



CLIENT SPOTLIGHT

Joey's Got Game, and a Thriving Life

Meet **Joseph ("Joey")**, one of PLAN|NJ's extended family members. Some of you may recognize him from our Annual PLAN|NJ Night at the Somerset Patriots in the summer of 2023, where he threw out the first pitch to start the game!

Joey is an avid sports fan, participating in floor hockey, softball, and basketball with the Special Olympics. He especially enjoys Simulation Football League (SFL), an online e-sport that allows fans to participate in simulated football games in various roles, as team players, coaches, scouts, general managers and

(continued on page 2)



Joey, Associate Executive Director Jason Miller and Executive Director Ellen Nalven.

IN THIS ISSUE

Client Spotlight: Meet Joseph	1
Welcome New Leaders	1
Ask An Expert: What's Next?	3
PLAN NJ Family Night Out	3
Directory of Attorneys	Insert

PLAN|NJ WELCOMES NEW GOVERNANCE LEADERS

We are pleased to announce that two highly qualified individuals are joining our governance teams. **Jeremy Rosenbaum, JD** who has retired from work as an attorney, nursing home administrator, and healthcare compliance consultant, is the newest member of the board. **Michael T. Byrne, ChFC** will lend his expertise in investment strategies to the Investment Committee.

Jeremy Rosenbaum's sister, Emily, was born with Down Syndrome. "Emily," he recalls, "lived a full and vibrant life for 48 years, a testament to her spirit and the love that surrounded her." Sadly, her life was cut short by Alzheimer's disease, a stark reminder of the unique vulnerabilities faced by individuals with Intellectual and Developmental Disabilities.

Although this was a deep personal loss for their family, it also served as profound inspiration for Jeremy. And he also credits his mother as a catalyst for his commitment to improving the lives of people living with IDD. "From the moment Emily was born, our mother understood that help was needed. This wasn't just about Emily; it was about every family, every neighbor, facing similar circumstances." His mother believed, and instilled in him, that purposeful civic action was the key to unlocking support and creating a more inclusive community.

This forged a desire in Jeremy to translate empathy into tangible action. His professional journey spans decades and multiple states, equipping him with tools to make a difference.

"My previous work as an attorney, nursing home

(continued on page 2)



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Jeremy Rosenbaum, JD

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(PLAN|NJ Welcomes, continued from page 1)

administrator, and healthcare compliance consultant has given me a unique perspective," Jeremy explained. He brings an understanding of the complex web of laws, regulations, and rules governing healthcare providers, vendors, and consumers. He has also worked from the ground up, gaining a firsthand grasp of the day-to-day realities of healthcare operations.

His dual understanding of the legal framework and the lived experience allows him to navigate the intricate challenges faced by the IDD community with precision and compassion. He recently retired to New Jersey to be closer to family.

"Jeremy is a passionate advocate," said Liz Farishian, President of the PLAN|NJ Board of Directors, "who is driven by a deep-seated belief that everyone deserves access to quality care and support. His work is a testament to the power of personal connection, a reminder that behind every policy and regulation, there's a human story. We are extremely grateful that Jeremy has agreed to participate on the PLAN|NJ Board of Directors."

Michael T. Byrne, ChFC, a new member of the PLAN|NJ Investment Committee, is a seasoned expert in wealth transfer and investment strategies with a deep understanding of financial planning. "As a New Jersey parent of a daughter with special needs, and a sibling to two others, I know firsthand the challenges families face," explained Mike. "PLAN|NJ provides a crucial safety net for us, knowing our children will be supported even if they outlive us."

Among Mike's credentials are degrees from Fairleigh Dickinson University and the University of Pennsylvania. Before becoming Partner and Financial Planner with Lighthouse Planning Consultants, he worked with the Small Business Administration in Newark.

"Serving on the investment committee is a privilege," said Mike. "PLAN|NJ's advocacy aligns with my personal aspirations for my family. By supporting PLAN|NJ, we shape a future where individuals with disabilities thrive, even in our absence. I'm deeply committed to this vital mission," he said.



(Meet Joseph, continued from page 1)

even team owners. The SFL season culminates with an annual national convention to crown the winning team. Joey has been fortunate to attend three of the recent SFL conventions in Las Vegas, Cincinnati, and Houston, the latter of those accompanied by his PLAN|NJ Service Coordinator, Christine. While at the convention, Joey meets up with other players from his simulated team and participates in various activities, including flag football.

While Joey has had some very exciting experiences in the past few years, he has also faced substantial challenges. He recently experienced

the loss of family members, resulting in the sale of his childhood home. With the support of his PLAN|NJ team, he was able to find a new home with two roommates and staff who have helped him feel a part of their family. His PLAN|NJ Trust Coordinators helped him purchase new furniture for his room, and his Service Coordinators helped him to pack his favorite memories and collectibles to set up his new space. Amidst these many changes, Joey has continued working three days per week at his job of 15 years in food services at The College of New Jersey, where he recently received

an Employee Appreciation Award.

As a lifelong Philadelphia Eagles fan, Joey was beyond excited when the Eagles won the Superbowl this year and shared his enthusiasm via text with several PLAN|NJ staff throughout the game. Joey is kind and thoughtful, always taking time to text well wishes to PLAN|NJ staff on every holiday. Just as his favorite NFL team persevered through the season to win the championship, Joey, with his PLAN|NJ team supporting him, continues to press on toward new experiences, opportunities, and accomplishments. Fly, Joey, fly!

That Difficult Discussion: What's Next for Your Adult Child with Special Needs?

ASK AN
EXPERT

From the moment a diagnosis is made, parents of children with special needs strive to support their children's efforts to make their own financial and medical decisions and be economically self-sufficient. Our practice has seen many children with special needs successfully navigate academia, graduate high school, and obtain college degrees, often a result of a well-designed IEP or other college level programs.

Many children thrive in an academic environment only to encounter difficulties upon entering the workforce. This could be a result of not finding a career path aligned with their interests and abilities, or it could be that they simply lack practical, interviewing, time management, communication, teamwork, and problem-solving skills. Physical disabilities may provide limitations for which employers may not be able to accommodate.

Parents are often focused on developing their children's academic and living skills, but not on employability, which leads to difficulties finding and/or keeping a job. With low or no income, they may need to rely on government need-based benefits such as SSI (Supplemental Security Income), increasing their parents' need to provide continued support and put an estate and special needs plan in place for their children. This may include the establishment of a Third Party Special Needs Trust which will be compliant with need-based benefits. Should need-based benefits not be warranted, a discretionary trust should be considered, whereby a trustee determines when and how much money to distribute to the

child for their needs, thereby putting some financial protections in place and minimizing the impulsivity of the child spending money without any guidance.

Following high school or college, a parent must determine whether or not their child can read a financial or bank statement, pay bills, process an insurance claim, arrange medical treatment and navigate other life skills. If they are able to make decisions for themselves and are over age 18, they should execute a General Durable Power of Attorney that addresses finances, and a Health Care Power of Attorney that pertains to medical treatment, naming their parents as their agents/representatives. The execution of a Power of Attorney does not take away the child's financial and medical decision-making rights but allows the parents as named agents/representatives to assist their child. If their adult child lacks the capacity to make decisions without parental guidance and support, a limited guardianship (child preserves some decision-making rights) or full guardianship may be needed.

As difficult as these discussions can be, parents can and should turn to a special needs planning attorney for guidance on tailoring a plan to suit that child's individual needs.

Laurie A. Hauptman is a partner at Hauptman & Hauptman, focusing on Special Needs, Estate and Long-Term Care Planning, Guardianships, Elder Law, and Estate Administration. She is Co-Chair of the Essex County Bar's Elder and Disability Law Committee and a VA Accredited Attorney.



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Thanks for your generous support.

PLAY BALL! You Are Invited to the 5th Annual PLAN|NJ Family Night Out

We hope you will join us on **June 25, 2025, for our annual Family Night Out**. This year, we will cheer on the Somerset Patriots as they take on the Erie SeaWolves. Gates open at 5:30 PM; you are welcome to arrive early as members of the PLAN|NJ family will participate in ceremonial activities. The game begins at 6:30 PM. Sponsorship opportunities are available now; please contact Kerry Lee, Director of Operations at 908-575-8300 ext. 21 or kerry.lee@plannj.org. Individual and group tickets will be available soon and all tickets purchased will benefit PLAN|NJ's pro bono Family Support Services program.



Planned Lifetime Assistance Network of New Jersey

P.O. Box 547 Somerville, NJ 08876-0547

(908) 575-8300 | Fax: (908) 927-9010

info@plannj.org | www.plannj.org

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

☐ \$150 ☐ \$100 ☐ \$50 ☐ \$35 Other _____

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