

Did You Know?

(By: *Raymond P. Toczek Legion Service Officer*)

312-980-4264

Raymond.Toczek@va.gov

That almost all of my articles over the years have dealt with what veterans should do. This month we will take a 180 degree turn and delve into what veterans and their survivors should **NOT** do. There are always two sides to a coin.

If you are sent a flyer stating you can have a free meal if you just will listen to lawyers talk about the Veterans Administration Non-Service Connected pension benefit with aid and attendance be careful. They can't charge you for filing a claim for that benefit but they usually will talk you into setting up various trusts and wills which will cost your money. **DON'T** sign anything unless you know exactly what you are doing. If need be bring a son or daughter along.

If you get a telephone call from someone claiming they are from the Veterans Administration hospital prescription department and they just need to confirm your Social Security number **DON'T** give it to them. That's a big scam to steal your identity.

When you get that call from a person asking for donations to help needy veterans **DON'T** make a contribution over the telephone unless you are 100% sure the group is on the up and up. If concerned, simply ask them to send you a request in the mail. Then when you get that info check them out at one of the many websites like www.givewell.org or www.charitywatch.org .

If you are on the VA non-service connected pension program and someone asks you to collect their winnings for a lotto ticket 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 decide to appeal your Veterans Administration claim and hire a lawyer **DON'T** just accept any fee agreement. The lawyer must get their fees approved by the VA.

If you have forgotten to take your medications and have a lot of pills left over **DON'T** give them to someone who has the same illness e.g. hypertension. Everybody is different and what is a valid dose for you could kill someone else or at the very least make them very sick.

If you're like me and have dozens of passwords for various online accounts **DON'T** use the same password. If a hacker gets your password, they can have a field day with your other accounts.

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 and perhaps even up to a year.

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.

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.

Those who have fought hard for their country and their families know what it is to value special times at home with loved ones. Wishing you lots of joy this Christmas and plenty of happy times with your friends and family.