

The Brain Injury Association of Arkansas'

Messenger

Life Care Planning for Families with Special Needs

By Harry L. Ehrenberg, Jr.

Special Needs Planning Task Force, Ehrenberg Financial, Inc.

It was about 2:00 a.m. on Friday morning, my second sleepless night and I am sitting in the kitchen distraught, angry and overwhelmed...such a sweet, loving young boy, my son...we had another heart wrenching talk; he is frustrated and upset, he can't focus, can't learn like the others his age, gets angry and has trouble making friends. Life is a daily challenge for our family. I won't be around forever, who is going to take care of him when I cannot?

Sound familiar? Twenty years ago, I was in that same position. I am also a parent of a child with disabilities and even though my son is an adult, I constantly worry about him. I have dedicated these past 20 years to helping families on the specific issue of life care planning for their children with disabilities:

- What will happen to my child if I become disabled or when I die?
- How can I leave an inheritance to my child without disqualifying them from government benefits?

The Special Needs Planning Task Force was born from the culmination of my years of experience. Dedicated to helping parents and family members of children with disabilities ensure the life-long care of their loved ones, the task force consists of financial advisors, attorneys, and trust officers uniquely armed with the professional expertise and knowledge of the challenges and difficulties that families of children with special needs face, such as:

- Understanding how different government benefits coordinate and offset each other
- Leaving an inheritance to their child without disqualifying them from government benefits by establishing a Special Needs Trust.
- Adequately funding the Trust.
- Understanding the risks and consequences of directing the child's inheritance to a sibling or other family member.
- Providing financially for the successor caregiver and their family.
- Life care Planning Guide (written instructions of what you want for your child and your child's history).
- Overcoming the emotional hurdle of planning your child's future.

...AND we are confident we can help families regardless of their financial resources.

You love your family... and we want to help you keep them safe and secure and preserve a comfortable quality of life. Call us at 501-663-6321 and ask for Harry. I look forward to getting to know you!

ESPECIALLY FOR MEMBERS OF THE BRAIN INJURY ASSOCIATION OF ARKANSAS...The Special Needs Planning Task Force will provide Association members a **FREE** Special Needs Planning Assessment. To take advantage of the wonderful opportunity, please send an email to andrea@ArkansasSpecialNeedsPlanning.com requesting the **FREE** Special Needs Planning Assessment and make sure you tell them that The Brain Injury Association of Arkansas sent you!

Save the Date

Brain Injuries – No Two Are Alike

**Arkansas: State of the State
Traumatic Brain Injury Conference**

Friday, November 7, 2008

Hilton Little Rock Metro Center
925 South University
Little Rock, AR

This conference, sponsored by the U.S. Department of Health and Human Services Health Resources and Services Administration (HRSA), is open to all who are involved in the field of brain injury including individuals with brain injuries, family members, advocates, service providers, policymakers and anyone concerned with planning and service delivery for individuals with brain injury.

Objectives:

- Present an overview of current TBI statewide activities.
- Provide participants with networking opportunities within the brain injury community.
- Educate participants on local TBI resources.

Cost: Free (with limited mileage assistance available for those who qualify)

For more information, call 1-800-482-1174 or 501-280-4923 (LR) or visit the Brain Injury Association of Arkansas' home page at www.BrainAssociation.org where you will also be able to register online for the conference.

Registration deadline is October 8, 2008. Register early, space is limited.

Brain Aerobics – Games and Puzzles to sharpen your mind...

Everyone needs mental challenges to keep the brain at its peak. The American Association of Retired Persons (AARP) has an area on its home page, "www.aarp.org/leisure/games" that provides free online puzzles and games. Another of their sites, "bulletin.aarp.org" allows you to play interactive Sudoku.

Another fun site to visit is "www.happy-neuron.com." At "Happy Neuron" each and every game is specifically designed by a team of Neurologists and Neuroscientists. Users have shown significant brain performance improvement over non-users. They have several games that can be played for free. Their games also show which areas of the brain are getting the "exercise."

Brain Injury Association of Arkansas
PO Box 26236
Little Rock AR 72221-6236

Return Service Requested

Non-Profit Org. US POSTAGE PAID LITTLE ROCK, AR PERMIT NO. 113
--