

Offices in
Portsmouth and
Virginia Beach, Virginia
Tel: 757-399-7506
Fax: 757-397-1267
Web: www.oasthook.com



MEMBER



Special needs require special lawyers.

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Editor
Sandra L. Smith,
Certified Elder Law Attorney

SOCIAL SECURITY – RETIRE ONLINE

The Social Security Administration (SSA) has recently introduced a service that permits people to apply for their retirement or disability benefits online. The SSA's Retire Online campaign is designed to inform the more than 80 million baby boomers about the new service. SSA Commissioner Michael Astrue has said that, "We just don't have the infrastructure to handle that workload in the traditional fashion." The SSA estimates that the baby boomers will become eligible for retirement at a rate of 10,000 per day for the next 20 years.

The SSA has had an online service since 2000, but applicants still have had to mail or deliver documents with their signatures, along with copies of birth certificates or W-2 forms. The goal of the new system is for the process to be paperless in the majority of cases. It now takes a field officer approximately 45 minutes to finish an application form for an individual who applies in person at Social Security office. Most applicants using the new online system should be able to apply for their benefits in 15 minutes or less.

Commissioner Astrue acknowledges that a large part of the population is not computer literate, so the online system does not eliminate the ability for applicants to deal with a person at the agency or a field office. The following is an excerpt from the Retire Online website regarding the application process: "To apply, go to www.socialsecurity.gov and click on 'Applying Online for Retirement Benefits.' You will be asked a brief series of questions about you and your work. Need to look up some information? You don't have to complete the application in one sitting. You can stop and restart the application without losing any of the information entered. Have a question? There are convenient 'more info' links that you can access to get an answer. And when you're done, just click the 'Sign Now' button to submit the application. There are no paper forms to sign, and usually no additional documents are required. If more information is needed, then the

SSA will contact you.” It is estimated that 1 million people will use the new online form in 2009, up from 750,000 in 2008.

The SSA has also developed a new Retirement Estimator that people can use to obtain immediate and personalized information regarding their Social Security benefits. Individuals will still receive an annual Social Security statement, and can use the Retirement Estimator to calculate the benefits that they will receive depending on the age at which they start receiving benefits. Commissioner Astrue states, “It is simple, easy to use and will provide highly accurate benefit estimates for those nearing retirement age. For younger workers, it will provide valuable information to help them plan and save for their retirement.”

For more information on Retire Online and the Retirement Estimator, please visit www.socialsecurity.gov/planners/about.htm.

Ask Allie

O&H: Allie, we’ve heard about therapy animals. Do we have any therapy animal programs in our area?

Allie: Yes, there are several programs in our area. One program is available for students at the Gatewood Program for Educating Exceptional Preschoolers (Gatewood PEEP). The PEEP serves the Newport News School District’s youngest special education students, ages two to five years. Once a month, specially trained therapy dogs visit the students at Gatewood PEEP; some days as many as nine dogs visit. The visits are not just social; for example, students walking the dogs up and down the hallways strengthens their motor skills. Children who rarely speak or interact with others talk to the animals. Therapy dogs also visit hospitals, nursing homes, retirement communities, and libraries. For more information on Gatewood PEEP, please visit their website at <http://peep.nn.k12.va.us/>.



Please feel free to e-mail your pet and animal-related questions to Allie at: allie@oasthook.com.

Announcements

Thomas Hoddinott from Thomas Hoddinott Insurance Agency and Andrew Hook will present the “Long-term Care and Elder Care Seminar” at 6:30 p.m., Tuesday, February 10th, at 1530 Breezeport Way, Suite 600, Suffolk, Virginia. Seats are limited, so please register early. For more information or to register please phone Jennifer Lantz at 757-399-7506.

Oast & Hook will hold its quarterly Social Workers and Administrators Breakfast on February 12 at the Virginia Beach Central Library. Registration begins at 8:30 a.m. and the presentation begins at 9:00 a.m. The breakfast is designed to be both a networking opportunity and also an educational opportunity for area professionals who work with seniors, the disabled, and their families. This seminar's topic is "Brain Fitness." The guest speaker is Bethany Gilstrap, Psy.D., from Hampton Roads Neuropsychology. Seats are limited, so please register early. To register for this breakfast, please phone Linda Gerber at 757-967-9704 or register online at <http://oasthooksw.eventbrite.com>.

Speakers

If you are interested in having an elder law attorney from Oast & Hook speak at an event, then please call Jennifer Lantz at 757-399-7506.

Distribution of This Newsletter

Oast & Hook encourages you to share this newsletter with anyone who is interested in issues pertaining to the elderly, the disabled and their advocates. The information in this newsletter may be copied and distributed, without charge and without permission, but with appropriate citation to Oast & Hook, P.C. If you are interested in a free subscription to the *Oast & Hook News*, then please e-mail us at mail@oasthook.com, telephone us at 757-399-7506, or fax us at 757-397-1267.

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