

# Did You Know?

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That the vast majority of my articles over the years have dealt with what veterans should do. In this month's subject we will take a 180 degree turn and delve into what veterans should **NOT** do. There are always two sides to a coin.

If you are on the VA non-service connected pension program and someone asks you to collect their winnings from the horse races or gambling casino-**DON'T**. Regardless of their excuse (lost wallet, left driver's license at home, etc.) by collecting the winnings for them, the IRS will be notified under your Social Security number and name. Later when the VA and IRS computers run their cross matches you will end up with a large debt.

If you have a VA guaranteed mortgage **DON'T** let anyone assume the loan without first getting a release of liability. Without this release, if that person later defaults the VA will come back to you for any debt caused by foreclosure. A better course of action would be to get another vet to assume your loan. They can substitute their VA loan entitlement for yours and you are free and clear to use the Veterans Administration loan again.

**DON'T** just notify the VA hospital or clinic when you move. You must also notify the VA benefits side, especially if you have a claim or appeal pending. These two large VA computer systems don't yet talk to each other. So if you don't notify both parts of the VA you may get your medicine and appointment info at the new address but important information on your appeal may be returned by the Post Office as undeliverable. PS The Post Office will still forward mail for at least six months.

If you file for any type of benefit **DON'T** wait months and even years and assume the VA will contact you when they get to your claim. Many claims fall through the cracks or are overlooked in the claims process. Check at least every two months to be sure it's on track. If you filed your income tax forms and were expecting a \$2,000 refund would you wait a year to contact the IRS?

Safe deposit boxes are nice places to keep important documents but **DON'T** keep your only copy of your military discharge papers in it. Have another copy somewhere at home so that when you pass away your next-of-kin will have access to it. Most bank vaults are not open on weekends, nights and holidays. In most cases the Funeral Home only needs a clear, readable copy, not the original.

If you use the VA hospital or clinic for some of your medical needs and also use outside doctors for certain other health concerns **DON'T** keep your VA primary care provider in the dark about your outside medications or testing. They have no way of knowing what you are prescribed by private physicians unless you tell them. And you don't want to have another colonoscopy if you just had one!

If you have been living with someone for years and you have agreed to take care of each other in sickness or health, that's wonderful. But **DON'T** think when you die that person will be eligible for survivors benefits. Illinois no longer recognizes common-law marriages. GET MARRIED.

Finally if you have been dating several months or having been living with someone for a while **DON'T** add them to your checking or savings account if your VA checks are on direct deposit. If you have a falling out or a lovers tiff that person can clean out your account and you have no recourse with the VA.

That was fun! And I'll leave you with one final tip; **DON'T** forget to read my article in next month's newsletter.

**“When we are aware of our weaknesses or negative tendencies, we open the opportunity to work on them.”**