



## A Message from President and CEO: *Michelle Markowitz*

Dear all,

We hope this finds you well as we settle into the New Year. While January has certainly presented quite a few challenges for our community, you continue to show just how strong Cushing can be. It has been extraordinary to witness the commitment of our staff, our families and those we support especially as they continue to

adapt to this recent surge of COVID 19. Thankfully, there seems to be a light at the end of the tunnel.

With January marking a fresh start, it is also a great time to reflect on the past year and all that we accomplished together. As you can see from the video collage included in our newsletter, there was much happening in our community at the end of 2021. From our Run to Change Lives in November, to our Staff Appreciation Event in December, and holiday celebrations throughout the end of the year, we had a lot to be thankful for.

Looking ahead in 2022, we have already seen incredible support from all of you; our **Opportunity Fund** continues to reach new heights, and we are so appreciative to all who have given thus far. If you are interested in supporting, you may do so here.

We are also currently planning for our return to in-person events, including our **St. Patrick's Dinner and Auction**, as well as our **Springtime Gala**, where we will honor Charlie Drea and Mary McGoldrick, as well as celebrate Cushing's 75th anniversary! For now, please enjoy these wonderful stories from our community.

Sincerely,  
Michelle Markowitz

# Be My Valentine



## THE MarketPlace

at Cardinal Cushing Centers

Valentine's gifts handmade by our students available at the Unique Boutique



Let the MarketPlace be your Valentine's Day shopping destination this year. Just step inside the Unique Boutique and you'll find an abundance of wonderful gifts made with love. Our students have really outdone themselves with their latest creations. It's such a great mix of talents since these items are created in a few different areas of Cushing. The students in our new Industrial Arts Program have made the most adorable heart shaped candle holders as well as whimsical signs. Their most recent creation is a charming holder for a bottle of wine and glasses for two. Then there are the exclusive pieces made in Randy's art room. Each is so carefully constructed and full of heart. However, the beautiful jewelry made by Cushing students may very well be the "must have" for the loved ones in your life. There are so many attractive men's and ladies' pieces available in a variety of styles. A Valentine favorite is an elegant ladies bracelet featuring red and silver beads. All of these items and more are awaiting you at the Unique Boutique plus a handmade card! Also, don't forget to pop into our Take 2 Thrift Shop for amazing finds and grab a bite to eat and some goodies for your Valentines at our Cushing Café.

Stay up to date and follow us on [Facebook](#) and [Instagram](#) @cushingmarketplace.



# A Bridge for the Community



Cushing student utilizing the bridge.



We're so thankful for our new partnership with South Shore Technical High School. Over the fall and into early December, their students worked onsite at Cardinal Cushing Centers to create a bridge at our Hanover location. The bridge allows all of the individuals we support to access our outdoor fitness and walking trails. The new structure is 6 feet wide, has a sturdy concrete base, and covers a part of the trail that was previously very challenging to traverse. This section of the trail made it difficult for many of the people we support to independently get to the trails, and it was not very feasible for someone who uses a device like a wheelchair or walker to navigate. Thank you, South Shore Voc Tech, for helping us make outdoor fitness more accessible!



South Shore Vocational Tech and Cushing staff and students.

# PLAN Special Needs Trusts

Preserve Assets | Protect Benefits | Live Well

Planning for your child's future can be daunting; we know that, and we want you to know that you are not alone.

Our new friends at Planned Lifetime Assistance Network (PLAN) of Massachusetts and Rhode Island can help ease your worries when you establish a Third-Party Special Needs Trust on behalf of your loved one.

PLAN's veteran team of experienced and compassionate social workers will work closely with you to create a plan to preserve assets, protect benefits, and help your child to live well.

Right now, PLAN has a special offer available – enroll between now and March 31st and they will waive the enrollment fee (a \$500 value). You can fund the trust now or establish the trust and set it up to be funded in the future. [Click here to start the process.](#)

Contact [mmcelroy@planofma-ri.org](mailto:mmcelroy@planofma-ri.org) if you have any questions at all! Watch this short video for an overview of Third-Party Special Needs Trusts.

## PLAN Special Needs Planning Q & A



### Q: What is a Special Needs Pooled Trust (SNPT)?

**A:** The SNPT is a legal vehicle enabling money to be set aside for a person with a disabling condition. It is intended to help preserve funds for the individual, while protecting access to public benefits. A SNPT must be maintained by a 501c3 nonprofit organization and provide separate accounts for individual beneficiaries, which are "pooled" only for investment purposes.

### Q: What are the advantages of a SNPT?

**A:** Pooling of accounts reduces start-up fees and ongoing administrative costs and can be established as either "first-party" or "third-party" trusts—the former established with the beneficiary's own assets, the latter using assets provided by other people. A person can be a beneficiary of both kinds of trusts simultaneously.

### Q: What is a First Party Trust?

**A:** Also referred to as a "self-settled" or "Medicaid pay-back" trust, funds deposited come from the beneficiary, and could be a settlement of an injury case, or an inheritance. A lien is placed on the trust at the time of the beneficiary's death, and Medicaid is entitled to be paid back for anything paid during the beneficiary's lifetime.

### Q: What are the advantages of a First Party Trust?

**A:** Public benefits are protected, and funds deposited are not counted as assets. Medicaid and SSI benefits are not disrupted. The job of the trustee is to ensure that distributions do not negatively impact benefits.

### Q: What is a Third Party Trust?

**A:** A third-party special needs trust is created and funded by someone other than the beneficiary (e.g. a grandparent). At the end of the beneficiary's life, the "donor" names where the remaining funds will go.

### Q: What are the positive aspects of a Third-Party Trust?

**A:** There is no Medicaid "pay-back," and the beneficiary is protected from being taken advantage of by potentially unscrupulous parties. Both first- and third-party trusts are for the sole benefit of the beneficiary, and funds are protected from creditors.

*Joan McGrath is the executive director for Planned Lifetime Assistance Network (PLAN) of MA and RI. Joan worked in both public and private accounting, and was director of finance at PLAN for 11 years. She earned her bachelor's degree in accounting from Boston University School of Management. Founded in 1971 by parents of children with special needs, PLAN of MA & RI is a 501c3 that provides trust management and coordination of services for almost 800 beneficiaries. For more information, visit [planofma-ri.org](http://planofma-ri.org), or call 888-890-7526.*