

## MON-ARC Names New Executive Director

Sondra L. Thorn has been named executive director of **MON-ARC** of Monroe, Inc. She is a native of Monroe County, the daughter of Roger and Sharon Nocella. She attended Custer Elementary School and Holy Ghost Lutheran School before graduating from Monroe High School in 1992.

Sondra is a graduate of Monroe County Community College, attended Siena Heights University, and is currently scheduled to graduate from Kaplan University in 2017 with a Bachelor of Human Services degree. Her ultimate goal is to earn a master's degree in social work. She is married to Adam Thorn and they have three children.

For the past ten years, Sondra has been raising her children and working out of her home. She has been volunteering all of her life with church and community organizations.

"I was always happiest when I was volunteering," she said. "So when I decided that it was time to enter back into the workforce, I made a career change to human services. This has been one of the most fulfilling decisions I have made in my lifetime."

Sondra emphasizes that — in her new position — she hopes to build bridges throughout the area for **MON-ARC**.

"My mission is to help maintain the rights of all persons, regardless of their disability," she said.

Welcome to our new **MON-ARC** executive director!



## *Holiday Office Hours*

**The MON-ARC of Monroe  
will be closed from  
DECEMBER 23, 2016,  
and will re-open on  
January 4, 2017,  
at 9:30 a.m.**



## *Christmas Dance*

**FRIDAY,  
December 16th  
from 6:00 to 8:00 p.m.  
at Monroe Knights of  
Columbus Hall  
202 W. Front Street**

**LIGHT SNACKS PROVIDED!  
Bring your own beverage!**

Sponsored by  
MON-ARC of Monroe

## Here to serve you ...

**Staff Members:** Sondra Thorn, *Executive Director*  
Wanda McCann, *Rep Payee*

**Office Hours:** Walk-in service - Mondays only  
9:30 a.m. to 3:30 p.m.  
All other days - **Phone service only**

**Located at:** 6021 Parkside Drive, Monroe, MI

**Phone:** 734.241.5881

**Fax:** 734.241.3694

**E-mail:** [arcmonroe@sbcglobal.net](mailto:arcmonroe@sbcglobal.net)

**Website:** [www.monarcmonroe.org](http://www.monarcmonroe.org)

### MON-ARC Board Members

**Maureen Dempsey**

*President*

**Michael Brown**

*Vice President*

**William Dashner**

*Secretary*

**Jeffrey Stoll**

*Treasurer*

**Kyrsten Niemiec**

*Member-at-Large*

**Susan Pickens**

*Member-at-Large*

Board meetings are held on  
the 2nd Tuesday of every month  
at 6 p.m. at the MON-ARC office.

## FROM THE EXECUTIVE DIRECTOR: *Happy Holidays!*



The holiday season is fast approaching and we have been busy making year-end office preparations and preparing for the New Year. I would like to thank everyone for their support during my first three months. I have been busy attending meetings at the United Way, the State ARC, and other entities that support us.

**The office will be closed from December 23, 2016, and we will re-open on January 4, 2017.** Notices will be going out to all agencies and we will be checking our messages during this time.

I am pleased to announce that The MON-ARC of Monroe received a grant from The Community Foundation OF Monroe to help support our consumer dances. And speaking of dances, we have been very busy with planning for the Christmas dance. *Don't forget to bring your dancing shoes to the Knights of Columbus Hall on December 16th, from 6:00 p.m. to 8:00 p.m.* Santa and Mrs. Claus will also be in attendance.

During the month of December, stop by the Monroe Historical Museum and view the Christmas Tree Festival. Open house for this event will be Saturday, December 10, 2016. We will have a wreath on display with ornaments made by our consumers at the November dance. Consumers can pick up their ornaments at the January dance.

Do you struggle with finding a gift for that someone who "has everything"? Donating to MON-ARC is a great way to show friends, family members, co-workers and even clients that you are thinking of them during the holiday season, as well as sending a message that you are mindful of the needs in your community. Whether you donate instead of purchasing a traditional gift or as an add-on, this is a thoughtful opportunity to spread a message of cheer and charitable giving during the Christmas season.

Merry Christmas, Happy Holidays, and Best Wishes to you and your loved ones at Christmastime and all year long.



Regards,

*Sandra L. Thorn*, Executive Director

**Our Mission:** The **MON-ARC of Monroe, Inc.**, promotes the general welfare of all persons with developmental disabilities and their families through advocacy, counseling, education and community/program services.

## **An Overview of MiABLE 529 (A) - “Achieving A Better Life Experience”**

The Achieving a Better Life Experience (**ABLE**) program was created to encourage and assist individuals and families in saving funds for the purpose of supporting individuals with disabilities to maintain health, independence and quality of life; and to provide secure funding for qualified disability expenses on behalf of designated beneficiaries with disabilities that will supplement, but not supplant, benefits provided through private insurance, the Supplemental Security Income (SSI) program, the Medicaid program, the beneficiary's employment and other sources. The federal ABLE Act was signed into law in December, 2014. The Michigan ABLE (**MiABLE**) was signed into law in October, 2015. The Michigan Department of Treasury will administer the MiABLE program.

### **When can I open a MiABLE account?**

The Michigan Department of Treasury's Student Financial Services Bureau recently entered into an agreement with TSA Consulting Group for the management, administration and investment services for MiABLE. They are currently building the infrastructure for this program and expect to begin enrolling customers by November 1, 2016.

### **What does the ABLE Act do?**

The law allows certain people with disabilities to have special savings accounts for disability-related expenses without losing eligibility under SSI, Medicaid, and certain other public benefits.

### **Can an eligible individual have more than one ABLE account?**

No. Eligible individuals can only have one ABLE account, but anyone can contribute to their account.

### **Who is eligible for an ABLE account?**

An individual is eligible if he/she became disabled or blind before the age of 26, and either is currently entitled to Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), or gets a disability certification under rules the U.S. Treasury will write.

The U.S. Treasury proposes that a person with signature authority, like an agency having power of attorney, or a parent or legal guardian, may aid eligible individuals who may not be able to open an ABLE account themselves.

### **What is the ABLE tax advantage?**

Distributions from an ABLE account, including any earnings, are not taxed if used for qualified disability expenses. If a distribution is not used for a qualified disability expense, that amount could be subject to income tax and imposed a 10% penalty.

Distributions not used for qualified disability expenses could also affect other benefits. For federal income tax purposes, the ABLE owner should keep careful records when funds are withdrawn.

Furthermore, contributions to MiABLE accounts are deductible for up to \$ 5,000 for a single return and \$ 10,000 for a joint Michigan Income Tax return.

### **How much money can be deposited in an ABLE account?**

There is an annual limit on the total amount that can be paid into an ABLE account. Annual deposits (contributions) to an ABLE account cannot exceed the individual gift tax exclusion in effect for the calendar year in which the contribution is made (in 2015, the amount is \$ 14,000).

An ABLE account is considered a 529 account by the IRS. The maximum contribution limit for all Michigan 529 plans combined for a designated beneficiary is \$ 500,000 — this includes any 529 prepaid tuition or college savings accounts the beneficiary may have.

The first \$ 100,000 in an ABLE account would not be considered a resource when determining eligibility for SSI. If the account exceeds \$ 100,000, the designated beneficiary could lose his/her monthly SSI cash payment but would continue to receive Medicaid benefits.

Story continues on following page ...

## How can an ABLE account be used?

An ABLE account must be used for "qualified disability expenses" that relate to the designated beneficiary's blindness or disability and are for the benefit of that beneficiary in maintaining or improving his or her health, independence or quality of life. Internal Revenue Code, Section 529(e)(5), lists the following as qualified disability expenses:

- Education
- Housing
- Transportation
- Employment training and support
- Assistive technology and personal support services
- Health - prevention and wellness
- Financial management and administrative services
- Legal fees - expenses for oversight and monitoring
- Funeral and burial expenses

and any other expenses that may be identified from time to time in future guidance published in the Internal Revenue Bulletin.

Expense payments from an ABLE account are referred to as "distributions" in the federal ABLE Act and legislation.

A distribution for housing expenses from an ABLE account would be considered a resource when determining eligibility for SSI and could affect the designated beneficiary's Medicaid benefits.

### FOR MORE INFORMATION:

**Primary Contact:** R. Scott de Varona, MBA  
Student Loan Repayment Division Director/ABLE Program Manager  
Student Financial Services Bureau - Michigan Department of Treasury

**E-mail Address:** [MIABLE@michigan.gov](mailto:MIABLE@michigan.gov)

**Website:** [www.miable.org](http://www.miable.org)

**Phone:** 844-656-7225

**Fax:** 877-399-4351



## SSI Benefits to Increase in 2017

Monthly Social Security and Supplemental Security Income (SSI) benefits for more than 65 million Americans will increase 0.3% in 2017.

The 0.3% cost-of-living adjustment (COLA) will begin with benefits payable to more than 60 million Social Security beneficiaries in January 2017. Increased payments to more than 8 million SSI beneficiaries will begin on December 30, 2016. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

With the change, the maximum federal SSI benefit for individuals will be \$735 per month, up from \$733 in 2016. For couples, the highest federal payment will grow to \$1,103 per month from \$1,100.

Many states provide additional funding to SSI beneficiaries so actual payments could be higher.

Despite the modest increase, the adjustment is greater than what was announced at this time last year. Benefits for 2016 were unchanged compared to the year prior.

# 2016 Income Tax Guide

This authoritative income tax guide will prove to be invaluable for tax preparers, parents and others concerned with tax deductions stemming from the care and support of a minor child, an adult, or other persons with intellectual and developmental disabilities. Issued annually, the *2016 Income Tax Guide* was prepared by Thomas F. Kendzior-ski, Attorney at Law, and executive director of The Arc of Oakland County. The 2016 Income Tax Guide was written for The Arc Michigan, is copyrighted, and it is now FREE.

You can download this tax guide at:

**[http://thearcoakland.org/wp-content/uploads/  
TaxGuide-2016-FINAL-11116-PDF.pdf](http://thearcoakland.org/wp-content/uploads/TaxGuide-2016-FINAL-11116-PDF.pdf)**

The Income Tax Guide includes the following topics and more:

- Highlights of Tax Changes
- Charitable Contributions
- Deductions for Itemizers
- Volunteer Activities
- Convention Delegates
- Clothing and Household Items
- Medical Expense Deductions
- Special Schools and Training for Children
- Medicine, Drugs and Vitamins
- Sheltered Workshop Costs
- Transportation
- Special Equipment
- Lifetime Care
- Payments for Visual Aids
- Expenses for Patterning Exercises
- Wages for Nursing Services
- Special Telephone
- Close-Captioned R.V.
- Removing Lead-Based Paint
- Disposable Diapers
- Group Home or Other Community Settings Expenses
- Special Foods and Beverages
- Legal Fees
- Medical Conference Expenses
- Supplemental Security Income (SSI)
- Independent Living Services, or "Adult Home Help" or "Chore Services"
- Family Support Subsidy
- Disability-Related Tax Credits
- Sheltered Workshop
- School Income Deductions for "Impairment-Related Work Expenses"
- Adoption Expenses Credit
- Appeal Rights

**Mark your calendar  
now for these events!**

## Upcoming Dances



**Dances sponsored by  
MON-ARC of Monroe**

**All dances are held  
from 6:00 to 8:00 p.m  
REFRESHMENTS WILL BE  
PROVIDED!**

**Bring your own beverage.**

■ **December 16, 2016**

Knights of Columbus Hall  
202 W. Front St., Monroe

■ **January 27, 2017**

Monroe Middle School  
503 Washington St., Monroe

■ **February 24, 2017**

Monroe Middle School  
503 Washington St., Monroe

■ **March 24, 2017**

Monroe Middle School  
503 Washington St., Monroe

## Website Spotlight: Michigan Alliance for Families

**Michigan Alliance for Families** provides information, support, and education for families who have children (birth through 26 years of age) who receive (or may be eligible to receive) special education services. This website can help you with finding information on special education issues as well as disability specific information.

The organization's goal is to increase the involvement of families in their children's education. To do this, the group offers learning opportunities across the state, leadership mentoring, and support.

Parents can connect directly to a local mentor to address the family's needs. All Michigan families are able to access 1:1 support, electronic and printed resource information and referrals to local community resources.

Michigan Alliance for Families is a Michigan Department of Education IDEA Grant Funded Initiative and is our state's federally funded Parent Training and Information Center.

**Contact Information: 1-800-552-4821**

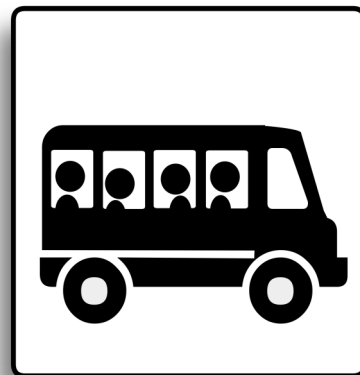
**info@michiganallianceforfamilies.org**

### Donate to MON-ARC

The **MON-ARC of Monroe** relies on the generosity of people like you to sustain and expand the ways it helps people with intellectual and developmental disabilities and their families. Please make success possible by donating today!

Mail your donation to: **The MON-ARC of Monroe, Inc.; 6021 Parkside Drive; Monroe, MI 48161.** Or you can help build The MON-ARC of Monroe by making a secure, on-line contribution by visiting: **http://www.themonarcmonroe.org**

Thank you for supporting the work of The MON-ARC of Monroe, Inc.



## Lake Erie Transit Gets Things Rolling

LET is there for everyone, ready to go the extra mile to provide you with safe and comfortable transportation wherever life takes you. Lake Erie Transit offers a variety of fast and easily accessible transportation services for Monroe County residents. With 8 fixed routes, Frenchtown and Bedford Dial-A-Ride services, ADA and Essential Transportation Services, LET is driven to provide everyone in our community with the highest level of service.

#### Fixed Route & Dial-A-Ride Fares:

Adults	\$1.00
Seniors (60+)/Veterans/Persons with Disabilities*	\$ .50
Children (Ages 6-11)	\$ .50
Children (Age 5 or younger) FREE with accompanying adult	

#### 31-Day Pass (covers unlimited rides for 31 days):

Adults	\$ 30.00
Students (with school ID)	\$ 25.00

#### AAD/ETS Fares:

Adults/Children ages 6-11	\$ 2.00
Seniors (60+) & Persons with Disabilities*	\$ 1.00
Children (Age 5 or younger) FREE with accompanying adult	

#### OBTAINING I.D. CARDS

An individual under 60 years of age must meet the eligibility requirements and become ADA-certified to use the ADA and ETS services. Individuals with disabilities may apply for an ADA/SMART card by calling **734-242-6766** and requesting a form.

**MONROE: 734.242.6766**

**BEDFORD: 888.664.5984**

**DUNDEE/MILAN: 888.664.8983**

#### AMERICANS WITH DISABILITIES ACT (ADA) SERVICES

LET provides on-call service to qualifying riders with disabilities. With an ADA-certified ID, you can call 24 hours to two weeks in advance and tell us when you need to be at your destination. We'll let you know when we'll pick you up anywhere within 3/4 of a mile of any of our fixed routes.

#### ESSENTIAL TRANSPORTATION SERVICES

ETS is a door-to-door service for senior citizens and those with disabilities who meet specific criteria. Please call **734-242-6766** for details.

#### FIXED ROUTES AND ADA SERVICE

Mon.-Fri. 6:55 a.m.-5:35 p.m.; Sat. 9:35 a.m.-4:15 p.m.

There is no Sunday or holiday service.

## Give a Gift in Honor of Someone Special

With the **MON-ARC of Monroe**, you have the opportunity to honor a special person or make a memorial donation by helping to make a difference in the lives of people with developmental disabilities in Monroe County.

### Honor Gift ...

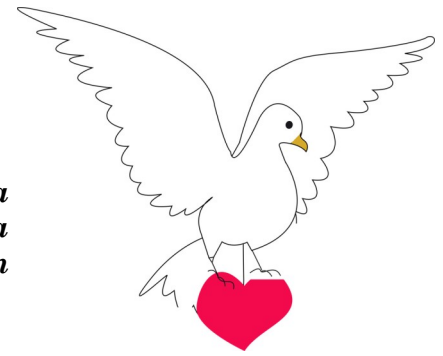
Wondering what to give the person who has everything? Celebrate your spouse's birthday, parents' anniversary, friend's wedding or retirement with an alternative gift to the **MON-ARC of Monroe, Inc.** in their honor. It's a meaningful way to pay tribute and show how much they mean to you.

### Memorial Gift ...

A memorial gift is a beautiful testament to the life of a beloved family member or friend who has passed on. It can be just the right way to express compassion to someone who has experienced a loss.

After you have made your contribution in memory or in honor, an acknowledgement letter will be sent to the person(s) you designate. We do not specify the amount of the donation unless you request it, and you may customize your message to the recipient. Memorial and tribute donations to the **MON-ARC of Monroe, Inc.**, are fully tax-deductible as provided by law.

If you would like to send a check, please enclose a note indicating the name of the deceased or honoree; the name and address of the person you wish us to contact concerning the donation; and who it is from. We will send out a tribute card to the person you have indicated. Please send your check to: **The MON-ARC of Monroe, Inc.**; 6021 Parkside Drive; Monroe, MI 48161. If you have any questions, please call the office at 734.241.5881.



**We appreciate our  
new and renewal  
members!**

#### **NEW MEMBERS:**

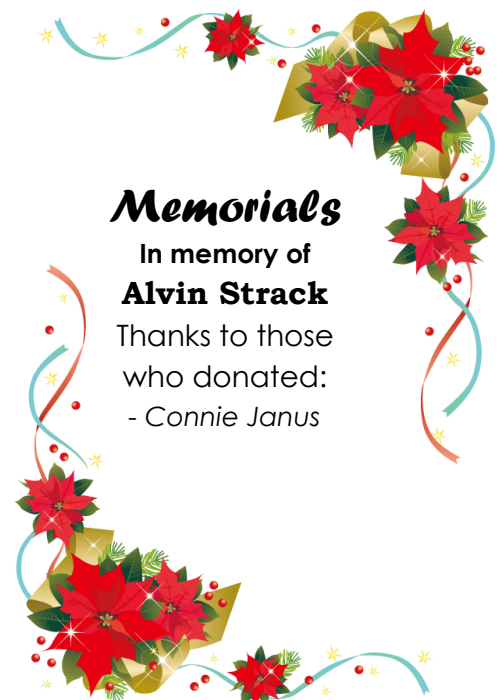
Bill & Cathy Brodie  
Steve & Wanda McCann  
Kyrsten Niemiec  
Adam & Sondra Thorn

#### **RENEWALS:**

Connie Janus  
JoLynn Koren  
Joseph & Sandra Kraus  
Janice Kraus  
Rusty & Cathy Shorter  
Jeffery Stoll  
Gene & Bonnie Swatek

### **Memorials**

In memory of  
**Alvin Strack**  
Thanks to those  
who donated:  
- Connie Janus





*For people with intellectual  
and developmental disabilities*

## **MON-ARC of Monroe, Inc.**

**6021 Parkside Drive  
Monroe, MI 48161**

**Affiliated with:**

**The ARC U.S.**

**The ARC Michigan**

**Proud to be a United Way agency.**



**Community Partner**

## **MEMBERSHIP FORM**

### **PLEASE PRINT:**

Name: \_\_\_\_\_ Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone (Home): \_\_\_\_\_ Phone (Cell): \_\_\_\_\_

E-mail: \_\_\_\_\_

**Please check all the apply:** ☐ Parent/Guardian ☐ Developmentally Challenged Person  
☐ Sibling/Family ☐ Community Member ☐ Education/Professional Staff  
☐ Friend ☐ Business/Organization ☐ ARC Staff/Board Member

### **Membership in the MON-ARC for one year:**

<input type="checkbox"/> Individual/Family Membership	\$ 25.00	<input type="checkbox"/> Person with Developmental Challenges	\$ 10.00
<input type="checkbox"/> Silver Membership	\$ 50.00	<input type="checkbox"/> Additional Contribution to <b>MON-ARC</b>	\$ _____
<input type="checkbox"/> Gold Membership	\$ 100.00		
<input type="checkbox"/> Patron	\$ 200.00	<b>My total gift to MON-ARC (Tax Deductible)</b>	\$ _____

Send to **MON-ARC; 6021 Parkside Drive: Monroe, MI 48161.**

### **For Office Use Only:**

Date Rec: \_\_\_\_\_ Amt. Rec: \_\_\_\_\_ Ck. # \_\_\_\_\_ Recorded by: \_\_\_\_\_ Mem. Comm. \_\_\_\_\_