

‘ABLE Act’ celebrated across state

Federal legislation that was eight years in the making is being celebrated across Minnesota and the rest of the United States. The long-awaited Achieving a Better Life Experience (ABLE) Act was signed into law by President Barack Obama before he left for Christmas vacation. This new law allows people with disabilities to open tax-free savings accounts to cover specific life expenses.

For many years people with disabilities had to spend down most assets to qualify for Medicaid-based benefits and Social Security. Before the act, families could not receive benefits if they had saved more than \$2,000 in cash savings. The ABLE Act allows families to save up to \$100,000. Money can be taken out of the account as needed, without additional tax penalties.

Money could be used for expenses including housing, education, employment supports and other costs not covered by insurance. The act has its origins in the efforts of a father in Virginia who wanted to save money for his daughter, who has Down syndrome.

Specific rules must be written by the Internal Revenue Service, with amendments by state. It's hoped that ABLE Accounts can be made available later this year. To be eligible for an ABLE Account, individuals must have a severe disability with an age of onset below 26.

The Tradition of Valentine's Cards

Over the centuries, the holiday evolved, and by the 18th century, gift-giving and exchanging hand-made cards on Valentine's Day had become common in England. Hand-made valentine cards made of lace, ribbons, and featuring cupids and hearts eventually spread to the American colonies. The tradition of Valentine's cards did not become widespread in the United States, however, until the 1850s, when Esther A. Howland, a Mount Holyoke graduate and native of Worcester, Mass., began mass-producing them. Today, of course, the holiday has become a booming commercial success. According to the Greeting Card Association, 25% of all cards sent each year are valentines.



Valentine's Day Fun Facts

- Over 36 million heart-shaped boxes of chocolate are sold each year.
- Worldwide, over 50 million roses are given for Valentine's Day each year.
- 73% of people who buy flowers are men, while only 27% are women.
- Alexander Graham Bell applied for his patent on the telephone, on Valentine's Day, 1876.



Megan Bongers has been selected for Superior Home Care's Employee of the Month for February, 2015. Megan has been a PCA with Superior Home Care for one year. We are grateful for her hard work and dedication.

CAMP COURAGE

A place for Camping and Outdoor Activities

Contribution by James H. (Client)

If you are interested in camping and doing outdoor activities, then Camp Courage is for you. Camp Courage started back in 1955, assisting people with cerebral palsy, polio, and other disabilities. Another camp was added in 1966 that focused on children with communication disorders such as speech, language impairments, and hearing. This camp is now called Woodland at Camp Courage. The closest camp to the Twin Cities is Camp Courage North which was formed in 1972 with the help of a donation of 95 acres of land near Itasca State Park by Walter and Lydia Deubener in 1971. Camp Courage North was a program for teens who are hard of hearing or deaf, but has now expanded. There are a total of five camps to meet the accommodations on an individual's specific need. In October 2013, the organization of these camps changed their name to True Friends. The purpose for this name change is so that people with disabilities can start friendships with other campers, staff, and volunteers whereas people would have a difficult time outside of camp. Being at one of the camps will ensure that the campers will not be treated any differently than someone without a disability. Wheelchair cabins are rented very early in the year. You may have to make reservations for 2016 as 2015 might already be full. If interested, call either 1-800-450-8376 or 952-852-0123.



Did you know there are 2000+ uses for WD-40.
Here are a few:
Removes crayon from carpet
Keeps snow from sticking to shovel.
Removes old cellophane tape.

Submitted by Sandy (Client)

February Birthdays



01-Evelyn	14 - Judy
01 - Laura	15 - Erica
03 - Gina	15 - Kim
04 - Amanda	18 - Darleen
04 - Bryanne	18 - Vanessa
05 - Yandel	18 - Momodou
05 - Adolph	19 - Robert
05 - Lilla	19 - Tina
05 - Tracy	20 - Amanda
06 - Susan	21 - Connie
08 - Skye	21 - Mary
10 - Lois	24 - Modesta
10 - Jake	24 - Paul
11 - Evette	24 - Michael
12 - Danielle	24 - Angela
12 - Deborah	25 - Patricia
12 - Christine	25 - Eng
13 - Janell	27 - Marissa
13 - Paula	28 - Shawntrell
14 - Valerie	

Correction - Happy Belated Birthday
Natalie on January 21st!



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