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HONORING THE LIFE, WORK AND CHARITY OF EVERY INDIVIDUAL

BCLG Newsletter, June 2021



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Planning for Your Child's Future: The Supplemental Needs Trust

by **Gretchen Cleavelly**

Who needs a Supplemental Needs Trust?

Do you have a child with special needs?

Are you planning to provide financial support for your child with special needs now or after your death?

Whether or not your child with special needs is capable of working and earning an income, most adults with disabilities require some form of public benefit, usually in the form of Medicaid and/or Social Security Income ("SSI"). These government programs have strict financial requirements and are only available to individuals with very limited income and assets.

If you are considering providing financial support for your child now or after your death, you want to ensure that support is provided appropriately so that your child doesn't lose his or her eligibility for public benefits. Assets given or an inheritance left directly to your child could jeopardize your child's support and financial resources.



What is a Supplemental Needs Trust?

A Supplemental Needs Trust ("SNT") is one way to protect your child's financial future. SNTs are designed as part of your estate plan to allow your child to receive assets while you are alive and to manage your child's assets when you pass. A properly created SNT will allow your child to receive assets from the trust while maintaining eligibility for Medicaid and SSI. SNTs can be the beneficiary of life insurance, can own real property, and can maintain investment accounts.



Special Considerations

Before you create a SNT you must be aware of and follow the rules. First, the SNT can only provide for your child's needs that are not provided for by government benefits. For example, SNT funds cannot be used for food and shelter; however, the SNT can pay for various items to improve your child's quality of life. Home and vehicle maintenance, vacations, assistive technology, education, supplemental medical care and therapy, and companion services are all allowable expenses from the SNT.

Second, the SNT must be only for the benefit of your child with special needs. This rule means that the SNT cannot pay money directly to your child. The money should go to the provider supplying the services or goods. If any money is paid directly to your child, that money will count as a financial resource to your child and threaten his or her benefits.



Planning for your child with special needs' financial future is essential. Creating a SNT is one way we can assist you. If you have a child with special needs, and would like to talk to us about SNTs or other planning strategies available to you and your child, please reach out and let us know.

Congratulations to Our 2021 Scholarship Winners!

[Brady Cobin Law Group, PLLC](#) would like to congratulate all of the students that applied to our scholarship contest. This year, we asked applicants to write an essay addressing one of the three topics we provided. We received many creative essay submissions and although we wish we could award every student who applied, we had to narrow our selection down to two winners. Please join us in congratulating our winners and be sure to check back next year to [apply for our scholarship](#).

1st Place: Ademidun Adesola

Question: *What does legacy mean to you? What do you think it means to leave a legacy? Are there different kinds of valuable legacies? What sort of legacy do you want to leave behind?*

Legacy to me means leaving your footprints so deep in the sand that it can never be washed away; something that was so great, it cannot be forgotten. Leaving a legacy means leaving the world with a permanent mark, nothing and no one can scrape it out. Some legacies are so important that they define what will happen for generations. Leaving a legacy does not entirely entail having assets and large wealth but how one uses their resources for the betterment of others.

There are different types of legacy. There is legacy in monetary and property terms that is pecuniary legacy; this involves the leaving of a particular amount of money for a purpose. Then there is the residuary legacy in which a portion of one's estate is set aside after any specific bequest has been made to retain its value. Legacy can be gifts in form of properties, shares which could be sold and the proceeds can be used for other things. Under this there is the general, specific and demonstrative legacy. There is the legacy in terms of life, where one does something for the benefit of

Leaving a legacy behind is remarkable. I definitely want people to look back and think about good and great things whenever I come to mind. I mainly want to fight for single mothers especially teenage ones. In Africa, people are not really open to the idea of having a child outside marriage or with a non-existent father. There is this notion that the child would be spoilt and would lack something major that others with a complete family would have. Some would even base the child's future on the circumstance of the mother and automatically denote that child as wayward, not caring to know the background story. People are quick to judge single mothers, so I want to create a safe haven for them, assist them in any way, whether it is to go to school, learn a trade or start a business and assure them that their present destination does not determine their future location. I would train them physically, emotionally, mentally and financially to make sure the next step they take, they will be stable.

I want to be remembered as the woman who put smiles on people's faces wherever she went. I want to make life easier and more convenient for people one way or the other no matter how little. I am working towards getting as much resources as possible so that I will be comfortable enough to extend my comfort to others. I want to be remembered as someone that did it all successfully, that is, to be an achieved career woman and a deeply involved parent. I want to leave this world with many people having different stories to tell about me and wanting to write books on how I impacted their lives and changed generations.

Following the steps of Abraham Lincoln who enforced and signed the laws that abolished slavery and had schools named after him, Martin Luther King Jr., who was part of the forces to promote desegregation and fight for equal rights and had a museum full of his works, I want what I would do to stay and people to recreate me and my works in different forms.

2nd Place: Ashton Monk

Question: *What does legacy mean to you? What do you think it means to leave a legacy? Are there different kinds of valuable legacies? What sort of legacy do you want to leave behind?*

Money. Fame. Volunteer Work. Character.
Career. History. Friendship. Family. Fancy
Cars. Faith. A Big House. A Dream Job.
Serving Others. Caring. Fostering Others.

What words have meaning to you and your legacy? Do they intertwine? Is one word or phrase more important than the others? Does it matter to you? What makes you happy and satisfied? What makes you think, "I have done enough?" What makes you think, "I could do more?"

Growing up, I want to say that these words and phrases all intertwined for me because I really never knew the difference. I never knew we didn't have as much money as our neighbors. I never knew the difference between a Mercedes and a Volkswagen. My family and I always volunteered Thanksgiving morning, during the summer and throughout the school year. As I got older, I began to realize that there actually was a difference. Looking back, my parents were helping me to build character in spite of what we had and didn't have as far as material things.

Billy Graham once said, "The greatest legacy one can pass on to one's children and grandchildren is not money or other material things accumulated in one's life, but rather a legacy of character and faith." Raised in a family where character and faith were more important than any piece of clothing I owned, the type of house or car we had or the amount of money we had in the bank, this quote could have literally been written by my parents. Growing up in a world and house full of kindness was more important than the car sitting in our driveway.

There are so many different types of legacies – friendship, financial, family, career to name a few. All of these have value, meanings and all of them are definitely are intertwined with having character, good or bad. You can be financially set for life but if you don't have a strong sense of character, that money can leave you feeling lonely. I truly believe that success in life is what you give back to others. My earliest memory of receiving money on my birthday was when I was about five years old from my grandparents. My dad sat me down and went over what I would be doing with the \$50 I received – 50% in savings, 10% to the church, 10% to my choice of charity and 30% I was allowed to spend however I wanted. At five years old, I was ok with that as \$15 was a lot of money. As I got older, I resisted only being allowed a small percentage to spend what I wanted because seeing what I actually wasn't putting into

savings account and money to spend how I want, but fortunate enough to give to my choice of those in need and to my church. Not understanding this at the time but having a grasp on this now, I appreciate my parents allowing and giving me the opportunity to leave behind a legacy of character, of giving, of caring, of service to others.

As an Eagle Scout, I have been able to build on this character by giving back in so many ways and to so many different organizations such as Camp I Am Special, a camp for children and adults with developmental and intellectual differences. I have spend over 300 hours volunteering at Camp I Am Special and the greatest gift this camp has given me is the gift of appreciation. The gift that everyone matters, everyone has a voice. Whether you have autism, cerebral palsy, Down syndrome – your voice matters and is often louder than any voice. It is my job, our job, to listen.

In closing and to sum up my thoughts on legacy, "Only a life lived for others is worth living," as stated by Albert Einstein.

Recipe of the Month: Deviled Chickpea Bites

Ingredients

- 1½ cups cooked chickpeas (one 15-ounce can of drained and rinsed chickpeas also works)
- 4 tsp white wine vinegar
- 2 Tbsp minced shallot or yellow onion
- 2 Tbsp olive oil
- 1 Tbsp water
- 1 Tbsp nutritional yeast
- 1¼ tsp Dijon mustard
- ¼ tsp salt
- ½ baguette, cut into ½ inch slices
- 1 large cucumber, thinly sliced
- 1 bunch of chives, minced
- Paprika



Instructions

(makes about 18 bites, enough for 4 to 6 people)

1. For the filling, place the chickpeas, vinegar, shallot, oil, water, nutritional yeast, mustard, and salt into a blender and blend until creamy. If the ingredients are having trouble blending, add another tablespoon of water to get things started.
2. To make the bites, smear a little bit of the chickpea mixture onto the slices of bread so that the cucumber slices stick. Place 2 slices of cucumber onto the bread so that the surface of the bread is covered. Now dollop 1½ tablespoons of chickpea mixture on top of the cucumber slices.
3. Sprinkle on the minced chives and shake some paprika on top of the bites for some added color.

What's Happening in North Carolina



[Garner Independence Day Celebration](#)

July 3, 2021

Gates open at 5:00 p.m.

921 Buffalo Road
Free

[Independence Day Celebration](#)
July 4, 2021
Gates open at 3:30 p.m.
Event starts at 5:30 p.m.
Koka Booth Amphitheatre
8003 Regency Parkway, Cary
Free

[Concerts at the Colonial](#)
See link for specific dates, times, and bands
The Colonial Inn
153 W. King Street, Hillsborough
Free

[Park After Dark](#)
July 14, 2021
7:00 p.m. to 9:00 p.m.
Old Library Site
310 S. Academy St, Cary
Free

[Active Adult Program](#)
Many Events/Programs (see link for details)
Various Dates and Times, see program details for specific date & time
Various Locations, see program details for a specific location
Free - \$90, see program details for pricing

[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

Meet Our Attorneys...



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Friday 8:30 AM - 3:00 PM

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Scheduled appointments after hours

<https://www.ncestateplanning.com>

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