

Daughter's work is living tribute to her mother

By Marcy Horwitz
CONTRIBUTING WRITER

It can happen in a moment. Suddenly, an aging parent needs assisted living or nursing home care. There are so many decisions to be made, and not much time to consider the options. At a time like this, information is – quite literally – money in the bank.

Midlothian resident Debbie Burak has information that can help thousands of families facing these kinds of decisions. And, she's sharing it with the world.

Burak's story begins almost 10 years ago when her parents were displaced from their Florida condominium by a fire. "They lost everything. They became homeless overnight," she recalls.

Given her father's medical status – he was a diabetic and an amputee – assisted living became a necessity.

Meeting her parents' monthly living expenses was hard. It took the combined efforts of Burak, her sister and assorted relatives.

But, hard became harder when Burak's father died in 2003.

Because government benefits are decreased upon the death of a spouse, "We had to move my mother into a nursing home. The decision was very difficult for my sister and me," recalls Burak, emotion crackling in her voice.

Burak and her sister were frantic. What kind of care would their mother receive, given her financial resources?

Finally, the sisters had no choice. They decided to file for Medicare.

In the course of looking at nursing homes for her mother, Burak talked to dozens of administrators and receptionists. She can't remember which one suggested that she look into a particular Veterans Administration (VA) benefit. S-38, also known as the "Aid and Attendance Pension Benefit," can provide up to \$20,000 a year to help take care of any honorably-discharged veteran who has served at least one day during a Congressionally-approved period of war and meets certain income requirements.

Since Burak's father served in the U.S. Navy during the Korean War, she decided to apply for this little-known benefit.

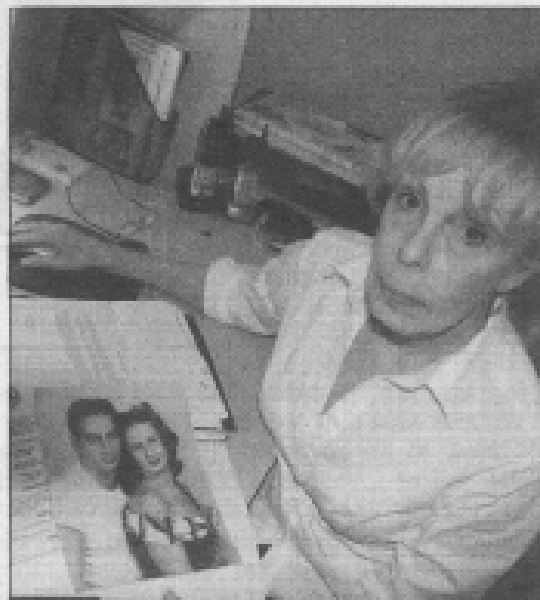
"Little-known" is perhaps an understatement. In the course of her application, Burak talked with VA counselors who hadn't even heard of S-38. And, she found the process bureaucratic and slow – so slow that her beloved mother died in August 2005 before the benefit could even be disbursed.

Burak estimates that S-38 could have provided her family with \$160,000 over the nine

years that her parents spent in nursing homes and assisted living facilities.

She is determined to share her knowledge of S-38 and the VA system with other families in order to give her mother's struggle meaning. She created the Web site www.veteranaid.org to help veterans, their spouses and their families access this important source of financial assistance.

And that's not all.



By Marcy Horwitz/Chesterfield Observer

Debbie Burak recently launched the Web site www.veteranaid.org to inform people about an obscure government benefit that helps provide care for aging veterans.

Burak is attempting to tell her story to Larry King, Oprah Winfrey, CNN and the American Association of Retired Persons. She's also considering writing a book about her experiences.

"We talk about honoring our veterans," she says. "What better way can we show them respect than this?"

Burak urges the families of veterans to be proactive. "Make sure you have copies of discharge papers, marriage certificates (if applicable) and other documents," she suggests. Her Web site includes a list of essential documents, so qualifying families can apply for S-38 as soon as the need arises.

"I don't have a dog in this fight anymore," she says.

As Burak observes the first anniversary of her mother's death, it is her sincere hope that she can spread the word about this obscure benefit, which takes care of the veterans who once took care of us.