

Embracing a special situation

Eleven years ago, my wife Ana gave birth to our second child, a beautiful boy named Sal. The delivery went so well that I left Ana and Sal in good hands at the hospital. I went to work the next day armed with a box of "It's A Boy" cigars to disperse to my colleagues.

Two hours later, Ana called from the hospital, crying hysterically. Sal, our beautiful, healthy baby boy, was diagnosed with Down Syndrome (DS). Ana and I were devastated. Our dream for a healthy baby was dashed and replaced with an emotional cocktail of sadness, fear and anxiety, followed by the epiphany that our lives would never be the same.

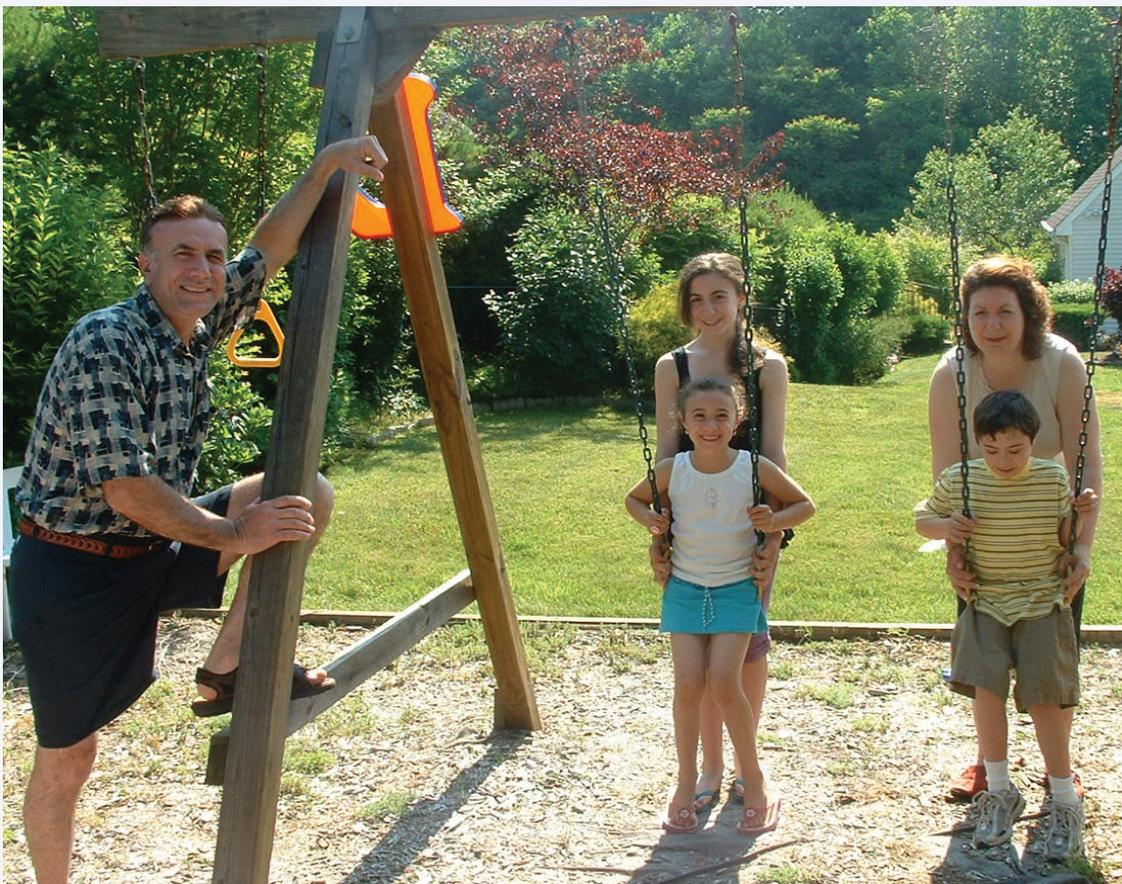
Sal underwent open heart surgery when he was only two months old. The procedure corrected a genetic cardiac disorder associated with DS, but severely limited his ability to communicate. To this day, Sal can only say a few words like "Mom," "Dad" or "more." The inability to converse with our son has been heartbreaking at times.

"When Sal was diagnosed 11 years ago, I grossly underestimated how wonderfully rewarding this journey would be. The phrase 'special needs' is appropriately descriptive because this experience has been very special."

EMBRACING OUR 'SPECIAL NEEDS'

Raising a child with DS – or any special need – is challenging. Fortunately I don't have enemies, but if I did, I wouldn't want them to go through some of the gut-wrenching anguish that Ana and I endured.

But when Sal was diagnosed 11 years ago, I grossly underestimated how won-

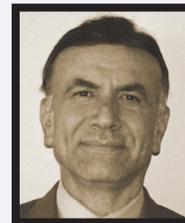


derfully rewarding this journey would be. The phrase "special needs" is appropriately descriptive because this experience has been very special.

Following Sal's diagnosis, we educated ourselves as much as possible about Down Syndrome. More importantly, we embraced our situation. We accepted the cards we were dealt, which included regular visits to speech and physical therapy and emotional conversations in a support group environment.

Pat Rinaudo

Mid Atlantic
Resource Group



Intense physical therapy to overcome Sal's low muscle tone has generated tangible results. Sal now runs and jumps like the rest of his classmates. At school, where our son takes a blend of traditional and special needs courses, Sal communicates with his teacher and peers using a special

MP3 player that generates his words. (Like any new technology, ask your kid how to use it.) He brings home his "voice box" on the weekends to communicate with me, Ana and his two sisters, 12-year-old Luisa and seven-year-old Angelica.

PREPARING FOR THE FUTURE

It was particularly touching when Luisa said, "Daddy, we'll take care of Sal when he grows up." As generous as that offer was – and not particularly

surprising because siblings of special needs kids grow up faster than their peers – Ana and I created a special needs trust several years ago that provides the instructions for care and the financial support Sal will need when we aren't here to care for him.

When Sal becomes an adult, we



Pat Rinaudo is pictured with his family, including daughters, Luisa (12) and Angelica (7), wife Ana, and son Sal (11), at their home in New Jersey. Sal was born with Down Syndrome and communicates with a computerized voicebox.

want him to live as independently as possible. We envision Sal potentially living in a group home, preferably not very far away. As special needs parents, we watch our son grow by the second. And although each second is measured differently than the norm, each second is precious and priceless.

Pat Rinaudo joined Mid Atlantic Resource Group in 2007 as a compliance officer. He also works as a part-time Advisor, and is leading the Firm's efforts in the special needs market.

Opening our home to new possibilities

My wife, Jane, and I enjoyed a special picnic in the spring of 2001. It wasn't the food or location that made the picnic memorable, it was the company. That day was the first time we met our son, Cody.

Jane and I were unable to conceive children of our own. We contacted the Department of Children and Families where we live in southern Florida to inquire about adoption possibilities. During our initial meeting, we told the agency caseworker that we would consider adopting a child with special needs.

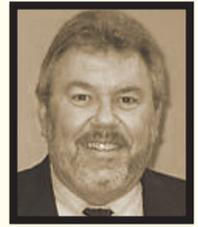
Cody is a fighter. He was born eight weeks premature to a birth mother with a cocaine habit. Fortunately, Cody wasn't addicted to cocaine at birth. However, doctors do blame the drug as the likely cause of his Cerebral Palsy (CP). Cody lives with a mild strain of CP, a condition caused by abnormalities in the brain that affect his body movement and muscle coordination.

BRIGHTENING OUR WORLD

Cody's smile brightened our world during that picnic and continues to do so every day. He began living with us in May 2001, and the adoption was finalized the following year. Cody had surgery when he was six years old to improve his ability to walk. Now 11, he is generally doing well. Cody's condition affects his motor skills and his ability to learn in the classroom. Physically, he is unable to run "full speed" with his classmates, which prevents him from playing team sports.

Despite his challenge, Cody is a happy, likeable kid. He is extremely proficient on his computer, likes to ride his bike (the exercise helps his leg) and enjoys swimming and playing in our pool. Following five years of Cub Scouts, Cody recently completed his first year in Boy Scouts. He is currently involved in becoming a Junior

Paul Jenkins
Ibis Financial Group



Explorer with the Palm Beach County Sheriff's Office.

We recently purchased life insurance for Cody from Minnesota Life. While CP is not a progressive disease, we want to make sure he has life insurance in case he becomes uninsurable.

Several years ago, Jane, a high school business education teacher, and I completed our special needs planning. Our 32-year-old niece, who we raised after my sister was no longer able to care for her,



The Jenkins family relaxes by the pool at their home in Wellington, Florida. Paul, an Advisor with Ibis Financial Group, and his wife Jane, adopted their son, Cody, who was born with a mild form of Cerebral Palsy.

agreed to serve as Cody's legal guardian in case anything happens to us.

Some people think that life isn't always a picnic. Sure, every family has its ups and downs, but adversity is an opportunity to develop character. For the Jenkins family, life as we know it began with a picnic and continues to be a picnic every precious day that Cody enriches our lives.

Paul Jenkins of Ibis Financial Group works out of the Palm Beach Gardens office. He began his financial services career in 2004 and moved to Securian in 2008 when Ibis joined the Securian Financial Network.