

The Gottesman Report

A Newsletter For Your Benefit

Our NY office will continue at 11 Penn Plaza, 5th Floor, New York, NY 10001 in

August 2009

We're Back

Last year our office had suspended publication of this newsletter due to increased production and mailing costs. Since that time, we have received numerous requests to keep this newsletter in print due to the benefits received from it by our clients. Therefore, effective this month, we are happy to advise that our newsletter is again being produced on a quarterly basis.

It will, however, have a slightly different focus due to these difficult economic times. Specifically, our newsletter will now report on a variety of consumer-oriented issues in addition to our prime focus of disability-related benefits.

We hope that our clients, as well as our friends and colleagues, will enjoy this publication and receive some benefit from it.

For those who wish to receive this newsletter by e-mail, simply drop us a postcard, leave a phone message for us or send us an e-mail with your e-mail address and we will be happy to make this change.

How to Reach Us

We wish to remind our clients and others of the various ways to reach us and of our office changes.

Effective October 1, 2009, our Newark office at 24 Commerce Street will be closing. Instead, we will now have three (3) area offices to better serve our clients.

Manhattan. Our Newark office will be moving to 1 Gateway Center, Suite 2600, Newark, NY 07102. In addition, we have just opened an office in southern Ocean County, at 1072 Madison Avenue, in Lakewood.

Because of these changes, we are consolidating our telephone and mail functions to one central location in Lakewood. **Effective immediately, all correspondence should be sent to our office in Lakewood, Josephine Gottesman, Esq., c/o Madison Avenue Executive Center, 1072 Madison Avenue, Lakewood, NJ 08701.**

In addition, effective October 1, 2009, we will no longer be reachable at 973-286-3060. We will keep our 800 # (1-888-375-3060, which will now be answered by our office staff in Lakewood during business hours. In addition, our local Lakewood number is 732-987-7771.

As Ms. Gottesman is frequently out of the office traveling to or from a hearing, the best way to reach her is on her office cell phone, which is **908-370-4690**. This cell phone will be answered directly by Ms. Gottesman unless she is in the middle of a hearing or otherwise unavailable, and will be able to receive calls until 6:00 p.m. every business day.

We urge our clients to note these changes. All new addresses and phone numbers can be used immediately.

Ms. Gottesman may also be reached via

e-mail at jogoesq@live.com. Our web-site is still www.disabilitybenefitsattorney.com. We urge you to visit our web-site for more information and a link to our e-mail address.

Help for Mortgage Problems ...

Did you know that if you are behind in your mortgage payments, there is help available? Many homeowners simply do not know where to turn and how to get themselves out of a mountain of crushing debt. Some of the government-endorsed nonprofits that are available to homeowners have just as much red tape as the lender. Until now, there has been no one to whom a homeowner can speak directly and who is willing to have an ongoing, responsive relationship with homeowners.

Our office has located a short sale specialist who is affiliated with ReMax Realty. He and his team have helped hundreds of homeowners to either modify their loans or to short-sell their homes. You are not required to pay any money up-front for a short sale. The commission is paid by the lender. For a loan modification, there is a reasonable up-front charge, part of which will be refunded if the team is not successful in obtaining a loan modification for the homeowner. The team has a professional negotiator whose job is to handle all negotiations with lenders.

Please speak to Ms. Gottesman for details and a referral. You must be at least several months behind in mortgage payments to be eligible for either of these services.

Our Practice Areas ...

We would like to remind our readers that our practice areas consist of Social Security disability /SSI claims; long-term disability

claims; disability discrimination; severance packages; and other employment-related services.

In addition, we will work with individuals who do not wish to retain an attorney, but who wish some guidance on

how to move forward with any legal issue. For a reasonable consultation fee, Ms. Gottesman will work with you to resolve your problem without an attorney.

Please call our office if you have any questions about how we can assist you without representing you.

Sheltering your money ...

Those individuals who have received retroactive SSD/SSI benefits, as well as those who have any income or assets that must be sheltered in order to continue to qualify for government and other benefits, must speak to advisers **before** they receive their money. Once they have the money in their bank accounts, it is often too late to make changes to protect it from creditors and others. If you are in this situation, please speak to Ms. Gottesman (or to your attorney if you have recently acquired money from a personal injury or other lawsuit) about this issue. If our office cannot advise you directly, we will let you know where to get advice about this issue.

Finally ...

If you are interested in seeing a particular consumer or other issue addressed in this Newsletter, or if anyone you know wishes to be placed on the mailing list for future Newsletters, please let us know.

We can be reached toll-free at (888) 375-3060. Our e-mail address is jogoesq@optonline.net.

Remember: The best “thank you” for a job well done is your referral of a potential new client.