

The PACKARD PRESS

A collection of thoughts and stories to educate, entertain and inspire.

FINDING HOPE IN BROKEN PIECES

My Dad's Lessons on Perseverance and Family

One day when I was about 14 years old, my brothers and I were horsing around in the living room tossing couch pillows back and forth with the speed and force of a tomahawk. We shouted and whooped, and we gradually learned that a side-arm throw provided the most power. It soon got hard to duck back behind couches without getting hit. The game then shifted to a distance throwing contest. I paused, looked around for breakables, and backed up into the next room. I flung my pillow at ultra-high speed — and it sailed beautifully. I hadn't taken aerodynamics into consideration, and the pillow collided with the bottom edge of the bronze relief portrait on our mantelpiece.

Time slowed down as the family portrait wobbled, then began to topple forward. I sprinted for it, but my feet wouldn't move fast enough. It was like being trapped in a bad dream. Before I could get to the mantle, the whole heavy portrait crashed down and smashed onto the edge of the fireplace.

Looking down, all I saw were little pieces of my family scattered across the red carpeted floor.

Tears welled up in my eyes and my throat squeezed tight. That bronze portrait wasn't just a piece of art. It was the only picture we had showing everyone in the family — including my mom who we'd just lost to ALS, and my older sister who'd died in a house fire when I was just a toddler. The sculptor had creatively pieced multiple images together to create a picture of all of us, beautiful and whole. And now it was broken at my feet.

At that moment, I heard my brothers go silent. I looked up to see my dad walking in the living room. I thought he was going to tear into me for ruining something so precious. I waited for it — I deserved it. Instead, he quietly bent down to help me carefully gather the pieces.

I was too ashamed to speak, but as always, Dad knew just the right thing to say.

Putting a hand on my shoulder, he said, "You know, family is like that sometimes. Things break on us. You've just gotta pick up the pieces the best you can and try to glue them back together again. Sometimes it takes a lot of glue."

That was a powerful lesson, and it still sticks with me today. Dad was right — sometimes life happens, and it can even break families. He learned that lesson when he was very young.

You see, Dad was born on a farm during the Great Depression. Life on the farm was hard, but it got even harder when World War II started. To save the farm, his father (my grandfather) joined a construction crew, building airstrips on Wake Island in the Pacific. The six-month job was hazardous, but it paid well. Before the job was finished, Pearl Harbor was bombed. Wake Island was attacked a few hours later. The civilians were taken as POWs for almost all of WWII. The family worked night and day to make ends meet. When the war ended, my grandfather finally returned home.

His teenage years weren't easy. He was orphaned at the age of 17 and found himself completely on his own. He picked himself back up and attacked life with determination and hope. In college, he met and married my mom, and they raised 13 children together. Life was going perfectly when tragedy struck again. A leaky gas line caused our home to erupt into flames, and my sister, Rachele, perished. She was only 8 years old.

Although the pain and despair were almost suffocating, Mom and Dad resolved not to let Rachele's death consume the rest of our family. Over the next twelve years, they persevered and worked toward happiness. Then Mom was diagnosed with Lou Gehrig's disease. She passed away six months later. Again, Dad faced a broken family. As before he picked up the pieces and fit them back together again as best as he could. A few years later, he remarried and expanded our beautiful, blended family.

Life gave Dad many reasons to quit, but he never did. He told us, "If I had one ace in life, it was this: Every time life punched me in the mouth, I decided to get back up." And he did! He's a living example of what can happen if we approach life's challenges with optimism and grit.

So, going back to when I was 14, I watched my dad walk away after we cleaned up the living room. I remember having so much admiration and respect for him. At 41, I still do.

Dad turns 82 this year, and he's still holding his family close. When COVID-19 hit, he encouraged us all to join him on Zoom for monthly get-togethers to share love and life lessons. We laugh together, cry together, and encourage each other. This is just another example of him adding more glue.

—Michael Packard



5 WAYS TO DEAL WITH ANNOYING ROBOCALLS

Protect Your Identity and Kick Scammers to the Curb

According to the latest data, scammers and telemarketers make 1,528 robocalls to Americans *every single second*. No wonder they're driving us all crazy! Some of these calls are legitimate reminders about doctor's appointments and payment plans, but around 55% of them are just nuisances — and we can't rely on the government to stop them.

If you're sick of hearing about “your car's extended warranty” or the “student loans” you paid off 40 years ago, try these five tips to cut down on robocalls and outwit scammers.

- 1. Explore your carrier's free tools.** AT&T, T-Mobile, and Verizon all offer services to cut down on scam calls. Some of them are free and/or come with your phone, but others you have to pay for or activate. If you have Verizon, for example, you can download the “Verizon Call Filter” app from the Apple App Store or Google Play. Visit your carrier's website or call them to learn about the tools they offer.
- 2. Download an ad blocker.** For extra protection, you can download a separate ad blocker from the Apple App Store or Google Play. Hiya is a free app that will give you caller ID and block spam calls, and Nomorobo is an award-winning option that's free for landlines and costs \$1.99 per month for cellphones.
- 3. When in doubt, let it ring out.** If you don't recognize the number calling, don't answer. You can always call back if they leave a legitimate voicemail.
- 4. Suspect spam? Hang up.** So, you accidentally answered a spam call. Whether it's a person or a robot on the line, hang up immediately! Even saying your name or the word “yes” could set you up for identity theft.
- 5. Handle voicemails with care.** If you get a suspicious voicemail, never call the number or visit the website given by the caller. Instead, Google the company or agency they claimed to be with and call *that* number. If the real agency has no idea about the call, you've just escaped a trap.

By taking all five of these steps, you can protect yourself and your wallet from Ponzi schemes, identity thieves, and annoying telemarketers. For even more specific advice, visit AARP.com and search “The Definitive Guide to Reducing Robocalls.”



DENIED SSD BENEFITS?

All Hope Isn't Lost

Few things feel more crushing than opening up a letter from the Social Security Administration and seeing a bunch of legalese that boils down to these dreadful words: “Your application for Social Security Disability benefits has been denied.”

Things might look hopeless at that moment, but you shouldn't give up! Many of our clients have been in your shoes, and today they receive regular disability checks. They didn't pull off a miracle to make that happen. They simply exercised their legal right to file an appeal within 60 days of their denial. **Over 60% of people who appeal their cases ultimately win.**

The appeals process involves three main steps: reconsideration, the hearing, and the federal court review. You can be approved or denied at any of the steps in the process.

Reconsideration comes first. During that step, the government will assign a new person to look over your application. If you're denied again at this step, don't worry: About 90% of people are. You can appeal again and move on to the next step.

In the next phase, you can request a hearing in front of an administrative law judge. This is a more important step than reconsideration because you'll have the opportunity to testify and give additional details about your situation. Sometime after your hearing, the judge makes a ruling. If it's in your favor, you now qualify for benefits! If not, you have the option to appeal again to the Appeals Council. If they decide that the judge didn't follow the rules or treated you unfairly, they can grant you a new hearing. If you disagree with the Appeals Council's decision, you can bring the matter to the Federal Court.

If all of this sounds a little intimidating, we get it. That's why our team at the Packard Law Firm is here to help. We can file the appeal with you, brainstorm a strategy for your case, help you gather evidence, and guide you through the hearing and cross-examination process.

Dealing with the Social Security Administration is scary, but you don't have to do it alone, and you shouldn't give up hope. If you have questions about your appeal, call us today or visit our website.

7 BOOKS EVERYONE SHOULD READ

Turn to These for Inspiration



Two of my all-time favorite books are “Oh, the Places You’ll Go!” and “The Sneetches and Other Stories” by Dr. Seuss. Some people might say these are kids’ books, but I think there are inspiring messages for all ages buried in both!

Whenever I’m in a funk I pick up “Oh, The Places You’ll Go!” and read the section about “un-slumping.” Dr. Seuss writes, “When you’re in a Slump, you’re not in for much fun. Un-slumping yourself is not easily done,” but he also shares tips on how to do it. By the end of the book, you’ll be inspired to tackle life’s challenges.

“The Sneetches and Other Stories” also has a great message. I don’t want to spoil the story, but let’s just say that thanks to the stars on their bellies and a meddling salesman, the Sneetches decide that no one is better than anyone else, and we should all treat each other equally. It’s a great story that I love reading to my kids.

March 2nd is Dr. Seuss’ birthday, which is also Read Across America Day. I’d definitely recommend picking up one of those two books to celebrate. You can also check out a few of my other favorite books.

Fiction

“The Mistborn Saga” by Brandon Sanderson

“The Wheel of Time” series by Robert Jordan and Brandon Sanderson

“The Kingkiller Chronicle” by Patrick Rothfuss

Nonfiction and Personal Development

“Crucial Conversations: Tools for Talking When Stakes Are High” by Joseph Grenny, Kerry Patterson, and Ron McMillan

“Anatomy of Peace: Resolving the Heart of Conflict” by The Arbinger Institute

If you’re not a big reader, try listening to an audiobook. There are many great resources for listening to audiobooks if you have a commute or don’t have much time to sit down and read. Happy reading/listening!

—*Michael Packard*

TAKE A BREAK



Caesar	Gold	Mars
Equinox	Green	Rain
Flowers	Irish	Sprout
Forward	Lucky	Women

EASY MARCH MADNESS CHILI



Inspired by MyRecipes.com

Ingredients

- 2 lbs ground beef
- 2 tbsp chili powder
- 1 tbsp Creole seasoning
- 1 tsp ground cumin
- 2 16-oz cans diced tomatoes
- 2 16-oz cans small red beans
- 2 8-oz cans tomato sauce

Directions

1. In a deep pot, brown the beef, stirring often.
2. Once beef is cooked, add chili powder, Creole seasoning, and cumin, cooking for 1 minute.
3. Stir in diced tomatoes, beans, and tomato sauce and bring the mixture to a boil.
4. After the mixture boils, reduce the heat to low and let chili simmer for 15 minutes.
5. Serve with toppings of choice, like cheese, sour cream, or chives.

The Packard Family Is Here to Help Your Family

Personal Injury
Social Security Disability
Car Accidents
Special Needs Planning

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Your Guide to the SSD Appeals Process
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Easy March Madness Chili
- 4 Get Healthy While Spring-Cleaning!

IT'S MORE THAN JUST TIDYING UP

4 Health Benefits of Spring-Cleaning



Sunday, March 20, is the first day of spring — which means it's time for some spring-cleaning. Did you know that cleaning is not just about tidying up a physical space? It's also about improving overall well-being. Here's how organization and cleanliness can help you in more ways than you might expect.

Spring-cleaning reduces stress and depression.

Tidiness and mental health are actually connected. Studies have found that having a clean home is directly correlated to happiness and your ability to focus. Anxiety can spike when laundry is piling up, items are strewn everywhere, and papers get scattered on various surfaces within the home. Clearing the clutter is a great way to boost your mood and increase those feel-good hormones.

It prevents illnesses.

Doorknobs, refrigerator handles, light switches, countertops, and remote controls are all things we touch many times a day. Cleaning anything that's used often is one way to reduce the spread of

germs. By keeping household surfaces clean, we help thwart the spread of viruses and illnesses.

Spring-cleaning helps you breathe better.

Spring often brings pollen that triggers allergies for many. But pollen isn't the only thing to blame when people have difficulty breathing. When dust and pet dander build up in your home, your respiratory system is greatly affected too. Deep-cleaning your air filters and vents can make breathing effortless — and it's truly amazing how this can improve your well-being.

It keeps you more active.

Off the couch and on your feet! Even just running the vacuum and clearing the clutter from the dining room table will get you up and moving, which is healthy for your heart and body.

This spring season, putting some elbow grease into your cleaning will benefit you in more ways than one. Trust me, you'll thank yourself later!