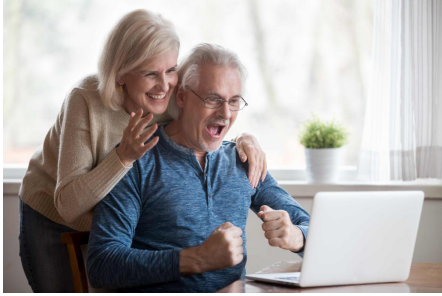


May your days be filled with peace, hope, and joy this holiday season.

As always, thank you for your business, loyalty, and support.

**Sincerely,
All of us at Downard & Associates, PLC**





Are you getting a COLA for Christmas?

The latest COLA is 8.7 percent for Social Security benefits and SSI payments. **Social Security benefits will increase by 8.7 percent beginning with the December 2022 benefits,** which are payable in January 2023. Federal SSI payment levels will also increase by 8.7 percent effective for payments made for January 2023. Remember, if your payment date falls on a Saturday, Sunday or legal public holiday, benefits are paid the business day before your due date.

[Visit our Website](#)



Monday - Thursday

8:00 a.m. - 5:00 p.m.

Friday, December 23, 2022

8:00 a.m. - noon

Monday, December 26th, 2022

CLOSED



Downard Law's Brandon Chapman becomes firm's first Accredited Disability Representative

Join us in congratulating Brandon Chapman, Downard's very first ADR (Accredited Disability Representative)! We sat down with Brandon to find out more. Read on!

Q: So what is an Accredited Disability Representative?

Brandon: An ADR has extensive experience and legal expertise, just minus the law degree. He or she has to go

Q: Does a client pay more if an ADR is involved in their case?

Brandon: Absolutely not! Our clients pay nothing until we win their case; and even so, pre-set formulas set by the SSA

through extensive training and certification to ensure they are qualified to address a claimant's concerns. The primary role of an ADR is to deliver accurate and appropriate advice to clients considering, or in the process of filing a claim for disability benefits.

Q: What are the benefits of having an ADR on staff?

Brandon: An advocate can help you with many aspects of a disability claim, including in-depth knowledge of SSA processes, claim denials and hearings. Many ADR's have years and years of experience in the court room and in many cases are more capable than an attorney. That doesn't mean we don't have attorneys on staff who share the same involvement in the process; it just means together we can do more!

determine when and how much we are paid. Having an ADR on staff just benefits our staff and clients as a whole.

Q: Was becoming an ADR difficult?

Brandon: Most definitely! But you know, I expected that. ADR's are required to have a college degree or commensurate experience. On top of that, the test required for certification is no walk in the park! And it doesn't stop there. Throughout my career I will be required to maintain certification through continuing education courses, seminars, and more. The whole idea is that we stay up to speed on rules, regulations, processes and programs since they are constantly evolving. At the end of the day, helping clients get the benefits they deserve is all that matters. For me, the certification is the icing on the cake.



Grinch  **Heart**
RICE KRISPIES TREATS



Grinch Heart Rice Krispie Treats

- 3 Tablespoons Butter
- 1 Package (10 oz., about 40) marshmallows or 4 cups miniature marshmallows.
- 6 cups Rice Krispies cereal
- Green food coloring for the Grinch Heart version.
- Small red candies

Melt butter. Mix in and melt marshmallows. Stir in 4-5 squirts of green food coloring or more until you get the desired shade of green. Remove from heat and stir in Rice Krispies. Place wax paper on cookie sheet and spread mixture to about a 1" thickness. Use heart shaped cookie cutter to cut out hearts and place on wax paper. Enjoy!

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