



LIFETIME ADVOCACY FOR PEOPLE
WITH SPECIAL NEEDS

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THE PLAN/NJ MISSION is to answer the question, "Who will care for my loved one when I am gone?" PLAN/NJ provides practical solutions to families and their loved ones with significant disabilities or mental illness, thus lessening the fear and anxiety families experience when planning for the future.

For more information about PLAN/NJ, to schedule a presentation for your group or for help with planning for your relative's future, call (908) 575-8300.

Looking for a specialist in Estate or Financial Planning for Individuals with Disabilities?

Inside you'll find a convenient pull out that lists the names and phone numbers of dozens of our Professional Sponsors who are attorneys or financial advisors. Whether you use it now or place it with your important papers for later use, you'll be glad to have it.

Who will care for your loved one when you are gone? PLAN NOW!

PLAN/NJ FUNDERS

PLAN/NJ gratefully acknowledges the financial support of the following foundations and organizations:

- The IOLTA Fund of the Bar of New Jersey
- The New Jersey State Bar Foundation
- The Hyde and Watson Foundation
- NJ Department of Children and Families
- National Starch & Chemical Foundation
- NJ Division of Developmental Disabilities
- The Community Foundation of NJ

CHANGE SOMEONE'S LIFE DONATE TO PLAN/NJ!

By making a donation, whether one-time or ongoing, to PLAN/NJ you are making a commitment to assist families in planning for the future of their loved one with disabilities.

While we're working hard to obtain significant grants, we have an ongoing need for support from individuals. You can assure that those who need our services, but cannot afford them, will have the peace of mind we all want.

\$50 \$25 \$20 Other: \$ _____



PLAN | NJ NEWS

THE NEWSLETTER OF PLAN/NJ

Spring 2007

PLAN/NJ GIVES HOPE TO CLIENT IN CRISIS

This article focuses on the types of extenuating circumstances that our clients may face and the difficulties presented when there are no close family members present to assist them. In this story, PLAN/NJ was serving as monitor and advocate for a client whom we'll call "William".

William was a vibrant 58 year "young" man with no family. He resided in public housing and was an active member of his community effectively managing the challenges of his mental illness. In the early fall of 2006, everything changed for William. He developed a serious infection and was admitted to a local hospital. During his stay, Service Coordinators from PLAN/NJ visited often to ensure that William was getting all the care and support that he needed. What should have been a straightforward illness and recovery period took a number of turns and it was indeed fortunate that PLAN/NJ was on hand. William's odyssey became one of stays in both the hospital and a rehabilitation facility, a subsequent accident that extended these stays, difficulty with pain management, the loss of William's housing, and a lessening of his once happy demeanor and positive outlook on life.

Throughout his travails, PLAN/NJ's Service Coordinators were there to help. From visiting William in the hospital and rehab center, to intervening with medical personnel, to searching for and locating a new living environment, PLAN/NJ served as a constant monitor, advocate and support during the several months that William was incapacitated. William is now on the mend and again looking forward to what life has to offer and what he can contribute.

These are the types of services for which PLAN/NJ is known and of which we are most proud. We are able to monitor, advocate, and support when there is no one else available to our clients. We see to it that crises are averted or contained through constant attention. While none of us anticipates these types of situations, it is a comfort to many that we can be there when they occur.

NEW PENSION PROTECTION ACT OF 2006

Did you Know that Congress passed a new law back in August 2006? It offers a new giving opportunity if you are 70 1/2 or older, and own an IRA. The new pension Protection Act of 2006 allows you to make distributions directly from your IRA to one or more charities without the distributions being included in taxable income and subject to withholding.

Join the other PLAN/NJ families who have taken advantage of this great tax break! It is only applicable for 2007! Contact Ellen Nalven, Executive Director, for more information and form needed at 908-575-8300.

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PLANNING FOR LIFETIME SUPPORT: FOR NON-PROFITS IT'S ALWAYS TIME FOR GIVING

The holiday season has come and gone and many of us are caught up in the joys of spring. Most of us have pushed thoughts of gift giving into the background until the end of the year. For non-profits such as **PLAN/NJ**, however, every season is a "giving" one. Just as we are continually giving our services to those who need us throughout the year, we are also dependent upon the gifts of others no matter what the season. Our needs are growing and on-going just as our services are.

These services encompass social, legal and financial planning and support for individuals with severe physical, developmental, or psychiatric disabilities. We provide education to families about the importance of life planning for the future of a relative who has disabilities. We assist them in creating comprehensive, detailed future LifePLANS that replicate current family supports and hopes for a good life in the future when parents are gone. Social services offered include; guardianship, advocacy, monitoring, and planning to enhance the quality of life and to ensure continuity of health care services for our clients. Financial services include special needs trust administration, representative payee services and a community special needs trust.

Although we receive some government funds, apply for grants on an on-going basis and offer some services for a fee, like all non-profits we are significantly dependent upon donations to continue providing the high degree of quality services for which we have become known and respected. Our needs for continued financial assistance are all the more critical because we offer our clients support not just for now or in a crisis, but for their lifetime. Many of our clients are either impoverished or have limited means. For these we are in need of scholarship monies so that we might continue to offer them all the services they have come to enjoy and rely upon.

PLAN/NJ is celebrating its 20th year as a non-profit organization offering these myriad services to individuals with disabilities and their families. In order to maximize our potential to continue providing these services in the future we are pleased to provide the following ways you can help PLAN/NJ stay viable and fiscally healthy.

Cash Gifts – Simple cash gifts are the most common form of gifting to PLAN/NJ. Your gift becomes immediately available to support important programs and services, and you are credited with the full amount of your gift, which may be tax deductible.

Corporate Matching Gifts Programs – You can double, or even triple your gift. Many corporations will match or even double an employee gift, or that of a spouse. Please check with your employer to see if yours is a matching gift company.

Donation of Equity Securities - "Transfer of Securities" – Many people choose to give appreciated stock simply for tax and planning reasons. The shares of stock would be gifted to PLAN/NJ in a letter and transferred to PLAN/NJ's brokerage account. In a typical gift and sale transaction the individual receives a gift credit and an immediate income tax deduction for the fair market value of the securities and pays no capital gains tax on the shares donated. PLAN/NJ sells the securities and uses the proceeds for its programs.

Planned Giving – Planned gifts allow individuals to make a gift in the present, which PLAN/NJ will receive at a future date. These gifts ensure that our mission continues into the future. Planned gifts take many forms, including bequests, charitable remainder trusts, retirement plans, insurance policies and others. These gifts are often part of a donor's larger estate plan and offer charitable tax deductions as well.

All of these gifting ideas may be done in honor of, or on behalf of, another individual allowing your gift to have multiple impact. We hope that you will think about the many ways that you can support PLAN/NJ and find one that is right for you. Please know that your support is heartfelt and most graciously appreciated. If you would like to discuss these and other giving options please contact Ellen Nalven, Executive Director at: 908-575-8300.

With gratitude to Jean Wiegner, Financial Advisor, Families with Disabilities, Merrill Lynch, Princeton, NJ for her contribution to this article.

PLAN/NJ WELCOMES ANOTHER BOARD MEMBER

PLAN/NJ is pleased to announce the appointment of a new board member to the PLAN/NJ Board of Directors: Linda Buch.

Linda has an extensive background as a healthcare professional who served for many years as Head Nurse at St. Peter's Hospital in New Brunswick and as a visiting nurse with Overlook Hospital's Hospice Division.

Her years of ministering to the needs of others taught her a great deal about the necessity of planning for the future. She saw firsthand the dilemmas faced by families when a loved one has need of extended or lifetime care but the caretaker has become unable to continue to offer support, or is unable to provide the levels of support needed.

Linda has experienced this within her own family. She has a family member with a developmental disability who is in need of support. This person has lived with a relative all of her life and that caretaker is now in her 80's. The family is facing a number of hard decisions regarding the future care of this relative.

In addition, Linda's father-in-law has progressive Alzheimer's disease and needs the constant care and support of others. In fact, Linda spends a great deal of her time in the caretaking of her father-in-law.

When Linda heard her friend Michele Wernsing, another new board member, speak about PLAN/NJ and the work we do, she knew she wanted to be a part of our efforts. Linda is keenly aware of the limits of family members in providing for all the needs of those with a disability. She was relieved to hear about organizations such as PLAN/NJ which are able to step in and fill the gap created when a caretaker is either no longer able to continue in that role or has reached a limit in terms of capability to assist.

Linda and her husband Ray, a physician, have two sons; Chris and Tom. They reside in Pittstown, New Jersey. Over the years Linda has served on a number of boards and committees in her community including; the Eagle Scout Board of Review, the Advancement Board of review for Boy Scout Troop 108, the Franklin Township School Booster Club, and the Showcase Kids Invitational Theatre (SKIT) waiting list program. She remains active in many of these endeavors.

PLAN/NJ wishes to welcome Linda. Her willingness and desire to add us to an already full plate are greatly appreciated and we look forward to her unique input, perspective and assistance over the coming years.

PLAN/NJ PROFESSIONAL SPONSORS DIRECTORY
Attorneys and Financial Advisors/Planners

The professionals on this resource list have indicated interest and experience in estate planning when individuals with disabilities are involved. Many have experience with guardianship, public benefits, special education laws, and other matters.

Inclusion on this list does not represent a recommendation or endorsement by PLAN/NJ and the list is not inclusive of all attorneys in New Jersey who provide such legal services.

Families should contact attorneys personally regarding services, fees, and to determine whether a particular attorney meets their family's needs.

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