



Celebrating 35 Years of Stewardship, Leadership and Advocacy



On May 22, 2024, PLAN|NJ hosted the 35th anniversary Celebration of Abilities and kicked off a fundraising campaign to benefit PLAN|NJ's pro bono Family Support Services. The services assist people with disabilities with advocacy, guardianship, Representative Payee and Life Planning consultation. Many former board members attended the sold out event. Artwork by PLAN|NJ Family member Tamara Kaplowitz and flower arrangements by Vaseful, an employer of individuals with disabilities, enhanced the opportunity to give. Sincere thanks to those who donated more than \$35,000 during the evening, surpassing our goal. We are so grateful to our event sponsors, without whom this night would not be possible. Learn more and see the photo slideshow at <https://plannj.org/2024-celebration-of-abilities/>



Photo by Frank Digiovanni Photography

The following leaders in the New Jersey disability rights community were recognized for their contributions to the field:

- **Outstanding Advocate Award**
Barbara Coppens, Advocate Assistant, Disability Rights New Jersey
- **Legal Advocate Award and Keynote Speaker**
Harold B. Garwin, Esq., President/Executive Director, Community Health Law Project (retired)
- **Trailblazer Award** *LeDerick Horne, Poet, Speaker, Advocate*
- **Public Sector Service Award** *Goldie Ellis, Assistant Director, New Jersey Division of Developmental Disabilities (retired) and Director Emeritus, PLAN|NJ Board of Directors*
- **Roselyn & Fred R. Patterson Parent Advocate Award**
Bonnie Brien, Former Director, Family Support Services Council

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Teresa Bierwisch, PLAN|NJ Representative Payee Coordinator was given the **Outstanding Staff Member of the Year** award and was honored with a resolution congratulating her on her award by the Mayor of Somerville, Brian Gallagher, which was presented by Councilwoman Gina Stravic.

Life Planning Partner awards were presented to **Robert Davis**, **Samantha Olsen**, and **Tim W.** Music was provided by members of the PLAN|NJ Family Band: Chelsea Palermo, jazz vocalist; Lorn Drumheller, classical piano; and the Vincent Troyani Trio.

Barbara Coppens reminded attendees about the importance of advocacy: "People with different abilities are like everyone else. They deserve the same opportunity to live and work in their communities, with the same access to services, like transportation and housing, so they can be as independent as possible. It is important for people with different abilities to be aware of the issues and legislation that affects their access and opportunities. Participation is the key to advocacy for yourself and others - nothing about us without us."



ASK AN
EXPERT

MAXIMIZING FINANCIAL INDEPENDENCE: THE CASE FOR SIMULTANEOUSLY UTILIZING ABLE ACCOUNTS AND SPECIAL NEEDS TRUSTS

Individuals with disabilities often face unique financial challenges, necessitating careful planning to secure their long-term well-being.

Two crucial tools in this endeavor are **ABLE (Achieving a Better Life Experience)** accounts and **Special Needs Trusts (SNTs)**. While each serves distinct purposes, combining both can create a comprehensive financial strategy for those with disabilities.

ABLE accounts, established under the ABLE Act, empower individuals with disabilities to save and invest without jeopardizing eligibility for government assistance programs.

With tax-free growth and withdrawals for qualified disability-related expenses, **ABLE** accounts provide a valuable means of accumulating funds for immediate and future needs. However, they do have limitations, such as an annual contribution cap.

On the other hand, **Special Needs Trusts** offer a broader scope by allowing families to safeguard substantial assets for the benefit of an individual with disabilities. Unlike **ABLE** accounts, there are no contribution limits for **SNTs**, and they can hold a variety of assets, including real estate and life insurance

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policies. **SNTs** offer protection against jeopardizing means-tested government benefits while providing the flexibility to manage larger financial portfolios.

Combining both **ABLE** accounts and **Special Needs Trusts** can be a powerful strategy. **ABLE** accounts are ideal for covering day-to-day expenses and smaller, disability-related costs, given their accessibility and flexibility. Meanwhile, Special Needs Trusts can handle more extensive financial matters, such as housing, transportation, and long-term care planning.

Moreover, the combination of **ABLE** accounts and **SNTs** addresses the evolving needs of individuals with disabilities. **ABLE** accounts are excellent for immediate and short-term expenses, while **Special Needs Trusts** provide a safety net for significant expenditures that may arise over time.

The synergy between **ABLE** accounts and **Special Needs Trusts** also enhances financial security by ensuring a diversified approach to asset management. By leveraging the strengths of both tools, individuals with disabilities and their families can optimize their financial resources, creating a robust foundation for a more secure and fulfilling future.

In conclusion, the integration of **ABLE** accounts and **Special Needs Trusts** presents a comprehensive solution for managing the financial complexities associated with disabilities. This dual approach allows individuals and families to navigate the intricate landscape of disability-related expenses, fostering financial independence and peace of mind for years to come.

*Christine Matus is a special needs and real estate lawyer with the **Matus Law Group** in Toms River, NJ. Her law practice is dedicated to protecting assets for special needs children so they can have the lifestyle they deserve.*

WHAT'S NEW FROM PLAN|NJ

We are pleased to announce new initiatives and learning tools designed to help families and individuals with disabilities.

Together We PLAN is a podcast series dedicated to advocating for individuals with disabilities and their families. Hosted by **Ellen Nalven** along with co-hosts and special guests, this series embarks on a journey to explore the complexities and challenges faced by individuals with disabilities. **Together We PLAN** aims to illuminate the path for better understanding, support, and empowerment for the disability community and features discussions with disability rights advocates, legal experts, and family members. Join us as we delve into essential topics and share invaluable insights that we hope will help foster a more inclusive and supportive world.

We intend for this series as a beacon of hope for families navigating the complexities of

lifetime assistance and future planning. Whether discussing supported decision making, legal guardianship, mental health resources or the simple power of community, guests on the **Together We PLAN** podcast series share their heartfelt stories, expert insights, and collective wisdom to ensure that no family feels alone in their journey. This initiative is co-sponsored by the New Jersey State Bar Foundation. More information and links to the series' episodes are available at <https://plannj.org/together-we-plan/>.

With support from the Somerset Hills Community Health Foundation (SHCHF), we have launched a **pilot project to promote healthy independent living for people with disabilities in Somerset and Morris counties**. Grant funds are enabling us to identify and support the health and well-being of more individuals with disabilities living there and assist them with access to health care and

other resources. PLAN|NJ is collaborating with other agencies to identify participants for this program, and through this initiative we hope to improve the lives of residents in these counties.

Our Life Planning Consultation process was recently highlighted in **Case Study: Crafting a Holistic, Person-Centered Life PLAN to Guide Case Management and Trust Administration**. The document, put together by PLAN|NJ partner True Link, showcases the many facets of the best practices in the work of future planning that can be utilized by all individuals and families impacted by disability. Read the case study here: <https://plannj.org/services/life-PLANning-consultation/>



PLAN|NJ NEWS is produced twice per year with support from the New Jersey State Bar Foundation. Thank you for your generous support.

Save the Date: PLAN|NJ Family Night Out

Mark your calendars and plan to attend the **4th Annual PLAN|NJ Family Night Out at the Somerset Patriots on Thursday, September 12, 2024**. Your ticket purchase will benefit **PLAN|NJ's pro bono Family Support Services program**. Please contact **Kerry Lee, Director of Operations**, regarding sponsorship opportunities for this event at **908-575-8300 ext. 21** or kerry.lee@plannj.org



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YES! I want to help PLAN|NJ support individuals with disabilities and their families with the legal and financial planning, care coordination, and self-determination assistance they need and deserve. Enclosed is my taxation deductible donation of:

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