



Veterans Family Matters

Welcome to Veterans Family Matters

This newsletter is being provided as a courtesy to our friends, families, and business associates to keep you updated on VA related issues, to provide interesting articles concerning veterans, and to share information relevant to Veterans and to their families.

A Well Kept Secret Revealed

According to the VA demographic report, there is an estimated U.S. Veterans population of over 23 million, with 2.5 million being WWII veterans. Of the total population, only 321,859 of these veterans were receiving VA pension benefits as of January, 2008. The number of widowed spouses receiving pension benefits was roughly 318,667. This begs to ask the question, "**WHY SO FEW?**"

Although some veterans and widowed spouses are obviously not eligible due to their independence, non-wartime service, or excessive assets, there is a huge number who are eligible, but do not know it. Unfortunately, the ability for our veterans and their families to get financial assistance for medical care has been a well kept secret that is just now being "let out of the bag".

A single veteran, who served even one day during a qualified war time, may be eligible for up to \$1,554.00 per month to help pay for home care, assisted living, nursing home care, and other medical necessities. A married veteran may be eligible for up to \$1,842.00 per month, a widowed spouse for up to \$998.00 per month, and a veteran married to a veteran for up to \$2,400.00 per month. None of this money affects regular Social Security or other sources of income and ALL is tax free to the claimant.

We believe that it is our and everyone's responsibility to spread the word to these deserving veterans and to their widowed spouses. It is time that our government pays back a debt to those

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Victoria Collier](#)

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Upcoming Events

2008 VA Benefits Seminars for Attorneys

Contact: Victoria Collier, Esq.

www.elderlawga.com

Boston, MA...5/29-30
New York, NY...7/24-25
San Diego, CA...8/21-22
Tampa, FL...10/23-24

who have served Her with honor and who have helped maintain the freedom that we all so richly enjoy.

Creators of VisPro

VAELA UnProgram

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Crowne Plaza Richmond West
Richmond, VA
June 6-7

Acknowledgments

We wish to thank Rudy Beck for his contribution to this month's newsletter.

Elder Law and Veterans Benefits 1+1=3

We have all heard it before: When two really good things are combined, the synergy produces a total greater than the sum of its parts. Nothing could serve as a better example of what happens when an elder law attorney combines expertise in the area of Medicaid qualification with Veterans Benefits planning [with emphasis on what is generally referred to as the Aid & Attendance Benefit (herein "A&A")].

For example, imagine how a family reacted when they found out that their 86 year old mother would not have to spend an extra \$950 to \$975 per month out of her life's savings when she enters into an assisted living facility. Why could I tell them this? Because, as a surviving spouse of a veteran, their mother would qualify to receive up to \$998 per month in A&A benefits. And, when combined with an asset protection trust, into which all but \$15,000 of her roughly \$225,000 of savings were transferred, she would qualify since there is no look back when applying for A&A benefits. Most elder law attorneys know about asset protection trusts, but when combined with A&A benefit planning, something incredibly special is presented to the client. The family is ecstatic and the facility gets paid for a longer period of time. Everyone wins: and the lawyer that made it happen is a hero, both to the family and the assisted living facility. And, heroes usually get paid more, too!

What can happen for the lawyer who becomes knowledgeable and adds A&A planning to his or her practice and follows a good marketing plan? I can only speak for my firm -our business has increased about 20% as a result of A&A work. Maybe I was wrong, maybe 1+1 = 5!

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Veterans of the Month



Bob was a private serving in the Army during WWII and received word that his mother, who was living in Tampa, was dying. After obtaining leave, he and his best friend and army buddy, left his base in Arkansas and headed for Florida in hopes that he would make it to his mother before she passed.

Although it was raining and the road in many places was washed out, he and Tillary continued their ride, hoping and praying that they would reach his mother in time, which was fast running out. Somewhere near Memphis, his hopes and prayers were dashed when the motorcycle hit a washed out hole in the road and threw him more than fifteen feet in the air. Both he and Tillary awakened in an army hospital; Tillary with a broken hip and Bob with his back broken in three places. He never saw his mother again.

His nurse, a pretty young Lieutenant Gladys Cross, who everyone called "Alabama" was all business; providing him with all of the medical care he required, but not seeming to like him very much. However, time can oftentimes not only heal grief, but change hearts as well. In his case, the seven months of hospitalization with "Alabama" as his primary nurse bonded them and created a love that would last over fifty years and beyond his death.

Were it not for a dying mother, an unfortunate accident, and God's good grace, I would not be here. Thanks Mom for falling in love with Private Robert L. Blackston.

Karen Blackston McIntyre, R.N.
President
Veterans Information Services, Inc.



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Created by Veterans Information Services, Inc. and Victoria Collier, Esq.

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