

# Law firm aids vets

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Attorneys at a boutique law firm in the region have broadened their estate planning and elder law practice to represent clients in applying for an array of often overlooked veterans benefits.

Bernard A. Krooks, a founding partner at Littman Krooks L.L.P., with offices in Greenburgh, Fishkill and New York City, since last November has been accredited by the U.S. Department of Veterans Affairs to represent military veterans seeking VA benefits. Another Littman Krooks partner in Westchester, Ellyn S. Kravitz, also was accredited last year with the VA.

As required by the VA, the attorneys charge no fee for their government applications work on behalf of clients. Fees are charged for estate planning, which increasingly incorporates veterans' benefits for clients informed of what is available to them.

In addition to service-related injury and disability benefits, those can include nursing home benefits and a basic pension for which many low-income veterans or their surviving spouses qualify. Krooks said many veterans do not know about the VA's aid and attendance benefit, an additional monthly stipend that can range from \$1,500 to \$1,800 for veterans who need personal assistance in daily living.

In the VA's view, said Krooks, "The benefits are going for the vets and their families so they maintain a quality of life, not to grow wealth" for their estates.

Most Littman Krooks clients applying for benefits are veterans of World War II and the Korean War, Krooks said. The firm also has worked with middle-aged Gulf War veterans. No veterans from the current wars in Iraq and Afghanistan have yet sought their services, he said.

"They're looking into it initially because they're worried about passing on their estates to their heirs and protecting it from the nursing homes," he said. Inquiries often come from relatives of veterans who will not seek out a lawyer, he said.

"Knowing about the benefits and how it coordinates with estate plans is the important information we want to

provide," Krooks said. "We've been surprised at the number of people in Westchester who are interested in this information. Westchester County has a surprising number of veterans.

"The VA doesn't do as good a job as they could perhaps in letting people know what's out there," said Krooks.

The attorney said the application process can be slow in the VA's fairly complex system. "We have had applications sit for months on end," he said. "It can get frustrating at times because it is a government entity." With federal budget cutbacks and a department hiring freeze, "I don't think it's going to get better any time soon," he said.

The VA has estimated there were 23,440,000 living veterans as of late 2008. Of those, 36 percent or nearly 8.5 million veterans received VA benefits or services in the 2008 federal fiscal year.

Slightly less than one-fourth of the country's total veteran population used only one VA program. Of all veterans receiving VA benefits or services, 81 percent were 45 or older.

Krooks said his firm plans to continue representing veterans before the VA "based on the initial response we're getting from our clients. Our clients communicate to us that they received great value in having us explain benefits" and work those into their estate plans.

"As word gets out, we're finding that more and more of our clients are veterans," said Krooks. The firm is trying an outreach education program for those clients who have served their country. "It's been rewarding for us to be able to do that," he said.



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