



Fall 2018

Down Syndrome Association of Central Kentucky

Support • Educate • Celebrate



Katie Harrison

By Kat's Eyes Photography

MISSION STATEMENT | To celebrate and support people with Down syndrome and their families and to educate ourselves and others throughout Central and Eastern Kentucky.



It's more important than ever to meet fundraising goals: Here's why

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DSACK Bylaws and financials are open for review, and the Board of Director Meetings are open to our community. Agenda items are determined well in advance.

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Stay Connected



You can now RSVP for events right from our website calendar at www.dsack.org



To receive our weekly email blitz, email Terri at: dsack.org@gmail.com



To join our private facebook group where you can communicate with other DSACK families, go to <https://www.facebook.com/groups/82674673490/> and request to be added to the group.



To "like" our official facebook page and receive updates from our association, go to <https://www.facebook.com/TheDownSyndromeAssociationofCentralKentucky>. dsack.org@gmail.com



Follow DSACK @DSAofCentralKY on Twitter.

Visit our calendar on www.dsack.org to see current events, activities and educational opportunities!

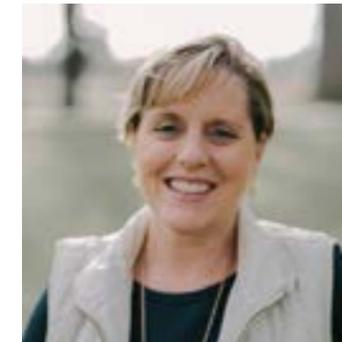
By Traci Brewer

By now, you've probably heard us talk about the importance of making our \$150,000 goal for this year's Fall Family Fun Day and Walk. But I would like to talk about it some more, specifically about *why* it is so important.

DSACK has two sources of income – fundraising and grants. That's it. We don't receive government assistance or any other kind of funding.

Fundraising provides the bulk of our income, although grant writing is becoming increasingly more important. In 2018, for instance, we're expecting to get about \$30,000 in grants.

With an operating budget of more than \$220,000, that means we need to raise at least \$190,000 through the Fall Family Fun Day and Walk and Nothing Down About It Gala just to stay fully funded.



What happens if we don't meet our Walk goal – or any of our fundraising goals, for that matter? Quite simply, it means we have to cut current programs and services or start charging families for those programs and services.

And that doesn't even take into account being able to offer new programs, like the public speaking course for adults you'll read about on pages 6 and 7, and additional services such

as our medical and community outreach efforts. Just a few weeks ago, we reached out to three different families at three different hospitals in one week to welcome their newborns with Down syndrome.

In short, DSACK is at a crossroads. If we want to continue offering all our programs and services, and offering them free of charge, we've got to step up our fundraising game.

I'll be the first to admit that asking people for money is difficult. But there are several things you can do to make it a little easier. For example, personalize the "ask." You're not just raising money for an organization, you're supporting an organization that means something very personal to you and your family. Make sure people understand that.

Start by telling people about your child – a unique individual worth celebrating. Then talk a lit-

tle about Down syndrome. How did it feel when you received your child's diagnosis? What have you learned since then?

Talk about life with Down syndrome, how you're navigating developmental milestones with your little one or are navigating life as a caretaker. You have a story that people want to hear – and need to hear!

And tell people about how much DSACK means to you and your family. Yes, it can be scary to be so open about your life. But helping DSACK further its mission to support, educate and celebrate is worth it. Not just for your family, but for those still to come on this amazing journey.

Traci

Fall Family Fun Day and Walk

Sept. 15, 9:30 a.m.-1 p.m.

Masterson Station Park Fairgrounds

Carnival-type games, inflatables, kids' activities, food trucks and so much more!



Set high expectations for a life of independence

By David Taylor

Sometimes I am asked if my son will be able to live on his own. I always respond enthusiastically, "Of course he will!" My answer almost always surprises the person asking the question. Then I explain how we are preparing him to live on his own. Eli does laundry, runs the vacuum and is learning to cook. He is also learning about budgeting and time management.

The conversation usually continues with a discussion of goals. Eli has told us that he wants to work. He wants to own a mega-truck. He also wants to get married. He has some big goals! As we drive through town he often points out houses that he is interested in owning, not to mention the type of truck that he is interested in buying.

What is really cool about all of this talk of the future is that as Eli expresses hopes and dreams, our hopes and dreams for him grow.

We have high expectations for our son. But our expectations didn't always allow for a life of independence. We really didn't know what to expect or how to plan for his future. We have always hoped Eli would live an independent life. It has taken some time to get to

"The more I think about the options for our son's future, the more excited I get about my own future."

this place. We want to make the most of it. Friends would often tell us that age 10 would be a milestone year. They were right, from age 10 until now he seems to be on an upward trajectory.

When Eli was born, the doctors acted as if our lives had just ended. They didn't give us much hope for his future or ours. The nurses, however, kept telling us about family and friends they knew who had kids with Down syndrome. The nurses were the first voices of hope! Eli's kindergarten teacher took time on maternity leave to learn more about Down syndrome so she could teach him more effectively upon her return. His fourth-grade



Cindy, Eli and David Taylor

teacher made sure to include him as part of the group, and his fifth-grade teacher pushed him to read. All of these people have contributed to the journey he is taking. All provided voices of hope that saw or wanted to see a spark of what could be.

I don't know what or when things changed for Eli. I'm not sure when he decided to have these hopes and dreams. It is possible that they were always there, but he lacked the ability to share them and we lacked the ability to pull them out of his mind.

At some point we decided that if Eli was going to live a life worth living, then he would have to grow! We also knew that he would have to start doing things sooner than his peers. So we started pushing him. We knew it would be harder for him and it would take longer for him. So we decided to push harder and start letting go. Both are incredibly hard things to do.

Three key components play a part in our plan for Eli's future. The first is our faith. We believe God designed Eli to have Down syndrome for a reason, that Eli has a purpose in this life. So it is up to us to prepare him the best we can to reach that purpose. Second, is a support system based on community. Eli has friendships that span multiple generations - friends who are older than Cindy and me and friends that are younger than Eli. Finally, we choose to build his community around church. Church is where we go to worship,

to pray, to seek community and to renew our purpose.

The more I think about the options for our son's future, the more excited I get about my own future. Hopes and dreams that I had shelved are being dusted off. I don't see myself as a long-term caregiver. I see myself as a dad who will watch his son set a course and navigate it. Now Cindy and I find ourselves asking the question "Why not?".

I fully expect to do some amazing things myself, because I believe my son will be living an independent life with supports in place as needed. More importantly, I believe that our expectations are leading us to a place where we can be confident about Eli's future when we are gone.

He will have his family, a home of his own and a method of transportation to get them around. Most importantly, he will have a framework to continue living his life along with his friends and neighbors.

What are your expectations for your kids? Do they match the expectations you have for the world they engage in? Do they fall off as they approach adulthood? Do they allow for your child to create a world they want to live in? I hope so, but if they don't, start building them today.

David Taylor is husband to Cindy and father to Eli.

Walk goal still a little short

DSACK's Fall Family Fun Day and Walk - the most important fundraiser of the year - is just around the corner! But it's not too late to plan on joining the fun, including as part of a Walk team.

The event is Sept. 15 from 9:30 a.m.-1 p.m. at the Masterson Station Park Fairgrounds. Already, we 55 teams and nearly 600 walkers registered. But we are still a bit short on our fundraising goal of \$150,000. So, let's keep plugging away! Consider asking a business to be a sponsor, and keep signing up people for your walk teams.

Speaking of sponsors, here are those that have signed on as of presstime: OWL, Inc., Kentucky Marble & Granite, Associates in



Pediatric Therapy, Horn Richardson Associates, Bluegrass.org and First Southern National Bank. In-kind sponsors include AirTime Inflatables, Lamar, Baby Boo Photography and Sarah Smitha Music.

Second annual Gala a huge success



DSACK's annual "Nothing Down About It" Gala was another whopping success, with more than 125 in attendance for the Roaring '20s-themed evening.

The event, held Aug. 18 at The Speakeasy in downtown Lexington, featured cocktails, dinner, live and silent auctions, dancing and an after-party at West Sixth Brewing.

The highlight of the evening - the raise the paddle - brought in more than \$18,000. As one attendee noted, "there was no prohibition on fun and generosity."

"It was a wonderful evening all the way around," said DSACK Board Chair Danon Camic. "The Roaring '20s theme added an element of glamour and fun, while the fundraising portion capped off a winning evening."

This is the second year for DSACK to have a Gala. Last year's event set the stage for it to become an annual event.

"Galas are a great way to celebrate the successes experienced throughout the year and pave the way for even more in the days ahead," said DSACK Executive Director Traci Brewer.

The Taxman cometh

On July 1, a new state tax law drastically changed the way DSACK does business. The law requires that a 6-percent sales tax be added to all tickets sold for fundraisers held by nonprofits. That means 6-percent added to Family Fun Day and Walk admission and 6-percent added to Gala tickets.

Like all Kentucky nonprofits, we were faced with a critical decision - whether to pick up the tab for the taxes due or pass it along to those who purchase the tickets. Because we are a small nonprofit that relies heavily on proceeds from fundraisers, we had to pass it along. For the Family Fun Day and Walk, that means you pay \$19.08 instead of \$18 for registration. But if DSACK was responsible for the entire tax burden, that means \$9,000 out of the \$150,000 goal would have to be paid to the state.

There is relief in sight. According to the Lexington Herald-Leader, a group of legislators have pre-filed a bill to repeal the section of the tax law that applies to nonprofit organizations.

More wishes granted

Once again, two valued community partners have awarded grants to DSACK. Toyota Motor Manufacturing, Kentucky awarded \$8,000 and WHAS Crusade for Children gave \$3,000.

The Toyota grant is for DSACK's We Work! Career Planning Initiative and will go toward curriculum, supplies and other program expenditures. The WHAS grant, for the DSACK Learning Program, will help offset costs of monthly take-home materials.

So far this year, DSACK has received more than \$23,000 in grants, which help us provide a variety of programs and events at no cost to DSACK families.

DSACK, Bluegrass Community and Technical College partner to help young adults experience college life

College Bound

This fall, some 270 colleges will welcome students with intellectual disabilities to campus. Thanks to a partnership between the Down Syndrome Association of Central Kentucky and Bluegrass Community and Technical College in Lexington, BCTC will be one of them.*

*ThinkCollege

By Terri McLean

During a recent focus group conducted by DSACK, young adults with Down syndrome were asked to list activities they would like to participate in. One answer was almost unanimous: They want to go to college.

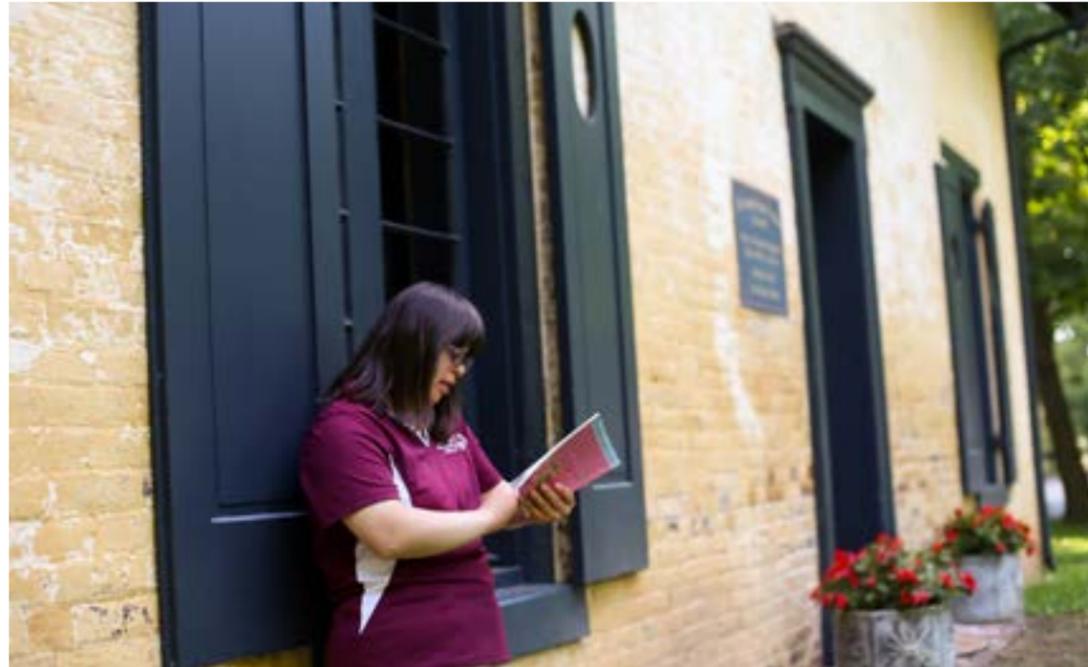
"They want to be on a campus, to be part of a community and to be in a classroom learning like many of their peers," said Traci Brewer, DSACK executive director, who sat in on the focus group.

The problem is there are no full-time college programs in the area for people with intellectual disabilities. And many people with Down syndrome do not have the high school diploma required to take regular college courses, or if they do, college entrance exams often prove to be an obstacle.

Still, Brewer and the DSACK staff set out to find an opportunity for them to get that college experience.

"We've been wanting to engage our young adults for a long time, and after the focus group highlighted the need for a college experience, we were determined to meet that need," Brewer said.

That determination paid off. Beginning in September, young adults with Down syndrome may enroll in Basic Public Speaking at Bluegrass Community and



Julia Steinman is one of nine students currently enrolled in Com 181 Basic Public Speaking at Bluegrass Community and Technical College. (Photo by Kate Dooley)

Technical College in Lexington. The eight-week, non-credit class is based on the competencies of a full-time Communications 181 Public Speaking course.

"It is customized to help students learn to advocate for themselves," said Laura Lynch, assistant dean of Workforce Solutions at BCTC who worked

offered during one of the busiest times of the day at BCTC's Newtown campus.

"This will expose the students to the many student activities going on in the lobbies of our buildings, like career fairs, student government cookouts, rallies, bake sales, etc.," Lynch said. "It also allows them, like

"We didn't want the class to be in the summer, we didn't want it at night. We wanted our students to experience a college campus at the busy time of day," Brewer added.

To assist the students, Brown will incorporate her full-time students to serve as mentors, and Brewer will lead a weekly study group to help them break down what is discussed in class and prepare for the next one.

"We will give them all the tools they need to succeed," Brewer said.

The students with Down syndrome won't be the only ones to benefit, Lynch said. "The benefits for our students are awareness and the opportunity to learn about diverse populations and their abilities and contributions. It is real world in that the world

**"We will give them all the tools they need to succeed."
Traci Brewer**

with Brewer and faculty member Kimberly Ross Brown to develop the course.

What's more, the class is being

any of our students, to be part of the college culture – using the library, walking to class and just hanging out."



of work includes diverse people of varying abilities who will make significant contributions. It will also give the undecided students exposure to careers that involve helping others."

BCTC's Workforce Solutions typically works with business and industry groups to customize training for individuals in the workforce. When Brewer approached Lynch about working with DSACK, it presented a unique opportunity.

"We have so many talented and willing faculty I was sure we could find the right fit. Kimberly Ross Brown stepped right up and met with Traci and myself where we discussed the needs and desires of the group," Lynch said.

The course will include elements of the full-time basic public speaking course, including the power of public speaking, the speech communication process, dealing with nervousness, the importance of listening and how to become a better listener. They will be required to outline and

write a speech.

"At our World Down Syndrome Day event in March, we featured several adults who did a great job speaking, and we realized that is definitely an area in which they can learn and grow and truly become even better advocates," Brewer said.

The public speaking course is hopefully a "foot in the door" for DSACK's young adults to have more opportunities to experience college life, Brewer said.

"I think if this goes well, there are opportunities for us to talk with BCTC about other classes," she said.

There are only two spots left in the course. To find out more, or to sign up for the class, email Brewer at traci.dsack@gmail.com or call the DSACK office at 859-494-7809.

Terri McLean is the DSACK office coordinator and magazine editor.



COM 181 Basic Public Speaking Syllabus

Description: Give platform experience in the fundamentals of effective speaking

Competencies:

1. Identify elements of the oral communication process/model.
2. Construct outlines containing an introduction, body and conclusion and following a logical pattern of organization.
3. Demonstrate appropriate topic selection, topic narrowing and development of a central idea statement.
4. Employee appropriate verbal and nonverbal communication when delivering oral presentations.
5. Select and use appropriate supporting materials for informative speeches and persuasive speeches.

Outline:

- I. The Public Speaking Process
 - a. The power of public speaking
 - b. The Speech Communication Process
 - c. Dealing with nervousness
 - d. Ethics in public speaking

II. Listening

- a. Importance of listening
- b. Causes of poor listening
- c. How to become a better listener

III. Topic Selection and Purpose

- a. Choosing a topic
- b. Selecting a purpose
- c. Phrasing a central idea

IV. Gathering Materials and Supporting Ideas

- a. Using personal knowledge and experience
- b. Researching
- c. Interviewing
- d. Using supporting materials including visuals aids

V. Organizing the Speech

- a. Why organization is important
- b. Outlining the speech
- c. Introductions and Conclusions

VI. Delivery

- a. The speaker's voice
- b. The speaker's body
- c. Speaking to persuade

A Chance to Dance gives students a chance to shine

When Anna Juett first started taking dance classes seven years ago, the very shy 7-year-old would sit in the corner of the studio and declined to participate. Likewise, Cody Dickerson was so shy at age 9 he wouldn't even go into the studio with the rest of the class.

My how things have changed!

Anna and Cody, inaugural members of A Chance to Dance, a program for students with special needs, have come out of their shyness – and then some. Anna helps other students in the class, and Cody now runs into class each week while exclaiming, "I'm here!"

"It's really been amazing to watch," said Jenna Lyon, who founded A Chance to Dance as a junior in high school and continues to lead the program today.

And it's not just Anna and Cody who are making great strides in dance class each week. All 24 students are finding success on the studio floor, Lyon said.

"It's incredible to see the kids not only learn how to dance but that they can really accomplish and achieve anything," she added.

Lyon, a longtime dancer herself, started A Chance to Dance after seeing a performance by children with disabilities during one of her dance competitions. She was so inspired that she approached the owner of her dance studio, United Talent in Georgetown, about starting a class for kids with special needs.

"They opened up the studio space and said let us know what you need," Lyon said.

Then, when she entered the University of Kentucky as a freshman, she brought the program to Barbara Ann's School of Dance in Lexington. The class – free for every student – meets once a week on Sundays. They perform in two recitals along with all the other classes at Barbara Ann's.

Lyon has several volunteers who serve as "dance buddies" and even perform on stage with the students during recitals. They teach dance moves and terminology just as is taught in other classes. "I just treat the class like I do any other class I teach," she said.

The class, which started with just four students, is so popular that Lyon currently has a wait list of people wanting to sign up.

"I'm thrilled. ... We're still figuring out how to grow and expand our program to include more students," Lyon said.



Cody Dickerson, center, performs during a recital. (Photos provided)

For Anna, not only is she now participating in class, she assists other students. "She'll walk around helping the students position their feet and arms ... she gives them positive feedback," Lyon said.

"A Chance to Dance has been instrumental in providing Anna with confidence and leadership skills," said her mother, Karen. "Anna watches Miss Jenna teach her students, and Anna has learned how to help those students who are new and unsure of dance."

And Cody? According to his mother Debbie, there's no more coaxing him into class. "He just loves being there," she said.

"He loves making everyone laugh," Lyon added. "He loves to do a little shake move. He really is so fun."

To find out more about A Chance to Dance, visit www.actdtky.com.

Anna Juett strikes a pose with A Chance to Dance's Jenna Lyon.



Experiencing ABLE accounts - the basics

Instead of merely existing, what would your child's life look like if he or she was truly living and experiencing the best life has to offer? Could opening an ABLE account help him or her achieve that goal?

The ABLE National Resource Center put together the following things you should know about ABLE accounts:

What is an ABLE account?

ABLE Accounts, which are tax-advantaged savings accounts for individuals with disabilities and their families, were created as a result of the passage of the Stephen Beck Jr., Achieving a Better Life Experience Act of 2014, better known as the ABLE Act. The beneficiary of the account is the account owner, and income earned by the accounts will not be taxed. Contributions to the account, which can be made by any person (the account beneficiary, family and friends), must be made using post-taxed dollars and will not be tax deductible for purposes of federal taxes, however some states may allow for state income tax deductions for contributions made to an ABLE account.

Why the need for ABLE accounts?

Millions of individuals with disabilities and their families depend on public benefits for income, health care, and food and housing assistance. Eligibility for these public benefits (SSI, SNAP, Medicaid) require meeting a means or resource test that limits eligibility to individuals to report more than \$2,000 in cash savings, retirement funds and other items of significant value. To remain eligible for these public benefits, an individual must remain poor. For the first time in public policy, the ABLE Act recognizes the extra and significant costs

of living with a disability. These include costs related to raising a child with significant disabilities or a working age adult with disabilities, for accessible housing and transportation, personal assistance services, assistive technology and health care not covered by insurance, Medicaid or Medicare.

For the first time, eligible individuals and their families will be allowed to establish ABLE savings accounts that will largely not affect their eligibility for SSI, Medicaid and other public benefits. The legislation explains further that an ABLE account will, with private savings, "secure funding for disability-related expenses on behalf of designated beneficiaries with disabilities that will supplement, but not supplant, benefits provided through private insurance, Medicaid, SSI, the beneficiary's employment and other sources."

Am I eligible for an ABLE account?

The ABLE Act limits eligibility to individuals with significant disabilities with an age of onset of disability before turning 26 years of age. If you meet this age criteria and are also receiving benefits already under SSI and/or SSDI, you are automatically eligible to establish an ABLE account.

If you are not a recipient of SSI and/or SSDI, but still meet the age of onset disability requirement, you could still be eligible to open an ABLE account if you meet Social Security's definition and criteria regarding significant functional limitations and receive a letter of certification from a licensed physician. You need not be under the age of 26 to be eligible for an ABLE account. You could be over the age of 26, but must have had an age of onset before the individual's 26th birthday.

Are there limits to how much money can be put in an ABLE account?

The total annual contributions by all participating individuals, including family and friends, for a single tax year is \$15,000. The amount may be adjusted periodically to account for inflation.

Under current tax law, \$15,000 is the maximum amount that individuals can make as a gift to someone else and not report the gift to the IRS (gift tax exclusion). The total limit over time that could be made to an ABLE account will be subject to the individual state and their limit for education-related 529 savings accounts. Many states have set this limit at more than \$300,000 per plan.

However, for individuals with disabilities who are recipients of SSI, the ABLE Act sets some further limitations. The first \$100,000 in ABLE accounts would be exempted from the SSI \$2,000 individual resource limit. If and when an ABLE account exceeds \$100,000, the beneficiary's SSI cash benefit would be suspended until such time as the account falls back below \$100,000. It is important to note that while the beneficiary's eligibility for the SSI cash benefit is suspended, this has no effect on his or her ability to receive or be eligible to receive medical assistance through Medicaid. Additionally, upon the death of the beneficiary, the state in which the beneficiary lived may file a claim to all or a portion of the funds in the account equal to the amount in which the state spent on the beneficiary through their state Medicaid program. This is commonly known as the "Medicaid Pay-Back" provision and the claim could recoup Medicaid-related expenses from the time the account was open.

Which expenses are allowed by ABLE accounts?

A "qualified disability expense" means any expense related to the designated beneficiary as a result of living a life with disabilities. These may include education, housing, transportation, employment training and support, assistive technology, personal support services, health care expenses, financial management and administrative services and other expenses which help improve health, independence, and/or quality of life.

Can I have more than one ABLE account?

No. The ABLE Act limits the opportunity to one ABLE account per eligible individual.

Do I have to wait for my state to establish a program before opening an account?

No. While the original law passed in 2014 did stipulate that an individual had to open an account in their state of residency, this provision was eliminated by Congress in 2015. This means that regardless of where you might live and whether or not your state has decided to establish an ABLE program, you are free to enroll in any state's program provided that the program is accepting out of state residents. Examples of state ABLE programs accepting enrollment nationwide include: Ohio, Nebraska, and Tennessee. An example of a state ABLE program only accepting in-state residents would include the Florida ABLE United program.

Will states offer options to invest the savings contributed to an ABLE account?

Like state 529 college savings plans, states do offer qualified individuals and families multiple options to establish ABLE

Continued on page 11

What's Happening?

September

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30						1 Play Group 10:30 am
2	3	4	5	6	7	8
9	10	11	12	13	14	15 *Fall Family Fun Day & Walk 9:30 am-1 pm
16	17 Healthy Movement 5:30 & 6:10 pm	18	19	20	21	22
23	24 Healthy Movement 5:30 & 6:10 pm	25 Learning Program (Ages 5-9) 5:45 pm	26	27	28	29

October

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 BCTC Class 1 pm Healthy Movement 5:30 & 6:10 pm	2	3	4	5	6 Play Group 10:30 am
7	8 BCTC Class 1 pm Healthy Movement 5:30 & 6:10 pm	9	10	11	12	13
14	15 BCTC Class 1 pm Healthy Movement 5:30 & 6:10 pm	16	17	18 Board Meeting 7 pm	19 Learning Program Level 3 9:30 am	20
21	22 BCTC Class 1 pm Healthy Movement 5:30 & 6:10 pm	23	24	25	26	27
28	29 BCTC Class 1 pm Healthy Movement 5:30 & 6:10 pm	30 Learning Program 5:45 pm	31			

November

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3 Play Group 10:30 am
4	5 BCTC Class 1 pm Healthy Movement 5:30 & 6:10 pm	6	7	8	9	10
11	12 BCTC Class 1 pm Healthy Movement 5:30 & 6:10 pm	13	14	15	16	17
18	19 BCTC Class 1 pm Healthy Movement 5:30 & 6:10 pm	20	21	22	23	24
25	26	27 Learning Program 5:45 pm	28	29	30	

ABLE accounts

Continued from page 10

accounts with varied investment strategies. Each individual and family will need to project possible future needs and costs over time, and to assess their risk tolerance for possible future investment strategies to grow their savings. Account contributors or designated beneficiaries are limited, by the ABLE Act, to change the way their money is invested in the account up to two times per year.

How is an ABLE account different than a special needs or pooled trust?

An ABLE Account will provide more choice and control for the beneficiary and family. Cost of establishing an account will likely be considerably less than either a Special Needs Trust (SNT) or Pooled Income Trust. With an ABLE account, account owners will have the ability to control their funds

and, if circumstances change, still have other options available to them. Determining which option is the most appropriate will depend upon individual circumstances. For many families, the ABLE account will be a significant and viable option in addition to, rather than instead of, a Trust program.

How Will I know Which State ABLE Program is Right for Me?

As of January 2018 there are over 30 ABLE programs nationwide inviting eligible individuals to open an ABLE account, most of which are enrolling individuals regardless of their state of residence. When comparing State ABLE programs you may want to consider the following questions in order to find a program that best meets your needs:

Opening an Account
* What proof will the ABLE program require for you to document in order to open

an account or show that your disbursements are qualified expenses?

* Is there a minimum contribution to open an ABLE account?
* Is there a fee to open an account and, if so, how much is that fee?

Maintaining the Account and Fees

* Is there a required minimum contribution to your account? If so, what is the amount?
* Are the fees front end loaded or are they reduced if you leave your funds invested for several years?

* Are there restrictions on how often you can withdraw funds from your account?

Investment Opportunities

* What are the investment options the state ABLE program offers?
* Are the options likely to meet your needs for limiting risk with the growth of your contributed dollars to the ABLE

account?

* Does the program offer any unique or value added program elements to help you save, contribute to your account, grow the account, and manage your invested dollars?

* Does the state program offer any unique or value added program elements (such as a match or rewards program, financial literacy info or program for beneficiaries) to help you save, contribute to your account, grow the account, and manage your invested dollars? If so, what is it?

Unique to Your State

* Does your state have a program and, if so, do they offer a state income tax for contributions to their account?

* Is there a "debit card/purchasing card" available with the program? Are there added costs to this?

(For more articles such as this, visit www.enablenp.com)

1050 Chinoe Road, Suite 204
Lexington, KY 40502
Return Service Requested

LET'S CELEBRATE!



Happy birthday to Cody Dickerson, who turns 16 in September!



Scarlett will be 2 on Oct. 27. Happy birthday!



Our sweet Emily Jane is turning 4 on Aug. 27.



We want to wish Chelsey Coleman a happy 4th birthday. Daddy's watching over us from heaven and this is your first birthday without him. Remember he loves you.



This young lady danced onto the scene 11 years ago on 8/3/07 and has blessed our family beyond measure! Jo-ella, we love you to the moon and back - and back again!!! Mom, Dad, Laney & Isaac



Maya Singleton will celebrate her 7th birthday Aug. 29. You are the sweetest most rotten little girl we know, but we wouldn't have you any other way. We love you Maya!

We are so incredibly proud of Jeremy and the young man that he has become. He fills our days with love, laughter and humor. Happy 25th Birthday Jeremy! We love you so very much...Mom, Dad, Justin and Mamaw

