## **Salem County Hosts First Expo for Disabled**

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Pittsgrove Twp.- Who looks after a person with a disability when their guardian dies? How do parents ensure continued care for their child after they are gone? Where do families of those with disabilities go for housing needs, transportation and financial advice?

These were some of the questions that were answered Friday at the first Disabilities Awareness Day held at the Centerton Country Club for 150 people, 99 of whom had disabilities ranging from autism to learning disorders.

Paul Prior, an attorney who specializes in guardianship and estate planning, stressed the importance of planning for the future.

"Lack of planning will be a burden on loved ones when the guardian is gone," he said.

Prior urged guardians to create a special needs trust to pay for things government funding will not cover, and to provide direction for future medical care. A special needs trust is similar to a will, denoting ownership of property, accounts and instructing how it will be distributed and by whom.

Assets in a special needs account are not included when state officials determine if an individual is eligible for assistance. Other types of accounts

such as college trust funds and savings bonds could decrease chances of eligibility of government funding for a person with disabilities.

Stephanie Molinari, of the county board of social services, said since it is already difficult to qualify for assistance, people should move any accounts into a special needs trust fund.

Medicaid, she said, will pay for the daily medical costs of the individual, but not for extras such as travel and any luxuries. A special needs trust fund will provide for those things, and the fund can also be used for medical costs if someone not on Medicaid reaches the limit of a health insurance plan. The state is the first beneficiary of the trust fund, claiming up to the amount spent in Medicaid funding for the account holder. Any additional assets are left to the family.

Other challenges facing those with disabilities are their housing, transportation and financial needs. The Office for the Disabled provides information on those services available in the county.

Debra Behnke, director of the county Office for the Disabled, said she organized the event so that people in the county would know where to turn for support.

"It's important to hold this type of event for people to learn about the services that are available not only on the county, but on the state level," she said.

County freeholders reopened the Office for the Disabled in October after being closed since 1995. Until it reopened, it was a program within the county's Inter-Agency Council of Human Services.

Chuck Sullivan, freeholder director, said the office provides services to help those who are disabled and enhance their quality of life. The event, he said, provided education and awareness and allowed the county to learn the needs of those with disabilities.

"This is a great day," he said. "History-making."

In one short year, he said, they opened the door to the department and provided a resource for residents with disabilities.

Freeholder Dave Sparks, who recently retired from the DuPont Chambers Works, said after completing a two-week boot camp and relearning things he had done for the past 20 years, he could understand the challenges many are faced with when having to re-learn skills and cope with their disabilities.

Assemblyman John Burzichelli, D-3<sup>rd</sup> District, said the state will continue to advocate disability awareness and strive to fund services.

"A day like today is helpful for everybody," he said. "Not just for those who may want to help- there is value here, for all of us."

For more information about county services, call Behnke at the Office of the Disabled at 935-7510 ext. 8316.

Representatives from local agencies that provide health care services and programs for people with disabilities distributed information at the event.

LeDerick Horne, owner of the property investment company Horne and Associates, LLC, said disabilities not only consist of challenges that are visible to the eye, but include disabilities that are not as apparent.

Horne struggled with a learning disability throughout his life. But in a program in college, he learned alternative ways of dealing with his disability. Horne used a word processor to solve his poor spelling and was given written tests that were paired with an audio version of the questions. After he learned to overcome those challenges, Horne found success. He

now owns a company, has released an album of poetry and is a motivational speaker and advocate for students with learning disabilities.

"A person in a wheelchair is not disabled if they have a ramp," he said. "They become disabled when the ramp is taken away, or there is none."