



Northern Illinois

Changing Minds

The Newsletter of NAMI Northern Illinois

May and June 2009

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Mental Health Month

<p>May 5 6:30 PM</p>	<p>Supported Employment Meaningful work is an important part of recovery from serious mental illness. Learn how Supported Employment programs help consumers improve the quality of their lives. Presented by Janet Wattles Center Supported Employment Team.</p>	<p>Stepping Stones 706 N Main St Rockford, IL</p>
<p>May 6 6:00 PM</p>	<p>Childhood Bipolar Disorder * ** This seminar will address the signs and symptoms of childhood bipolar disorder and how it is treated. Presented by Carol Craig, MD, MPH, Board Certified Child Psychiatrist and Medical Director of Mildred Berry Center</p>	<p>Mildred Berry Center 8616 Northern Ave Rockford, IL</p>
<p>May 12 6:30 PM</p>	<p>Suicide TALK. How To Make Direct, Open and Honest Talk About Suicide * ** Suicide TALK is aimed at all members of a community. Its goal is to make direct, open and honest talk about suicide. Presented by Charity Shaw Moyado</p>	<p>Mildred Berry Center 8616 Northern Ave Rockford, IL</p>
<p>May 15 9 AM to 3 PM</p>	<p>Sidewalk Sale The proceeds will benefit the Silver Lining Clubhouse and NAMI Northern Illinois. See page 4 for more details</p>	<p>Silver Lining Clubhouse 1422 20th St Rockford, IL</p>
<p>May 20 6:00 PM</p>	<p>Working With Children In A Casualty Based System * ** When children do not develop social competence they can develop conduct problems. Learn how mental health professionals interact with corrections officers and identify children in need of mental health services. Presented by Clarence Holman</p>	<p>Mildred Berry Center 8616 Northern Ave Rockford, IL</p>
<p>May 29 1:00 PM</p>	<p>The Stars of Light The Troupe will perform their Spring 2009 Show. For more information contact Barb Schlomann at 815-332-6821</p>	<p>Center for Sight and Hearing 8038 Macintosh Lane Rockford, IL</p>

CONTACT US:

NAMI Northern Illinois
P.O. Box 6971
Rockford, IL 61125
815-963-2470
www.nami.org*

*The NAMI Northern Illinois website is being updated; check out the national website in the meantime.

* Please register for this event at www.janetwattles.org on the training calendar.
** This event provides Free CEU's for social workers, counselors, marriage and family therapists and IAODAPCA. CPDU's for teachers.

All Mental Health Month Events are FREE and Open to the Public

May 2009

Special Needs Trusts

NAMI Northern Illinois is proud to host Sherri Schneider of Family Benefits Solutions and Brian Rubin of The Law Offices of Brian Rubin and Associates, at their June 2009 meeting. Brian is a lawyer who specializes in Special Needs Trusts. He has submitted an article for this edition of Changing Minds, which can be found on page 3. Please join us for this event.

June 2, 2009

6 PM NAMI Business Meeting 6:30 PM Presentation Begins
Mildred Berry Center 8616 Northern Ave Rockford, IL 61107

FREE EVENT

A Special Thanks To Our Donors

Anonymous
 John V Burns
 David A Calkins
 Nancy Clemmons
 Jerome & Teresita Endencia
 Ms Nancy Etnyre
 Mike & Robin Garvey
 Denise Hammer
 Dorothy Hopper
 Angie Kelly
 Iris Kesler
 Nancy Leitschuh
 Tammy Lewis
 Mathers Clinic
 Mark & Laura Mathison
 Dr. Rick McNelly
 Patricia Milani
 Jean & Bill Morrow

Bruce Parks & Emily Hathaway
 Ms. Elaine Pfluger
 Karen Razim
 Sara Reynolds
 Michelle Rock
 Steve & Pam Schupbach
 Marcia Shaw
 Jack & Peggy Wolf
 William Zartman
 Warren & Ann Zeigle
In Honor of Julie Arnold - Nancy L. Arnold
In Memory of Greg Voedisch - Joe & Beverly Capone
In Honor of Dr. Shan-Chin & Shu-Yi Tsai - Anonymous
In Memory of Fred & Edna Hemming - Terry & Valerie Freeman
In Honor of Hope Dibler - Julie A. Dibler

The Officers and Board of Directors of NAMI Northern Illinois are deeply grateful to all who have given so generously, especially during this economically difficult year. A total of \$3,035 was received this year. Your gifts will be used to continue our many programs in 2009.

BECOME A MEMBER—SUPPORT NAMI NORTHERN ILLINOIS!

NAMI Northern Illinois is a non-profit organization affiliated with NAMI, The National Alliance on Mental Illness.

ANNUAL MEMBERSHIP DUES

Individual-\$30

Family-\$40
 (please list family members below.)

Advocate-\$50
 (for those who wish to make an additional donation.)

Open Door-\$5
 (for those whose funds are limited at the present time.)

Membership brings you these publications:

NAMI *Advocate* (quarterly) • NAMI Illinois *Stateline* (quarterly) • NAMI NI *Changing Minds* (bi-monthly)

Please list your name(s) as you wish it to appear in our membership roll:

Name(s): _____
 Address: _____
 City: _____
 State/Zip: _____
 Phone: _____
 Email: _____



Northern Illinois

Membership Level : _____ Additional Donation: _____ Total enclosed: _____

NEW!!!
 Now you may join NAMI online. Just go to www.nami.org, click "Take Action", then "Register and Join."

Please mail this form with your check to:
 NAMI Northern Illinois • P.O. Box 6971 • Rockford, Illinois 61125

Thank you for your membership!

"You are not alone."

Special Needs Trust by Brian Rubin

While all families need to make legal and financial plans for the future, families of an individual with a mental illness must plan differently, and take into consideration many more details, laws and government regulations.

Estate planning for families of an individual with a mental illness is, regrettably, a very complex process. In order to provide for that family member's financial security, to assure that member remains qualified, or able to qualify in the future, if needed, for government benefits such as S.S.I. and Medicaid, and to protect any future inheritance or gift, given to or left to that family member, from claims of the government for reimbursement, the family must properly plan now, and plan differently than other families who are not in that situation. The families must also consider in their plans the protection of any inheritance or gift from the extended family and friends, even those with the best of intentions.

In addition to the concern for the family member to be "positioned" to qualify for SSI and Medicaid, if they otherwise would qualify, but for inheritances and gifts, the family may be concerned that the family member is simply not able to manage their own funds. That is, that there is a need to protect that family member from themselves, and from others.

In Illinois, without appropriate, special estate planning, that family member may inherit property, or receive gifts, only to be then disqualified from receiving government benefits such as S.S.I. and Medicaid. One of the primary objectives in estate planning for families of an individual with a mental illness, is to assure that the family member remains qualified and eligible for government entitlement programs, while protecting the family's assets, and the child's inheritance, from seizure by the government as "reimbursement."

In the "dark ages" of planning for individuals with disabilities, it was often recommended by attorneys unfamiliar with, or no understanding of (or worse, with some knowledge of) the area, to disinherit that family member. However, as families, we are not ready to abandon our loved one, and leave that family member to have to rely solely upon the government. Sometimes the advice was to leave that family member's inheritance to the other family members or friends. The intention would be that these recipients would be "morally obligated" to use those funds to supplement government benefits received, if any, for the benefit of the family member with the mental illness. That advice is wrong too. If we rely upon the "moral obligation" concept, we have no assurance that the funds will be used as intended for the benefit of the family member with a mental illness. Further, there is no legal obligation to use the funds for that family member. If there was such a legal obligation, the government could reach the funds, and disqualify the family member from S.S.I. and/or Medicaid. With the "moral obligation" "method", the funds are the exclusive property of the recipient, and can be reached by the recipient's creditors.

The recipient may have their own financial needs (such as their own children's college education) and "dip" into the inheritance, with the best of intentions to repay the amounts, though never in a position to do so. Further, if our trusted recipient places these funds in a joint account with their spouse, the inheritance may then be considered marital property. In a recipient's divorce, the intended inheritance could be distributed to an ex-spouse of the recipient, with no such desire or inclination to honor "moral obligation". Lastly, if the recipient passed away, who would receive the "moral obligation" inheritance, and would they have the same commitment, share the same "moral obligation".?

The good news is that in Illinois, since 1982 by Court decisions, and since September 6, 1991 by a Public Act passed by the Illinois Legislature, we have a viable alternative. *Continued on page 5*

President's Letter

“None of this work can be done with out more dedicated volunteers.”

In July of 2008 the NAMI Board of Directors held a one day retreat to examine our strengths and weaknesses and list our opportunities and threats. From this analysis we formulated a list of some areas to work on and goals to reach. In less than a year I can report that we have accomplished some of these.

We now have an active Grant Committee who meet regularly to pursue any grants available. An education Committee has been formed with Robin Garvey as the chair. A plan has been made to hold at least two Family- to- Family sessions this year, one session of Visions and at least one session of NAMI Basics. Two new people will be trained to be mentors for the Peer- to -Peer program and we hope to hold a class this fall and also reactivate our “In Our Own Voice” group.

Besides the above, a membership survey will be sent out soon to help us understand what your wishes are and how we can help you; a committee is working on job descriptions for our board members; and we are attempting to improve our website.

None of this work can be done with out more dedicated volunteers. Elsewhere in this newsletter notice our “help needed” section.

Looking forward to July. There are two dates I would like you to keep open on your calendar. On July 18th, Saturday, the third annual Kennedy 5K Run/Walk will be held at the Mildred Berry Center. This is a community event to promote mental health issues and raise money for these services. Look for more information in the July/August newsletter.

The other date is the Consumer/Family Forum which is usually held in late spring. Because of various reasons it is now being planned for July 27 at the Klehm Arboretum in Rockford. The theme will focus on how work and other meaningful activity can be beneficial in the process of recovery.. Again look for more information at future NAMI meetings and the next newsletter.

Jean Morrow

Board of Directors
2008-2009

Vicky Braun

John Burns

Mary Caruana

Robin Garvey

Jean Morrow

Bruce Parks

Karen Platzbecker

Eldon Wigget

If you have any of the following items that you would like to like to donate/lend to NAMI for the Sidewalk Sale please contact Jean Morrow.

Plastic Bags Clothing Racks Hangers Folding Tables Boxes

Save your items and bring them to the clubhouse on May 13 or 14 between the hours of 2:30 - 5:00PM. We will need around 10 volunteers from NAMI and some of the club members & staff to help with the sale on the 15th.

The proceeds will benefit the club and NAMI Northern Illinois. All items that you want to move out of your house, even big appliances and furniture, will be accepted.



Friday, May 15, 2009
Silver Lining Clubhouse
1422 20th Street
Rockford, IL
(corner of 20th and Broadway)

Special Needs Trust by Brian Rubin - Continued from Page 3

A special form of a Trust, a "Special Needs Trust" has become the appropriate and preferred estate planning document for families such as ourselves. The share of the estate of the family member with a mental illness is maintained in a "special" Trust with very precise language, developed from Illinois Court decision¹ and the 1991 Public Act. The Illinois law provides that a Special Needs Trust shall not be liable to pay or reimburse the State (and by current regulations, SSA), or any public agency for benefits received, if the Special Needs Trust is established, drafted, and maintained in accordance with the provisions of the Public Act. Illinois law also provides that property, goods and services purchased or owned by such a trust for and or used by or consumed by the beneficiary with special needs, are not to be considered assets of the trust beneficiary, again, so long as the trust is established, drafted, and maintained in accordance with the provisions of the Public Act. Too often we find Trusts drafted by attorneys, "labeled" Special Needs Trusts, that do not qualify under the Statute, or do not comply with the SSA rules for such Trusts, called POMs. Too often we find that attorneys draft such Special Needs Trusts, but fail to advise families when the applicable federal or state rules change.

In 1993, the Federal Government enacted a law commonly referred to as OBRA-93. The law allows for a second form of a Special Needs Trust to receive assets or property in the name of the family member with a mental illness, including a "P.I." or medical malpractice settlement, or inheritances left to that family member directly, and not in a Third Party Special Needs Trust. Additionally, if the family member already has assets in his or her own name this trust can "correct" or "save" the situation. Illinois amended the Special Needs Law in Illinois to comply with OBRA-93, effective January 1, 1996. It provides that a personal injury settlement awarded to such a family member may also be protected in a trust, while still maintaining government benefits, and while outside the reach of the government for reimbursement during that family member's life. If the settlement is left in a guardianship account or in that family member's name, the family member would lose all such government benefits.

This second form of a Special Needs Trust, the "OBRA 93" Trust, has many "drawbacks", and would never be our first choice, but it is there as a tool to be used if such a situation occurs, and the attorney should be aware and make you aware of its availability.

The "Special Needs Trust", in deference to a "Basic Support Trust," allows the family member's inheritance to supplement, not supplant, government benefits. None of us wish to "trade" our dollars for the government's dollars. Rather, we want our dollars to be in addition to the government's dollars. The "Special Needs Trust" assets are not intended to provide for basic support such as food and shelter, unless government benefits are no longer available or are inadequate or insufficient for such purposes. The Special Needs Trust may be used to enrich our child's life and make it more enjoyable, such as recreational and vacation opportunities and the expenses of a traveling companion. The Trustee may be authorized to procure more sophisticated medical and/or dental treatment than may otherwise be available and seek private rehabilitative, social services and educational training. The Trust may also foster maintaining contact with siblings and other family members by authorizing the use of funds for transportation costs.

We must also educate grandparents and other relatives that they are not doing the family member any favor by treating them the same as other beneficiaries in their own Wills and Trusts, but that any such "inclusion" should be to the Discretionary Supplemental Trust that you have created for such purpose.

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NAMI Support Groups

Belvidere

This group is for family members of persons with mental illness. Meetings are held at Grandma's Restaurant, 329 Chrysler Drive in Belvidere. Meetings are held at 8:00 a.m. on the 3rd Monday of the month. Call Jean Morrow at 815-332-4744.

Family to Family

This family member support group meets at 7:00 pm on the 3rd Tuesday of each month at Our Savior's Lutheran Church, at 3300 Rural St., Rockford. Contact Mary Ann Holmes at 815-877-0670.

Park

This family member support group meets at 11:00 am on the 2nd Saturday of every month at North Towne Mall Swedish Pancake House. Contact Bev Peterson at 815-633-0582.

Bright Futures

A support group for family members of children and adolescents with emotional disorders. Meeting in the SwedishAmerican Conference Center at Mildred Berry Center, 8616 Northern Ave., Rockford, IL. Contact Robin Garvey at 815-332-6064, for dates and times.



Other Local Support/Education Groups

Group Hope

A Depression and Bipolar Support Alliance (DBSA) support groups for consumers, their families and friends.

BELVIDERE: Second & fourth Tuesday, 5:45 pm, Immanuel Lutheran Church,

ROCKFORD: Sundays: 3:30 pm, ABC Collision, 4141 Morsay Drive;
Mondays: 6:30 pm, Bethesda Covenant Church, 2101 E. State St.;
Wednesdays: 7 pm, Crash Collision, 4141 Morsay Drive;
Thursdays: 10:00 am, Carpenter's Place on Railroad Ave.;
Thursdays: 6:15 pm, Camelot Tower, 1415 E. State St., 9th floor.

ROCHELLE: Mondays 6:30 pm, Rochelle Hospital, Private Dining Room Downstairs

OREGON: Second & fourth Thursday, 6:30 pm, First Presbyterian Church, 200 S. 5th St.; one block south from 4th St. (Route 2)

FREEPORT: First & third Tuesday, 7:00 pm, Grace Episcopal Church 10 S. Cherry St. (Call 815-235-6171)

For information call Dr. Charles Smith
815-398-9628 .

Special Needs Trust by Brian Rubin - Continued from page 5

As family members of individuals with a mental illness, we do not have the luxury to procrastinate. We must plan for the "future", now. While we hope that with medication and professional help that our loved one will, in the future, not require government benefits, but rather will be working, with health insurance, we must, regrettably, plan for possibility that they will encounter, at least periods where they are in need of government benefits.

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HELP WANTED

As most of you know, NAMI Northern Illinois is run solely by volunteers. Any help that you would like to offer is always greatly appreciated, whether it is helping with a single event or helping on a consistent basis with regular NAMI activities. We do from time to time have specific volunteer needs, which is what you will find in our new "Help Wanted" section of Changing Minds.

Website Editor: NAMI Northern IL needs an individual to consistently update their website (www.nami.org/northern-illinois). The individual should have a computer and working knowledge of computers and the internet but does not need to have previous website editing training nor need to know programming language, though both would be helpful. If you are interested please contact Erin Harsevoort by email - eharsevoort@janetwattles.org.

Schnucks Fundraising Card: NAMI Northern IL needs an individual with a computer to be able to go online and learn more information about the Schnucks fundraising eScrip card. If you are interested please call NAMI Northern Illinois at 815-963-2470.

SAVE THE DATE

Kennedy 5K Run/Walk
July 18, 2009 at Mildred Berry Center
Call Charles Smith, MD for more information at
815-398-9628

Consumer Family Forum
July 27, 2009 at Khelm Arboretum
Call Eldon Wigget for more information at
815-987-7033

Mental Illness Awareness Week - Special Presentation by Marc Elliot, author of "Don't Judge a Book By Its Noises"
October 6, 2009 Location TBD
Call NAMI Northern IL for more information
815-963-2470

Look for information in upcoming editions of
Changing Minds.

NAMI Northern Illinois is starting a new fundraising opportunity in collaboration with Schnucks. All you have to do to help NAMI Northern Illinois raise money is:



- Pick up a card at Loglis (Schnucks).
- Register your new Schnucks eScrip Community Card for use in the program either by phone or online with group name - NAMI Northern Illinois or group ID - 500021591
- Schnucks and other participating merchants will automatically donate between 1 to 3 % of your purchases to NAMI Northern Illinois, based on purchases made by you, just by using the cards you have registered.

Get your Schnucks Community Card today and start helping a great organization by buying the things you need!



PO Box 6971
Rockford, IL 61125
Return Service Requested

Planning to move?
Please let us know your new address, so
Changing Minds can follow you to your new home!
Call 815-963-2470 or email
joebevrox@comcast.net

Non-Profit Organization
U.S. Postage
PAID
Rockford, IL
Permit NO. 757

		Meeting Schedule	Page 8
May 2009			
5 6:30 p.m.	Supported Employment	Regular NAMI Meeting at Stepping Stones 706 N. Main St. Rockford, IL 61103	
26 6:00 p.m.	Board of Directors Meeting	Stepping Stones 706 N. Main St. Rockford, IL 61103	
June 2009			
2 6:00 p.m.	Special Needs Trusts See article on page 3 from the presenter	Regular NAMI Meeting at Mildred Berry Center 8616 Northern Ave Rockford, IL 61107	
30 6:00 p.m.	Board of Directors Meeting	Stepping Stones 706 N. Main St. Rockford, IL 61103	

**All Regular NAMI Events
Are FREE & Open to the Public**