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## First-hand planning earns woman award

*Downers Grove, IL*— Annette Hammortree did not realize how challenging planning for a child with special needs was until she was experiencing it first-hand.

Her first child, Shane, was born 16 weeks early weighing 1.5 pounds. It took \$1 million in medical bills before he was ready to go home. Fifteen years later, he is wheelchair-bound and suffers from cerebral palsy.

As Annette worked to organize the therapies and treatments Shane would need, she also began planning for his future. A financial planner at O'Malley and Associates in Downers Grove, she realized she could use her expertise not only for Shane but to help other families unprepared to deal with the welfare of their special-needs children.

"It's hard to think about planning for the future because when they're little there's so many other survival needs," Annette said. "Are you constantly going to the doctor? Are you constantly going to therapists? Are they getting the services they need in school?"

Yet good planning is essential for these families. Waiting lists for group homes can be 10 years long. A will must be carefully worded, or it risks making the child ineligible for government services until their inheritance is expended. The will also must specify whether the money can be used for a caretaker and what access to the funds that caretaker would have.

Today 30 percent of the work Annette does is with clients with special-needs children. She also does consulting for PACT Inc., a Lombard-based group that does advocacy, case management and life management for special-needs individuals. Her work recently won her a Woman of Achievement Award from the Chicago Area National Association of Women Business Owners.

"I think that Annette really is a good example of a successful woman that also lives what she believes and gives back to her community in many different ways," said O'Malley Community Relations Director Kate Sullivan, who nominated her for the award.

### Quick hits

**Family:** Husband, Dan; and children Shane and Nicki

**What's playing in her car:** "The Purpose-Driven Life" by Rick Warren book on tape

**Favorite food:** Mexican

**Place she would like to travel:** "We like to do short trips to a country atmosphere. We prefer low-key, family-oriented trips."

While she said some of her clients do not come in until their children are adults, it is best to make arrangements early even if parents do not know the level of dependence their children will have.

"I say you plan for the worst, and you hope for the best," Annette said. "If you don't need it, it's not going to hurt you. We're just putting these other precautionary parachutes on it."