

## Seize the Opportunity

*By Suzy Hopkins*

When I moved to Colorado I knew I would have to change my California Will since this is a state where half of everything owned by a wife automatically belongs to her husband regardless of whether they were married at the time of purchase. I waited until my third and final grandchild was born since I wanted to name them so they would be sure to get all my money when I die.

My Colorado lawyer stated since my Will says, "Susan C. Hopkins, a married woman..." I would need to find out if my husband was still alive. I called Social Security (S.S.) – they showed Michael had died in December 2016.

He was married once when he was young. Then he was married to Denise for at least 10 years. Per the S.S. clerk Denise was in fact claiming Widow's Benefits. Michael and I had never been divorced, just legally separated in 1985. Therefore, I applied for Widow's Benefits. It took three months to get an appointment. This was June 2017. I showed the clerk all the documents she requested. We talked for over an hour. When I was leaving the appointment she said, "Who is Virginia?" "I said, "I don't know." She said, "She is claiming Widow's Benefits."

Months passed. I did hours of research about Denise, since I knew she had been married at least once after Michael so she shouldn't be getting benefits in my estimation. I called the clerk once a month with any new information I found on Denise to remind the clerk of my case in a 'helpful' way.

During this time I started researching 'Virginia' and found a ton of information. I persisted and called the S. S. clerk any time I found information on her.

In October, I called the S.S. number in Washington. They said this office was backlogged so I could expect a wait of three more months.

Eight months passed. Am I eligible? Was I divorced? I was losing hope.

One fine morning, came the letter that changed my life: "You will receive \$11,567.00 around February 4, 2018. This is the money you are due for 1/2017 to 1/2018. Your monthly benefit will be increased by \$999.00."

Well worth the wait.