

# CommunicAbility

A Quarterly Newsletter For Our Community Members with Disabilities

# Summer 2016

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### **NHU Highlights**

- 2016 NHU Fundraising with Flower Bulbs Sale
- Golf Outing Thank You

"If you hear a voice within you say 'you cannot paint,' then by all means paint, and that voice will be silenced."

~ Vincent Van Gogh

### No Internet?

If you do not have access to the Internet at home, and are unable to access the websites listed in this newsletter, we would be happy to mail you a printed copy of the information that is available online.

To request a printed copy, please contact us via phone 414-299-0124.

Thank you!

# Body language, it matters and it's not why you think...

We all know that how we present ourselves through body language (the way we stand or sit for example) impacts the way others think of us. But what if I told you it also impacts the way in which we think of ourselves. What if I told you that improving your confidence could be as simple as standing or sitting taller or "bigger?" It may sound silly, but it's true and science backs it up!

We recently came across a TED Talk by Social Psychologist Amy Cuddy. In the talk she discusses the idea of practicing "Power Posing," or holding our bodies in a way that makes us look and feel more powerful.

"Our bodies change our minds, and our minds can change our behavior, and our behavior can change our outcomes." – Amy Cuddy

What exactly is power posing? For all of you super hero lovers out there, think Wonder Woman...standing tall, chin up, hands firmly on hips. Or if you're not into super heroes, think the victory stance. Again, chin up, arms extended in a V above your head.

Those of course are extreme examples. We are not suggesting bounding into rooms with such a stance (although that would be quite a sight). Rather, Ms. Cuddy is suggesting that you pay attention to how you stand or sit. Do you carry yourself big or small?

- > Do you hunch?
- Do you wrap your arms around yourself in a protective manor or touch your neck and face with your hand?
- Do you minimize the space you take up?
- Or, do you stand and sit with your shoulders back?
- Do you have your arms open and at your side, hands on hips for example?
- Do you maximize the space you take up?

The "bigger" you present yourself, the more powerful you'll feel. Studies suggest that even just a few minutes of adjusting our stances towards more powerful ones will change our brain chemistry. Specifically, it will increase testosterone (the power hormone) and decrease cortisol (the stress hormone). That's a pretty big deal!!

Give it a try.

And if you have a few minutes to spare, visit **ted.com** and do a search for **Amy Cuddy**. It's worth your 20 minutes.

New Horizons Un-Limited is a Milwaukee-based, non-profit organization that provides individuals with lifelong disabilities increased access to the information, tools and life experiences that will enable them to improve their lives.



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## ABLE Accounts provide opportunities to save for health care, transportation and more

### An Able Account Q&A

#### What is an ABLE Account?

An ABLE (Achieving a Better Life Experience) account is a special savings account that allows people with disabilities and their families to accumulate a savings that can cover any expense that would improve quality of life as a result of living with a disability.

Any money that is deposited into an ABLE account will NOT impact benefits eligibility (such as SSI or Medicaid) and earnings will not be taxed. However, should the beneficiary pass away, any funds left in an ABLE account could be recovered by the state upon his/her death and not be passed on to relatives.

#### Am I eligible?

ABLE accounts can be opened by any individual whose lifelong disability was identified before the age of 26. Proof of disability will vary by state.

#### What expenses can be covered via my ABLE account?

ABLE accounts will cover a broad range of expenses that directly impact your quality of life as an individual with a disability, including education, housing, transportation, employment training, assistive technology, personal support services, health care expenses, and more.

### How do I open an ABLE account?

Most states will establish their own ABLE Account Program. If however your state has not yet established a program, you can open an account via ANY state's program. For example, Wisconsin has not yet created a program, but Wisconsin residents can still open an account via any other state's program.

# Are there fees to establish and maintain ABLE Accounts?

While this will vary by state, most accounts will have a nominal fee to start the account and a small monthly maintenance fee (i.e. \$5 per month).

# How is an ABLE account different than a special needs/pooled trust?

ABLE accounts are designed to offer a higher degree of flexibility and control to the account holder and their family. Of course your individual circumstance will determine if one is better than the other or if both can be used for long-term financial planning.

# Will there be opportunities to invest for savings growth?

Yes. Many states will provide an option for investment. Of course careful consideration will need to be taken if you decide to create an investment account, as the risk for savings loss will increase if not maintained by a qualified investment banker.

# How do I know which states have started ABLE Accounts?

The ABLE National Resource Center has collected detailed information on each state's program.

#### Visit ablenrc.org

Start by clicking on your state on the map. Many states are still in the process of creating a program. If your state has not yet established a program, remember you can create an account in any state.

It's important to compare plans however to ensure it's a good fit for you, as each state will have its own set of rules and requirements.

# Annual Flower Bulb Fundraiser

New Horizons Un-Limited's Annual Flower Bulb Fundraiser is a great way to give a little while getting a little in return.

Add beautiful spring color to your garden that comes back year after year.



Support a grassroots non-profit organization.

Help create more opportunities for our family, friends and neighbors with disabilities.

Our online sale is on now through October 15<sup>th</sup>.

Our Flower Bulb Sale can be accessed by visiting http://goo.gl/nwVKoX



# Thank You to NHU's 13<sup>th</sup> Annual **Benefit Golf Outing Sponsors and Donors**

Thank you to all of the individuals, businesses and organizations that kindly participated in our event as a golfer, sponsor, or by donating items for use in our after-round silent auction and raffle. Without you, this event would not have been possible. Our 13th Annual NHU Benefit Golf Outing was a great success, raising a great deal for our community initiatives on behalf of our family, friends and neighbors with disabilities. There are no words to express our appreciation!

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New Horizons Un-Limited Inc. 811 East Wisconsin Avenue, Suite 937 Milwaukee, Wisconsin 53202

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### **Choose Power Word Search**

Often times we feel as though life makes too many choices for us; we are simply along for the ride. It's easy to get swept up in this way of thinking and get stuck. We challenge you to unstick yourself. Try to find your inner voice of power and use it. We hope this word search reminds you to focus on what you can do, not on what you can't.

BE PROUD	LOVE YOURSELF
BE THE GOOD	OVERCOME
CREATE	READ
DO MORE	SAY YES I CAN
FIND YOURSELF	SEARCH FOR JOY
KEEP LEARNING	SMILE
LAUGH	STAND TALL
LIVE MORE	WELCOME CHANGE

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horizons@new-horizons.org

#### PLEASE DONATE



Since 1994, New Horizons Un-Limited has supported our community members with disabilities on their personal journeys. We provide the information, tools, training, and personalized guidance they need to find purpose and fulfillment in their lives.

Nearly all of our services are offered completely FREE of charge to ensure that every individual may benefit. Your contribution will provide FREE consultations, FREE job skills development, FREE home computers, FREE computer training, FREE computer support services, and more. Please consider giving so that others may receive the gift of growth and progress. THANK YOU!!

Via mail: New Horizons Un-Limited, 811 E Wisconsin Avenue, Ste. 937, Milwaukee, WI 53202

Online: new-horizons.org/donate.html