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## BRADY | COBIN

LAW GROUP, PLLC

HONORING THE LIFE, WORK AND CHARITY OF EVERY INDIVIDUAL

### BCLG Newsletter, August 2021

PLAN  
AHEAD



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#### A.B.L.E. to Grow

by Gretchen Cleevely

***Are you a person with a disability collecting Social Security Income or Medicaid benefits?***

***Do you want to have more financial independence while maintaining your Social Security Income and Medicaid benefits?***



If you answered yes to these questions, "Achieving a Better Life Experience", or "ABLE" accounts can help you. ABLE accounts are designed for people with disabilities who want to save money and fund qualified disability expenses while maintaining Social Security Income ("SSI") and Medicaid benefits.

***Who is eligible for an ABLE account?***

ABLE accounts are for people of any age whose disability was present before the age of 26. In addition, individuals must be determined to meet the disability requirements for SSI or have a similarly severe disability with a written diagnosis from a physician.





### Who can open an ABLÉ account?

ABLE accounts can be opened by an eligible individual, or by an eligible individual's parent, guardian, or power of attorney. The account can be funded by the individual, family, friends, and in some cases, from funds in a Supplemental Needs Trust.

### What are the rules?

Individuals are limited to one ABLÉ account. ABLÉ Accounts have contribution limits. First, annual contributions cannot exceed the gift tax limit, currently \$15,000.00. ABLÉ account owners who earn income may be able to contribute additional funds annually. Second, the account cannot hold more than \$100,000.00 in order for the individual to maintain SSI eligibility; however, ABLÉ account balances are completely excluded for Medicaid eligibility purposes.

ABLE accounts can help pay for a variety of qualified disability expenses such as: education, transportation, housing and food, employment training and support, assistive technology, health, financial management, legal fees, and more.



Contributions to ABLÉ accounts are not tax deductible; however, income earned by the account and account withdrawals are not taxed.

### What are the investment options?

ABLE offers two investment options. The first option is an interest-bearing checking account with a debit card. This option allows the individual to have immediate access to his/her money for ongoing disability related expenses. The second option, designed for an individual wanting to grow their money, is an investment account. If an individual chooses the investment option, he/she can invest in 1 of 6 different portfolios ranging from conservative to aggressive.



The ability to save money while receiving government benefits is key to an individual with disability's pathway to financial independence. ABLÉ accounts are one step on that pathway. If you would like to talk to us about ABLÉ accounts and other planning strategies available to you, please reach out and let us know!

## Recipe of the Month: Painless Pizza Crust

### Ingredients

- 2 - 2 ½ cups bread flour (yields a crispier crust) OR all-purpose flour (yields a softer crust)
- 2 ¼ teaspoons active dry yeast (1 packet instant yeast)
- 1 ½ teaspoons sugar
- ¾ teaspoon salt
- ½ - ¾ teaspoon garlic powder and/or dried basil leaves (plus any other seasonings you may like)
- 2 Tablespoons olive oil
- ¾ cup warm water (ideally between 105°-115°F)



### Instructions

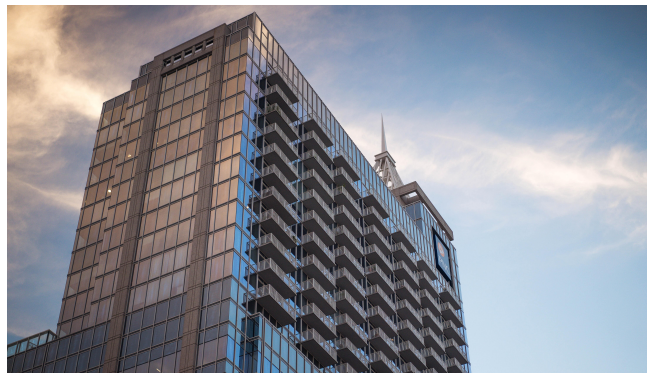
(makes one, 10-12" pizza)

1. In a large bowl, mix together 1 cup of flour, yeast\*, sugar, salt, and the garlic powder and/or dried basil. \*(if using active dry yeast, it is recommended to proof it first with the ¾ cup warm water)

3. Gradually add another 1 cup of flour and combine. If needed, add any additional flour. The dough is done mixing when it has formed into a smooth, cohesive, and elastic ball. This could take about 5 minutes.
4. In a separate bowl, generously drizzle with additional olive oil so that the sides of the bowl are coated.
5. Dust your hands with flour and form the dough into a round ball. Place your dough ball into the olive oil coated bowl and roll the dough ball until it is coated with olive oil. Cover tightly with plastic wrap and leave it to sit in a warm place for 30 minutes. The dough should double in size.
6. After the dough has risen, gently deflate the dough with your hands and place it onto a lightly floured surface and briefly knead until smooth (3-5x). \*\*If storing, wrap tightly in plastic wrap and store in the refrigerator for a few days or freeze it for up to a month.
7. If enjoying now, preheat your oven to 450°F.
8. Using a rolling pin, roll out the dough into whatever shape you like.
9. Add your preferred marinara sauce, cheese, and additional toppings.
10. Place on a baking sheet and bake for 10-12 minutes.

\*\*\*You may also grill your pizza over medium heat! Grill on one side for ~3 minutes, then flip the dough, quickly add your toppings, and grill for an additional 3 minutes.

## What's Happening in North Carolina?



### [Two Free Krispy Kreme Doughnuts](#)

August 30, 2021 - September 5th, 2021

549 N. Person Street, Raleigh

11721 Retail Dr, Wake Forest

Free, with a valid Vaccination Record Card

### [End of Summer Pooch Plunge](#)

September 11, 2021

1:15 p.m. to 3 p.m.

Hillside Outdoor Pool

1221 Sawyer Street, Durham

\$6/dog for Durham Residents

\$11/dog for non-residents

### [Third Friday Durham Art Walk & Gallery Crawl](#)

September 17, 2021

6:00 p.m. to 9:00 p.m.

Downtown Durham, see link for specific locations

Free

### [Improv at Pullen Park: The UnIntentionals](#)

September 24, 2021 at 6:30 p.m.

September 25, 2021 at 6:00 p.m.

Pullen Park

520 Ashe Ave, Raleigh

Free

### [Music on Main Summer Concert Series](#)

Saturdays, see link for specific dates and groups

6910 Fayetteville Road, Durham  
Free

#### [Acoustic Evenings in the Park](#)

Wednesdays, see link for specific dates and groups

6:00 p.m. to 9:00 p.m.

Waverly Place

302 Colonades Way, Cary

Free

#### [The Raleigh Market](#)

Saturdays and Sundays

9:00 a.m. to 5:00 p.m.

4285 Trinity Road, Raleigh

Free

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## [Meet Our Attorneys...](#)



R. Daniel Brady



Andrew J. Cobin



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## Our Offices:

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## Hours of Operation:

Monday 8:30 AM - 5:30 PM  
Tuesday 8:30 AM - 5:30 PM  
Wednesday 8:30 AM - 5:30 PM  
Thursday 8:30 AM - 5:30 PM  
Friday 8:30 AM - 3:00 PM

Scheduled appointments after hours

<https://www.ncstateplanning.com>

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