

TERRANCE HOLLIDAY
COMMISSIONER



OFFICE OF VETERANS' AFFAIRS
346 BROADWAY, 8 WEST
NEW YORK, N.Y. 10013
(212) 442-4171
FAX #: (212) 442-4170

THE CITY OF NEW YORK
OFFICE OF THE MAYOR

**Testimony of Terrance Holliday,
Commissioner of the Mayor's Office of Veterans' Affairs,
Regarding: Oversight – Reintegration of Veterans into the
Workforce and Small Business Community**

May 10, 2011

Good afternoon Chair Reyna, Chair Eugene, and members of the Small Business and Veterans Committee. My name is Terrance Holliday and I am the Commissioner of the Mayor's Office of Veterans' Affairs (MOVA). I am here today to testify on the Reintegration of Veterans into the Workforce and Small Business Community in New York City. I am joined by Phil Weinberg from the Department of Small Business Services.

The Mayor's Office of Veterans' Affairs ("MOVA") was established by Local Law 53 in 1987 and advises the Mayor on issues and initiatives impacting the veteran and military community. MOVA works closely with the U.S. Department of Veterans Affairs (VA), the New York State Division of Veterans Affairs (NYSDVA), City agencies, veterans' organizations, area military commanders, and other stakeholders to assist active, Guard and reserve service members, veterans, their dependents and survivors. To ensure coordination among City services for the Veterans' community, on January 17, 2008, Mayor Bloomberg signed Executive Order 110 requiring each City Agency to assist veterans, active duty, and reservists to access City programs, as well as work with MOVA to enhance services for the veteran constituency that they serve.

Since my appointment as Commissioner of MOVA in January, MOVA has been creative in utilizing all forms of communication to promote the agency. I have strengthened our relationships with previous MOVA partners such as America Works, The Doe Fund, Jericho Project and our City agencies. Additionally, I have fostered new relationships with organizations such as Veterans on Wall Street, Veterans Court, The New York Mets, Service for the UnderServed (SUS) and The Robin Hood Foundation.

The Doe Fund's *Veterans Program* is becoming a national model for provision of comprehensive, community-based services for homeless veterans. Each day, it serves 138 former servicemen at its immaculately maintained facility in East Williamsburg, NY, tailoring a comprehensive array of programs to maximize each man's ability to live with independence and dignity. Since opening in April 2009 – in cooperation with the U.S. Department of Veterans Affairs and the NYC Department of Homeless Services – the program has served 508 men, placing 133 in jobs and 225 in housing. A staff of experienced social service and workforce development professionals comprised of veterans and non-veterans – many of whom have experienced homelessness and incarceration – guide the men through the program, providing case management, training, career development, and graduate resources, as well as serving as advocates for these men.

Approximately half of the veterans enroll in *Ready, Willing, & Able (RWA)*, which through meaningful paid transitional work opportunities, training, and social services, empowers the men to become employed and productive members of mainstream society. A holistic combination of paid on-the-job training, work experience, and classroom instruction, teaches

hard skills and prepares the veterans for certifications in sectors including culinary arts, integrated pest management, energy efficient building maintenance, security, commercial driving, and office services.

MOVA regularly attends meetings and events, responds and assists many of our constituents via correspondence received from the NYC.gov website, 311, mail, direct calls and staff emails. In March 2011, MOVA implemented a new constituent tracking database which has improved our ability to track and follow-up on constituent issues. It also enhances our ability to provide more detailed reporting and analysis.

As of this date, MOVA's website has over 35,000 visitors and traffic to the site continues to increase monthly. MOVA has joined the social media revolution with an exciting and informative facebook page on which job postings, employment fairs and other pertinent events are posted on the agency website.

One of MOVA's priorities is to help veterans re-enter the workforce. In support of this mission, on March of 2008 MOVA partnered with America Works to assist veterans with job placement. Through this partnership, roughly 559 veterans have been employed at fulltime positions. America Works is a pay-for-performance company, receiving compensation only when the client remains employed at intervals of 30, 90 and 180 days. America Works tracks the progress of their clients and provides follow-up counseling when required.

While our partnership with America Works has been successful, it is apparent that an employment opportunity alone will not address veteran's specific needs. It is with this thought,

that on April 21, MOVA collaborated with the Human Resources Administration (“HRA”), America Works, Jericho Project, Services for the UnderServed (“SUS”), and CUNY to host a successful “Employment and Housing Opportunity” at Veterans’ Memorial Hall. During this event, thirty two veterans were assessed for employment, housing and food stamps. Within a week of the event, two of the veterans had been employed, and the rest are receiving counseling to improve resumes, interviewing skills and appearance. MOVA staff has been following up with these veterans and will have contacted all the participating veterans within 30 days of this event to ensure the success and quality of engagement for service recipients.

On June 9, 2011, MOVA will host the next conference in this series on Employment and Social Services. The focus will be expanded based upon lessons learned from April 21. The participating providers that have been invited are America Works, Services for the UnderServed, Standard Parking, Workforce 1, HRA-Food Stamp, CUNY, Department of Small Business Services, Department of Veterans Affairs, Center for Economic Opportunity and the Social Security Administration. America Works has agreed to participate and will seek employers for on-site hiring at this event.

On June 23, 2011, one of MOVA’s partners, Veterans on Wall Street (“VOWS”) will be hosting a full-day Employment Fair at the Intrepid Sea, Air and Space Museum to raise the profile of veteran civilian employment transitioning issues. This event is being organized by members of the New York City financial community including Citicorp, Deutsche Bank and Goldman Sachs. MOVA will support this worthwhile venture by reaching out to both the military and veteran communities, as the planners seek to service 2,500 to 3,000 veteran applicants.

Additionally, the New York City Department of Small Business Services offers specialized job training and placement programs for all New Yorkers through their Workforce 1 Career Centers, located throughout the five boroughs. In 2010, Workforce 1 Career Centers

served approximately 4,000 veterans and successfully matched 800 with employment. This program provides for any veteran and their spouse to have priority service at any of the seven Workforce1 Career Centers, and the two Sector Career Centers (healthcare and transportation). These veterans and their spouses will be fast tracked for appointments and assessments for both training and job placement. The NYS Department of Labor administers federal employment programs, including overseeing a Local Veterans Employment Representative to serve veterans at most Workforce 1 Career Centers. As a result of the 2009/2010 federal stimulus funds, SBS contracted with Goodwill for a veteran's employment program that placed 115 veterans in jobs.

MOVA also works with the Manhattan Educational Opportunity Center ("MEOC") and Borough of Manhattan Community College-CUNY ("BMCC"). These organizations recently received a \$3 million grant from the U.S. Department of Labor to prepare all unemployed and underemployed New Yorkers for employment in four high-growth health care jobs: Certified Nursing Assistant, Medical Assistant Specialist, Electronic Health Records Specialist and Health Information Technology. These jobs are projected to experience the greatest growth through 2016 according to the NYS Department of Labor. This program also provides for priority referrals of veterans and their spouses. As a result of this grant, it is projected that 650 veterans and their spouses will be placed in these high-demand jobs. MOVA makes referrals to MEOC on a regular basis.

In addition to the programs I just noted, MOVA regularly refers clients to other Federal, State and City agencies that provide employment assistance to all New Yorkers regardless of the veteran's military discharge status.

Reintegration for the veteran-family must begin long before a service member bids his or her family farewell on the tarmac or the dock. It should start during the pre-deployment phase and coupled with the established Yellow Ribbon Reintegration Program. This program is designed to provide deploying service members and families a robust support network of information and services available from county, state, federal and private outreach organization upon their return home. The Family Support Centers sponsor the Yellow Ribbon programs. Employment and work-place return are significant issues addressed at these events.

The Yellow Ribbon events are held at 30 and 60 day intervals subsequent to a unit's return to home station. Members are required to attend and encouraged to bring their families. These events are held at a non- military "family friendly" venue, generally a hotel. In support of this program, I will represent MOVA at the New York National Guard 60 day Yellow Ribbon event in Tarrytown on Sunday May 12, 2011 for the 442nd Military Police Company headquartered at the Jamaica armory. Approximately 100 New York City residents and their families will attend. Additional Yellow Ribbon events have been scheduled in this area as follows:

- Saturday, June 11th, U.S. Naval Reserve, Amityville, New York (deployment, 100 NYC residents)
- Saturday, June 11th, U.S. Naval Operation Center – NYC (deployment, 400 NYC residents.)

Additionally, this past Saturday I met with approximately 250 reservists at the Naval Operations Support Center (USNOC- NYC) located at SUNY Maritime College to discuss MOVA and New York City benefits available to New York City service members. My meeting with the commander, Captain Samuel Tate, his staff and senior non- commissioned officers was

outstanding. Not only was I able to share information regarding housing and jobs, I urged these leaders to reach out to the lower ranking enlisted members with dependents. These military members may be entitled to USDA food stamps and other benefits. MOVA can work with the USNOC- NYC leadership to expedite benefit applications.

It is important to note that addressing the issues associated with reintegration, such as potential unemployment, should begin when a member of the military receives a deployment notification. The earlier the military member begins to think about deployment and redeployment, the smoother the transition from military to civilian life will be for the individual, the family and the society to which he or she returns. With the approval of local command authority, updates of available benefits can be provided as part of the ancillary training received coordinated by the unit. Captain Tate, Colonel Michael Gould of the Fort Hamilton Garrison and I will be meeting periodically to discuss these issues.

In closing, while I serve as MOVA's commissioner, I am a retired colonel and have left and returned home in times of uncertainty in my 38 years of service in the United States Air Force Reserve. While experiences differ, I do understand many of the difficulties and anxieties experienced by many returning service members and their families today. I am very confident that New York City is committed to facilitating the smoothest return to civilian life for returning veterans and their families.

Thank you for the opportunity to testify. I am happy to take any questions.



**New York City Council Committees on Small Business and Veterans
Reintegration of Veterans into the Workforce and Small Business Community
May 10, 2011**

**Testimony delivered by: Alex Saavedra
Vice President for Direct Service Programs, Seedco**
Tel: (718) 960-7094 Email: asaavedra@seedco.org Web: www.seedco.org

Background

Good Afternoon and thank you Chairwoman Reyna, Chairman Eugene and members of the Committees on Small Business and Veterans for the opportunity to testify today. My name is Alex Saavedra and I am the Vice President for Direct Service Programs at Seedco. Seedco is a New York City-based, national nonprofit organization that advances economic opportunity for people, businesses and communities in need. Founded in 1987, Seedco designs innovative programs, partnerships and services for workers, families and businesses to foster vibrant community economic development. Seedco's work is focused on workforce development, work and family supports, and services and supports for small businesses.

Seedco operates the Upper Manhattan Workforce1 Career Center and the Bronx Workforce 1 Career Center, both of which are funded by the Department of Small Business Services (SBS). Additionally, Seedco operates three Business Solutions Centers – the Lower Manhattan center, the Upper Manhattan center, and the satellite center in Washington Heights – all of which are also funded by SBS. Further, we currently manage a NYC Human Resources Administration (HRA) Back to Work contract, which provides access to job readiness services, skills training, and job placement services to Public Assistance recipients.

Along with the workforce development efforts conducted through the City contracts mentioned above, Seedco manages a network of 22 community-based organizations in NYC, to which we provide centralized management services, including fiscal and contract management, technology solutions, outcomes measurement and quality assurance systems, and technical assistance on program design and quality. We also

work with employers, government agencies and other institutions to improve the quality of jobs and promote the wider availability of work supports. **In 2010, Seedco placed more than 9,000 people into jobs and created 1,648 jobs in New York City, and more than 31,000 families in the city received benefits through our *EarnBenefits* technology and facilitation.** In addition, we invest in communities to spur economic opportunities through our lending subsidiary, Seedco Financial Services, a Community Development Financial Institution.

Seedco Operated Workforce One Career Centers

Seedco is a long-standing operator of the Workforce1 Career Center in Upper Manhattan under contract with SBS for more than seven years, and was recently awarded (January 2011) a contract to expand and operate the Workforce1 Career Center in the Bronx, as well. As operator of two large Workforce1 Career Centers, Seedco has consistently provided high-quality sourcing, recruitment, career development, job matching, placement and advancement services to New York City residents and currently ranks in the top performance tier of the Workforce1 System. Through the two Workforce1 Career Centers, Seedco places an average of 3,000 residents per quarter into jobs with employers throughout the city and consistently meets all federal Workforce Investment Act (WIA) retention milestones on a performance based contract with SBS.

As a top system performer, Seedco sources job seekers through robust job referral partnerships with a wide range of community-based organizations, community colleges and human service providers to consistently place an average of 400 community-partner referral candidates into our open jobs each quarter. Similarly, the career centers are top providers of Workforce1 Individual Training Grants to jobseekers in need of vocational training designed to build their skills and work qualifications and enable them to become job ready, or advance into a higher quality occupation. The career centers average 400 training grants and place more than 60 percent of training completers into jobs each quarter.

Moreover, services provided to jobseekers are designed to assess their skills, education, and work history and help them maximize their employment marketability. Employer services are designed to screen, match, and refer the most qualified candidates for open positions with the goal of maintaining a minimum three-to-one recruit-to-hire ratio. The high quality of candidates referred to employers has helped seal Seedco's reputation as a recruiter of choice for a large and growing number of New York City employers. In addition, Seedco uses its proprietary technology and case management program, *EarnBenefits*, to connect workers and their families to a wide range of public and private benefits.

Seedco VETERANS Program

There are approximately 22 million veterans of a U.S. military branch; of those, about one in ten served during the Gulf War Era II (Post-9/11) and nearly two-thirds are currently under the age of 35.¹ The national veterans' unemployment rate is 10 percent; the unemployment rate for veterans ages 18-24 is approximately 21 percent.² Unemployment among New York State veterans recently home from Iraq and Afghanistan is close to 15 percent, and in the last year alone, unemployment among veterans statewide increased by more than 20,500.³ In New York City, 17,300 veterans are unemployed, an increase of 4,700 from last year.⁴

¹ U.S. Bureau of Labor Statistics: *Economic News Release, Employment Situation of Veterans*, May 2010 available at <http://www.bls.gov/news.release/vet.nr0.htm>

² Ibid.

³ Senator Kirsten Gillibrand, *Unemployment Among New Veterans Nearly 15 Percent*, available at <http://gillibrand.senate.gov/imo/media/doc/Veterans%20Unemployment%20Report.pdf>
<http://www.defensetravel.dod.mil/perdiem/bah.html>

⁴ Ibid.

As increasing numbers of veterans are returning from Iraq and Afghanistan, Seedco has recognized that this population requires a tailored approach to ensure that career services and supports meet their specific needs. While most veterans are highly skilled in their field, have specialized training and certifications, and are highly motivated, dedicated individuals with extensive leadership experience, many are struggling with issues that can affect their capacity to obtain employment. For example, while many veterans have substantial work experience and expertise in areas prized by employers, such as information technology, they sometimes struggle to convey this experience and expertise in their resumes. In addition, because many young veterans have limited history seeking employment outside of the military, they are unfamiliar with jobseeker processes and etiquettes, making interviews challenging and sometimes demoralizing.

In response, Seedco has launched the **Veterans Employment Transition Education Reintegration and Network Services** program, an innovative employment initiative that connects veterans to the civilian job market and helps them transition effectively back into their communities. Launched in February 2011, the VETERANS program has served approximately 150 veterans to date. The VETERANS program focuses on both professional and personal development through one-on-one career counseling and job matching, as well as understanding and assistance in addressing the specific needs of veterans. Specialized services include resume writing, translating certifications and skills learned in the military into resume-appropriate language, career coaching, job matching, and benefits access and coordination. The VETERANS program serves veterans of all wars, their spouses, and working-age dependents.

The program provides a priority service track for veterans and their spouses at both of the Seedco-operated Workforce1 Career Centers so that veterans who identify themselves as such are given access to specialized workshops and coaching as quickly as possible. Veterans meet with a team comprised of a Career Advisor, Career Coach and Fulfillment Account Manager that:

- Provides a combined orientation and registration assessment
- Conducts intensive individualized assessments to review resumes and military work history to identify skills transferable to the civilian workforce, employment goals, possible education and training, and needed work supports
- Creates/revises resumes to appeal to civilian employers in the occupations that best fit each veteran's skills and experience
- Designs an Individual Employment Plan, including long term education and career goals and advice on how GI Bill education benefits could be used to support the Plan
- Refers veterans to the Fulfillment Account Manager for job matching and interview referrals and preparation
- Reaches out to employers to determine their hiring priorities and to educate them about resources and incentives available when hiring veterans
- Follows up with veterans following interviews and after they obtain employment

These services are designed to ensure that veterans get individualized attention to improve their marketability and connect them to employment opportunities and needed work supports quickly. To ensure that these services are sensitive to the unique needs of veterans, Seedco has hired six veterans that serve as Career Advisors, Career Coaches, and Fulfillment Account Managers. This specialized team has the capacity to serve more than 1,000 veterans annually.

Now that it has created this system to streamline and tailor employment services for veterans at the Bronx and Upper Manhattan Workforce1 Career Centers, Seedco is positioned to enhance these efforts. This includes proactively reaching out to the many active service units in New York City to set up referral mechanisms for enlisted service members ready to transition to civilian life. Seedco's goal is to hold employment office hours convenient to each unit.

Seedco also recognizes the significant need among its veteran clients for additional work support counseling and case management with a focus on the wide range of benefits for which they are eligible while seeking and maintaining employment. As such, Seedco is seeking additional resources that would enable us to adapt our *Earn*Benefits technology and train staff to screen specifically for veteran benefits and hire counselors with expertise in addressing veterans' support needs.

Mandated employment programs for Veterans

Enacted in 2002, the Jobs for Veterans Act (JVA) mandates that Department of Labor-funded employment programs give priority to veterans. While there is certainly some prioritization by One Stops around the country, many career centers may not be fully adhering to the spirit of this act. Seedco's VETERANS program is a proactive, innovative approach.

JVA Provision	Seedco's Interpretation/Implementation
<p>Veterans are identified as covered persons and are entitled to priority over non-covered persons for the receipt of employment, training, and placement services provided under new or existing qualified job training programs (including WIA).</p>	<p>Seedco takes a structured approach to prioritizing vets. All WF1 clients are asked as soon as they walk in to the center if they are a veteran or the spouse of a veteran. If the answer is yes, they are put onto a completely separate track from other job seekers that includes one-on-one counseling, referrals, and peer networking. WF1 account managers work with employers to educate them on the benefits of hiring veterans, giving them an edge over other jobseekers.</p>
<p>DOL-funded employment and training programs, including the publicly-funded workforce investment system, will identify, inform, and deliver comprehensive services to covered persons as part of strategic workforce development activities across the country.</p>	<p>Seedco's program provides consistent, sustained work supports. Career counselors assess the individual needs of each veteran and their families and connect them to partner organizations that can meet those needs. Seedco educates veterans on the benefits they can receive from the VA and other sources, helps them set up appointments at the VA, and follows up to make sure services and benefits were received. Seedco also uses a peer model, bringing together small groups of veterans to share knowledge and resources.</p>
<p>Implementation of priority of service is designed to provide covered persons with clear entry points into high-growth, high-wage civilian jobs and easily accessible post-secondary education and training to support their advancement along career pathways.</p>	<p>As part of its workforce development approach, Seedco analyzes the market and identifies high-growth, high-wage sectors and occupations and ensures that jobseekers have the skills and training to be placed in these jobs. Seedco applies this approach to veteran placement, working directly with employers to determine their hiring priorities and interest in tapping into the skill sets of veterans. Seedco also educates</p>

	<p>employers about resources and incentives available to them if they hire veterans, and works to position veterans for jobs at wages starting at \$15/hour or more.</p> <p>If Seedco determines that a degree or certification is necessary for a veteran to get a high-wage job, we refer them to the veterans liaison at CUNY, who can help them access their GI Bill benefits, as well as other educational and training providers.</p>
<p>DOL-funded employment and training programs should work with employers to ensure that the value a veteran brings to the table is understood and to address any concerns that employers may have about hiring veterans.</p>	<p>WF1 account managers work with employers to show that hiring veterans is a win/win situation. Employers benefit by getting highly skilled, motivated employees and may also be eligible for tax credits (for which Seedco can help them apply).</p>
<p>In those instances in which civilian employment does not appear to be a realistic objective for the veteran, employability development activities should, if appropriate, focus upon the spouse who is eligible for priority.</p>	<p>Seedco's VETERANS program encourages spouses of veterans to participate. Even if the spouse isn't the one who walks into the Workforce1 Career Center, Seedco career counselors ask veterans about their spouse's employment and whether they could benefit from a better job. The program even serves children of veterans who are of working age.</p>
<p>In addition to assisting recently separated veterans and eligible spouses to meet the challenges of their specific situation, priority of service is also intended to assist those veterans and eligible spouses for whom military service concluded some time ago.</p>	<p>Seedco's program serves all veterans and their spouses no matter when they served.</p>

Seedco remains committed to helping veterans, their spouses and dependents, as well as all jobs seekers in New York City. Thank you very much for your time and I am happy to answer any questions you may have.



Urban Justice Center

123 William Street, 16th Floor, New York, NY 10038 Tel: (646) 602-5600 • Fax: (212) 533-4598
www.urbanjustice.org

City Council Committee of Veterans Oversight Hearing

FOR THE RECORD

Department of Veterans, May 10, 2011

Testimony of Derrick Wilmot

Disabled Army veteran and member of the Street Vendor Project

When I came back from Vietnam I encountered many difficulties, both personally and professionally. I couldn't get a job anywhere. So I went back to the streets, and that led me to the Street Vendor Project, where I am now a vendor leader and board member. I have been a vendor for 13 years, and have been a member of Street Vendor Project for 6 years. The Street Vendor Project has helped me with my tickets, and I in turn have helped many other vendors facing the same problems, veterans and non-veterans alike.

Like many veteran vendors, at first I was employed by an unlicensed vendor who used me for my veteran's license. I worked for him for 8 or 9 years. But I had had enough, and so I made the transition to vending on my own. I made this transition entirely on my own, without any government assistance. It's hard, but it's my business. Bills go up, but these are the challenges that I chose to face.

This committee needs to look into the Street Vendor Project very seriously as an organization that helps veteran street vendors.

I have the following recommendations with regard to how veterans can join the Street Vendor Project in its effort to improve the working conditions of veteran street vendors.

Recommendations:

- 1) Become a member of the Street Vendor Project
- 2) Help veterans apply for vending license
- 3) Educate vendors about vending rules
 - a. For example the \$1,000 fines for not having your I.D. displayed, or for being too close to the curb. The Street Vendor Project has introduced Intros 434 and 435 to reduce the fines for such administrative violations, and to change the way in which tickets are counted.
- 4) Open the streets for all vendors
- 5) Educate vendors about how to apply for a small business loan for equipment (van or car, tables) and merchandise
- 6) Street Vendor Project will establish a Veteran's Committee, to meet once every two weeks, to create a community of support for veteran vendors

In conclusion, I have been looking for this day for over 30 years. We are eager to have more support from this committee, from the federal government, and from local officials. Thank you for your support.



Urban Justice Center

123 William Street, 16th Floor, New York, NY 10038 Tel: (646) 602-5600 • Fax: (212) 533-4598
www.urbanjustice.org

City Council Committee of Veterans Oversight Hearing

Department of Veterans, May 10, 2011

Testimony of Bernard M. Wright, Jr.

Disabled Navy veteran and member of the Street Vendor Project

I, Bernard M. Wright, Jr., do hereby affirm that being a disabled veteran of the Armed Forces, have come here today to speak out on behalf for veterans who are vendors/merchants. I became a vendor while at the V.A. Hospital in Brooklyn at Ft. Hamilton. Another veteran approached me and asked me did I want to work for myself. I told him yes and he told me what to do. I followed his direction to the tee. I did it and I now have been a vendor for the past six years.

Here are some points of facts that need immediate attention for all veterans concerned.

- 1) Veterans are being exploited and paid a percentage as opposed to having their own merchandise. In fact, we received a call at the Street Vendor Project this very morning from someone seeking to hire veterans because under the current caps placed on vending licenses, veterans are the only group who can obtain a vending license. Veteran exploitation is therefore the direct result of the caps placed on merchandise and food vendors throughout the city.
- 2) Veterans are not given the opportunity to have a small business loan of \$3,000 to start on their own as opposed to working under and for someone else. Veterans who are capable and are ready to take on the responsibility to manage their own business and know where to get the supplies and materials to begin their own business should be supported with the help of a small business loan.
- 3) Veterans are not receiving more outreach services towards the vendors who are actually on the street. Street Vendor Project is actively involved in vendor outreach and education, and would welcome collaboration with Veteran Affairs towards furthering the goal of supporting veteran vendors. Veteran vendor leaders at the Street Vendor Project are prepared to spearhead this outreach and support effort.
- 4) Veterans also need more government intervention with outpatient drug and alcohol screening for vendors/merchants, funded at both the federal and the local level. For example, many veterans face post-traumatic stress disorder and many find themselves in homeless shelters throughout the city. More government programs needed to support veterans so that they may pursue self-sufficiency through occupations such as street vending.

In conclusion, we ask that we be allowed to be self-employed, self-sufficient, self-empowered individuals who are able to take care of their families. We want our lives back. We want to be able to be productive members of society. For many veterans, street vending is an important pathway to participating in society. Do what is honorable.

1. Veterans are disconnected from the civilian work force, and their jobs because they are in the service. Although most jobs today are acquired through the "grapevine" or "networking" or "personal contacts," they are cut off from this nexus. According to internet sources, from 43-80% of job seekers find jobs through networking family, friends and contacts.
2. Industry does not accept military experience as adequate job experience-they ask that the veteran get "industrial, commercial or civilian" experience before being hired. There should be a comparison between the duties of a soldier's ~~DOD~~ ^{MOS} in a specific area, e.g., driving, areas of information technology, clerical.

JOB DESCRIPTION: Duties and Responsibilities

CLERK-Armed Forces-Duties	CLERK-Industry-Duties
<ol style="list-style-type: none"> 1. Open Mail 2. Answer Telephone-take messages-track staff itinerary 3. File 4. Light Typing – 40 wpm 5. Answer Email queries 6. Greet guests-check ID-make photo ID cards 7. Place calls for commanding officer or to assist guests 8. Fax documents-receive and send 9. Open and close down office for the day 	<ol style="list-style-type: none"> 1. Open Mail 2. Answer Telephone-take messages-track staff itinerary 3. File 4. Light Typing-40 wpm 5. Email – check and respond 6. Greet guests 7. Place calls for other staff when necessary 8. Fax –receive and send faxes 9. Open and close down office for the day

Secondly, industry or prospective employers should be asked to provide training in specialized equipment, e.g., types of document software. Large firms create their own special software that their staff is trained in-house to use it, and very often in job descriptions, a phrase similar to "experience in the (specialized software or equipment, methods, etc.) used at this particular firm or institution," which means they are looking for specific experience within the in house staff or exactly the same software, to save money. One example would be a recent job ad looking for an IT administrator at a nursing home. This nursing home wanted someone well versed with "Great Plains" software. This software is not commonly used; an experienced IT person could learn it in a few months, or even weeks, especially if there was someone on site who had experience as well; but since the firm did not want to experience a 'learning curve,' they stipulated that the candidate must already know the software.

3. Veterans traditionally have had to live with their families for 2-3 years until they find a job or become homeless soon after returning. Due to the stress of transition or influence of even light post traumatic stress disorder, they may get into domestic disputes and get kicked out before they find a job or have funds for shelter. Once homeless, veterans can begin a downward spiral and

become involved with drugs, alcohol etc to self medicate, not counting not having an address to give a prospective employer. There are shelters in certain cities, but not enough beds or staffing.

4. Veterans need individual assistance in creating a viable resume that translates skills from the acquired in the military to civilian applications: “an infantryman once told me that he had been in the Army for 23 years (E-9/Command Sergeant Major), and felt he had no skills or direct value to offer corporate America.

He said he operated tanks, weapons, and dug ditches.

“However, after our discussion, we determined that this Command Sergeant Major directly supervised, trained, and evaluated 40 personnel, supporting over 2,000 troops in four countries, with an inventory list of 1,500 line items, and material assets valued at \$65M (including large vehicles).

“His functional areas of expertise included personnel management, logistics, and operations. As he moved up the ranks, to a level of senior management, he also gained considerable responsibility for strategic planning and tactical application.

“This soldier accepted a management position with a major retailer as a logistics expert with oversight supervisory responsibility for several hundred employees, and multiple warehouses in a multi-state area (he doubled his salary, and banked his military retirement pay).

“From Bomb Disposal to Pharmaceutical Sales

In a different example, an Army Major / Bomb Disposal expert, decided to move into pharmaceutical sales (as a Regional Manager) when he retired.

“So, we worked together to translate “Bomb Disposal expert” into “sales and marketing”. We identified his leadership skills, ability as a public speaker and briefer when “selling and marketing” new programs to convince management to revise and improve processes, very savvy negotiation abilities, and skill at writing and communicating effectively.

“We also focused on his experience in leading large size programs and supervising dozens of personnel while managing multi-million dollar budgets. In the final resume, there is only one line referring to his extensive knowledge as a bomb disposal expert.

“Wrap Up

In each of these examples, we translated not only individual military acronyms and terms, but also career experience and skill sets; we dug deep into each career history to identify those experiences and skills not directly related to the career field (perhaps you are designated as a recruiter for a year, an event planner, or trained in IT—you just never know), as well as those skill sets directly related to the career field.” By Diane Hudson for job-hunt.org

5. The **MOS** or job title of a soldier is often **not updated** to reflect his or her actual experience and responsibilities. For example, a soldier whose MOS is IT work could have a classification of **31R** at the beginning and end of his tour of duty. This **31R** does not reflect that the soldier may have acquired years of experience in modern, up to date equipment, but he or she was not given credit for this experience by the military. There is a dead end “hopeless” feeling expressed by many soldiers and veterans in terms of getting credit for soldiers’ experience in the military—they feel they cannot get out because they do not get credit for all their responsibilities and duties, and the **DOD** should take responsibility for putting in place more truthful accurate job descriptions to aid troops who want to make the transition from military to civilian life. On Saturday May 7 a veteran said that he fixed radar equipment for field artillery, and did not think he could get a job in civilian life because in civilian life trucks do not use radar equipment. He said veterans could mostly only either a) stay in the military, b) get a job with a military

contractor. This results in many divorces, separations, homelessness, or poor morale among those troops who feel they are trapped in dead end jobs with no hope of upward mobility.

6. The following chart tracks the status of over 30 veterans and their employment status:

AGE on Enlisting	Number of Deployments	Physical/Mental Condition	Working Status	VA
21	2	Suicide	N	Y-rejected
20	1	Dead	N	N
21	1	Dead	N	N
30	1	Dead	N	N
18	1	Dead	N	N
21	1	Dead	N	N
25	1	Completely disabled- Multiple Ailments-PTSD	N	Y
25	1	TBI	N	Y
23	2	PTSD moderate	N seeking job	Y
23	2	PTSD Light	N seeking job	Y
21	1	PTSD moderate	N seeking job	Y
18	1 (Marine)	Completely disabled PTSD	N-student	Y
18	1 (Marine)	Completely disabled PTSD	N-student	U
20	2	Completely disabled PTSD	N-student	Y
18	1-Conscientious Objector	Severe PTSD	N-discrimination due to CO status	Y
20	1	PTSD light	N-student	Y
25	1 (Abu Gharaib) Army & Air Force	PTSD moderate	N-student Reservist	Y
21	3	Functioning	Had a job-Redeployed	Y
21	1	PTSD light	N-student	Y
21	1	PTSD-moderate to light	Y-Part Time & Student	Y-rejected
21	None	Fine-Slight ADD	N-student	Y
20	1	PTSD - light	N-student	Y
25	2	PTSD-light	Y-Also student	Y
23	1	Okay	Y	Y
18	1	PTSD Light	Y	Y
20-lifer	2	PTSD Light-ruined marriage	Y-Reserve Instructor	Y
45-lifer	Unknown # deps	Alive	Y-officer	Y

45-lifer	Unknown # deps	Alive	Y-officer	Y
21-lifer	1	PTSD-moderate	Y-officer	Y
21	3 (Marine)	Okay	Y	Y
21	1	Functioning	Y-Gov't	Y
21	1	Functioning	Y-Gov't	Y
35	None	Okay	Y-also student	Y

Of 33 soldiers, 6 are dead, 1 from suicide;

5 were completely disabled, one from Multiple disorders, 3 from PTSD, 1 from TBI

1 was a Conscientious Objector who has severe PTSD who got a dishonorable discharge

2 were never deployed; 3 are female; 1 is a mother

11 are working; of those 11, 4 are lifers and officers; 3 have found jobs with civilian companies;

2 work for government; 1 found a job and was redeployed; 4 are seeking employment

9 are full time students; 2 part time students-will be seeking jobs in 6 months-3 years

7. Before discharge, at least three months, every soldier should have a questionnaire: Do you have a job, do you have a place to stay, do you foresee any challenges making the transition to civilian life? Also, a test for post traumatic stress disorder should be mandatory, not voluntary, because there is a high incidence of denial, and then the family and community have to deal with a situation they are not prepared for. This questionnaire should be made up by a committee of veterans, a representative of the VA, and medical/psychological experts and a representative from a civilian company that are pro veteran.

8. In their job quest, Veterans who do not utilize the GI Bill need legislation that identifies them as a **discriminated minority** with legislation to enforce, protect and special help, and standards that can measure progress. If you cannot measure results, you have no idea of whether progress is being made. This is a well known fact in the business community. In light of this, the **licensing for peddling in New York City has been one shining example of success and win-win solutions;** the veteran community needs a lot of help from the New York City Council Veteran Committee because they are currently being threatened with losing or diminishing the number of licenses available for new entrepreneurs.

9. In Conclusion, Veterans and their families sacrifice and enlist due to love of country, and then suffer from homelessness, unemployment, losing their houses, losing ties to their communities and friends, as well as physical and mental health ailments. Legislation in the following areas would help the veterans of recent wars: 1) designation as a **discriminated minority with laws to deter violation**, such as requesting transitional training programs, which could be as simple as one-on-one coaching; 2) informational brochures sent to leading employers and small businesses about veterans, and encouraging cooperation in hiring practices; 3) questionnaire to all soldiers before leaving the military to assess if they have a job waiting; 4) period of enforcement regarding job retention for National Guard and reservists; 5) enforcement of free resume creation at Department of Labor; 6) requiring DOD to update MOS of all soldiers if their list of duties is upgraded so that they can get credit for it in job seeking; 7) expanding number of peddling licenses for New York City veterans, and monitoring same; 8) bill requiring all employers to accept veterans' experience as equal to that of experience in industry or commerce. Witness requests establishment of a civilian subcommittee of Veterans Committee to work on employment issues and creation of a "vet-friendly" atmosphere in NYC.

Respectfully submitted, Lionelle Hamanaka, Military Families Speak Out

Veterans Across America

CHAMPION MENTORING: THE BRIDGE TO POST-SERVICE SUCCESS



May 10, 2011

Presentation by Glen Witt, Veterans Across America, before the New York City Council for Small Business Development and Veterans Affairs Subcommittees.

That you can count the stars on that flag you can thank a teacher...that you have that flag as the flag of your country you can thank a veteran.

Good afternoon. Allow me to reintroduce myself. My name is Glen Witt and I am a proud veteran having served 23 years in the US Navy. As Veterans Across America's Champion Mentoring Program Chief, I am privileged to be in the business of enhancing Councilwoman Reyna's and City Council Speaker Quinn's missions of reintegrating veterans into quality employment and/or small business opportunity. Before I describe the path to Veterans Across America's 65% employment success record for veterans, I should also add that my avocation is that of a history buff. As such, I did my research to find out that on this day, May 10th, 1872, the first woman to run for President, Victoria Woodhull, was nominated for President by the newly formed Equal Rights Party at Apollo Hall in New York City. I would trust that one day in the not too distant future that other history buffs will make note of May 10th, 2011 as the day two other gifted and dedicated women by the names of Quinn and Reyna were similarly propelled into history.

On September 12, 1996, Veterans Across America was formed at the personal request of President Clinton when VAA's Founder Wes Poriotis reported the findings of a Joint Chiefs of Staff study on the deplorable employment status of veterans who had transitioned from the first Gulf War. The study highlighted the remnants of a post Vietnam employer deselective bias in which veterans were being denied access to compete for quality employment. I am glad to report that in this post 9/11 era, American behaviors about their military have changed. But that mood-swing hasn't always crossed the employment threshold. Young impoverished and financially destitute veterans and Reservists – former enlisted servicepersons all – troop into our offices by the dozens seeking employment help and business mentors. Some have been unemployed or deeply underemployed for two years or more. Job Boards and Technology Platforms rarely work for them. One young Cryptologist has sent 1100 resumes to all the job boards and received two replies – no interviews. Not uncommon. One unemployed E-5, (a 22 year old Sergeant) who manned a checkpoint in Fallujah and lived in a cargo container for four months without running water or electricity, tore my emotional guts out, **“How could I have been entrusted to protect**

the American people from terrorism, and now I can't be entrusted to hold a job". National Guardsmen and Reservists, who once owned businesses or held jobs, return after multiple deployments to jobs that disappear or self-owned businesses that have imploded. A former Army E-3 walked 11 miles to his interview with me wearing his uniform because he lacked money for transportation and appropriate clothing for an employment interview. His employment had been terminated by a Manager fearful that the young man would be recalled to duty. Unlawful, but real. For veterans, the unemployment statistics are a lie. Numbers of homeless National Guardsmen from a National Guard Armory recently told one of VAA's Army staff members that they were homeless, but too embarrassed to be part of any homeless or unemployment data. Fifty percent or more are unemployed.

The common denominator to all of the above veterans is that they lacked **A NETWORK**. That's where Veterans Across America's Champion Mentoring Program comes into rescue them --- by providing a Business Catalyst in a one-on-one managed relationship with a veteran. We call it "Six Months to Success". The Business Catalyst who we call the Champion Mentor aggressively "works" his/her network of customers, suppliers, vendors etc. and transfers this network to the veteran Mentee. The Champion Mentor provides that's last 100 yards to finish the job marathon. Inspired by the Greatest Generation, those WWII G.I.s who returned to be given an opportunity to learn a business, these veterans created America's middle class. We are doing the same thing for our present returning "G.I.s" especially those who have combat and infantry skills which rarely translate into a so-called private sector job arena. Were we smart enough to innovate this program of unprecedented success? Not really. It took WWII veterans to tell us on a light note that when they returned they had PSD Degrees – Poor Smart with a Deep Desire to get Rich. With Speaker Quinn and Councilwoman Reyna's and the City Council support, I can promise you that Veterans Across America will continue to embed this post WWII job creation engine into the ranks of those who so desperately need it now – our Afghan and Iraq veterans, the "**Newest Greatest Generation**" – with an emphasis on those financially destitute and impoverished – who I believe we have an obligation to help. I close by asking each of the Council Members to be a Champion Mentor for one veteran. After all, Councilman James Sanders, a former Marine, is a Champion Mentor for two veterans. But then again, even though my Navy counterparts say "it ain't so", the Marines always did do twice the work of the rest of us.

Contact: Glen Witt – (212) 684-1122
gwitt@veteransacrossamerica.org
www.veteransacrossamerica.org

Veterans Across America

CHAMPION MENTORING: THE BRIDGE TO POST SERVICE SUCCESS



Glen,

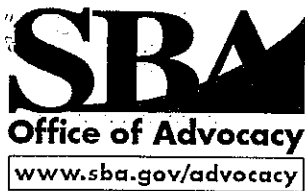
There are over 3.5 million Veteran owned businesses nationwide which is approx 18 to 20% of the nations businesses according to the US Small Business Administration. They also state that Veterans are more apt to start businesses and last longer than non veterans. Understandable when you look at the traits developed in the military such as leadership skills, working toward a goal, teamwork, never punching a clock, and more responsibility than most will see in a lifetime.

There are a number of entrepreneurial training programs, both public and private that have recognized the need and desires of many transitioning troops to start and run their own business. Due to the economic hardship many face upon leaving the service support must be provided by both Federal, State and local agencies and the financial industry to assist in the development of Veteran Owned Businesses. Currently the Robin Hood Foundation is looking into an entrepreneurial training program plus lending source for impoverished/low income Veterans in NYC and Fordham is offering a special summer program for aspiring Veteran entrepreneurs.

The Small Business Development Centers, SCORE, the Veteran Business Outreach Centers, The Entrepreneurs Boot Camp for Veterans with Disabilities, and Ventures for Veterans are examples of the type of help available and more support for programs such as these is needed.

There are just under 1 million Veterans in NY and I am trying to get how many Veteran owned businesses.....

Stephen White
President, White&Co
Founder, Veterans Business Network
Executive Director, Veterans Across America
603-767-2813



Advocacy: the voice of small business in government

Testimony of

***Teri Coaxum
Region II Advocate
Office of Advocacy
U.S. Small Business Administration***

***New York City Council
Committee on Small Business
Committee on Veterans***

Date: May 10, 2011
Time: 1:00 p.m.
Location: 250 Broadway
Committee Room, 14th Floor
Topic: Oversight: Reintegration of Veterans into the
Workforce and Small Business Community

Created by Congress in 1976, the Office of Advocacy of the U.S. Small Business Administration (SBA) is an independent voice for small business within the federal government. The Chief Counsel for Advocacy, who is appointed by the President and confirmed by the U.S. Senate, directs the office. The Chief Counsel advances the views, concerns, and interests of small business before Congress, the White House, federal agencies, federal courts, and state policy makers. Issues are identified through economic research, policy analyses, and small business outreach. The Chief Counsel's efforts are supported by offices in Washington, D.C., and by Regional Advocates. For more information about the Office of Advocacy, visit <http://www.sba.gov/advocacy>, or call (202) 205-6533.

Good afternoon. My name is Teri Coaxum. I am the Regional Advocate for New York, New Jersey, Puerto Rico, and US Virgin Islands in the Office of Advocacy of the U.S. Small Business Administration. I would like to thank the Committee on Small Business and Committee on Veterans--Chairs Reyna and Eugene for convening this hearing and inviting me to share with you the role of the Office of Advocacy and the resources our office provides small businesses.

The Office of Advocacy, Created by Congress in 1976, has been an independent voice for small business within the federal government for more than 30 years. Our two primary roles: to provide research and information about the role of small business in the American economy, and to serve as the Watchdogs of the Regulatory Flexibility Act (RFA). Under the RFA, we work with the federal rulemaking agencies in Washington to consider the economic impact of proposed rules on small businesses, before the rules are finalized.

Although housed within the Small Business Administration, the Office of Advocacy has a mission and activities that are independent of the SBA and its normal chain of command. We have our own statutory charter and a newly separate account. It is the job of our Chief Counsel, Dr. Winslow Sargeant, to transmit directly to policymakers the unfiltered views of our small entity stakeholders. Advocacy's independence means that Chief Counsel's views do not necessarily reflect the position of the Administration or of SBA.

In FY 2010, Advocacy's work with federal regulatory agencies to help them design smarter rules resulted in forgone regulatory cost savings for small entities of nearly **\$15 billion** that they otherwise would have had to pay.

As one of the Office of Advocacy 10 Regional Advocates who cover the United States and Territories, the Office of Advocacy ensure that the voices of individual small businesses do not go unheeded. We are Advocacy's eyes and ears here in your region and your voice back in Washington, D.C. Together we speak out against unfair regulatory burdens that may ensue from federal laws or agency regulations, before they become final.

For the purpose of this hearing, I'd like to share the following just-released Advocacy-funded study, *Factors Affecting Entrepreneurship among Veterans*. It is directly on point for the topic of this hearing, and highlights the important research our office does.

According to the U.S. Census Bureau's American Community Survey, there were 235,160 veterans in New York City in 2009. The Census Bureau will soon be releasing new, first-time ever estimates of the number of veterans in New York City who are also business owners, and I will be pleased to submit information for the record on this new data when it becomes available in June. The authors in this study investigate whether military service has a statistically significant impact on veteran becoming entrepreneurs. The authors found that military service is highly correlated with self-employment probability. This confirms the findings of previous Advocacy research that show significant positive effects for military service on the probability of self-employment, and the new study is able to quantify those marginal effects to at least 45 percent.

Report highlights:

- In the private sector workforce, veterans are at least 45 percent more likely than those with no active-duty military experience to be self-employed.

- Veterans are more likely to be self-employed than the general population (self employment is negatively correlated with the length of military service...Veterans with four or fewer years of service were most likely to be self-employed).
- Veterans who chose the military as a career path were about 33 percent less likely to be self-employed than those who left after one enlistment (result suggests that higher rates of self-employment among veterans may be due to individual characteristics, rather than training, education or other qualities imparted by military service).
- An exception to the negative correlation of self-employment with length of service among veterans occurs with the subgroup of veterans who are career military retirees with service of twenty years or more. In this group, additional years of service are correlated with a higher probability of self-employment.
- Career military retirees have higher rates of self-employment than the general population (they are also predominately older, male, married, and have at least a high school education).
- Older military retirees are more likely to be self-employed: an additional year in age increases the probability of self-employment by about 7.5 percent.
- Among military retirees, officers are 55.6 percent more likely to be self-employed than enlisted personnel.
- The cohort of veterans who served in World War II, the Korean War, and the Vietnam War era were more likely to be self-employed relative to veterans serving since 2001, or Gulf War veterans (10.9 percent vs. 3.6 percent).

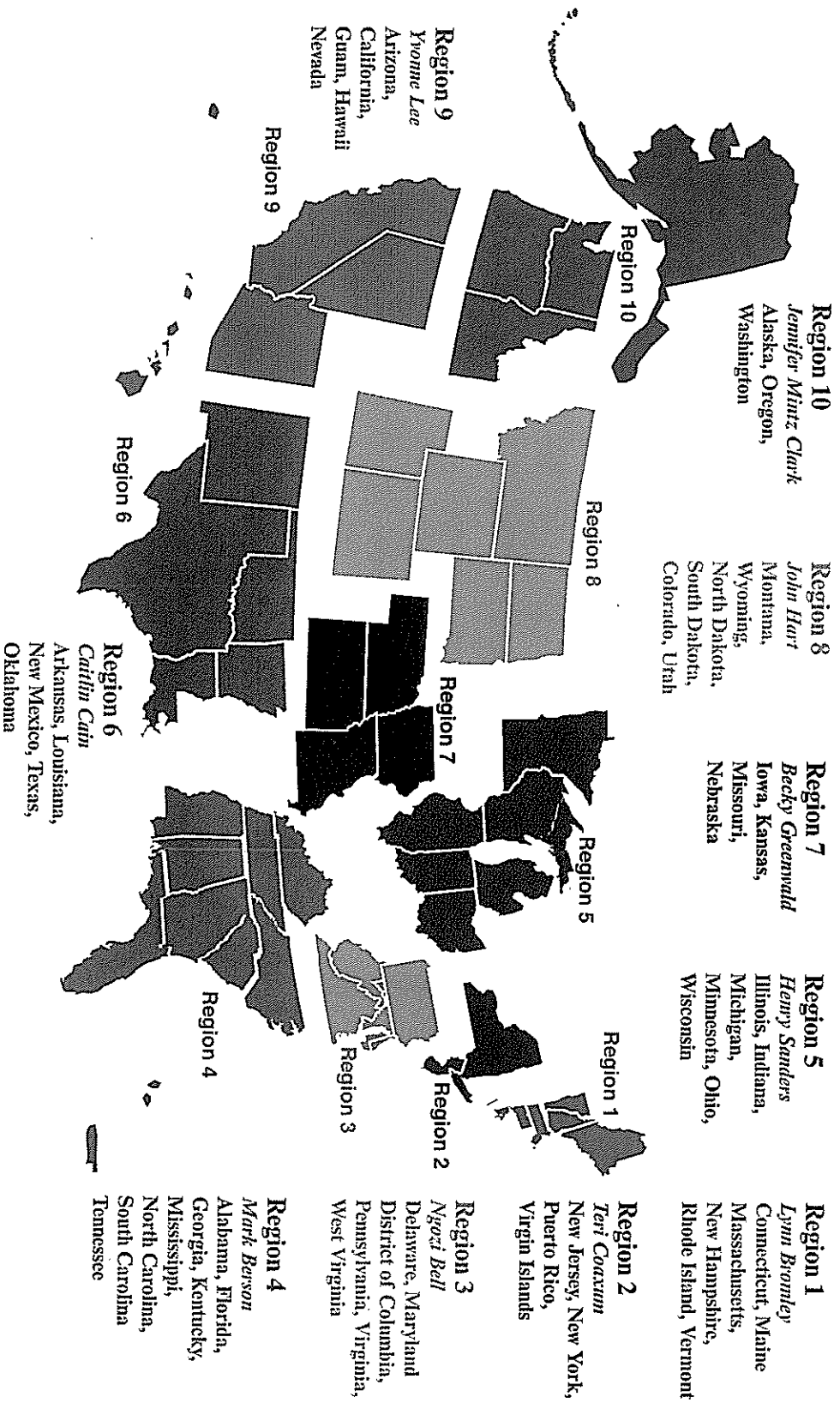
- Age and home ownership show consistent positive and significant effects on self-employment and are highly correlated to stability and maturity as well as providing a potential supply of risk capital.
- In the general population, age, marital status, gender, occupation, home ownership, military service, and some regional and race variables have a significant effect on self-employment, while education and children do not.
- Among veterans, career military service, age, male gender, and children are positive indicators of self-employment, while employment in service occupations and manufacturing occupations are negative indicators.

Again, I would be pleased to supply additional new data for the record on veteran-owned firms and owners in New York City, which will be released later this month and in June. Advocacy will make sure the Chairs and the members receive this information when released.

In conclusion, Advocacy is on the front line as the voice of small business. We realize the significance of small business to the health and vitality of local and national economies, and we are here to help.

Teri Coaxum
Regional Advocate for NY, NJ, PR, and USVI
Office of Advocacy
Small Business Administration
26 Federal Plaza, Suite 3100
New York, NY 10278
(212) 264-7752

The Office of Advocacy's Regional Advocates



Factors Affecting Entrepreneurship among Veterans

By John B. Hope, Brian Oh and Patrick C. Mackin, SAG Corporation, Annandale, VA 22003.
2011. 35 pages. Under contract SBAHQ-09-R-0020.

Are veterans more likely to become entrepreneurs than otherwise demographically similar individuals? Using one measure of entrepreneurship, self-employment, both past research sponsored by SBA's Office of Advocacy and current data from the Bureau of Labor Statistics indicate that veterans have had and do have a higher rate of self-employment than do non-veterans. What could account for this finding? The authors investigate whether military service has a statistically significant impact on veteran entrepreneurship using three complementary data sources. The analysis tests the hypothesis that military service imparts some unique training or acculturation that makes veterans more likely to become self-employed than otherwise similar individuals.

Overall Findings

The authors found that military service is highly correlated with self-employment probability. This confirms the findings of earlier studies that show significant positive effects for military service on the probability of self-employment, and the new study is able to quantify those marginal effects in the range of 45 percent to as high as 88 percent, depending on the data source used in the analysis. However, the study did not find any evidence that it is military training, education, or culture that predisposes individuals toward entrepreneurship.

Highlights

- In the private sector workforce, veterans are at least 45 percent more likely than those with no active-duty military experience to be self-employed.
- Although veterans are more likely to be self-employed than the general population, analysis of veterans-only data shows that self-employment is negatively correlated with the length of military

service. Veterans with four or fewer years of service were most likely to be self-employed.

- Among all veterans, those who chose the military as a career path (five or more years of service) were about 33 percent less likely to be self-employed than those who left after one enlistment. This result suggests that higher rates of self-employment among veterans may be due to individual characteristics, rather than training, education or other qualities imparted by military service.

- An exception to the negative correlation of self-employment with length of service among veterans occurs with the subgroup of veterans who are career military retirees with service of twenty years or more. In this group, additional years of service are correlated with a higher probability of self-employment. The authors suggest that this relationship may result from a wealth effect—military retirees with longer careers receive larger military pensions and may be financially better able to pursue self-employment opportunities.

- Career military retirees have higher rates of self-employment than the general population, but they are also predominantly older, male, married, and have at least a high school education. In addition, self-employed military retirees have a higher average income from pensions than those not self-employed.

- Older military retirees are more likely to be self-employed: an additional year in age increases the probability of self-employment by about 7.5 percent.

- Among military retirees, officers are 55.6 percent more likely to be self-employed than enlisted personnel. The study suggests that this is attributable to differences in education, as most officers hold a bachelor's degree or higher and most enlisted veterans are high school graduates. The measured dif-

ferential between officers and the enlisted is similar to the differential between high school graduates and college graduates in the broader general population.

- The cohort of veterans who served in World War II, the Korean War, and the Vietnam War era were more likely to be self-employed relative to veterans serving since 2001, or Gulf War veterans (10.9 percent vs. 3.6 percent).

- Age and home ownership show consistent positive and significant effects on self-employment and are highly correlated to stability and maturity as well as providing a potential supply of risk capital.

- In the general population, age, marital status, gender, occupation, home ownership, military service, and some regional and race variables have a significant effect on self-employment, while education and children do not.

- Among veterans, career military service, age, male gender, and children are positive indicators of self-employment, while employment in service occupations and manufacturing occupations are negative indicators.

Scope and Methodology

This study tests the hypothesis that military service imparts some unique training or acculturation that makes veterans more likely to become self-employed than otherwise similar individuals. The hypothesis was tested by estimating models of the probability of self-employment using samples derived from the March Supplement and Veteran Supplement of the 2007 Bureau of Labor Statistics' Current Population Survey (CPS) and the Defense Manpower Data Center's (DMDC) 2003 Survey of Retired Military.

The CPS is a monthly survey of about 60,000 households with an interview rate of 92–93 percent. The March Supplement includes detailed data on individuals and their labor-market experience, including data pertaining to employment, earnings, demographic characteristics, education, and occupation. The CPS is used to construct the control dataset on which the model is based and to provide baseline statistics for basic sample characteristics such as age, gender, educational attainment, income, and other pertinent variables.

The CPS Veteran Supplement is an extension of the standard CPS dataset to include specific information regarding veterans. The Veteran Supplement was used to construct the veterans analysis dataset which the model used to test the hypothesis that military service produces higher rates of self-employment

among veterans. For the purposes of this study, the authors excluded government workers and included self-employed individuals from the agricultural sector in the CPS veteran sample. Therefore, self-employment statistics in the study will not necessarily match corresponding statistics reported by the BLS in its larger CPS Veteran Supplement.

The DMDC survey includes detailed information on the personal characteristics and employment history of military retirees. It was distributed to 53,100 military retirees, of which 32,275 were returned. In addition to pertinent demographic information, the survey included questions relevant to veteran entrepreneurship, including whether or not the respondent was self-employed and for how long.

An initial PROBIT regression from the control CPS dataset was used to establish the baseline and to determine the significant variables. Additional regression iterations were used to examine the marginal effects for significant variables in the veteran and military retiree samples.

This report was peer reviewed consistent with the Office of Advocacy's data quality guidelines. More information on this process can be obtained by contacting the director of economic research at advocacy@sba.gov or (202) 205-6533.

Ordering Information

Research from the Office of Advocacy is online at www.sba.gov/advocacy. Copies are available for purchase from:

National Technical Information Service
5285 Port Royal Road
Springfield, VA 22161
(800) 553-6847 or (703) 605-6000
TDD: (703) 487-4639
www.ntis.gov
Order number: PB2011-105093
Paper A04 (\$33)
CD-ROM A00 (\$30)
Download A00 (\$15)

For email delivery of Advocacy's newsletter, press, regulatory news, and research, visit <http://web.sba.gov/list>. For RSS feeds, visit www.sba.gov/advo/rsslibrary.html.

New York

New York's small businesses are key to the state's well-being. They account for a significant share of the state's economic production and hiring. This profile from the Office of Advocacy uses the latest available data to illustrate the status and contributions of New York small businesses. (Note that a small business is defined as one with fewer than 500 employees.)

- Small businesses totaled 2 million in the state in 2008. Of these, 439,660 were employers, and they accounted for 51.5% of private-sector jobs in the state (Table 1). Small firms made up 99.0% of the state's employers.
- New York's real gross state product increased by 1.6% and private-sector employment decreased by 3.7% in 2009. By comparison, real GDP in the United States grew 0.7% and private-sector employment declined by 5.5%.
- Business ownership is becoming more inclusive in the state. The number of both women and minority business owners has grown. In particular, minority-owned businesses numbered 537,838 in 2007, a 27.2% increase over 2002.
- The state's small business employment has undergone major shifts in recent years (Table 2).
- The state's businesses showed signs of stability and improvement in the fourth quarter of 2009 compared to the first quarter (Table 3).

For Further Information

- Data on all states and territories is available at www.sba.gov/advocacy/848.
- For other small business data and analysis, visit www.sba.gov/advocacy/847, call (202) 205-6533, or email advocacy@sba.gov.
- Visit <http://web.sba.gov/list> to subscribe to Advocacy's Listservs.

New York Small Business Facts			
	2008*	2007	2000
Number of Businesses			
Small employers (<500 employees)	439,660	441,732	420,518
Large employers (500+ employees)	4,332	4,289	4,266
Nonemployers	1,513,170	1,546,788	1,202,943
	Level in 2007*	% Share in 2007	% Change 2002-2007
Business Owner Demographics			
Male-owned	1,110,711	56.7	8.5
Woman-owned	594,447	30.4	17.7
Equally male/female-owned	186,348	9.5	43.9
African American-owned	204,093	10.4	57.8
Asian-owned	196,919	10.1	35.7
Hispanic-owned	193,248	9.9	18.1
Native American/Alaskan-owned	13,144	0.7	17.8
Hawaiian/Pacific Islander-owned	1,916	0.1	-36.2
Veteran-owned	127,295	6.5	n.a.
	Level in 2009*	% Change from 2008 2000	
Workforce (Thousands) /Unemployment (%)			
Private-sector employment	6,901	-3.7	-2.4
Government employment	1,445	-0.2	3.2
Self-employed (incorp. & uninc.)	925	3.8	9.6
Female self-employment	289	5.0	6.0
Male self-employment	636	3.3	11.3
Minority self-employment	238	14.2	49.9
Veteran self-employment	69	10.2	-22.2
Unemployment rate (%)	8.4	3.1†	3.9†
Business Turnover			
Quarterly establishment openings	98,045	-3.8	-14.2
Quarterly establishment closings	108,897	2.7	0.9
Business bankruptcies	3,615	95.5	84.4
	2009*	2008	2000
Income and Finance			
Proprietors' income (\$billion)	78.2	81.2	67.4
Number of bank branches	5,415	5,364	4,558
No. of bus. loans under \$100,000‡	371,650	759,932	291,606
Total value of business loans under \$100,000 (\$million)‡	4,230	8,758	4,359
Source: U.S. Dept. of Commerce, Census Bureau, Bureau of Economic Analysis; U.S. Dept. of Labor, Bureau of Labor Statistics; Admin. Office of the U.S. Courts; Federal Deposit Insurance Corporation; and U.S. Small Business Admin., Office of Advocacy. * Latest available data. †Percentage point change. ‡Data are for CRA loans.			

**Table 1: Firms and Employment in New York by Industry and Firm Size, 2008
(Nonfarm, Thousands)**

Industry	Nonemployer Firms	Employer Firms			Employment		
		Total	1-19 Employees	1-499 Employees	Total	1-19 Employees	1-499 Employees
Total	1,513.2	444.0	397.5	439.7	7,617.2	1,464.7	3,942.0
Forestry, etc. and agriculture support	6.5	0.6	0.6	0.6	3.3	1.7	3.1
Mining	0.9	0.3	0.2	0.3	4.7	0.9	3.4
Utilities	0.9	0.2	0.1	0.1	39.7	0.5	2.8
Construction	135.2	47.5	44.1	47.4	350.9	147.9	322.9
Manufacturing	17.0	17.5	13.1	17.0	511.2	68.5	303.5
Wholesale trade	32.0	31.5	27.1	30.9	394.4	102.3	278.9
Retail trade	116.7	57.1	52.5	56.5	892.3	191.6	376.4
Transportation and warehousing	94.9	10.5	8.8	10.2	240.2	30.7	106.2
Information	27.6	7.5	6.1	7.2	289.7	22.3	80.1
Finance and insurance	49.6	16.7	14.4	16.2	594.9	51.3	163.8
Real estate and rental and leasing	143.0	28.8	27.3	28.6	169.9	77.3	137.4
Professional, scientific, and technical svcs.	230.2	55.7	51.1	55.0	582.9	157.7	351.9
Management of companies and enterprises	--	1.9	0.3	1.1	175.5	0.9	23.4
Admin., support, waste mgt., remed. svcs.	99.8	23.0	20.0	22.5	518.9	64.8	244.0
Educational services	46.4	6.3	4.5	6.1	361.4	20.1	124.3
Health care and social assistance	167.7	43.5	37.9	42.9	1,345.6	167.6	581.2
Arts, entertainment, and recreation	116.5	10.6	9.4	10.5	158.9	29.2	102.1
Accommodation and food services	27.1	38.8	33.3	38.5	626.2	158.0	430.6
Other services (except public admin.)	201.1	49.5	46.5	49.3	355.5	170.6	305.3
Unclassified	--	0.7	0.7	0.7	D	D	D

Source: U.S. Dept. of Commerce, Bureau of the Census, Statistics of U.S. Businesses. (See www.sba.gov/advocacy/849/12162 for data from other years, and for starts, closures, job creation and destruction by industry and by size category.)

(D) Data suppressed to protect the confidentiality of individual firms.

Table 2: Net Job Change by Firm Size, 2004–2007 (Nonfarm)

	Total Net New Jobs	Employment Size of Firm						
		1-4	5-9	10-19	20-99	100-499	<500	500+
2004 - 2005	-15,633	48,421	-1,255	-5,967	-15,065	1,539	27,673	-43,306
2005 - 2006	114,570	61,769	15,590	9,725	10,627	384	98,095	16,475
2006 - 2007	22,058	61,039	4,737	-122	-3,292	-1,595	-38,709	60,767

Source: U.S. Dept. of Commerce, Bureau of the Census. (For more detailed data see www.sba.gov/advocacy/849/12162.)

Table 3: Establishment and Employment Turnover by Quarter, 2009 (Nonfarm, Thousands)

	Establishments				Employment Change Due To:			
	Openings	Expansions	Contractions	Closings	Openings	Expansions	Contractions	Closings
Quarter 1	22.7	81.9	102.5	26.9	66.4	290.0	415.1	87.7
Quarter 2	26.9	85.8	96.8	27.7	94.2	345.5	399.4	97.0
Quarter 3	22.7	86.3	92.1	27.4	71.2	338.9	356.5	91.4
Quarter 4	25.8	88.7	89.6	26.8	84.2	355.1	341.1	91.6

Source: U.S. Dept. of Labor, Bureau of Labor Statistics, Business Employment Dynamics. (For more detailed data see www.bls.gov/bdm/home.htm.)

Note: These figures contain all firm sizes; Census data from 2007 show that 86 percent of establishment births and deaths were in firms with fewer than 500 employees.

What is a small business?

The Office of Advocacy defines a small business as an independent business having fewer than 500 employees. (The definition of "small business" used in government programs and contracting varies by industry; see www.sba.gov/size.)

How important are small businesses to the U.S. economy?

Small firms:

- Represent 99.7 percent of all employer firms.
- Employ about half of all private sector employees.
- Pay 43 percent of total U.S. private payroll.
- Have generated 65 percent of net new jobs over the past 17 years.
- Create more than half of the nonfarm private GDP.
- Hire 43 percent of high tech workers (scientists, engineers, computer programmers, and others).
- Are 52 percent home-based and 2 percent franchises.
- Made up 97.5 percent of all identified exporters and produced 31 percent of export value in FY 2008.
- Produce 16.5 times more patents per employee than large patenting firms.

Source: U.S. Dept. of Commerce, Census Bureau and Intl. Trade Admin.; Advocacy-funded research by Kathryn Kobe, 2007 (archive.sba.gov/advo/research/rs299tot.pdf) and CHI Research, 2003 (archive.sba.gov/advo/research/rs225tot.pdf); U.S. Dept. of Labor, Bureau of Labor Statistics.

How many small businesses are there?

In 2009, there were 27.5 million businesses in the United States, according to Office of Advocacy estimates. The latest available Census data show that there were 5.9 million firms with employees in 2008 and 21.4 million without employees in 2008. Small firms with fewer than 500 employees represent 99.9 percent of the total (employers and nonemployers), as the most recent data show there were 18,469 large businesses in 2008.

Source: Office of Advocacy estimates based on data from the U.S. Dept. of Commerce, Census Bureau, and trends from the U.S. Dept. of Labor, Bureau of Labor Statistics, Business Employment Dynamics.

What is small firms' share of employment?

Small businesses employ about half of U.S. workers. Of the 120.9 million nonfarm private sector workers in 2008, small firms employed 59.7 million and large firms employed 61.2 million. About half of small firm employment is in second-stage companies (10-99 employees), and half is in firms that are 15 years or older. Small firms' share of employment in rural areas is slightly higher than in urban areas; their share of part-time workers (22 percent) is similar to large firms' share (19 percent). Small firms' employment share remains steady since some small firms grow into large firms over time.

Source: U.S. Dept. of Commerce, Census Bureau: Statistics of U.S. Businesses, Current Population Survey, and Business Dynamics Statistics; and the Edward Lowe Foundation (<http://youreconomy.org>).

What share of net new jobs do small businesses create?

Small firms accounted for 65 percent (or 9.8 million) of the 15 million net new jobs created between 1993 and 2009. Much of the job growth is from fast-growing high-impact firms, which represent about 5-6 percent of all firms and are on average 25 years old.

Source: U.S. Dept. of Labor, Bureau of Labor Statistics, Business Employment Dynamics; Advocacy-funded research by Zoltan Acs, William Parsons and Spencer Tracy, 2008 (archive.sba.gov/advo/research/rs328tot.pdf).

How many businesses open and close each year?

An estimated 552,600 new employer firms opened for business in 2009, and 660,900 firms closed. This amounts to an annual turnover of about 10 percent. Nonemployer firms have turnover rates three times as high, mostly because it is much easier for them to go into business and cease operations.

Starts and Closures of Employer Firms, 2005-2009					
Category	2005	2006	2007	2008	2009
Births	644,122	670,058	668,395	626,400e	552,600e
Closures	565,745	599,333	592,410	663,900e	660,900e
Bankruptcies	39,201	19,695	28,322	43,546	60,837

Notes: e = Advocacy estimate. Bankruptcies include nonemployer firms. Source: U.S. Dept. of Commerce, Census Bureau; Administrative Office of the U.S. Courts; U.S. Dept. of Labor, Business Employment Dynamics (BED). Estimates based on Census data and BED trends.

What is the survival rate for new firms?

Seven out of 10 new employer firms survive at least 2 years, half at least 5 years, a third at least 10 years, and a quarter stay in business 15 years or more. Census data report that 69 percent of new employer establishments born to new firms in 2000 survived at least 2 years, and 51 percent survived 5 or more years. Survival rates were similar across states and major industries. Bureau of Labor Statistics data on establishment age show that 49 percent of establishments survive 5 years or more; 34 percent survive 10 years or more; and 26 percent survive 15 years or more.

Source: U.S. Dept. of Commerce, Census Bureau, Business Dynamics Statistics; U.S. Dept. of Labor, Bureau of Labor Statistics, BED.

How are credit conditions for small firms?

Credit conditions are improving. In mid-2010, commercial banks began to ease the tight lending conditions on small businesses that had begun in early 2007. And credit has continued to flow, as loans under \$1 million totalled \$695 billion in FY 2009. Also, after declining over the past few years, venture capital investment dollars increased in mid-2010.

Source: Federal Reserve Board, Senior Loan Officer Opinion Survey and Call Report data; National Venture Capital Association.

How are small businesses financed?

Small businesses rely heavily upon owner investment and bank credit, averaging about \$80,000 a year for young firms. Startups rely about equally on the owners' cash injections into the business and bank credit; young firms receive about three-quarters of their funds from banks via loans, credit cards, and lines of credit. One-tenth of startups and about a third of young firms do not use capital injections.

Source: Kauffman Foundation, *An Overview of the Kauffman Firm Survey: Results from the 2004–2008 Data*, (Alicia Robb, E.J. Reedy, Janice Ballou, David DesRoches, Frank Potter, Zhanyun Zhao), May 2010.

How do regulations affect small firms?

The smallest firms (fewer than 20 employees) spend 36 percent more per employee than larger firms to comply with federal regulations. The disparity is greatest in two areas: very small firms spend four and a half times as much per employee to comply with environmental regulations and three times more per employee on tax compliance than their largest counterparts.

Type of Regulation	Cost per Employee for Firms with:		
	Fewer than 20 Employees	20–499 Employees	500 or More Employees
All Regulation	\$10,585	\$7,454	\$7,755
Economic	4,120	4,750	5,835
Environmental	4,101	1,294	883
Tax Compliance	1,584	760	517
Occupational Safety and Homeland Security	781	650	520

Source: *The Impact of Regulatory Costs on Small Firms*, an Advocacy-funded study by Nicole Crain and Mark Crain, 2010 (archive.sba.gov/advo/research/rs371tot.pdf).

Whom do I contact about regulations?

To learn about pending regulation, visit Advocacy's Regulatory Alerts webpage, www.sba.gov/advocacy/815; to comment on pending regulations, email advocacy@sba.gov. To report unfair regulatory enforcement, contact SBA's National Ombudsman at ombudsman@sba.gov.

What is the role of women, minority, and veteran entrepreneurs?

Of the 27.1 million nonfarm businesses in 2007, women owned 7.8 million businesses, which generated \$1.2 trillion in revenues, employed 7.6 million workers, and paid \$218 billion in payroll. Another 4.6 million firms were 50 percent women owned. Minorities owned 5.8 million firms, which generated \$1 trillion in revenues and employed 5.9 million people. Hispanic Americans owned 8.3 percent of all U.S. businesses; African Americans, 7.1 percent; Asian Americans, 5.7 percent; American Indians and Alaska Natives, 0.9 percent; and Native Hawaiian or other Pacific Islanders, 0.1 percent. Veterans owned 2.4 million businesses in 2007,

generating \$1.2 trillion in receipts; another 1.2 million firms were 50 percent veteran owned. About 7 percent of veteran business owners had service-connected disabilities in 2002.

In 2008, the overall rate of self-employment (unincorporated and incorporated) was 9.8 percent, and the rate was 7.1 percent for women, 7.2 percent for Hispanic Americans, 4.7 percent for African Americans, 9.7 percent for Asian Americans and Native Americans, and 13.6 percent for veterans. Service-disabled veterans had lower self-employment rates than non-service-disabled veterans.

Source: U.S. Dept. of Commerce, Census Bureau, Survey of Business Owners; Advocacy-funded research by Open Blue Solutions, 2007 (archive.sba.gov/advo/research/rs291tot.pdf), and Office of Advocacy: *The Small Business Economy* (www.sba.gov/advocacy/849).

At what rates are the self-employed taxed?

Of the 15.5 million individuals whose primary occupation was self-employment (incorporated and unincorporated), the median personal marginal federal tax rate was 10 percent in 2008. Only 4.1 percent of the self-employed were in the marginal tax bracket of 33 percent or more.

Source: U.S. Dept. of Commerce, Census Bureau, Current Population Survey, March Supplement (special tabulation).

What research exists on the cost and availability of health insurance?

A Kaiser Family Foundation study confirmed the connection between firm size and offering health insurance. The survey shows that almost 60 percent of businesses with 3–9 workers offer health benefits to their employees. The ratio grows to more than three-fourths for firms with 10–24 employees, to 92 percent for firms with 25–49 employees, and to 99 percent for firms with 200 employees or more. Almost two-thirds of workers take health insurance coverage when offered. Overall in 2009, small firm employees were almost twice as likely as large firm employees to be uninsured (27.2 percent vs. 14.7 percent, respectively).

Source: Kaiser Family Foundation and the Health Research and Educational Trust, *Employer Health Benefits 2010 Annual Survey*; Employee Benefit Research Institute, *Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2010 Current Population Survey*.

How can I get more information?

For more information, visit Advocacy's website: www.sba.gov/advocacy. Specific points of interest include:

- Economic research: www.sba.gov/advocacy/847.
- Firm size data: www.sba.gov/advo/849.
- Lending: www.sba.gov/advocacy/852.
- Small business profiles by state and territory: www.sba.gov/advocacy/848.
- *The Small Business Advocate* newsletter: www.sba.gov/advocacy/810.

For email delivery of Advocacy's newsletter, press, regulatory news, and research, visit <http://web.sba.gov/list>. For RSS feeds, visit www.sba.gov/advocacy/feed. Direct questions to (202) 205-6533 or advocacy@sba.gov.

The SBA's Office of Advocacy was created by Congress in 1976 to protect, strengthen, and effectively represent the nation's small businesses within the federal government. As part of this mandate, the office conducts policy studies and economic research on issues of concern to small business and publishes data on small business characteristics and contributions. For small business resources, statistics, and research, visit the Office of Advocacy's home page at www.sba.gov/advocacy.

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card



I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: _____

(PLEASE PRINT)

Name: DAN ROSS

Address: _____

I represent: DISABLED VETERAN

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card



I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: 5/10/2011

(PLEASE PRINT)

Name: Michael Kim

Address: 355 W 47th St NY, NY 4RE

I represent: myself as an Iraq combat vet and

Address: Licensed psychoanalyst

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card



I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: _____

(PLEASE PRINT)

Name: Richard Rivera

Address: 148-41 115th Ave

I represent: _____

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: 5/10/11

(PLEASE PRINT)

Name: Bernard Maurice Wright Jr

Address: 25 Avenue D NY NY 10009

I represent: Urban Justice

Address: 123 William Street

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: _____

(PLEASE PRINT)

Name: Barbara Morris

Address: 180 West End Ave 4E

I represent: NYC 10023

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: 5-10-11

(PLEASE PRINT)

Name: Derrick Wilmut

Address: 487 Carlton Ave

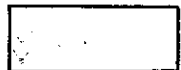
I represent: Street Vendor Project

Address: 123 William St

Please complete this card and return to the Sergeant-at-Arms

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card



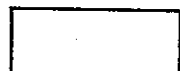
I intend to appear and speak on Int. No. _____ Res. No. _____
 in favor in opposition

Date: _____

(PLEASE PRINT)
Name: ~~TERI COX~~ *Region II Advocate*
Address: *26 Federal Plaza Suite 3100 NYC*
I represent: *Office Advocates SBA*
Address: *26 Federal Plaza Suite 3100*

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card



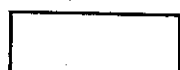
I intend to appear and speak on Int. No. _____ Res. No. _____
 in favor in opposition

Date: *May 10, 2011*

(PLEASE PRINT)
Name: *Lionelle Hamanaka*
Address: *66 W 94 St*
I represent: *Military Families*
Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card



I intend to appear and speak on Int. No. _____ Res. No. _____
 in favor in opposition

Date: _____

(PLEASE PRINT)
Name: *Alex Saavedra*
Address: *215 West 125th St.*
I represent: *Seedco/Workforce 1*
Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

[]

I intend to appear and speak on Int. No. _____ Res. No. _____
 in favor in opposition

Date: _____

(PLEASE PRINT)

Name: Armando Crescenzi

Address: 2335 Yates Ave Bronx NY

I represent: Veterans First Ltd

Address: 2335 Yates Ave. Bx NY 10469

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

[]

I intend to appear and speak on Int. No. _____ Res. No. _____
 in favor in opposition

Date: _____

(PLEASE PRINT)

Name: Joey Koch

Address: SP Counsel

I represent: Mayor's Office

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

[]

I intend to appear and speak on Int. No. _____ Res. No. _____
 in favor in opposition

Date: _____

(PLEASE PRINT)

Name: Terence Holliday

Address: Commissioner

I represent: MOVA

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: 5/10/11

(PLEASE PRINT)

Name:

Patrick Mullare

Address:

85 Meadow St. Brooklyn, NY 11206

I represent:

Potson Corporation - Veteran Owned

Address:

85 Meadow St. Brooklyn, NY 11206

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: MAY 10, 2011

(PLEASE PRINT)

Name:

Glendon Witt

Address:

152 MADISON AVE 20th FL

I represent:

Veterans Across America

Address:

152 MADISON AVE 20th FL N.Y. NY 10016

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: _____

(PLEASE PRINT)

Name:

Cheismustello

Address:

86 Super Ave Northport NY 11768

I represent:

Committee of Disabled Veteran Vendors

Address:

Please complete this card and return to the Sergeant-at-Arms