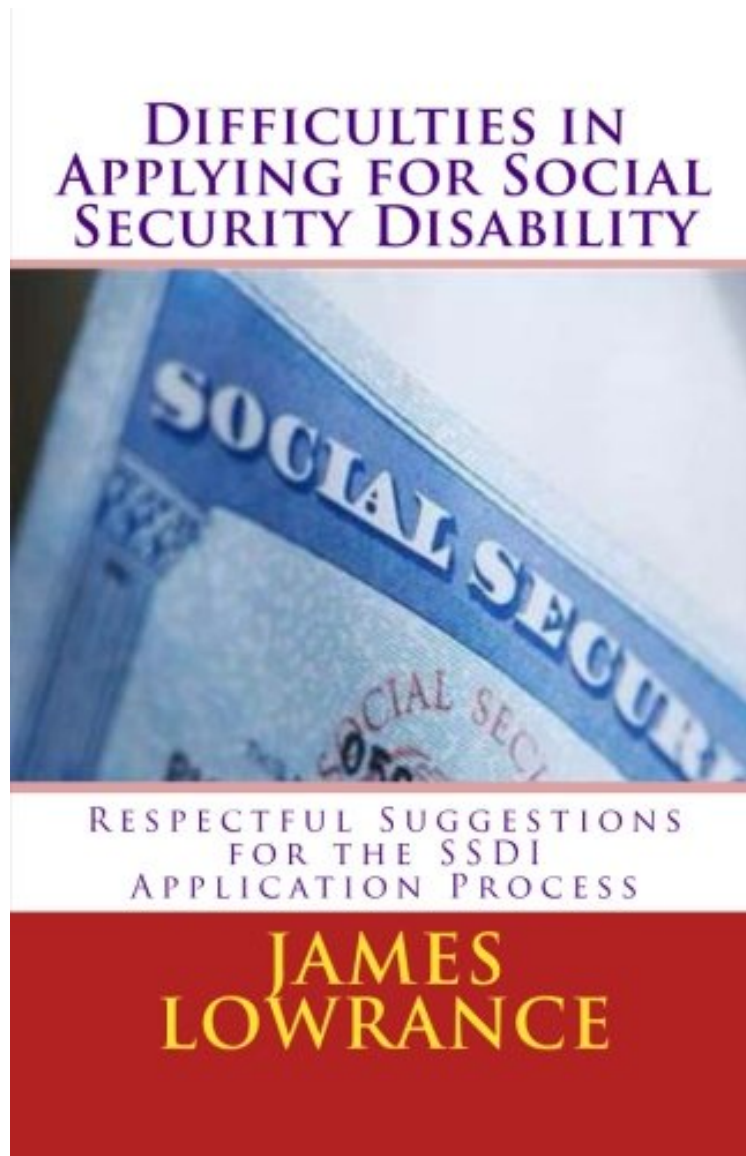


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Difficulties in Applying for Social Security Disability: Respectful Disagreement and Suggestions for the SSDI Application Process

James M. Lowrance

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The current U.S. Social Security Disability Income system (SSDI) grants benefits for those who cannot continue to earn an income through employment, due to chronic or terminal illnesses they may develop, that disables them physically or mentally. This is certainly a wonderful thing and it has saved many of its recipients from losing their homes and reasonable quality of life for their families and even from losing their lives early, by providing opportunity for continued medical care that would otherwise be impossible for them to obtain. With this said, there are also those policies practiced or enforced by the social security disability program for example that cause deserving applicants to be denied (the main subject of this book) and in some cases, less-deserving or undeserving applicants to be accepted by the same benefits program. I wish to point out some of these policies, within the chapters of this book but I endeavor to do so, without appearing to be casting dispersions on the SSDI system as a whole, which is a wonderful program and a privilege for disabled citizens. I sincerely believe it is extremely important for legitimately disabled Americans to be cared-for in a country that takes pride in helping those who are less-fortunate -- not those who are looking for a free ride or for a chance to scam the system but who are truly and sincerely in need. CHAPTER ONE: The Benefits of Being a Contributing American Citizen CHAPTER TWO: The Proper Screening of Disability Applicants CHAPTER THREE: Why I Applied for Social Security Disability CHAPTER FOUR: Why I Considered Canceling My Application for Social Security Disability before a Final Hearing It is my sincere hope that the words I offer in this book, contain proper perspective and that nothing contained herein, is perceived as unnecessary ranting on my part but that my thoughts will rather add some intelligent, logical perspective to this very difficult subject.

About the Author I am a husband, father, grandfather and lifetime contract salesman, with experience in health writing that began in 2004. I completed theological studies with Liberty University in 1996. I formerly served as editor and forum moderator of Thyroid Health for a major multi-topic content site and as a general health writer for another, where I received Editor's Choice Awards for my articles on health subjects. In 2003 I was diagnosed with hypothyroidism; "Hashimoto's thyroiditis" being the cause. This autoimmune form of thyroid disease that causes destruction of the thyroid gland resulted in my also developing "Chronic Fatigue Syndrome", due to a compromised immune system with severe co-morbid "Adrenal Fatigue". I also suffered severe anxiety symptoms, including panic attacks early into the onset of Hashimoto's thyroiditis (Hashitoxicosis). A common heart murmur I was diagnosed with in my teens called "Mitral Valve Prolapse", also worsened in severity of symptoms, with the development of these other health disorders. My eventual receiving of diagnoses was a difficult process with proper diagnostic testing not being ordered by the first doctors I sought treatment from. These types of issues were inspiration for me to become proactive in my own health care and to self-educate myself on these health disorders, which I have done extensively since 2003. I now enjoy sharing this information with other patients experiencing my same health disorders. During the early 1990s, I marketed an outdoors product I invented and that I formed a small corporation to patent, manufacture and sell called the "Rod Floater" (now a registered Trademark). I traveled the U.S. making presentations to groups of Wal-Mart zone and district managers and received authorization to sell the product in two regions of Wal-Mart stores for five years. I also sold the product to Bass Pro Shops, Cabela's and Academy Stores, all of which still carry the product and I landed a national promotion for the product with Kerr-McGee Oil Company who began using the product to promote their outboard motor oil in 1992. In 1996 I licensed the product to TTI-Blakemore, a major fishing tackle conglomerate, from which I am still paid royalties from sales of the product. I invented and marketed five additional outdoors products, also getting these into Wal-Mart stores and afterward sold them outright rather than licensing them. I was featured in the May 2001 issue of Inventors digest magazine.