

NATIONAL VETERANS EMPLOYMENT & EDUCATION COMMISSION

TOPIC 1: ECONOMY

The U.S. economy grew at a record-shattering pace in the third quarter as businesses reopened from the coronavirus shutdown. Still, the nation remains in a deep hole from the COVID-induced recession.

Gross domestic product, the broadest measure of goods and services produced across the economy, surged by 33.1% on an annualized basis in the three months from July through September, the Commerce Department said in its first reading of the data Thursday. The previous post-World War II record was a 16.7% increase in 1950.



Refinitiv economists expected the report to show the economy had expanded by 31%.

But the headline figure obscures the full picture: The economy contracted at an annual revised rate of 31.4% in the previous quarter, the sharpest decline in modern American history. Looking at the quarterly data, the nation's GDP grew 7.4% from the second to the third quarter, compared with a 9% decline between the first and second quarters.

The economy remains 3.5% smaller than at the end of 2019.

"The economy in the third quarter will still be far below what it was pre-COVID, so far below that the depth of the recession even after that record growth will still be as deep as a profound recession, like the 2008 recession," Justin Wolfers, a University of Michigan economist, told FOX Business before the latest data.

The Commerce Department calculates the GDP on a quarter-over-quarter basis as if that level of growth were sustained for a full year; in times of huge swings up or down, it can exaggerate both the decline in growth and the subsequent rebound.

Because the third quarter is measured against the second quarter -- a historically low baseline -- any bounceback at all would appear huge. The U.S. economy came to a near standstill earlier this year to slow the spread of the novel coronavirus, which has infected more than 9 million Americans and killed over 227,000, the most in the world.

"Even though this quarter's GDP came in relatively strong, we have to keep in mind that this grade comes on a big curve -- this is a benchmark against the drastic hole we started to climb out of in [the second quarter]," said Steve Rick, chief economist at CUNA Mutual Group.

Still, the Trump administration took a victory lap on the GDP figure, touting it as "absolute validation of President Trump's policies, which create jobs and opportunities for Americans in every corner of the country."

"The President built the world's best economy once, and he's rapidly doing it again, proving that cutting taxes and reducing regulations and red tape clear the way for American ingenuity and our entrepreneurial spirit to thrive," Tim Murtaugh, communications director for the Trump 2020 campaign, said in a statement.

The economy's coronavirus-induced swoon, illustrated in the previous quarter's decline in GDP, undercut once-vibrant growth that had been a vital plank of the president's reelection bid. On the campaign trail against Democratic challenger Joe Biden, Trump has told voters that the economy has already begun to bounce back from the decline, but only he can completely restore it.

The third-quarter growth reported Thursday was spurred by a resurgence in consumer spending, which accounts for roughly two-thirds of the nation's GDP, as states eased shutdown measures over the summer and employers rehired workers. Personal consumption increased by 40.7%, a record, last quarter. Business investment and housing also posted substantial gains.

Economists worry that growth is starting to plateau in the final three months of the year amid a spike in new COVID cases and the lack of another round of government relief.



For months, Congress has struggled to reach an agreement on another round of emergency relief for families and businesses — negotiations first collapsed in early August, prompting Trump to sign four executive measures intended to provide relief to families still reeling from the virus-induced crisis, including temporarily extending supplemental jobless aid at \$300 a week.

But that aid is beginning to expire, and lifelines that propped up the economy in the early weeks of the pandemic — like the \$670 billion Paycheck Protection Program, a one-time \$1,200 stimulus check, and sweetened unemployment benefits — lapsed months ago.

On top of that, millions of laid-off workers could lose their jobless benefits altogether by the end of the year, with the enhanced unemployment benefits Congress approved in March set to expire on Dec. 31.

"We're in dire need of additional fiscal stimulus to help build a bridge for people to get through this recession and combat accelerating financial distress," Rick said.

[Reported by Ariel De Jesus]

HOUSEHOLD**DATA****Table A-5. Employment status of the civilian population 18 years and over by veteran status, period of service, and sex, not seasonally adjusted**

[Numbers in thousands]

Employment status, veteran status, and period of service	Total		Men		Women	
	Sep 2019	Sep 2020	Sep 2019	Sep 2020	Sep 2019	Sep 2020
Unemployed	282	568	238	496	45	72
Unemployment rate	3.1	6.4	2.9	6.4	4.0	6.5

The national unemployment rate is 7.9 percent (Sept 2020). Gulf War II veterans' unemployment rate is 7.5 percent.¹ Currently, the unemployment rate for Gulf War II women veterans is 5.7 percent (Down from 6.9 percent in September).

In September 2020, the veteran unemployment rate is 6.4%, down from 6.6% last month and 7.9% two months ago. The comparable non-veteran unemployment rate was 7.9% in September and 8.4% in August

TOPIC 2: CONFERENCE CALLS

On Monday, October 26, the National Veterans Employment and Education Division met with board members from the National Defense Industry Association to discuss provisions in the draft of the National Defense Authorization Act and received an update on their upcoming board meetings and conferences.

On Monday, October 26, the National Veterans Employment and Education Division had a conversation with NAVPA leadership to discuss VA's new requirements for 85/15 and their potential negative impact on veterans' access to quality programs and continued enrollment. Worked on one-pager and discussed with other Veterans Service Organizations (VSOs). Worked on Risk-Based Survey risk matrices and talked with Risk-Based Survey Program Director Woodall on the issues surrounding assessing Veterans Affairs data and plans for the rollout of the pilot. Prepped for the National Association of Veterans Program Administrators (NAVPA) panel and planned meetings with other VSOs on the panel. They worked on oversight and issues surrounding distance learning mandated by the pandemic's impact on higher education.

On Monday, October 26, the National Veterans Employment and Education Division Prepped for the NAVPA panel and planned a meeting with other VSOs on the panel. We worked on oversight and issues surrounding distance learning mandated by the pandemic's impact on higher education.

On Tuesday, October 27, the National Veterans Employment and Education Division attended the 45th National Virtual NAVPA Conference. Assisted President of NAVPA with final plans and

then moderated the NAVPA Policy and Advocacy Panel. Major discussion points were legislation passed to assist Veterans in higher education during the COVID 19 pandemic.

On Tuesday, October 27, the National Veterans Employment and Education Division held conversations on what remains to be done during this time- primarily HR 4625. And HR 7111, which may need to wait until the next Congress. Conversation with J. Kamin and Nicole S. on the 90/10 issue and possibility of moving this in this Congress.

On Tuesday, October 27, the National Veterans Employment and Education Division discussed with Senate Veterans Affairs Committee (SVAC) staff on H.R.4625. It will be stalled until the lame-duck session when there is the hope of passage.

On Wednesday, October 28, the National Veterans Employment and Education Division attended the second day of the NAVPA Conference. We listened to the Veterans Affairs Central Office (VACO) presentations, Director Bogue, and her staff. There was a great deal of interest and concern about 85/15, particularly the new administrative requirements. Bogue announced that they would not require reporting by months end, and they were seeking to address school concerns. NAVPA membership, under the able leadership of President Del Signore, passed a resolution asking for a reset and that the new requirements would not be rolled back.

On Wednesday, October 28, the National Veterans Employment and Education Division met with VACO, EdCounsel, and NASAA leadership to discuss the new RBS model. It is apparent that some at VA, particularly Dr. Dombrowski, will resist change to the new model. Concerns about the loss of Compliance Survey work and how RBS will fit into existing VA reporting systems. Conversations afterward with VSOs, NAVPA president, and some advisory council members to seek a path forward.

On Wednesday, October 28, the National Veterans Employment and Education Division attended the WorkCred Government Credentialing Network Meeting. The focus was skill-based hiring and featured remarks from the schedule, featuring Walmart's Senior Director of Military and STEM programs and Department of Education Senior Advisor Michael Brickman.

On Thursday, October 29, the National Veterans Employment and Education Division spoke with Berlyn Cooper, Veterans Employment Services, Office of Personnel Management (OPM) regarding federal agencies hiring full time remote federal employees. She indicated that not all federal agencies have the capabilities yet, but the goal is to ensure all agencies can accommodate remote employees. This is a massive plus for veterans as it will give federal agencies a larger pool of veterans to choose from.

On Thursday, October 29, the National Veterans Employment and Education Division meeting with RBS Project manager Woodall in Raleigh on sharing information with VA and preparing for the Pilot implementation of the new model next month. Further conversations with NASAA leadership and other VSOs on the still-developing 85/15 controversy.

On Thursday, October 29, the National Veterans Employment and Education Division held a conversation with the National Association of State Approving Agencies (NASAA) Legislative Committee and Executive Board on pending legislation and plans for the next Congress.

On Thursday, October 29, the National Veterans Employment and Education Division had conversations with NASAA leadership and other VSOs on the still-developing 85/15 controversy.

On Thursday, October 29, the National Veterans Employment and Education Division spoke with Mark Toal, Director, Veterans Outreach, Department of Labor, Veterans Employment and Training Services (DOL-VETS). We discussed the results of the Rand Report that highlighted areas of concern impacting veterans' ability to obtain employment.

On Thursday, October 29, the National Veterans Employment and Education Division attended George W. Bush national Higher Education Task Force Policy Work Group convening on Goals and Objectives and what the final product will look like.

TOPIC 3a: TRACKING LEGISLATION

GI Bill Repair Act of 2020: To extend to black veterans of World War II, their surviving spouses, and direct descendants eligibility for specific housing and educational assistance programs administered by the Secretary of Veterans Affairs

(Tracked by John Kamin)

[Resolution No.: None on file](#)

Status: Currently on hold, has not been introduced

Homeless Veteran Coronavirus Response Act: The bill allows VA to use existing funds for a broader range of services; authorizes the Department to collaborate with outside organizations to facilitate shelters on its properties; loosens restrictions on Grant and Per Diem (GPD) payments, and requires VA to ensure veterans participating in VA homeless programs have access to VA telehealth services.

(Tracked by Teresa Lewis)

[Resolution No. 326: Support Funding for Additional Housing for Homeless Veterans with Families](#)

HR 6800, the Heroes Act: Allows VA to provide transport and purchase food, shelter, phones, clothing, blankets and toiletry items for homeless veterans; Authorizes VA to set up temporary encampments on the grounds of VA Medical Centers to allow homeless veterans to shelter on VA parking lots temporarily; Allows VA to provide reimbursements to social service providers receiving grants for the costs of services for minor children.

(Tracked by Davy Leghorn)

[Resolution No. 324: Support Funding for Homeless Veterans](#)

HR 1615: The American Legion supports legislation that would streamline and improve the verification process for veteran-owned small businesses and veteran-owned small businesses.

(Tracked by Davy Leghorn)

[Resolution No. 155: Support Verification Improvements for Veterans' Business](#)

Status: Passed at the 2016 National Convention.

HR 2224: To direct the Secretary of Labor to prioritize services to homeless veterans with dependent children in carrying out homeless veterans' reintegration programs and for other purposes.

(Tracked by Ariel De Jesus/John Kamin)

[Resolution No. 326: Support Funding for Additional Housing for Homeless Veterans with Families](#)

HR 1196, Jobs for Veterans Act of 2019: This bill allows an increased work opportunity tax credit for employers who hire veterans who have been certified as discharged or released from active duty in the Armed Forces after September 11, 2001, and who begin working for the employer after

December 31, 2019, and before January 1, 2024. This increased credit is in addition to any work opportunity tax credit allowed to a veteran with a service-connected disability.

(Tracked by Ariel De Jesus/John Kamin)

[Resolution No. 354: Work Opportunity Tax Credit Program](#)

HR 7010, Paycheck Protection Program Flexibility Act of 2020: This bill significantly changes the terms of the PPP loans to be more advantageous to small businesses. Including more flexibility in applying the loan to other expenses besides payroll and benefits and extending the time frame for expending the loan.

(Tracked by Davy Leghorn)

HR 4625: To require education programs to be approved by the VA to abide by the Principles of Excellence to include a ban on deceptive or misleading recruiting, clear information about total costs and program requirements, accommodation for deployments, ensuring a point of contact for veterans, and not being under a punitive action by an accreditor.

(Tracked by John Kamin)

[Resolution No. 318: Ensuring the Quality of Servicemember and Veteran Student's Education at Institutions of Higher Education](#)

HR 6957: To direct the Secretaries of Defense and Veterans Affairs to treat a period of full-time National Guard duty, performed in response to the national emergency declared on March 13, 2020, by the President concerning COVID-19, as not shorter than 90 days.

(Tracked by John Kamin)

[Resolution No.: Currently studying for appropriate resolution.](#)

HR 4920 Department of Veterans Affairs Contracting Preference Consistency Act of 2020: is a bill that would allow AbilityOne companies to keep their preferential treatment at the Department of Veteran Affairs after 2016 with some compromises. The Senate initially sent it back to the House after it was passed for changes. Those changes have been reconciled and the bill cleared its last hurdle before it is sent to the White House.

S. 2594: To amend title 5, United States Code, to modify specific requirements concerning service and retirement for veterans' Preference for federal hiring.

(Tracked by Ariel De Jesus)

[Resolution No. 317: Enforcing Veterans' Preference Hiring Practices in Federal Civil Service](#)

S. 3745, Coronavirus Emergency Borrower Defense (E-BD) Act: to require the Department of Education to grant full student loan discharges to three specific emergency categories of defrauded borrowers—specifically borrowers covered by:

- (1) Department of Education findings against Corinthian.
- (2) Department of Education findings against ITT Tech; and
- (3) State attorneys general group discharge applications made before the date of enactment.

(Tracked by John Kamin)

[Resolution No. 82: Preserve Veteran and Servicemember Rights to Gainful Employment and Borrower Defense Protections](#)

TOPIC 3b: ACTION TAKEN ON LEGISLATION

Building Credit Access for Veterans Act: A bill to require the Secretary of Veterans Affairs to carry out a pilot program to establish an automated process for obtaining alternative credit rating information and other purposes.

(Tracked by Ariel)

Status: Draft Bill / Letter of Support submitted on October 13

HR 8426: Protecting Apprenticeship Training for Veterans Act: Currently, veterans must meet a minimum number of apprenticeship hours to receive their Housing Allowance. Due to pandemic work shortages, veterans in those programs now face a reduction or suspension in their stipend. This would allow veteran apprentices who were laid off to roll over excess hours from a previous month to meet the hourly requirement.

(Tracked by John Kamin)

[Resolution: Resolution No. 25: Support and Expand Apprenticeship Opportunities for Servicemembers](#)

Status: Letter of Support drafted

HR 4941: Veteran Employment Transition Act” or the “VET Act” was sponsored by Representative Andy Kim. The last action on the bill was in the House on 12/02/2019; it was referred to the Subcommittee on Economic Opportunity. The bill's goal is to improve the Transition Assistance Program. The bill would allow certain veterans' service organizations to contact veterans regarding benefits and to better inform veterans of employment opportunities. The Service groups would inform veterans of the benefits and employment opportunities with the Federal, State, and local governments. The groups inform veterans of events for in the area.

(Tracked by Ariel De Jesus)

[Resolution No. 70: Improve Transition Assistance Program](#)

Status: Letter of Support submitted

HR 7003: is a bill sponsored by Rep. Takano, Mark D-CA-41 and was introduced 05/22/2020. The bill would authorize a pilot program in the Department of Defense to enhance efforts to provide job placement assistance and related employment services directly to members of the National Guard, Reserves, and veterans of the Armed Forces. The last action on the bill was 05/22/2020 and referred to the Committee on Armed Services.

(Tracked by Ariel/Raymond)

[Resolution No. 81: Transition Assistance Program Employment Workshops for National Guard and Reserve Members](#)

Status: Pending Letter of Support

Draft Bill: Veterans Educational Assistance Transparency and Accountability Improvement Act, improve the GI. Bill Comparison Tool and ensures veterans, servicemembers, and their families are better informed when choosing what educational institution is best for them.

[Resolution No. 327: Support Further Assessment and Evaluation of Institutions of Higher Learning to Enable Veterans to Make Informed Education Choices](#)

Status: Letter of Support submitted

Draft Bill: JSF - To amend title 38, United States Code, to clarify the scope of procedural rights of members of the uniformed services concerning their employment and reemployment rights, and for other purposes.

(Tracked by Davy Leghorn)

Status: We submitted written testimony for the July 23, 2020 hearing.

Draft Bill: USERRA Protections for State Active Duty - To amend title 38, United States Code, to extend particular employment and reemployment rights to members of the National Guard who perform State active duty. Submitted written testimony to the Legislative Division.

(Tracked by [Ariel De Jesus](#))

[Resolution No. 315: Support Employment and Reemployment Rights of National Guard and Reservists Returning from Deployment](#)

Status: We submitted written testimony for the July 23, 2020 hearing.

HR 7111: Veterans Economic Recovery Act of 2020: Require the Secretary of VA to carry out a rapid retraining program that provides eligible veterans up to 12 months of retraining assistance for in-demand occupations. These 12 months of benefits would be equivalent to students and schools' payments through the Post 9/11 GI Bill.

(Tracked by [John Kamin](#))

[Resolution No. 316: Support Employment of Veterans in the Public and Private Workforce](#)

Status: This bill was submitted for the July 23, 2020 testimony.

HR 7445: To expand eligibility for home loans from the Secretary of Veterans Affairs to individual members of the Armed Forces reserve components.

[Resolution No. 329: Support Home Loan Guaranty Program](#)

Status: This bill was submitted for the July 23, 2020 testimony.

TOPIC 4: EMPLOYMENT

According to official statistics, young military veterans' unemployment rate ages 18-24 reached 29 percent in 2011. This report seeks to put that statistic in perspective by examining the historical time-series of veteran unemployment, comparing the veteran unemployment rate to non-veterans, and examining how veteran unemployment varies with time since military separation. Between 2000 and 2011, younger veterans were, on average,



3.4 percentage points more likely to be unemployed than similarly situated younger non-veterans. However, this difference between a veteran and non-veteran unemployment falls rapidly with age and time since military separation. The report concludes that the best available evidence supports the hypothesis that relatively high rates of veteran unemployment reflect the fact that veterans, especially younger veterans, are more likely to have recently separated from a job — namely, military service — and, consequently, are more likely to be engaged in job search, which takes time, especially during periods of slow economic growth. The available evidence lends little support to the hypothesis that veterans are inherently disadvantaged in the civilian labor market. Limiting unemployment benefits available to recently separated veterans would likely reduce the

length of unemployment spells. Still, the net effect of such a policy action on the long-term federal budget is unclear. There is minimal evidence on the effectiveness of other federal policies to facilitate veterans' transition into the civilian labor market.

Key Findings:

It Takes Time for a Young Veteran to Find a Civilian Job

- Young veterans are more likely to be unemployed than their non-veteran peers, but this gap closes quickly with age and time since separation from the military.
- The best available evidence supports the hypothesis that relatively high veteran unemployment rates reflect the fact that veterans, especially younger veterans, are more likely to have recently separated from a job — namely, military service. Consequently, they are more likely to be engaged in a job search, which takes time, especially during periods of slow economic growth.
- The available evidence lends little support to the hypothesis that veterans are inherently disadvantaged in the civilian labor market.

Five Hypotheses for High Veteran Unemployment, Examined in Light of Research Findings

- High veteran unemployment could be caused by poor health, selection, employer discrimination, skills mismatch, or job search.
- Of these five possible causes, only job search speaks to the short-term spike in unemployment found in recent data on veterans newly separated from the military. Although they may be more likely than non-veteran peers to suffer an injury that affects the ability to work, the evidence does not support this as a cause of elevated unemployment. According to the data, veterans are no more likely than non-veteran peers to have observable characteristics that would lead to difficulty finding a civilian job (in fact, there is evidence of the opposite effect). Whatever skills mismatch may exist during the transition to the civilian labor market seems to be quickly overcome with education and training. Some employers discriminate against veterans, and more research is needed to understand this phenomenon. Still, there is no existing evidence that employer discrimination plays a significant role in veterans' employment outcomes. Ultimately, the preponderance of evidence at this time points toward the simple explanation that veterans, being newly separated from (military) jobs, will inevitably be unemployed for a period while they search for suitable new ones.

The American Legion will continue to investigate these critical findings from the Rand Corporation Research Study. It highlights areas where the Legion has identified crucial areas for improvement and aligns with Legion resolutions. For the time being, the Legion will continue to hold virtual career fairs where veteran unemployment is high.

For more information: [Why Is Veteran Unemployment So High?](#)

Resolution No. 100: Accountability of the Department of Defense's Transition Assistance Program (TAP)

[Reported by Ariel De Jesus]

TOPIC 5: VETERAN HOUSING AND HOMELESSNESS

If you've followed the race for 16th Judicial District attorney, you've heard about drug courts, changing the way bail is set, providing better funding for public defenders, justice reform generally, and that old favorite, "thinking outside the box." Incumbent Bo Duhe and challenger Lori Landry, a former 16th JDC judge, have lots of ideas. One of them caught me by surprise. It came up during Duhe's presentation Thursday at a St. Mary Parish School Board meeting.

Duhe talked about looking into the creation of a veterans court. This isn't meant to be an endorsement of either candidate. But veterans courts? There's an idea that deserves an endorsement. We've seen other types of courts aimed at a specific class of offenders, based on the idea that those offenders need some type of adjudication other than locking them up for a while and turning them back out. Juvenile courts and drug courts are examples. If you look at some statistics about veterans, you'll get the idea that they face specific types of problems that seem unlikely to be solved by a conventional approach.



Incarcerated Veterans Attending a Transition Workshop in Hopes to Prevent Homelessness

—On any given night, there are nearly 50,000 homeless veterans, according to the U.S. Department of Housing and Urban Development. Veterans are 2% of the U.S. population but 11% of the homeless population.

—The Veterans Administration reported in 2019 that the number of suicides among veterans had declined. But the numbers were still alarming. The decrease in four years was from 22 suicides per day to 17. The Military Times reports that some experts say the VA is drastically under-counting the number of veteran suicides.

—The VA says a fifth of veterans who seek treatment for post-traumatic stress disorder also have a drug or alcohol problem. A third of veterans seeking treatment for substance abuse also have PTSD. And veterans with PTSD and substance abuse problems are prone to binge-drinking, the VA said.

It's been a privilege over the last 35 years to interview veterans of every American war since World War I. As a group, they displayed a lot of courage in talking about their experiences. But sometimes, it was clear the memories were difficult to deal with.

One man who served in Vietnam as a helicopter door-gunner broke down and cried in our office as he talked about what he'd seen. Another veteran, a bomber crew member who was shot down and taken prisoner by the Germans, talked my ear off. A relative told me the man remained preoccupied with his POW experience after what was then half a century.

My World War I interview was with the father-in-law of a co-worker in Missouri. She called him Nother Daddy. He talked about his life before the war, and he talked about wandering around France looking for food after the armistice. But I couldn't get him to talk about what combat was like. His family told me later that he'd never talked much about his war experiences.

The closest I got was when he leaned forward in his chair to tell me what it was all about. At the time, in the mid-eighties, I had long hair and a full beard. “Whiskers,” ’Nother Daddy said, “you don’t want none of what I had.”

My own experience with relatives and co-workers makes me think that veterans' particular problems are not limited to those who have gone into combat. Separation from the military even in peacetime seems to be a problem for some veterans, although certainly not for all. And sometimes, those problems manifest themselves as substance abuse or emotional problems of one kind or another. There seems to be a lot of variation in the way other jurisdictions have developed veterans' courts. But the common threads seem to be a request from the veteran to have the case handled by a veteran court and agreement among prosecutor, judge, and defendant that it's appropriate. The court would be empowered to explore options other than just jail time or probation for veterans. The options would presumably include mental health counseling or substance abuse treatment.

We often talk about the bad choices that offenders make, the choices that put them behind bars. Veterans chose to serve their country, knowing that they could be called on to put their own lives at risk. They deserve a second chance.

[Reported by Ariel A De Jesus]

TOPIC 6: CAREER FAIRS

ALL IN-PERSON CAREER FAIRS SCHEDULED THROUGH NOVEMBER HAVE BEEN CANCELLED, SUSPENDED, OR POSTPONED.

The American Legion is working on future virtual workshops and career fairs.

The National staff is currently working with the Department of North Carolina to host its next virtual career fair.

Newly discharged veterans claiming benefits totaled 13,075, a decrease of 746 from the prior week.

The mission of The American Legion's National Veterans Employment & Education Commission is to take actions that affect the economic well-being of veterans, including issues relating to veterans' education, employment, home loans, vocational rehabilitation, homelessness, and small business.



THE AMERICAN LEGION NORTH CAROLINA

VIRTUAL CAREER FAIR

Employment Opportunities are Waiting for You. Register Now and Connect with Local and Nationwide Employers Looking to Hire.

Tuesday, November 17, 2020 ★ 10:00am-2:00pm (Eastern Time)



[Reported by Ariel De Jesus]

TOPIC 7a: SMALL BUSINESS

The American Legion will participate in the upcoming National Veterans Small Business Week (NVSBW) next week. As a reminder, this year's NVSBW is taking place **November 2-6**. Each day during NVSBW, SBA is highlighting different topics related to the veteran entrepreneurship journey and hosting various virtual events to align with each topic area. All events will start at 1 p.m. ET each day.

Please help promote these national events throughout the Legion departments, posts or share with any veteran who may be interested. Please see below for the full schedule and more information about these virtual events. Thanks in advance for your support! We look forward to celebrating NVSBW with you.

Monday, November 2:

- *Topic:* Transition Assistance
- *Event:* "Transitioning from Service to Startup" Facebook video with SBA experts. The video will be published on the [Boots to Business Facebook page](#) at 1 p.m. ET.
- *Description:* SBA's Laura Wages and Mark Williams will discuss the SBA transition assistance resources for service members, veterans, and military spouses including the Boots to Business program and Veterans Business Outreach Centers across the country.

- *Sample social media posts:*
- To kick off National Veterans Small Business Week, @SBAgov is releasing a video all about transition assistance resources for #veterans. Head over to the @Boots2Business Facebook page on Nov. 2 at 1 p.m. ET to tune in! www.facebook.com/boots2business
- Learn how you can transition from service to startup from @SBAgov's Laura Wages & Mark Williams during National Veterans Small Business Week! Join us on the @Boots2Business Facebook page on Nov. 2 at 1 p.m. ET: www.facebook.com/boots2business
- Day 1 of National Veterans Small Business Week is all about transition assistance. Head over to the @Boots2Business Facebook page on Nov. 2 at 1 p.m. ET to learn about resources to help you on your transition mission: www.facebook.com/boots2business

Tuesday, November 3:

- *Topic:* Entrepreneurial Training
- *Event:* "Entrepreneurial Training" Twitter chat with the Institute for Veterans and Military Families (IVMF) at 1 p.m. ET. Join the conversation on the [IVMF Twitter page](#) and use #IVMFTwitterChat in all responses.
- *Description:* IVMF and SBA are hosting a Twitter chat to highlight the entrepreneurial training programs and resources available for veterans and military spouses and advice for aspiring business owners during this time.
- *Sample social media posts:*
- Join @IVMFSyracuseU & @Boots2Business for a Twitter chat during National Veterans Small Business Week on Nov. 3 at 1 p.m. ET to discuss entrepreneurial training programs for #veterans & #milspsouses! Happening here: <https://twitter.com/IVMFSyracuseU>
- Chat with @IVMFSyracuseU & @Boots2Business on Nov. 3 at 1 p.m. to learn all about the entrepreneurial training programs available to support you on your #VetBiz journey. Join the conversation here: <https://twitter.com/IVMFSyracuseU>
- Interested in starting a #VetBiz? Check out the @IVMFSyracuseU & @Boots2Business Twitter chat for info on entrepreneurial training programs, advice for aspiring business owners, & more! Participate here on Nov. 3 at 1 p.m. ET: <https://twitter.com/IVMFSyracuseU>

Wednesday, November 4:

- *Topic:* Government Contracting
- *Event:* "Arming Vets to WIN in the Federal Market" webinar with the Veteran Institute for Procurement at 1 p.m. ET. Register [here](#).
- *Description:* Learn about the Veteran Institute for Procurement's (VIP) government contracting programs and learn how VIP graduates leveraged these programs to find success in the federal marketplace.
- *Sample social media posts:*
- Celebrate National Veterans Small Business Week with @winningvets & @SBAgov! Join this webinar on Nov. 4 at 1 p.m. ET for more info on resources for #veterans interested in contracting opportunities. Register here: <https://mcccmd.wufoo.com/forms/zxuurhp0mt0lbu/> #VetBiz
- Find out how @winningvets graduate Michael Black, CEO, Concise Network Solutions, used lessons learned from VIP to accelerate his #VetBiz. Register to attend the "Arming Vets to WIN in the Federal Market" webinar on 11/4 at 1 p.m. ET: <https://mcccmd.wufoo.com/forms/zxuurhp0mt0lbu/>
- Hear from VIP START graduate Howard Long, CEO, Moerc Enterprises LLC, during @winningvets & @SBAgov's webinar on 11/4 at 1 p.m. ET to learn how the program gave him confidence to enter the federal marketplace: <https://mcccmd.wufoo.com/forms/zxuurhp0mt0lbu/> #VetBiz

Thursday, November 5:

- *Topic:* Disaster Assistance
- *Event:* “Leveraging Your Network and Resources” webinar with the Institute for Veterans and Military Families at 1 p.m. ET. Register [here](#).
- *Description:* This panel discussion will highlight best practices for overcoming a disaster, tips for pivoting during the pandemic, and the importance of leveraging your network and resources throughout your small business journey.
- *Sample social media posts:*
- Join @IVMFSyracuseU & @SBAGov for a webinar during National Veterans Small Business Week on Nov. 5 at 1 p.m. ET to learn how these #VetBiz owners successfully leveraged their network throughout their entrepreneurial journey. Register: <https://tinyurl.com/NVSBWpanel>
- Looking for tips & best practices for pivoting during a pandemic? Check out the “Leveraging Your Network and Resources” webinar hosted by @IVMFSyracuseU & @SBAGov on Nov. 5 at 1 p.m. ET! Sign up here: <https://tinyurl.com/NVSBWpanel> #VetBiz
- Tune into the @IVMFSyracuseU & @SBAGov online panel discussion on Nov. 5 at 1 p.m. ET to hear how #VetBiz owners are leveraging their network to overcome challenges during the pandemic. Register today! <https://tinyurl.com/NVSBWpanel>

Friday, November 6:

- *Topic:* Access to Capital
- *Event:* “Financial Strategies for Women Veteran Entrepreneurs” webinar with LiftFund at 1 p.m. ET. Register [here](#).
- *Description:* Learn about LiftFund’s SBA-funded Women Veterans Entrepreneurship Training Program; discover LiftFund’s access to capital, financial training, and lending programs; and hear first-hand success stories from LiftFund clients and current women business owners.
- *Sample social media posts:*
- WEBINAR: Join @LiftFundUS & @SBAGov during National Veterans Small Business Week on Nov. 6 at 1 p.m. ET to learn about access to capital & entrepreneurial training programs for women veterans. Register: www.bit.ly/finstrategiesforvetbiz #VetBiz
- Find out how Melissa Fields, Air Force veteran & owner of Shades of Gray Design, worked with @LiftFundUS to grow her business. Register to attend the National Veterans Small Business Week webinar on 11/6 at 1 p.m. ET: www.bit.ly/finstrategiesforvetbiz #VetBiz
- Veteran Nancy Brewington met with @LiftFundUS for assistance acquiring funding for her business. Learn more about how LiftFund can help women #veterans during this webinar on 11/6 at 1 p.m. ET: www.bit.ly/finstrategiesforvetbiz #VetBiz

[Reported by Davy Leghorn]

TOPIC 7b: SMALL BUSINESS

1. With federal stimulus talks dragging, Maryland Governor Larry Hogan announced \$250 million of state cash Thursday to provide grants and some loans to restaurants, small businesses, closed entertainment venues, and struggling arts organizations. https://www.washingtonpost.com/local/md-politics/with-federal-stimulus-talks-dragging-hogan-announces-250-million-package-for-small-businesses/2020/10/22/67a36682-148d-11eb-ad6f-36c93e6e94fb_story.html
2. Small businesses and nonprofits in Virginia that have been affected by the COVID-19 pandemic are now eligible for up to \$100,000 from the State of Virginia under an

expanded assistance program announced Wednesday, 28 October, by Gov. Ralph Northam. https://www.insidenova.com/headlines/grant-program-expanded-for-virginia-small-businesses/article_cabc9212-1950-11eb-bc49-9b599fada1b4.html

3. Federal Communications Committee (FCC) establishes the 5G Fund for Rural America. On Tuesday, October 27th, the FCC adopted rules creating the 5G Fund for Rural America, which will distribute up to \$9 billion over the next decade to bring 5G wireless broadband connectivity to rural America. <https://www.fcc.gov/document/fcc-establishes-5g-fund-rural-america>
4. On Wednesday, October 28th, the Trump Administration announced that the United States Department of Agriculture (USDA) is investing \$871 million to improve critical community facilities to benefit 3.5 million rural residents in 43 states and Guam. <https://www.usda.gov/media/press-releases/2020/10/28/trump-administration-invests-871-million-rural-community-facilities>
5. On October 19th, the United States Department of Agriculture (USDA) Deputy Under Secretary for Rural Development announced that USDA had signed cooperative agreements with five organizations to support placemaking technical assistance throughout the United States. USDA is assisting with the Rural Placemaking Innovation Challenge (RPIC).

The Department and its partners will help rural communities develop actionable strategies to capitalize on local community assets and potential by creating quality public spaces that contribute to the community's social, physical, and economic well-being. Through RPIC, USDA is empowering rural communities to improve their quality of life and prosperity through revitalization, workforce development, entrepreneurship, broadband, housing, and tourism efforts.

https://www.rd.usda.gov/sites/default/files/USDA_RD_RPIC_SA10192020.pdf

[Reported by Teresa Lewis]

TOPIC 8: EDUCATION

Another week, another explosive example of GI Bill fraud. Nimesh Shah, 37, owner of Blue Star Learning, a technical training school in San Diego, was sentenced in federal court on October 27 to 45 months in custody as a result of a multi-year scheme that defrauded the Department of Veterans Affairs out of almost \$30 million in Post-9/11 G.I. Bill benefits, according to the U.S. Attorney's Office of the Southern District of California.

As a result of Shah's fraud, the VA issued over \$11 million in tuition payments to Blue Star Learning, and over \$18 million in housing allowances and stipends. In total, as a result of Shah's fraud, the VA lost \$29,350,999. As laid out in court records, Shah's scheme appears to be one of the largest Post-9/11 G.I. Bill fraud cases that has been prosecuted around the country.



Logo for permanently closed school

In order to receive funds from the VA under the Post-9/11 G.I. Bill, Blue Star Learning was required to have at least 15 percent non-veterans for each course for which the VA was paying educational benefits – a rule called the “85/15 Rule.” The “85/15 Rule” is designed to minimize the risk that veterans’ benefits are wasted on educational programs of little value and to ensure that the cost of a course is acceptable and paid on the open market by non-veterans.

As part of his multi-year fraud scheme, between March 2016 and June 2019, Shah lied to the VA about the percentage of non-veteran students at the school, and made up fake non-veteran students – when in fact nearly all of their business came from veteran students. He also created spreadsheets of fraudulent employment data, including false emails, phone numbers, jobs and employers to support made-up graduate employment data. And he falsely claimed that all of the students at the school were enrolled full-time. Shah’s lies ensured that Blue Star Learning received millions of dollars in VA education benefits that the school was not entitled to.

Blue Star Learning, which charged up to \$20,560 per course, had close to 100% veteran students. Shah nonetheless repeatedly misrepresented to the California State Approving Agency for Veterans Education (“CSAAVE”) and the VA that Blue Star Learning was in compliance with the “85/15 Rule.” Shah took extraordinary efforts to deceive VA regulators regarding non-veteran students at the school, including creating fake enrollment agreements and student files for the purported non-veterans in each program. Shah emailed the VA 48 fraudulent enrollment agreements for fictitious people he represented were non-veteran students at Blue Star Learning, complete with fraudulent dates of birth, social security numbers, addresses, phone numbers and emails for each fraudulent non-veteran student.

Shah knew that the vast majority of Blue Star Learning graduates did not obtain jobs in the fields in which they were purportedly receiving training, and that the employment statistics on Blue Star Learning’s website were false. Shah nonetheless submitted fraudulent spreadsheets to CSAAVE claiming that all of the Blue Star Learning students listed were employed in the informational technology field. On these spreadsheets, Shah provided fraudulent phone numbers, email addresses, employers, and employer contact information for each student. Shah then took his fraud a step further: Because he knew CSAAVE could contact the students/employers to verify the data submitted, Shah hired individuals to create the fraudulent email addresses for the Blue Star Learning students, and directed these individuals, who resided overseas, to answer emails received at the fraudulent email addresses pretending to be satisfied Blue Star Learning graduates working in the information technology field.

Shah additionally created 30 fictitious companies that he listed as the employers on the fraudulent spreadsheets, and hired individuals to create fraudulent email addresses and domain names for each fictitious company. In a scheme reminiscent of [Vandelay Industries](#), Shah directed a Blue Star Learning employee to purchase 30 cellular telephones, one for each fictitious employer, and had employees of Blue Star Learning create voicemail greetings on each cellular telephone so that it would appear that the fraudulent businesses were legitimate if CSAAVE called to check.

“This was an extraordinary fraud in terms of the elaborate deception, the years-long duration and the amount of money involved,” said U.S. Attorney Robert Brewer. “This defendant knowingly violated the rules to enrich himself, and for that he will go to prison.” Brewer commended prosecutor Michelle Wasserman and agents from the Department of Veterans Affairs Office of Inspector General and Federal Bureau of Investigation for excellent work on this case.

“The FBI worked with our partners at the VA-OIG to investigate this elaborate fraud scheme resulting in a loss of over \$29 million dollars,” said FBI Special Agent in Charge Suzanne Turner. “Fraud affecting educational benefits meant for our military veterans will not be tolerated. Today, justice was served against the Shahs, the owners of Blue Star Learning, who put greed and deceit above the men and women of our U.S. military.”

American Legion Resolution No. 304: *Support Accountability for Institutions of Higher Learning* expresses strong support for legislation and federal agency action ensuring educational success and civilian workforce success of GI Bill users and military student program participants, and the VA, FBI, and California State Approving Agency should be applauded for effective interagency coordination supporting this.

[Reported by John Kamin]

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Week Ending: 10/30/2020
