



# Connecticut Veterans Chamber of Commerce

A monthly newsletter brought to you by (CT Vet COC)

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## Top stories in this newsletter



MESSAGE FROM THE SECRETARY OF VETERANS AFFAIRS, Robert A. McDonald



Unemployment Among Post-9/11 Vets Is Still High



EMPLOYMENT Michelle Obama Wants Female Veterans to Flaunt Their Skills When Seeking Jobs



Communities in Action—Community Investment Corporation Provides More VetLoan Advantage Benefits to Veterans in CT and RI

## “From the Desk of the Secretary...”



Tis the season! For those of you in retail, I hope you are going gang-busters this holiday season. The holiday season is such an incredibly busy time of year – wrapping up 2014, planning for 2015. We are in the same boat. We are planning for our 2015 legislative session.

We are particularly interested in the idea of making the military retiree pension in CT 100% state tax free. Currently, our largest neighbors – both in terms of veteran population, and in terms of economy – all make the military pension 100% tax free. Check out this tax map at [Retirement Living](#) here. They are Massachusetts, New York, New Jersey, and Pennsylvania.

In New England, besides Massachusetts, New Hampshire has no personal state income tax. Vermont and Rhode Island fully tax military pensions. Maine gives a very small tax exemption.

The business case is compelling. Our state is facing a [budget deficit](#), yet again – this time for \$44.8 million in 2015. For a budget of nearly \$40 billion, this is 1/10<sup>th</sup> of 1% – a very tiny deficit, but still state law requires our budget to be balanced. Our state, according to an annually published report by the Dept of Defense, has some 10,400+ military retirees. More than 55% of them are age 65 and older. That retiree cohort brings in some \$18 million per month. At a nominal tax rate ranging from 3 – 6%, the annual tax revenue raised by taxing military pensions is approximately \$2.7 million – negligible, in light of the nearly \$40 billion budget – less than 1/1000ths of a percent.

We propose to make the military pension in CT 100% tax free, and in return, attract military retirees to start businesses. We believe that the opportunity cost of losing military retirees to more tax-hospitable states is greater than the actual tax revenues of \$2.7 million. We believe it would create a net gain in tax revenues, if we could create policies that attract veterans and promote veteran-owned businesses in the state.

This is a state competition issue. Our state leads the nation in net-outbound moves i.e. people leaving the state, according to this [study](#). This article, [How Can Connecticut Boost Its Business Climate Rankings](#), published last year, from the [CBIA](#), shows that CT ranks in the lowest 10% of our nation in business climate.

This [state report card from the November issue](#) of the Military Officers Association of America shows how hospitable each state is to veterans and to retired military. Out state would be well-served to keep pace with the initiatives of our larger neighbors.

Happy Holidays! I leave end this with wishes for you and your families’ health and happiness in the new year, and wishing your businesses’ prosperity.

Best regards, and semper fi

Mike

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## MESSAGE FROM THE SECRETARY OF VETERANS AFFAIRS, Robert A. McDonald

The Secretary of Veterans Affairs traveled to VA facilities across the country and met with Veterans, the men and women who work on the front lines and behind the scenes to care for and serve Veterans every day. More than 2,000 VA employees at 20 facilities serving 1.4 million Veterans have shared their perspectives on how it could improve the Department and to better serve Veterans.



As changes to VA are being considered, Veterans, Veterans Service Organizations, non-governmental organizations, and other stakeholders helped begin shaping the way forward for the VA. Some of the goals that are being set include:

- ensuring that Veterans have a clear understanding of VA and where to go for what they need within any of the facilities
- employees are empowered with the authority, knowledge, and tools they need to solve problems and take action
- products and services that delivered to Veterans are integrated within the organization.

The changes we plan to make are as follows:

- Establishing a new VA-wide customer service organization to ensure we provide top-level customer service to Veterans.
- Establishing a single regional framework that will simplify internal coordination, facilitate partnering, and enhance customer service.
- Working with our partners to establish a national network of Community Veteran Advisory Councils to coordinate better service delivery with local, state, and community partners.
- Identifying opportunities for VA to realign its internal business processes into a shared services model in which organizations across VA leverage the same support services to improve efficiency, reduce costs, and increase productivity across VA.

To gather suggestions, go to MyVA Idea House, where employees from across VA can submit ideas online to improve services, streamline processes, and solve issues for Veterans and their families. The Idea House Web site officially opened for submissions on Veterans Day, November 11, 2014 so go to [vaideahouse.ideascale.com](http://vaideahouse.ideascale.com) to submit your ideas and proposed solutions to the challenges you are seeing.

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## Unemployment Among Post-9/11 Vets Is Still High

**Unemployment Among Post-9/11 Vets Is Still High // Kellie Lunney**

But efforts by the government and the private sector to hire former service members are making a difference, data shows.

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## EMPLOYMENT

**Michelle Obama Wants Female Veterans to Flaunt Their Skills When Seeking Jobs**

TIME

Obama gave that advice at a forum on veteran women's employment where, as a part of the ongoing "Joining Forces initiative," the First Lady announced new partnerships with online platforms that will make the job-seeking process easier for those who ...

## ***Veteran Employment Is Our #1 Priority***

Huffington Post

Earlier this year I spoke at a hiring event that was focused on helping transitioning service members -- those exiting the military -- match their skills and interests with civilian jobs. During the event, I met with many of these men and women ...

## ***Private Sector Tackles Veteran Unemployment***

U.S. News & World Report

One alliance to boost veteran employment is on track by the end of 2014 to beat its own goal – by five years – of hiring at least 200,000 U.S. military veterans, according to a report released Monday commissioned by RAND and JPMorgan Chase. Known as ...

## ***From the line of fire to life sciences: Helping veterans find a career path***

BostonGlobe

Today, MVP -- which stands for MedTech & BioTech Veterans Program -- has organized close to a dozen boot camps for more than 500 veterans across the country... The goal: Hire 5,000 veterans into the life sciences by 2018.

USAA and the U.S. Chamber of Commerce Foundation's Hiring Our Heroes program

## **UBER Military**

The civilian award winner was Travis Kalanick, founder and CEO of Uber. He is young - maybe mid-30s. He founded Uber in 2009. It is now valued at more than \$18 billion.

You can do this, too.

He has started a program to hire 50,000 veterans as drivers. Basically, the idea is that you're a free-lance driver in your area. If you need cash, you sign up, and then when there is a need for a ride, you answer the call, and get paid.

Check out the website here -

<https://get.uber.com/cl/ubermilitary/>

## **Many veterans don't apply military skills to civilian jobs, study finds**

Issaquah Reporter

As the economy continues to add thousands of jobs, many men and women in uniform are finding better employment chances once they get out of the military, even if many of those jobs do not use their military skills. A study conducted by the University ...

Many veterans struggle in post-military job market

The Elkhart Truth

Prince's Lakes Michael Thompson, a veteran who now serves in the National Guard, serves as Work One's local veterans' employment representative. He said some local firms specifically look for military experience, and how that translates to leadership, ...

The Edge: Opportunities for veterans for starting businesses

Florida Today

We have some excellent entrepreneurial programs in the community like those at CareerSource Brevard, the Small Business Development Center at Eastern Florida State College and the Women's Business Center at Florida Tech that allow vets to engage ...

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## COMMUNITIES IN ACTION

### Community Investment Corporation Provides More VetLoan Advantage Benefits to Veterans in CT and RI

**Hamden, CT November 12, 2014** – Community Investment Corporation (CIC) proudly supported the growth of three veteran-owned businesses this year through the VetLoan Advantage Program.

The program is designed to offer closing credits to United States veterans who are seeking capital to start or expand their business through CIC's SBA 504 Loan Program.

#### **Travel Insured International, Inc. – Glastonbury, CT**

U.S. Army veteran Peter Gearis—CIC and Webster Bank partnered to provide \$3.2 million in funding for the land, building and renovation costs through the SBA's 504 loan program

#### **Metropet Dog Center, Inc. – Warwick, RI**

Metropet owner, and U.S. Air Force veteran, Michael MacCannell—\$319,000 504 loan from CIC and Washington Trust Bank

#### **Power and Process, Inc. – Southington, CT**

Daniel Varrone III and Charles Tufo - CIC and Webster Bank provided \$630,000 in funding for the purchase of a new building, also through the SBA's 504 loan program.

Special thanks to Webster Bank and Neubert, Pepe & Montieth for participating in CIC's VetLoan Advantage Program and providing additional credits to our veteran borrowers. Interested in participating? Call Mark Cousineau for details (203) 776-6172 ext 125.

#### **About Community Investment Corporation**

*Community Investment Corporation is a non-profit economic development lender contributing financial expertise and practical guidance to small business entrepreneurs in Connecticut and Rhode Island. The company's mission is to support small businesses entrepreneurs who have powerful ideas and need more power to grow them.*

For more information about Community Investment Corporation, visit: <http://www.ciclending.com> or follow us on Facebook.

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## SBA—YOUR BUSINESS

Income and Net Worth of Veteran Business Owners over the Business Cycle, 1989–2010

On November 13, the Office of Advocacy is releasing a new research report, Income and Net Worth of Veteran Business Owners over the Business Cycle, 1989–2010. The report looks at the effects of two decades of economic expansion and recession on the economic fortunes of veterans and veteran small business owners. It finds that veteran small business owners did better than veterans who did not own small businesses during the 20-year-period. The economic extremes of the period 1989-2010—including the end of the longest U.S. economic expansion and the Great Recession—had similar effects on all business owners—veteran and non-veteran alike.

The report and research summary are available on Advocacy's webpage, here.

### **SBA Takes Flak Over Revising Company Size Standards // Charles S. Clark**

Committee chairman calls proposed rule a "capricious" threat to IT industry.

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## Administration Takes Stock of Veteran Homelessness Progress, Path Forward

### **Veterans Day brings focus of officials**

The week of Veterans Day, ending veteran homelessness came into focus with several Administration officials addressing the topic, including the President.

HUD Secretary Julian Castro penned an op-ed piece titled "Push to End Veteran Homelessness will Continue," featured in the San Antonio Express News. Castro highlighted the Mayor's Challenge to End Veteran Homelessness – an initiative that focuses on cities and towns bringing the effective strategies of Opening Doors to their community – and making ending veteran homelessness a priority on the local level. Castro also wrote, "the president has requested an additional \$75 million for HUD-VASH in his fiscal year 2015 Budget, which we believe will end homelessness among veterans by the end of next year. And I assure you that we'll keep working until the job is

done."

Laura Green-Zeilinger, Executive Director of the U.S. Interagency Council on Homelessness (USICH), wrote a post for the USICH Blog, "As a Grateful Nation, We Must End Homelessness among Veterans." Zeilinger also spoke of the Mayor's Challenge, and highlighted the Department of Veterans Affairs' 25 Cities Initiative – an effort to channel resources and collaboration to the 25 cities with the greatest need. VA asserts that if we can end veteran homelessness in those 25 cities, we can end veteran homelessness in the rest of the nation.

President Obama touched on ending veteran homelessness in his Nov. 7 briefing prior to a Cabinet meeting. He spoke of efforts to improve VA wait times, and "also building on successes that have been taking place over the last several years – reducing homelessness, for example. With our HUD Secretaries Donovan and now Castro, we've reduced veterans homelessness by 30 percent. And a lot of that's not by virtue of new legislation, it's just by us focusing more on these problems and managing them better, and continually listening to the American people to see how we can be more helpful."

This collaboration and cooperation at the Federal level is driving the unprecedented resources to end veteran homelessness, and it is imperative that we ensure the same level of teamwork and the same commitment is present at the local level.

Register Now

Click on Marketing and Sales

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## Funding Opportunities

**The Kessler Foundation** focuses on increasing employment opportunities for people with disabilities through its [Signature Employment](#) and [Community Employment](#) grantmaking programs which fund local and national programs aimed at increasing the percentage of Americans with disabilities in the workforce. Application deadlines vary depending on the program applied for, but deadlines are typically in the beginning of the new year.

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## CT Veterans COC Members Corner

### ANNOUNCEMENTS (MEMBER ACCOMPLISHMENTS, ANNOUNCEMENTS, ETC)

#### *Member Announcement—*

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#### **WELCOME NEW MEMBERS**

If you are wishing to join the Chamber, please click [HERE](#)

### NEED TO KNOW (MEETINGS, LEGISLATIVE FEEDBACK, ETC)

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#### **CT Veterans Chamber of Commerce**

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