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## Important Social Security News



### Watch Out for Telephone Scams

Scammers have been calling Social Security Disability (SSD) and other Social Security benefit recipients to try to obtain personal data.

The thieves are after personal information like your Social Security and bank account numbers in order to steal your identity. In addition to asking for this information directly over the phone, scammers also will claim to be from Social Security headquarters and will ask for confirmation of private information. Other fraudulent calls report so-called "illegal activity" and threaten that your benefits or assets will be frozen.

Do not give out any personal information over the phone unless you are certain of who the caller is! The Social Security Administration *will not* call individuals and ask for any personal information unless the agency has contacted you before.

If you receive a suspicious call from what appears to be the Social Security Administration, you can report it to the Office of the Inspector General at 800-269-0271 or visit that website online. You can also contact any Social Security office or call them at 800-772-1213 to verify that the call is legitimate.

### New Medicare Cards Coming Soon

Ohio residents who are eligible for Medicare will soon receive new identification cards. The cards are being mailed on a geographic basis and distribution will be completed by April 2019.

Your new Medicare card will have a different identification number on it instead of your Social Security number. The new number is randomly generated and is unique to you. The purpose of the new cards is to help protect you against identity theft as well as to protect Medicare from fraud.

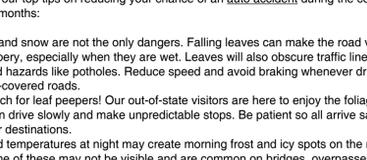
You can sign up [here](#) to receive email alerts about when your new card will arrive.

As soon as you receive your new card:

- Destroy the old card.
- Begin using the new card. Your Medicare coverage and benefits will remain the same.
- Keep your Medicare Advantage Plan ID card if you have one along with the new Medicare card.
- Protect your new Medicare ID number just as you protect your credit card and banking information.

Be alert to scams involving your new Medicare card! There is no charge for the new cards. Thieves may try to get your personal information, including your current Medicare ID number, by calling you and asking for information and money. Remember that Medicare will never call you uninvited and ask you for personal information.

## Hazards of Driving in the Fall



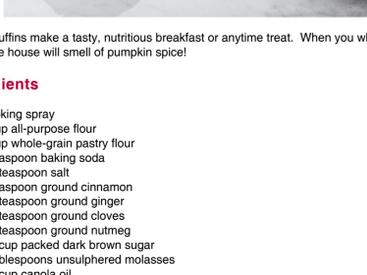
Fall is here and with it comes gorgeous autumn colors, apple cider and jack o-lanterns. But the fall and winter months also bring hazardous driving as the temperature drops and freezing precipitation threatens.

Here are our top tips on reducing your chance of an auto accident during the cold weather months:

- Ice and snow are not the only dangers. Falling leaves can make the road very slippery, especially when they are wet. Leaves will also obscure traffic lines and road hazards like potholes. Reduce speed and avoid braking whenever driving on leaf-covered roads.
- Watch for leaf peepers! Our out-of-state visitors are here to enjoy the foliage but often drive slowly and make unpredictable stops. Be patient so all arrive safely at your destinations.
- Cold temperatures at night may create morning frost and icy spots on the road. Some of these may not be visible and are common on bridges, overpasses and shady areas. Slow down especially during early morning hours.
- Another autumn morning hazard is fog that can accumulate in low places or around water and trees. Avoid using your high beams – instead, use fog lights if you have them. Decrease your speed and leave plenty of room between your car and the one ahead.
- Sun glare seems to be worse in the fall and spring months, especially when the sun lines up perfectly with east-west roads. Make sure your windshield is squeaky clean and free of streaks. Wear your sunglasses and slow down when visibility is hampered by bright sun glare.
- Fall is deer mating and migrating season. Watch out for these animals as they dart into the road, particularly at night. Remember – if you see a deer, slow down because there probably will be another one right behind!

If you or a loved one has been harmed by any type of personal injury or has been denied Worker's Compensation or Social Security Disability (SSD) benefits, it's important to get an attorney experienced in these types of cases involved immediately. Call 1 (800) 589-6611 for your initial, free consultation, either in our office or if you are unable to travel by telephone conference. Heller, Maas, Moro & Magill, Co., LPA, a workplace injury and Social Security disability law firm located in Youngstown, can help you navigate the application process for the best possible outcome for you and your family.

## Recipe of the Month Pumpkin Muffins



These muffins make a tasty, nutritious breakfast or anytime treat. When you whip up a batch, the house will smell of pumpkin spice!

### Ingredients

- Cooking spray
- 1 cup all-purpose flour
- 1 cup whole-grain pastry flour
- 1 teaspoon baking soda
- 1/2 teaspoon salt
- 1 teaspoon ground cinnamon
- 1/2 teaspoon ground ginger
- 1/4 teaspoon ground cloves
- 1/8 teaspoon ground nutmeg
- 3/4 cup packed dark brown sugar
- 3 tablespoons unsulphered molasses
- 1/4 cup canola oil
- 2 large eggs
- 1 cup canned pumpkin
- 1 teaspoon vanilla extract
- 3/4 cup lowfat buttermilk
- 1/4 cup raw, unsalted pumpkin seeds

### Directions

Preheat oven to 400 degrees F. Coat a 12-cup muffin pan with cooking spray. In a medium bowl, whisk together the all-purpose and whole-wheat flours, baking soda, salt, cinnamon, ginger, cloves, and nutmeg.

In a large bowl, whisk the sugar, molasses, oil and 1 egg until combined. Add the other egg and whisk well. Whisk in the pumpkin and vanilla. Whisk in the flour mixture in 2 batches, alternating with the buttermilk. Whisk just until combined.

Pour the batter into the prepared muffin pan and sprinkle with the pumpkin seeds. Tap the pan on the counter a few times to remove any air bubbles. Bake for 20 minutes or until a wooden pick inserted in center of 1 of the muffins comes out clean.

Let cool on a wire rack for 15 minutes. Run a knife around the muffins to loosen them and unmold. Cool completely on the rack.

Recipe courtesy of Ellie Krieger

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## What's Happening In Youngstown, Warren, Salem, Ravenna & Akron

- Nov 3**  
Wizard Festival  
Musica  
Akron, OH
- Nov 13**  
Bob Dylan  
Covelli Centre  
Youngstown, OH
- Nov 17**  
Massillon Holiday Parade & Light Up Downtown  
Massillon, OH
- Nov 17**  
Fall Festival Craft & Vendor Show  
Champion Event Center  
Canton, OH
- Dec 5**  
Warren Civic Music Presents  
Andy Cooney - Irish Christmas  
W. D. Packard Music Hall  
Warren, OH
- Dec 6**  
Bob Seger  
Quicken Loans Arena  
Cleveland, OH
- Dec 8**  
Jeffrey Osborne, Peabo Bryson  
Angela Winbush & Keith Washington  
Wolstein Center @ Cleveland State University  
Cleveland, OH
- Dec 15**  
First Snow - Trans Siberian Orchestra tribute  
The Kent Stage  
Kent, OH
- Jan 13**  
Today's Bride Wedding Show  
John S. Knight Center  
Akron, OH
- Jan 31**  
Harlem Globetrotters  
Canton Memorial Civic Center  
Canton, OH

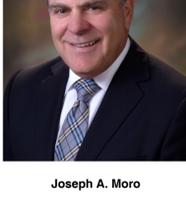
## Follow us...



## Meet Our Attorneys



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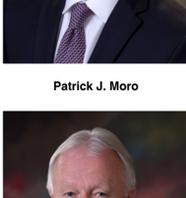
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