



Veterans... Widows Of Veterans & Seniors

Belvedere Commons

6012 Magnolia Beach Road * Panama City Beach, FL * (850) 236-0510

Invites **ALL RESIDENTS** of BAY & Surrounding Counties to a
Special Community Service Presentation
Saturday, June 18, 2011 at 2:00 p.m. in the Dining Room
(Refreshments Available)

Were either you or your spouse a Veteran...

- With 90 days of consecutive, active military service, 1 day during wartime?
- With a discharge of any kind other than dishonorable?
- At least age 65?

If you can answer yes to these questions, then you should apply for your benefit!

Learn how you can...

- Qualify for little known, little used **VETERAN'S BENEFITS...**

Of up to \$23,388 a year TAX-FREE! [Especially reserved for Veterans & Widows of Veterans]

- According to a VA estimate, only one in seven of the widows of Vets who probably could qualify for the pension actually get the monthly checks.
- A VA study says that the veterans generally "are completely unaware that the program exists."
- The VA knows that many veterans and widows are missing out on the benefit.
- Only 27 percent of veterans and 14 percent of widows receive the money.

Kansas City Star Dec. 2005

Tom Maliskey, CSA has assisted many Seniors, Veterans & their Widows in applying for benefits that can **INCREASE YOUR INCOME** and **REDUCE YOUR TAXES**. Tom will discuss these topics and more at the Belvedere Commons Seminar. Tom is a much sought after speaker, and since 1999, has helped many people receive benefits through the Department of Veterans Affairs. Tom is a *Certified Senior Advisor* and is not with the VA or the government. Tom never charges any Veteran or their families for his help in filing their claims.

Join Us * Know Your Benefits! * Call 236-0510