

From Patrick Welch, Director



In this month's issue Col. **James D. McDonough, Jr.**, USA (Ret) who is the Director of Veterans Affairs for New York State provides information on how the state and counties will be working closer to serve our newest generation of veterans.

As part of our Four Pillars Program we are providing a listing from GIJobs.net of GI Friendly large employers, information on Patriot Express Loans and where you can get assistance in starting a business.

Please distribute this newsletter to your email distribution list. Anyone who would like to receive this each month can email me at patrick.welch@erie.gov

Remember my mantra: "If you do **NOTHING**, then someday when you need the VA, then **NOTHING** is just what you may get." ©

STREAMLINING VETERANS' SERVICES: PROVIDING THE COLLECTIVE COMPASS FOR THE RETURNING VETERAN AND THEIR FAMILY

*By: James D. McDonough, Jr.,
Director, New York State Division of Veterans' Affairs*

Today across New York State nearly 1,066,000 Veterans and their Families rely upon local, county, and state government to connect them to their earned benefits. In point of fact, New York is the fourth most populous state when it comes to its Veteran population, outpaced only by California, Texas and Florida. 734,000 are wartime Veterans and about 150,000 hail from the Gulf War (which includes Iraq and Afghanistan). With such a large number of Veterans and their Families, the need to deliver cohesive Veterans' services is more critical today than at any other point in modern history.

Connecting our Veterans and their Families to their earned benefits requires a team of "doers" from all levels of government across the state – in communities where Veterans live and work – to ensure they receive all their earned benefits. Through cooperation and teamwork among County Veterans Service Agencies, the New York State Division of Veterans' Affairs and Veteran Service Organizations – all "doers" - we have the best opportunity to serve the greatest number of Veterans and their Families.

The New York State Division of Veterans' Affairs works very hard every day with its partners in County Veterans Service Agencies and Veteran Service Organizations to ensure our state's heroes receive all the benefits that they deserve for their service to this country. Our core mission - to provide quality service and advocacy for New York State Veterans, Armed Forces members, their dependants and survivors – is receiving greater scrutiny today due to the demands placed by returning Veterans from OPERATION IRAQI FREEDOM and OPERATION ENDURING FREEDOM.



To better meet their needs, and to meet the needs of all Veterans and their Families, the New York State Division of Veterans' Affairs has placed greater emphasis on working with its county and municipal partners to ensure that our Veterans and their Families get and

(Continued on page 2)

(Continued from page 1)

stay connected to their benefits. We have embraced the philosophy that we all work best when we work together. And no where is that more evident than in our role in helping to train and educate newly-assigned County Veterans Service Agency Directors and Staff. Since Veterans' Day 2007, the Division has hosted numerous joint training and education seminars, in-person and via webinars, for Veteran Service Providers and Staffs. All are designed with a singular purpose: to streamline the flow of information and resources to better serve our Veterans and their Families across New York. Our role as the State's Veterans' resource center is evolving daily to the point where our County Veterans' Service Agency Directors seek and receive timely and relevant information to better serve Veterans and their Families.

Changes in federal law affecting veteran health care, disability and pension programs administered by the U.S. Department of Veterans Affairs come quickly this day and age to keep up with the needs of returning Veterans and their Families. As Director, I view it as the Division's mission to assist our counties with disseminating and operationalizing the information to ensure we get it right locally to serve our Veterans and their Families. We are in the business of helping our counties make sense of it all by serving as the collective "compass" for the Veteran and Family; to serve as the means used to navigate the complex maze of benefits, programs and applications needed to secure earned benefits today.

In order to better assist Veterans across New York State, the Division maintains counseling offices in virtually every county, from Suffolk to Erie, and all points in between. Unfortunately, even with these offices across the state, we still do not reach all Veterans and their Families. For this reason, the Division has formed (and continues to form) positive relationships with county and municipal Veterans' Service Agencies throughout New York State in an attempt to streamline the delivery of services. The approach is simple: where we can not have a State Veterans Services Counselor presence we will ensure the County Veterans Service Agency is armed and equipped with everything they need to help Veterans and their Families.

The Division is proud to work with Veterans' organizations that contribute their time and effort to help our Veterans. In order to maintain a cooperative relationship with our county and municipal partners

we will continue to offer any and all training in order to maintain this cooperative relationship.

In perhaps the most effective demonstration of cooperation between state and county governments, the Division of Veterans' Affairs updated its website recently (www.veterans.state.ny.us) to include the contact information for all County Veterans Service Agencies. Today, as Veterans or their Family Members visit the website for services and benefits they have the means to search for their "local Veterans' counselor". What they'll find after entering their zip code is contact information for both county *and* state Veterans counselors nearest them. Our approach, as stated before, is that we all work best when we work together. We only want the Veteran in need of services to find their nearest resource, regardless of source of authority (County or State). While this may seem unusual to some, it's absolutely essential to streamlining services for Veterans and their Families. As far as we're concerned, both entities are equal; an alliance of full cooperation exists between our County Veterans Services Agencies and the New York State Division of Veterans' Affairs. Our shared commitment to serve Veterans and their Families can only grow from the foundation being built through such cooperation.



Along with the Division's county partners, we also have forged strong relationships with Veteran Service Organizations which include, but are not limited to, the Veterans of Foreign Wars, American Legion, Disabled American Veterans, Iraq and Afghanistan Veterans of America, and Vietnam Veterans of America. Information is shared across the board between the groups, as each organization is an avenue of outreach to our Veterans and their Families. Veteran Service Organizations are one of the vital and efficient ways to inform Veterans of upcoming events, new benefits, or changes to existing benefits. Together, Veteran Service Organizations, County Veterans Services Agencies, and the New York State Division of Veterans' Affairs are poised to work cooperatively to provide the best services, programs and benefits for all New York Veterans and their Families.

American Legion Riders

By: John Post,
President of
American Legion
Riders, Post 362



There is a new addition to the Erie County Legion Family, The American Legion Riders. You will be hearing more about this group, not only in the newsletters, but also at County meetings. This is a new way to help increase membership and make inactive members active not only in the County, but also in your posts. It is very impressive to see 75 to 100 motorcycles pull into your parking lot as they stop in to visit your post on one of their fun runs or fund raisers. Legion Riders meet every second Sunday of the month at 12:00 p.m. at East Aurora Legion Post 362. They are interested in visiting Posts in the county that have functions on these days. If you have something happening on the second Sunday of the month, please let us know. Jerzy Folta, Commander Post 362, 655-1656 or John Post President American Legion Riders, 652-7081

The American Legion Riders means more to us than what the name implies. We are not just motorcycle riders; we are veterans. We are sons of veterans and daughters of veterans. Yes, the one factor we all have in common is that we love to ride, but that is not where our similarities end. We show our support to the American Legion, our communities and the people serving our country today, as well as in the past, in different ways. I will not be so bold as to say why each of us became a Legion Rider. I will be so bold as to say that we all love our Legions and communities in whatever manner is possible for each of us. When you see someone with an American Legion Rider Patch on their back, remember that we are there to support all who came before us who gave the ultimate sacrifice to maintain our way of life. Also, we emphasize riding safety for all levels of experience in riding. May all of your rides be dry and bug free. God Bless America and God Bless You.

From Sergio Rodriguez Assistant Service Officer



The new Post 9/11 Montgomery GI Bill

Derek Bok, President of Harvard University from 1971 to 1991, once proclaimed: "If you think education is expensive, try ignorance!"

Well, expense will no longer be a problem that veterans will have to contend with. That's because on June 30, 2008, President George W. Bush signed into law a bill that will completely revamp educational benefits for veterans.

This bill is titled: The Post-9/11 Veterans Education Assistance Act of 2008. It is perhaps the most generous educational benefit package for veterans in the history of the United States.

It includes a multitude of education-related benefits for veterans that the previous GI Bill failed to address. Such new benefits include: housing allowance, textbook expenses, and an increase in tuition award amounts.

In essence, an honorably discharged veteran who served at least 36 months in active duty after September 11, 2001, will have little to no education-related expenses. This new GI Bill benefit, however, does not go into effect until August 1, 2009.

In the meantime the VA has increased this year's basic benefit by 20 percent — turning what was previously a \$1,101 monthly benefit into \$1,321 — a year-over-year increase of \$220 for full-time students. When the new GI Bill goes into effect next year, the amount will be significantly higher.

Coupled with the New York State Veterans Tuition Award in the amount \$4,300 per school year, a veteran going to school in Erie County should, in most cases, have no college expenses.

Speaking of New York State benefits, I will be discussing some little-known, yet significant, educational and other benefits offered by the Empire State in our next edition of the Erie County Veterans Services Newsletter.

Semper Fidelis,

"Sergeant Serg"



The Erie County Office of Veterans Services is pleased to announce that **Sergio R. Rodriguez**, Assistant Service Officer has become an Accredited Service Officer with the American Legion.

Sergio joined Erie County in April 2008 and completed the required courses at the American Legion Training sessions in Fayetteville, New York.

Sergio is a Marine Corps Veteran who served in Operation Enduring Freedom and is honored to be serving the needs of Erie County Veterans.



Large COLA Expected

The 2009 Cost of Living Adjustment (COLA) increase will be announced in October and is expected to be considerably more than this year's 2.3-percent increase. Higher monthly inflation rates already put the cumulative inflation for the year to date at 6.2 percent. The COLA will be effective on 1 December 2008 and payable in January 2009.

The COLA is determined by the Consumer Price Index (CPI), which is a benchmark to determine the cost of a "basket of goods and services" that includes gasoline, electricity, food, beverages, housing, apparel, transportation, medical care and entertainment. The COLA is an annual adjustment provided to military retirees and other federal annuitants to maintain purchasing power, and is based on a 12-month average increase in the cost of these goods and services.

From FRA Newsbytes -- 22 August 2008

FRA is the oldest and largest association representing the interests of current and former Navy, Marine Corps and Coast Guard personnel.



Erie County Veterans Services

- Patrick Welch
Director
- Sergio Rodriguez
Assistant Service Officer
- Alyssa Ersing
Assistant Service Officer

- Judy Ehman, RSVP Volunteer
and Newsletter Editor

PRIMARY ELECTION

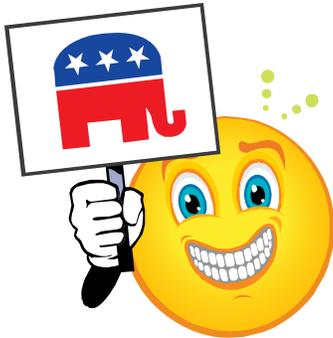
Tuesday, September 9, 2008

(Registration date for the **Primary** has already passed)

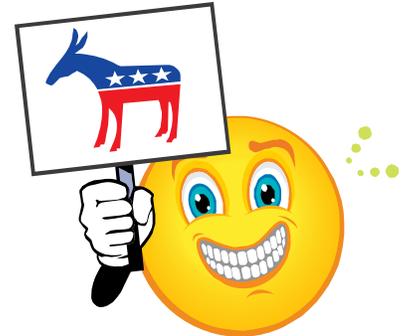
GENERAL ELECTION

Tuesday, November 4, 2008

(Last day to register for the November 4th **General Election** is
October 10, 2008)



Veterans Getting Engaged in the Political Process



If you do not like how your government is being run, you can sit around and complain which does nothing or you can get engaged in the process to affect change. This election cycle there are a great many veterans who have decided to run for elected office so they can be part of the solution. The 110th Congress contains the fewest number of veterans since World War II, so we applaud all those who served in the military and now want to serve as elected officials.

How do I register to vote?

You may register at your [local board of elections](#) or any state agency participating in the [National Voter Registration Act](#), on any business day throughout the year. Alternatively, you can download a .pdf version of the [Voter Registration Form](#) from the NYS Board of Elections website, and mail it to your [county board of elections](#).

For answers to other voting questions, go to <http://www.elections.state.ny.us/FAQ.html>

Mission Statement of Erie County Veterans Services

To insure that every veteran in the county is registered in the VA System and is fully aware of all the benefits that they have earned.

To make veterans an economic force in education, employment and business development.

SBA's Deputy Administrator Carranza Promotes Patriot Express Loans to Vets

<http://www.sba.gov/news>

WASHINGTON – Speaking at an American Legion post in Frederick, Md., today, U.S. Small Business Administration Deputy Administrator Jovita Carranza, U.S. Representative Roscoe Bartlett (Md.), and SBA Maryland-area District Director Stephen Umberger, highlighted the benefits of SBA's Patriot Express loan guarantees and encouraged military members who want to start or grow small businesses to use them.

SBA's Patriot Express Pilot Loan Initiative, started a little over a year ago, continues to successfully help veterans and their spouses reach their dreams of small business ownership and expansion. To date SBA has approved more than 1,850 loan guarantees for more than \$181 million at an average loan amount of \$98,000.

"SBA is committed to helping America's service members and commends them for all they have sacrificed for our country," said Carranza. "Veterans tend to have the characteristics necessary for small business success: courage, discipline and a strong work ethic. We believe that Patriot Express, supported by SBA's other services, goes directly to the needs of these American patriots who wish to start or expand businesses, and create jobs and growth."

Patriot Express, launched last June 28, builds on the more than \$1 billion in loans SBA guarantees annually for veteran-owned businesses, and the counseling assistance and procurement support the agency provides each year to more than 100,000 veterans, service-disabled veterans, and Guard and Reserve members.

Patriot Express is a streamlined loan product based on the agency's highly successful SBA Express Program, but with enhanced guaranty and interest-rate characteristics. The Patriot Express loan is offered by SBA's network of participating lenders nationwide and features SBA's fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of up to 85 percent for loans of \$150,000 or less and up to 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to take all available collateral.

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases.

Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over Prime, depending upon the size and maturity of the loan. Local SBA district offices will have a listing of Patriot Express lenders in their areas. Details on the initiative can be found at www.sba.gov/patriotexpress.

Interest rate maximums for Patriot Express loans are the same as those for regular 7(a) loans: a maximum of Prime + 2.25 percent for maturities under seven years; Prime + 2.75 percent for seven years or more. Interest rates can be higher by two percentage points for loans of \$25,000 or less; and one percentage point for loans between \$25,000 and \$50,000.

Patriot Express is available to military community members including veterans, service-disabled veterans, active-duty service members participating in the military's Transition Assistance Program, Reservists and National Guard members, current spouses of any of the above, and the widowed spouse of a service member or veteran who died during service, or of a service-connected disability.

Patriot Express loans have been approved in all 50 states, the District of Columbia, the U.S. Virgin Islands, Puerto Rico and Guam and generally range from \$5,000 to \$375,000 in individual loan amounts. The average loan amount is almost \$98,000. Nearly 15 percent of those loans have gone to military spouses. After loan applications are approved by the bank, they are submitted to SBA for approval. Most applications are approved by SBA within 24 hours.

SBA has veterans' business development officers in district offices in every state and territory able to provide military community members full access to the SBA's range of programs and services. There are also five Veterans Business Outreach Centers located in: Albany, N.Y.; Pittsburgh, Pa.; Lynn Haven, Fla.; Edinburg, Texas; and Sacramento, Calif.

(Continued on page 7)

(Continued from page 6)

In addition to district offices, SBA's resource partners SCORE, Counselors to America's Small Business; Small Business Development Centers; and Women's Business Centers provide local and online assistance with: writing a business plan, financing options to start or grow your business, managing the business, expanding the business and selling goods and services to the government.

For those who are already small business owners and who expect call-up, the SBA and its resource partners can assist with preparing their businesses before deployment, managing their businesses, selling goods and services to the government, obtaining other SBA financing and financial assistance, and obtaining loans for economic injury – Military Reserve Economic Injury Disaster Loans (MREIDL). Loans of up to \$2 million are available for small businesses sustaining economic injury because an owner or essential employee has been called to active duty as a military reservist.

The SBA and its Office of Veterans Business Development (OVBD) provides comprehensive assistance, outreach and support to veterans. Each year the SBA assists more than 100,000 veterans, service-disabled veterans and Reserve Component members. Go to www.sba.gov/vets.



A Web-based press kit on the Patriot Express Initiative can be found at:

http://www.sba.gov/patriotexpress/SBA_PATRIOT_PRESS_KIT.html.

Wounded Warrior Problems and Progress

Last week, at its 2008 Combat Operational Stress Control Conference, the U.S. Marine Corps rolled out its leadership plan to help commanders, troops, caregivers, and family members fight psychological stress and remove the stigma often attached to brain- and mental-health-related conditions. The idea is to institutionalize a culture of support and acceptance in seeking care for what, in fact, are war wounds.

MOAA strongly applauds such efforts by the services, DoD and others, but is concerned about the difficulty of coordinating multiple ongoing efforts and task forces intended to ease the medical and administrative troubles faced by members and families suffering from war-related injuries and conditions.

Thus, MOAA and the U.S. Naval Institute are co-sponsoring a **September 17, 2008**, special symposium in Washington DC titled, ***Measuring Success: Keeping Faith with Wounded Warriors and Their Families***. The symposium will provide a report card on how the government is doing in meeting its responsibilities to wounded troops and families, highlighting successes and problems encountered so far, and what more is needed to ensure long-term success.

This all-day event at the **Hyatt Regency Washington on Capitol Hill** (Washington DC) will feature four top-leadership speakers: Senate Armed Services Committee Chairman Carl Levin, VA Secretary LTG (Ret.) James Peake, MD, Deputy Defense Secretary Gordon England, and Joint Chiefs of Staff Chairman ADM Mike Mullen, USN.

Three discussion panels will feature military, VA, and private sector experts and beneficiary advocates on the following topics:

- "Problems, Progress, and Prescriptions" (an assessment of ongoing test programs and requirements for further action)
- "How Can Leadership Institutionalize the Seamless Transition Process?"
- "Challenges and Handling of PTSD/TBI/Depression...What Comes Next?"



All speakers and panelists will take questions from the audience.

View the [full agenda and list of panelists](#) and click on the "Registration" link to attend. Registration is free for active duty or drilling Guard/Reserve members; \$20 for MOAA or USNI members; and \$35 for others, with lunch included. Seating is limited, so register now to join us at this important and illuminating event.

From TREA Washington Update for August 22, 2008

VA of Western NY Health Care System Suicide Prevention Awareness Fair

Date: Thursday, September 11, 2008
Time: 11 AM – 2 PM
Location: Freedom Hall, Room 301
VA Western New York Healthcare System
3495 Bailey Ave.
Buffalo, NY 14215

Veterans, Employees, and the Community are invited to learn about:

- Suicide Prevention
- Crisis Services of Buffalo
- Gun Safety
- National Suicide Hotline
- OIF/OEF Outreach
- Veterans Drug Court
- And much more!!!

Contact: Joan Chipps
Suicide Prevention Coordinator
(716) 862-3123

Reducing the incidence and risk of suicide among the veteran population is one of the Department of Veteran's Affairs highest priorities. Research to date indicates that veterans are twice as likely to attempt suicide as non-veterans. Education to promote the awareness of risk factors and warning signs has been proven to reduce the risk of suicide.

Over the past year, the Department of Veteran's Affairs has implemented a comprehensive, public health education approach to address suicide. Suicide Prevention Coordinators, located in every VA medical facility in the country, coordinate and monitor the care for veterans who are at highest risk, and provide education to veterans, families and the community about issues related to suicide.

VA has also partnered with the Substance Abuse and Mental Health Services Administration (SAMHSA) in creating an option for Veterans who call the National Suicide Lifeline (1800-273-TALK). Beginning in August, 2007, when a call is made to this number the caller is prompted to press "1" if they are a Veteran, or calling about a Veteran. The call is immediately routed to a special call center located in Canandaigua, NY, which is staffed by counselors twenty-four hours a day. The counselors are able to facilitate emergency assistance anywhere in the country, as well as refer to any one of the 150 Suicide Prevention Coordinators for next day follow up. To date there have been over 50,000 calls received at the Canandaigua call center, over 20,000 of them identified as veterans.



IT TAKES THE COURAGE AND
STRENGTH OF A WARRIOR TO
ASK FOR HELP...

If you're in an emotional crisis,
call 1-800-273-TALK (Press "1" for Veterans)
www.suicidepreventionlifeline.org

Focus on Veterans Employment

The web site, GIJobs.net published their 5th annual survey of the best large employers for veterans. They surveyed 2500 companies with over \$1 billion of annual income a year. They judged their "GI friendliness" by their efforts of recruiting, the number of hires and policies concerning employees who are members of the National Guard and Reserves. It may be a good jumping off point if you are looking for a new job. But remember most veterans (like everyone else) are employed by small businesses.



1. BNSF Railway
2. Union Pacific
3. ITT Corporation
4. EG&G (Lear Siegler)
5. USAA
6. Schneider National
7. Johnson Controls
8. CSX Transportation
9. ManTech International
10. Applied Materials
11. Booz Allen Hamilton
12. The Home Depot
13. Lockheed Martin
14. J.B. Hunt Transport
15. Cintas
16. DynCorp International
17. EDS
18. General Electric
19. Travelers
20. Transocean Offshore
21. Southern Company
22. Werner Enterprises
23. Norfolk Southern
24. Morgan Stanley
25. Sunbelt Rentals
26. Sprint Nextel
27. Freeport-McMoRan Copper & Gold
28. Constellation Energy
29. ENSCO International
30. Fluor
31. BearingPoint
32. Merrill Lynch
33. Brink's U.S.
34. State Farm
35. Anheuser-Busch
36. Health Net
37. Lowe's
38. Xcel Energy
39. Progress Energy
40. FMC Technologies
41. U-Haul
42. Bank of America
43. AT&T
44. T-Mobile
45. NVR, Inc. (NV Homes/Ryan Homes)
46. American Electric Power
47. Southern Electric Edison
48. Westinghouse
49. Wachovia
50. Sears Holdings

Thinking about starting your own business?

Question:

I'm a veteran and want to open a business. What programs does the Federal Government have for me?

The Department of Veterans Affairs, through its Center for Veterans Enterprise (CVE), has established specific programs to help veterans open a business. Their website - www.vetbiz.gov - lists several organizations set up to help those who want to start a business. If interested, call the CVE toll free at 1-866-584-2344 to find the nearest one to you. Most areas will have a local Small Business Development Center (SBDC). There is a wealth of information at the SBDC that includes personal counseling on writing a business plan and a list of preferred lenders. They are typically hosted at colleges or universities and offer no- or low-cost classes and other services.

Although there are fewer available, Veterans Business Outreach Centers (VBOCs) do much the same work as the SBDCs, but are geared specifically to disabled veterans. These are non-profit organizations that receive Federal grants.

You may also have a Veterans Business Development Officer in your local area. This is an employee of the Small Business Administration. Call the CVE to find the nearest one.

From the [NYS Division of Veterans Affairs](http://www.vetbiz.gov) Web Site.

Is this a good time to start a business? Only you can decide what is best for you. Current small business owners are showing some concerns, as this recent survey shows.



Small Business Owners Glum

Small business owners are perennial optimists, but even they are getting pretty glum about today's economic conditions. The latest Small Business Trends analysis from the National Federation of Independent Business (NFIB) confirms that small business owners are preparing to hunker down for a while. Overall small business confidence is not getting appreciably worse, but it is locked at historically low levels, what the researchers refer to as "a recession level reading." The biggest and most worrisome change in the survey is that a growing portion of small business owners are now expressing major fears of inflation. Twenty percent of surveyed small business owners identified inflation as their Number 1 problem. This is the highest level ever seen on the NFIB index since 1982. The report's authors caution that business owner attitudes do not adequately reflect firm performance. While they are quite pessimistic, business performance numbers (in areas like capital spending and expected new hires) are fairly strong. As such, they suggest that optimism may quickly return if the economy is able to avoid a major "nose dive" in the near future.

For More Information:

Access the [Small Business Economic Trends](http://www.nfib.com/page/sbet) analysis from the National Federation of Independent Business. (<http://www.nfib.com/page/sbet>)