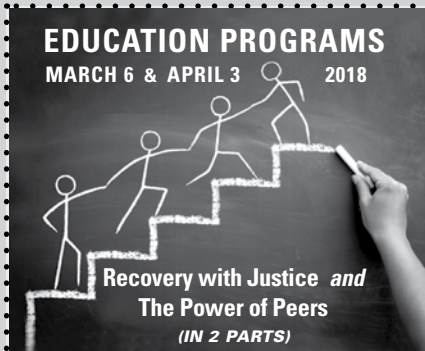




# NEWSLETTER

NATIONAL ALLIANCE ON MENTAL ILLNESS OF MASSACHUSETTS, INC. | CAMBRIDGE-MIDDLESEX AFFILIATE

EDUCATION • SUPPORT • ADVOCACY



**Recovery with Justice**

TUESDAY, MARCH 6, 2018

In these two sessions, we shall showcase recovery tools that work. Cambridge Police and the Middlesex Mental Health Recovery Sessions of the Middlesex Mental Health Court have exemplary programs that recognize that a person with a mental illness needs coaching, encouragement and motivation to help move in a better direction.

We welcome Lt Fred Cabral and Elana Klein, LICSW, from the Cambridge Police Department; Robert McWatters, Probation Officer; and Marie Mathieu, LICSW with the Recovery Sessions of the Middlesex Mental Health Court. Learn about the positive actions and methods now being used when dealing with someone with a mental illness.

**The Power of Peers**

TUESDAY, APRIL 3, 2018

Meet Peer Specialists and Recovery Coaches who play an invaluable role in recovery and learn how to access their services.

Macht Auditorium Cambridge Hospital,  
1493 Cambridge St., Cambridge  
(Vouchers available for garage parking)

> **NAMI MASS ADVOCACY DAY**  
Monday, April 9, 2018 • 10 am-2 pm  
Massachusetts State House

> **15TH ANNUAL NAMI WALK**  
Saturday, May 19, 2018 • 11 am  
Artesani Park, Soldiers Field Rd

For more information go to 617-984-0527 or  
[www.nami-cambridgемiddlesex.org](http://www.nami-cambridgемiddlesex.org)

## Here We Go Again!

**THE NAMI WALK**  
Saturday May 19, 2018

Always a top team in the NAMI Walk, NAMI-CM's 45 walkers raised more than \$40,000 in donations last year. With a goal of \$45,000 this year, it's not too early to register with our team NAMI-CAMBRIDGE at

<https://www.namiwalks.org/team/NAMI-CAMBRIDGE>

And **START** reaching out to last year's sponsors and all your friends and family to help us meet that ambitious goal.

Walk with us for . . .

**RECOVERY • EDUCATION • SUPPORT • ADVOCACY**

. . . and bring a friend!

Our Fearless Captain John Sharp stands ready to help you register online and give you a link for donors to make donations, if you have any problems with the website. You can reach John at 781-646-6381 or [john@nami-cambridgемiddlesex.org](mailto:john@nami-cambridgемiddlesex.org)

SEE PAGE 4 FOR WALKER TIPS ON MEETING YOUR GOAL.

# RESOURCES

## EDUCATION AND SUPPORT

### ► Family Support Groups (FSG)

For family members and friends of people with mental illness  
First, third, and fourth Mondays, 7:30-9:30 pm  
Cambridge Hospital, 3rd Floor Learning Center  
1493 Cambridge Street, Cambridge.  
Free and confidential  
See [www.nami-cambridgemiddlesex.org](http://www.nami-cambridgemiddlesex.org) for more information.

### ► Family-to-Family Education Program (F2F)

For family members and friends of people with mental illness  
Twelve-week comprehensive education program offered in fall and spring.  
Advance Registration is required. Contact Carolyn at [Carolyn@nami-cambridgemiddlesex.org](mailto:Carolyn@nami-cambridgemiddlesex.org) with your phone number and best time to call.  
Free and confidential

### ► Area Family Support Groups

**ACTON** Contact Susan McDougall at [mcdougalletal@aol.com](mailto:mcdougalletal@aol.com) or 978-263-8830; Clare Cooper at [ccooper@westfordconsulting.com](mailto:ccooper@westfordconsulting.com) or cell 978-692-8994.

**BEDFORD** Call the NAMI of Central Middlesex affiliate helpline 781-982-3318.

**DORCHESTER** Contact Monica, 857-342-2796 or [Mpmare28@gmail.com](mailto:Mpmare28@gmail.com); Mark, 617-522-7439 or [mzanger@comcast.net](mailto:mzanger@comcast.net).

**STOW** Call Trish Woods at 978-897-2962.

**WAKEFIELD** Contact Kay at 781-438-1851, or Diane at 978-658-3567 or email: [Dianeh23@yahoo.com](mailto:Dianeh23@yahoo.com)

**CARING FOR THE SOUL-CAMBRIDGE**  
Info: [bosejo222@yahoo.com](mailto:bosejo222@yahoo.com).

### ► For Peers

#### FREE PEER-TO-PEER CLASSES

Cambridge Hospital  
Contact Judi Maguire at [jmaguire@namimass.org](mailto:jmaguire@namimass.org) for schedule and registration.

#### NAMI CONNECTIONS

Support group for peers/consumers  
Wednesdays and Fridays 10:30-Noon  
Cambridge/Somerville RLC, 35 Medford St., Ste. 111, First Floor, Somerville  
Contact Janel at 617-863-5388 or [tanj@vinfen.org](mailto:tanj@vinfen.org)

VISIT OUR WEBSITE

[WWW.NAMI-CAMBRIDGEMIDDLESEX.ORG](http://WWW.NAMI-CAMBRIDGEMIDDLESEX.ORG)

## IMPORTANT PHONE NUMBERS

### NAMI Cambridge-Middlesex . . . . . 617-984-0527

Recorded information about education meetings, family support groups, and membership. You can leave a message.

### NAMI Mass COMPASS

for help navigating the mental health system in Massachusetts: 9 am-5 pm, Mon-Fri. . . . .



**617-704-NAMI (6264)**

### NAMI MASS Office

(9am-5pm, M-F) . . . . . **617-580-8541**

The Schrafft's Center, 529 Main St., Ste. 1M17  
Boston, MA 02129

### Psychiatric Emergencies

Call 911 for immediate medical help.

### Cambridge Hospital . . . . . 617-665-1560

The Psychiatric Emergency Service (PES) of the Cambridge Health Alliance (CHA) is located in the Emergency Department at Cambridge Hospital, 1493 Cambridge St., Cambridge. Psychiatrists and clinical social workers are on duty 24 hours a day.

### BEST Team

#### (Boston Emergency Service Team) . . . . . 800-981-4357

Primary emergency service team that serves Boston, Cambridge, and Somerville. In-person behavioral health crisis assessment, intervention, and stabilization service in the community or at their two centers, 24 hours a day for individuals of all ages covered by MassHealth (Medicaid) plans, Medicare, and the uninsured.

### Emergency Psychiatric Services

for other communities call . . . . . **877-382-1609**

## SUICIDE PREVENTION

### National Suicide Prevention Lifeline 1-800-273-TALK

Free, confidential 24-hr. emotional distress line

### Samaritans of Massachusetts 1-877-870-HOPE

24 hour Crisis Intervention/Hotline

### Samaritans of Massachusetts 1-800-252-8336

Teen Line (statewide)

### Samaritans of Massachusetts 1-617-247-0220

24 hour Helpline

## SUBSTANCE ABUSE HELP

### Mass Substance Abuse HELPLINE 1-800-327-5050

Free, confidential information and referrals

## OTHER RESOURCES

NAMI National Legal Center ([namimass.org](http://namimass.org) under "Resources")  
Among other useful information is a comprehensive "Road Map through the Massachusetts Criminal Justice System for Persons with Mental Illness and Their Family."



This Newsletter is published quarterly by the National Alliance on Mental Illness of Massachusetts, Inc./Cambridge-Middlesex Affiliate for its members and others interested in our education, support, and advocacy work on behalf of the mentally ill. You can find back issues at [www.nami-cambridgemiddlesex.org](http://www.nami-cambridgemiddlesex.org).

# NAMI-CM PROGRAMS

## NITEO: Fighting for a Future

SEPTEMBER 14, 2017 Evan bounced from college to college over five years, so consumed by anxiety and social fears that he finally dropped out all together. Kerry's severe depression forced her to take a medical leave from Boston University. Amanda was diagnosed with bipolar disorder in her sophomore year and had to withdraw from all her classes and even an internship.

Courtney Joly-Lowdermilk, who leads the NITEO program for Boston University's Center for Psychiatric Rehabilitation, leads this program that helped each of these young people develop the critical academic, wellness, and social skills to return to college and thrive. A one-semester program for students aged 18-24, NITEO is one of the few in the country teaching, coaching, and mentoring students who have had to leave college. The program fee is \$8,500, with financial assistance available based on need. In addition, the Recovery Education Program at the Center is an adult education program for students 18 and older that offers more than 25 classes free of charge that support rehabilitation and recovery efforts. Go to <https://cpr.bu.edu/living-well/services/health> for courses and registration—applications due April 18.

The core classes and intensive college coaching that comprise NITEO are a conduit for developing and practicing collegiate resilience and wellness tools and building a support network on campus and in the community. Peer mentoring is an invaluable component of the program. NITEO Peer Mentors are program alumni who organize weekly classes around physical, social, and academic wellness. The combination of academic readiness and peer support has contributed to the approximate 83% of NITEO alumni who return to college and/or work the semester after they graduate. As one alumnus put it,



NITEO Director Courtney Joly-Lowdermilk (left) in a coaching session with student D'Amoura Rackard.

"Unlike other schools, BU's NITEO supported me as a whole person"

Joly-Lowdermilk was joined at her presentation by three very impressive NITEO graduates who are now employed as Peer Mentors and Lenny Mulcahy of the Recovery Education Program, a key staff member who started at the Center as a student 17 years ago.

*Thanks to "Morning Rounds" reporter Megan Thielking for her help with this article. Photograph is by Kayana Szymczak. To have "Morning Rounds" articles on health and medicine sent to your email address, go to: <https://www.statnews.com/signup/>*

*To learn more about NITEO and BU's other College Mental Health Programs, many free of charge, visit <https://cpr.bu.edu/living-well/college/programs>. Families might also find helpful: <https://cpr.bu.edu/resources/employment/families>*

**MEMBERS—Watch for renewal date on the mailing label of your newsletter—envelope enclosed.**

### Join NAMI Cambridge-Middlesex:

Please print clearly and mail to the address below with your check or visit [www.nami.org](http://www.nami.org) to join online

NAME

STREET

CITY

STATE

ZIP

TELEPHONE NUMBER

EMAIL ADDRESS

(Enter your address, if you want to receive occasional affiliate updates by email.)

I would like to become a NAMI-CM member. Please send \$40 for Individual Membership or \$60 for the new Household Membership (covers all individuals in your home) (or \$5 for Open Door Membership).

I want the Cambridge-Middlesex NAMI newsletter only, since I am already a member of another affiliate. Please send \$10.

Make checks payable to: NAMI-CM Mail to: NAMI-CM, 174 APPLETON ST., CAMBRIDGE, MA 02138

This is not an office, but a mailing address only. NAMI-CM is a volunteer organization; we do not maintain an office.

## Find Your Legislator

<http://www.wheredoivotema.com/bal/MyElectionInfo.aspx>

### SENATE

#### Sal N. DiDomenico

**DISTRICT:** Middlesex and Suffolk  
State House Room 208 Boston, MA 02133  
Phone: 617-722-1650 Fax: 617-722-1323  
Email: Sal.DiDomenico@masenate.gov

#### Patricia D. Jehlen

**DISTRICT:** Second Middlesex  
State House Room 424 Boston, MA 02133  
Phone: 617-722-1578 Fax: 617-722-1117  
Email: Patricia.Jehlen@masenate.gov

#### Joseph Boncore

**DISTRICT:** First Suffolk and Middlesex  
State House Room 109D Boston, MA 02133  
Phone: 617-722-1634  
Email: Joseph.Boncore@masenate.gov

### HOUSE

#### David M. Rogers

**DISTRICT:** 24th Middlesex  
State House Room 472 Boston, MA 02133  
Phone: 617-722-2013 Fax: 617-626-0275  
Email: Dave.Rogers@mahouse.gov

#### Marjorie C. Decker

**DISTRICT:** 25th Middlesex  
State House Room 155 Boston, MA 02133  
Phone: 617-722-2692 Fax: 617-626-0337  
Email: Marjorie.Decker@mahouse.gov

#### Jonathan Hecht

**DISTRICT:** 29th Middlesex  
State House Room 22 Boston, MA 02133  
Phone: 617-722-2140 Fax: 617-626-0199  
Email: Jonathan.Hecht@mahouse.gov

#### Mike Connolly

**DISTRICT:** 26th Middlesex  
State House Room 437 Boston, MA 02133  
Phone: 617-722-2425  
Email: Mike.Connolly@mahouse.gov

#### Jay Livingstone

**DISTRICT:** 8th Suffolk  
State House Room 136 Boston, MA 02133  
Phone: 617-722-2396  
Email: Jay.Livingstone@mahouse.gov

#### Sean Garballey

Arlington  
State House Room 540 Boston, MA 02133  
Phone: 617-722-2090 Fax: 617-722-2848  
Email: Sean.Garballey@mahouse.gov

#### Jay R. Kaufman

Lexington  
State House Room 34 Boston, MA 02133  
Phone: 617-722-2320 Fax: 617-722-2415  
Email: Jay.Kaufman@mahouse.gov

Secretary of the Commonwealth  
Elections Division, McCormack Building  
One Ashburton Place, Room 1705  
Boston, MA 02108

Toll-Free: 1-800-462-VOTE (8683)  
617-727-2828 Fax: 617-742-3238  
Email: elections@sec.state.ma.us

Call 1-800-462-8683 or 617-727-2828 or email  
elections@sec.state.ma.us, if your town or  
legislators are not listed here.

## NAMI CAMBRIDGE/MIDDLESEX NEWS

### NAMI-CM Walk Team: Use Your Network

Now is the time to encourage your friends and families to support NAMI's 15th Annual WALK, set for Saturday, May 19. Here are four success stories.

**Stephanie Palmer**, a high school teacher in Rockland, MA, used her district-wide "JEAN'S DAY" to raise \$600 for the NAMI-CM Team among four schools in the district. Stephanie reports that teachers and students do not typically wear jeans to school. Wearers agree to pay \$5 for whatever cause is being championed—in this case the NAMI WALK! Online contributions from family and friends brought her total to \$1,200. She looks forward to beating that total this year.

**Teresa Cardosi** lets her WALK t-shirts do the work for her, wearing them frequently and answering questions about NAMI and the



WALK to anyone who asks. Some will donate without her asking. Her advice: Once someone gives, be sure to ask them the next year and add one or two names each year. Start with a general email, then move to personal emails, and phone calls to committed friends and family. Be sure some of the donations on your NAMI page are small (\$5 or \$10), helping people feel comfortable donating less.

**Carolyn White**, always one of NAMI-CM's and the WALK's top individual fundraisers, admits she hates asking people for money, even for such a great cause. Over the years, though, she has learned her donors are usually WAITING for her to ask. Sending out a series of emails, she tries to convey her passion for NAMI's mission. Finding it hard to focus her message on her personal story, she instead

conveys the actions our NAMI group has taken, the miraculous transformations she sees as a Family to Family teacher and the tremendous help that Family Support groups and Peer Support groups offer, as well as the work of NAMI Mass and Advocacy Day. She hopes her message conveys how honestly, truly passionate she feels about NAMI.

After waiting for "inspiration," drafting her email, assembling her contact list (last year's donors and new people she's met), inserting the link to her NAMI WALK webpage, giving details about payment options, and proofreading, she works up the courage to press "send," recalling the words of a wise friend: "When you ask people to make a donation, you are allowing them to show their better self."

**Regina Aldhurst**, our top walker in 2017, has participated in 12 NAMI Walks over the years, often coming with friends all the way from Cape Cod to walk with the NAMI-CM team because they are "so inspired by all we do." Her sister came in from Chicago to walk with her in 2016. Regina sends out about 50 emails or letters each year, laying out why and how to give to the Walk—"fast and secure" online or directly to her. Her goal is to educate, advocate, and "get the NAMI name out there."

"I walk to reduce the stigma of mental illness," she writes; "to show I care for and want to support those living with mental illness and their families; and to support NAMI Mass and all that they do." As hesitant as any walker to ask for donations, she recently mentioned to a friend that she would be doing the Walk again and would be asking for donations. The answer: "Oh, it's tradition!" Some even remind her that it will soon be "Walk time." She signs her requests "Love and light, Regina."

Carolyn White, always one of  
NAMI-CM's and the WALK's top individual  
fundraisers, admits she hates asking people for money,  
even for such a great cause. Over the years, though,  
she has learned her donors are usually  
WAITING for her to ask.

VISIT: <https://www.namiwalks.org/team/NAMI-CAMBRIDGE>

# NAMI-CM PROGRAMS

## Special Needs Trusts: Ensuring Your Loved One's Future

DECEMBER 5, 2017 Two experts in special needs planning enlightened us at the December program. Ken Shulman of Day Pitney LLP and Pamela Tames, executive director of PLAN of Massachusetts and Rhode Island, Inc. (Planned Lifetime Assistance Network of MA and RI) made the following key points:

The goal of a special needs trust is to help a person with mental illness lead as normal, comfortable, dignified, and fulfilling a life as possible. These trusts protect access to public benefits (for example, Medicaid and SSI) by disbursing funds to third parties for the sole benefit of the disabled person. Funds are to be used for supplemental needs such as medical/dental not covered by public benefits, clothes, telephone, internet, books/education, rent, travel/transport, music/pet therapy, among other items and services.

Planning for your family member involves *who* will care for and advocate for the person; *what resources* are available; and questions about *capacity and guardianship, housing, letters of intent, and letters to family.*

Don't think about special needs planning in isolation. You must consider the rest of the family, other inheritances expected, etc.

Property left directly to a person with mental illness can disqualify the person from means-tested public benefits.

Funds left to a sibling for another sibling's care can create discord. All children don't have the same needs. Failure to plan sufficiently can be very disruptive, leading to unintended consequences.

### Protecting public benefits coming from four programs:

When receiving SSI, the most income you can have is \$849/mo. SSI (SUPPLEMENTAL SECURITY INCOME) allows only \$2000 in countable assets plus an income of \$849/month. The disability standard is the inability to engage in substantial gainful activity due to a medically determined impairment or combination of impairments. SSI confers automatic eligibility for Medicaid (MassHealth in Mass) which is a very valuable entitlement for disabled people living in the community. MassHealth pays for vocational rehabilitation, social services, transportation etc.

**Special needs trusts do not count as an asset if the following conditions are met:** Beneficiary has *no control* over disbursement of assets from the trust. If money is spent incorrectly, it reduces SSI payment.

At death of the disabled person all funds paid over the beneficiary's lifetime must be repaid by the trust before remaining funds are dispersed to other heirs.

A beneficiary can work on SSI, but may not earn more than \$1200/month and still receive benefits.

**SSDI**—Not means tested or income limited as SSI is. After 2 years on SSDI you are eligible for Medicare.

**Choosing trustees:** You should consider a professional independent trustee with special needs trust experience because the rules on protecting benefits can be complicated. If you designate a family member as a trustee, you should also consider designating a co-trustee with knowledge of the legal framework. Shulman does not recommend banks as trustees because of their limited experience with these trusts.

PLAN offers a pooled special needs trust (SNT), where the organization serves as the trustee. A pooled SNT aggregates the funds for investment and administrative purposes, allowing people with more modest means to protect their benefits while receiving assistance and guidance from a professional trustee. A pooled SNT is a good option for families who have less than \$1 million to set aside for a trust. PLAN currently serves more than 900+ beneficiaries who have more than \$55 million in funds.

**ABLE ACCOUNT**—The ABLE Act (Called AttainABLE in Massachusetts) allows people with disabilities or individuals on their behalf to save money without jeopardizing their public benefits. In 2018 deposits of up to \$15,000 can be used to pay for qualified disability expenses such as, but not limited to, education, housing and transportation. The first \$100,000 does not impact Supplemental Security Income (SSI) benefits. Medicaid benefit is not impacted regardless of account balance.

- + To qualify, an individual must have a disability that occurred before age 26.
- + ABLE account holders are responsible for monitoring account contributions and disbursements to ensure that they are in compliance with the law.
- + All ABLE accounts are subject to Medicaid payback upon death of the beneficiary.

*Special needs trusts and ABLE accounts are not mutually exclusive and some people will be best-served by using both vehicles.*



### ► Subjects Needed for McLean Genetic Study ◀

NAMI member and friend Dr. Deborah Levy at McLean Hospital is carrying out a genetic study of psychotic disorders that focuses on de novo (non-inherited) mutations in collaboration with scientists at Columbia University and UC San Francisco. She is looking for trios (parents and one adult offspring who has a diagnosis of a psychotic disorder) to participate in the study. Participants will each be paid \$25 and need only provide a small blood sample and some basic demographic information. Questions? Hesitations? Call Dr. Deborah Levy at McLean Hospital at 617-855-2854.

**NAMI-CAMBRIDGE/MIDDLESEX**  
**174 Appleton Street**  
**Cambridge, MA 02138**

**Inside this issue:**

**Save the Date** ..... p.1  
**Resources** ..... p.2  
**NAMI-CM Programs** ..... p. 3+5  
**WALK Tips** ..... p.4



# 2018 EDUCATION PROGRAM

## **RECOVERY WITH JUSTICE** — *in 2 Parts*

In these two sessions, we will showcase recovery tools that work. Cambridge Police and the Middlesex Mental Health Recovery Sessions of the Middlesex Mental Health Court have exemplary programs that recognize that a person with a mental illness needs coaching, encouragement and motivation to help move in a better direction.

**PART 1**

**Tuesday, March 6, 2018**  
6:30-8:30 pm

We welcome Lt Fred Cabral and Elana Klein, LICSW, from the Cambridge Police Department; Robert McWatters, Probation Officer; and Marie Mathieu, LICSW with the Recovery Sessions of the Middlesex Mental Health Court. Learn about the positive actions and methods now being used when dealing with someone with a mental illness and the value of Peer Specialists and Recovery Coaches.

**PART 2**

**Tuesday, April 3, 2018**  
6:30-8:30 pm

Join us for a crash course in wellness tools and peer support! Speakers' personal stories will describe wellness tools and practices they have used to gain and maintain their own mental wellness. Attendees will leave with knowledge of tools they can use on their own and where to go for additional support, including WRAP, crisis plans, and advance directives.

*Both events take place at:*

*Macht Auditorium Cambridge Hospital, 1493 Cambridge St., Cambridge (Vouchers available for garage parking)*