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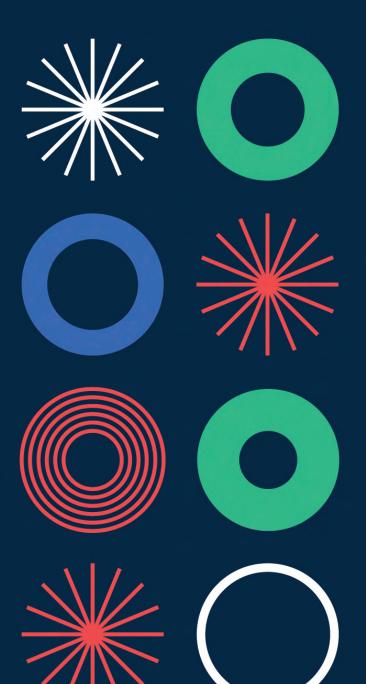
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From the Editor's Desk

In the Hands of Every Veteran



n this issue we celebrate Veterans Day and all those who have served our country.

We highlight companies and schools that are putting the needs of veterans at the forefront of their mission. Check out our interviews for an in-depth look at their initiatives.

And don't miss our Veterans Day discounts on page 34, where you'll find incredible deals.

We encourage you to dream big and work hard like Bob Parsons, the charismatic founder of GoDaddy and PXG. We sat down with the Marine and self-made billionaire to learn about how his military background shaped him and influenced his approach to business. Learn some secrets to his success on page 100.

Our goal is to get the digital edition of U.S. Veterans Magazine in the hands of every veteran. We need your help! Share the QR code below to ensure your network has access to this incredible resource full of jobs, business, recruiting and educational information. To receive materials to share with your organization, company or school, email me at djackola@diversitycomm.net.

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- Danielle Jackola Managing Editor, U.S. Veterans Magazine Director of Veteran Affairs



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PRESIDENT/PUBLISHER Mona Lisa Faris

SENIOR MANAGING EDITOR Kat Castagnoli MANAGING EDITOR Danielle Jackola ART DIRECTOR Miriam Wiegel SUBMISSIONS EDITOR Natalie Rodgers

CONTRIBUTING WRITERS Kristen Baker-Geczy, Larry Broughton, Beth Kuberka, Annie Nelson, Paul Peng, Victoria Riddler, Kellie Speed, Mark Steffe, Brian Taylor, Tish Williams

DIGITAL MANAGER Karin Sweet

ADVERTISING SR. ACCOUNT EXECUTIVE Sheila Hill SR. ACCOUNT EXECUTIVE Julie White ACCOUNT EXECUTIVE Salwa Schipul

DIRECTOR OF STRATEGIC PARTNERSHIPS **PROJECT MANAGER BUSINESS DEVELOPMENT** Tonya Kinsey

PRODUCTION & DISTRIBUTION Adam Richards

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usveteransmagazine.com

Send submissions to nrodgers@diversitycomm.net

The mission of U.S. Veterans Magazine is to be your trusted resource for employment, business and educational opportunities, both within the federal government and in corporate America, for veterans, transitioning service members and their families, service-disabled veterans and veteran business owners. DiversityComm, Inc. is a WBENC- and DOBE-certified company.



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Turning Military Experience into a Civilian Career: Insights from Chris Davison

eet Chris Davison, BAE M Systems, Inc.'s dedicated veteran recruitment program manager. In his role, Davison develops and manages military and veteran outreach strategies and programs. He also spearheads partnerships with state, federal and veteranservicing organizations to position BAE Systems as the employer of choice for active-duty service members, veterans, reservists and the broader military family. With an impressive 26-year tenure in the talent acquisition family at BAE Systems, Davison brings a wealth of experience to his job.

Davison's journey to his current position is deeply rooted in his military background. He served four vears of active duty in the U.S. Navy as a Personnel Specialist, a role closely related to human resources, training records, educational services and reenlistment and retirement processes. This experience provided him with a profound understanding of the various specialties within the Navy, including training, stationing and career paths. Davison's time at the Naval Aviation Warfare Center, working across different branches, laid the foundation for a seamless transition to BAE Systems in 1998, where he found the right talent to meet customer needs.

Fulfillment

For Davison, the most fulfilling aspect of his role at BAE Systems is introducing transitioning service members to their unrealized value in the industry. This honor brings him



Chris Davison

immense pride as he witnesses firsthand the positive impact BAE Systems has on the lives of veterans.

Commitment

Being recognized as a Top Veteran-Friendly Employer by U.S. Veterans Magazine is important to both Davison and BAE Systems. This recognition reinforces their commitment to those in uniform who serve selflessly to protect the country. Davison emphasizes that BAE Systems values the contributions of veterans and fosters a culture where they feel welcomed and purposeful. He shares, "Our customers expect the best from us as a company, and so do our newlyhired veterans. They expect the best from us. and we deliver on that promise."

Veteran Initiatives

BAE Systems offers a comprehensive range of initiatives to support veterans, both in and outside the workplace. These include highly competitive leave plans for reservists and an outstanding Employee Assistance Program that provides support for various life challenges. The Veterans' Support Network (VSN), an employee resource group, addresses the needs and challenges of veterans by educating, listening to and advocating for the community. This inclusive culture is championed by senior leaders, including the CEO, who recognize veterans annually with tokens of appreciation such as challenge coins and patches.

One unique program that stands out is the Warrior Integration Program (WIP), which focuses on job rotations and mentorship for combatwounded veterans. This multiyear rotational program is designed for career progression and specifically targets post-9/11 service members.

Products & Services

BAE Systems produces a range of products and services that are particularly appreciated by veterans. These include the Armored Multi-Purpose Vehicle, Amphibious Combat Vehicle, Bradley Fighting Vehicle, M109, M777 howitzer, Electronic Warfare systems, Communication, Navigation and Identification (CNI) solutions, APKWS laserguidance kit, fly-by-wire flight

CAREER & EMPLOYMENT

controls and ship repair and modernization in San Diego, Norfolk and Jacksonville. Additionally, the Mk38 Machine Gun, Mk45 Naval Gun System, and virtual training solutions are notable contributions that resonate with veterans.

Skill Sets

When hiring, especially for veteran candidates, BAE Systems looks for diverse backgrounds and skill sets. Veterans often make ideal candidates due to their experience and familiarity with the company's missioncritical work. The top four fields currently in demand are intelligence analysts, full-motion video analysts, electronic technicians and combat vehicle maintainers. Veterans' soft skills, such as leadership and accountability honed during military service, give them an edge in these roles.

Application Process

Veterans can apply for positions at BAE Systems by visiting the dedicated veteran landing page at jobs. baesystems.com/global/en/ militaryveterans. This page features a Skills Translator. contact information for the veteran outreach team, a transition guide and a form for submitting information. This humanized process allows veterans to connect directly with BAE Systems through email or LinkedIn. Applicants should ensure their resume speaks directly to the open position and they should highlight their education and

security clearance at the top.

Hiring Success

BAE Systems employs about 6,500 veterans and hires roughly 1,200 veterans annually. This impressive success is attributed to the company's reliance on veteran talent, with many programs requiring former military training as a prerequisite. The demand for cleared talent and the recognition of veterans' value by management teams contribute to the company's ability to hire an average of five veterans each day.

Employee Resource Group

The Veterans' Support Network (VSN) is an employee resource group available to all BAE Systems employees. Its mission is to meet the needs and challenges of veterans and their allies by educating, listening to and advocating for the community while fostering an inclusive culture. The VSN's membership now exceeds 1,900 employees, highlighting its success and importance within the company.

Why BAE Systems

Veterans should consider working at BAE Systems because the company understands their value and is dedicated to protecting those who protect us. With nearly 18% of the workforce being veterans, BAE Systems ensures that newly hired veterans feel comfortable and valued, reducing the acclimation time for those just out of the military.



Across the nation, our ranks are filled with crew members who have devoted time to their country. In fact, we're both a Military Friendly® Employer and Military Friendly Spouse Employer. Explore your opportunities at **clarkdietrich.com/careers**.



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Veterans: Unmatched Leaders in Manufacturing—A Conversation with Lamarcus Keels

amarcus Keels, Vice LPresident and Plant Manager of Stellantis' Dundee Engine Plant, has built a distinguished career in manufacturing, with roots that trace back to his military service. After serving three years on active duty and seven years in the National Guard, he transitioned into the automotive industry, where he has spent nearly two decades, including significant roles at General Motors and now Stellantis. For him, the skills and values developed during military service have been instrumental in shaping his journey through leadership in manufacturing.

According to Keels, veterans are uniquely suited for leadership roles within manufacturing due to their military training and experiences. "In the military, you gain a lot of skills leadership being one of the major ones," he explains. "No matter what level you are, you have some form of leadership that you are responsible for, whether it's a battle buddy, a platoon, a squad or a company." He emphasizes that these leadership skills are directly transferable to manufacturing, where guiding diverse teams toward common goals is crucial.

One of the critical strengths veterans bring to the manufacturing floor is the ability to lead effectively under pressure. In the military, leadership is not optional—it's a necessity. "In the military, we have to lead day in and day out because lives depend on it, and the mission depends on it," Keels notes. This sense of responsibility and commitment aligns closely with manufacturing demands, where leaders must ensure that production goals are met safely, efficiently and with a focus on quality.

Veterans also thrive in the team-based environment of modern manufacturing. Military training fosters not only leadership but also discipline, resilience and the military background. "Being able to market yourself and understand how those military traits transfer to the civilian world is a great asset," he advises.

He stresses that veterans should understand their value and be able to communicate it to potential employers effectively. "Leadership is not

"Whether you're a repair person or an infantryman, those skills transfer just based on the disciplines that we have, the ability to fulfill and complete our mission and the ability to work through obstacles and opportunities."

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ability to work collaboratively. "Whether you're a repair person or an infantryman, those skills transfer just based on the disciplines that we have, the ability to fulfill and complete our mission and the ability to work through obstacles and opportunities," he explains. Their familiarity with structured environments and capacity to motivate and support their teams make veterans invaluable assets in any manufacturing setting.

Keels' career reflects the seamless transition of military skills into civilian leadership roles. After his service, he joined General Motors as a supervisor in transmission assembly and quickly progressed through various leadership positions, ultimately leading him to Stellantis. Much of his success, he says, comes from recognizing and leveraging the value of his something that everybody can do successfully," he states. "Veterans are accountable, trustworthy, punctual and disciplined—all qualities that companies look for in their managers." By highlighting their military accomplishments and translating them into business terms, veterans can demonstrate that they are capable and highly effective leaders who can drive results in manufacturing.

At Stellantis, the commitment to supporting veterans is evident through a Business Resource Group (BRG) dedicated to those who have served. This BRG provides space for veterans to connect, advocate and develop their skills beyond the workplace. "We value veterans because of the leadership, timeliness and accountability they bring," Keels explains. Stellantis offers various roles where veterans

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CAREER & EMPLOYMENT

can apply their skills in management, skilled trades or technical positions.

Proud of Stellantis' recognition as a Top Veteran-Friendly Employer by U.S. Veterans Magazine, Keels says, "It's a tremendous honor to be included on the U.S. Veterans Magazine list. This is something that we live, breathe and do every single day. It's not just about checking a box—it's about genuinely valuing the unique strengths that veterans bring to our teams."

For Keels, the most fulfilling part of his job is making a positive impact on those around him, a passion deeply rooted in his military experience. "Whether it's another leader, a peer or someone on the shop floor, making a difference in someone's life is what drives me," he shares. He values personal connections



and strives to create an environment where people feel supported, especially on difficult days. His approach to leadership is about more than just directing others; it's about being present, offering support and creating a sense of belonging—qualities that veterans naturally bring to the table.

He also finds inspiration in his faith, guided by the belief that "I can do all things through Christ who gives me strength." He applies this principle in his professional role and in his broader life as a mentor, pastor and community leader. For him, every day is an opportunity to make a difference, drawing on the leadership skills he developed in the military to build stronger teams, communities and, ultimately, a better world.

With their proven leadership, discipline and resilience, veterans are not just fit for manufacturing—they are an essential part of what drives success in the industry. Keels' journey from active duty and the National Guard to leading a major automotive plant exemplifies how military skills can lead to exceptional leadership in civilian roles, making veterans some of the most valuable players in the manufacturing sector.





In 2024, Windstream was recognized as a Best of the Best Top Veteran - Friendly Company and Top Diverse Employer by DiversityComm Magazine. Windstream is committed to creating a culture of innovation and belonging by developing a workforce and creating a work environment that celebrates the diverse communities where we do business. We recognize that the passion and commitment of our employees are key to our collective success.

Windstream's Veteran Employee Resource Group (WINVETS) is designed to support Windstream's initiative regarding outreach, recruitment, and retention efforts in the military and veteran communities. Our mission is to be the pillar for our veterans, military spouses and active Guard & Reserve members; by providing networking opportunities, empowering information, and career development that equips each individual to excel in their new career paths. Windstream is steadfast in its commitment to supporting and advocating for veterans within our communities and among our workforce. There are numerous compelling reasons to support, recruit, and employ our nation's veterans. However, we have consistently found that they exemplify some of the most capable, dedicated, and loyal employees and leaders available.



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Builders FirstSource: A Commitment to Supporting Veterans and Military Communities

Builders FirstSource (BFS) is dedicated to significantly impacting the lives of veterans, active-duty service members transitioning out of the military and military spouses. Celia Croff, the Military & Early Careers Programs Manager at BFS, leads these efforts, leveraging her nearly 10 years of experience in developing strategic hiring initiatives. Through innovative recruiting programs, community involvement and support for veteran employees, BFS has built a strong foundation of support for those who have served our country.

A Natural Fit: Veterans in the Construction Industry

Croff emphasizes that the construction and building materials industry offers a unique opportunity for veterans to translate their military skills into rewarding careers. Veterans bring leadership, strength, loyalty and a drive for continuous improvement—qualities that align well with BFS's mission to transform the home building and construction industry through innovation, automation and technology.

BFS offers a diverse array of career paths, from entrylevel positions to roles in IT, operations management, supply chain and project management. The company's approach to hiring is not just about filling positions; it's about creating upward mobility and long-term career growth for veterans.

Strategic Military Hiring Initiatives

One of the key initiatives at



BFS Military & Early Careers Programs Manager Celia Croff.

BFS is their participation in the Department of Defense (DoD) SkillBridge program. This program allows transitioning service members to work at BFS in internship roles during the last six months of their service contracts. Croff proudly notes that over 200 service members have been hired through the SkillBridge program in the past three years alone.

In addition to the DoD SkillBridge program, BFS collaborates with organizations such as Hiring Our Heroes, The Home Builders Institute and The Manufacturing Institute. These partnerships provide veterans with additional training and direct-hire opportunities, ensuring they have the support needed to transition into the civilian workforce.

BFS also actively participates in various recruiting events and maintains strong relationships with veteran service organizations to engage and recruit military talent continuously. They regularly post information about recruiting events on their LinkedIn page.

Ensuring Success for Veteran Employees

BFS is committed to hiring veterans and ensuring their success within the company. Croff stresses the importance of tailoring resumes to specific roles and avoiding military jargon that might not be familiar to civilian hiring managers. The focus is on showcasing veterans' skills and experiences in a way that highlights their value in the civilian workforce.

A shining example of veteran success at BFS is Rodney Hatch, who started his career building trusses and quickly rose through the ranks to become a market safety coordinator overseeing five locations across two states. Today, Hatch leads the DoD SkillBridge program, helping other transitioning service members find meaningful careers at BFS. His journey underscores the potential for veterans to excel and grow within the company, thanks to their military backgrounds and the support systems in place at BFS.

Honoring Veterans: Community Engagement and Partnerships

BFS's commitment to veterans extends beyond the workplace. The company actively engages in community service and partnerships that honor and support the military community. In May 2023, BFS leaders and local veterans participated in a wreath-laying



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Veolia North America is committed to veterans and military personnel and has been recognized as a U.S. Veterans Magazine Best of the Best employer in 2023 and 2024. Our partnerships with U.S. Department of Defense programs include the Employer Support of the Guard and Reserve (ESGR) and the SkillBridge/Career Skills Program (CSP) military internship program.



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TESTIMONIAL

WHAT WAS YOUR LOCATION STAFFING LIKE BEFORE THE SKILLBRIDGE AND WHAT IS YOUR LOCATION STAFFING LIKE NOW?

-- 77 -

"Before SkillBridge we were struggling to get people trained and fill the positions. Since SkillBridge we have filled some key positions and understand better on how to train all of our new hires."

JOEL GOSSETT MARINE CORPS VETERAN MARKET BUSINESS MANAGER

ceremony at Arlington National Cemetery, kicking off Military Appreciation Month. This event underscored the company's respect for those who have made the ultimate sacrifice and highlighted the value BFS places on hiring veterans who continue to seek ways to serve.

BFS's community involvement includes partnerships with organizations such as the Gary Sinise Foundation's RISE program, which builds mortgage-free, specially adapted smart homes for severely wounded veterans. The company donates building materials and supports these life-changing projects, demonstrating a deep commitment to empowering veterans.

Another key partnership is with Camp Southern Ground in Fayetteville, Georgia, which offers three veteran programs: Warrior PATHH, Warrior Week and Warrior Family Camp. BFS contributes building materials and participates in business panels to support the camp's mission of helping veterans and their families navigate the unique challenges they face.





TESTIMONIAL

WHAT SURPRISED YOU THE MOST OR MADE YOU THE HAPPIEST ABOUT PARTICIPATING IN THE BFS **SKILLBRIDGE PROGRAM?**



"Getting to dive into the BFS work culture while transitioning out of the military. This is very important for transitioning members."

SIR STEPHEN JACKSON **AIR FORCE VETERAN** FLEET SOURCING MANAGER





TESTIMONIAL

WHAT WOULD YOU SAY TO SOMEONE WHO WAS ON THE FENCE ABOUT USING THE **SKILLBRIDGE PROGRAM?**

- - -

"Whether it is learning about a new industry, challenging yourself with a new role, and/or adapting the skills you learned in the military to a career outside of the military, you will grow as a person, as well as help yourself through the transition process. "

MARCOS GUTIERREZ **ARMY VETERAN OCM TRAINING & SOP LEAD**

BFS also supports Carry The Load, a nonprofit that exists to preserve the sanctity of Memorial Day through community gatherings and storytelling to unite Americans in appreciation for the sacrifices made by a few who carried the load for all. In May, BFS employees participated in Carry The Load's National





Relay and fundraising efforts, honoring loved ones lost in the line of duty.

Looking Ahead: Expanding **Support for Veterans**

Looking to the future, BFS aims to expand its SkillBridge program to offer more internship opportunities and develop cohort-style programs for succession planning in operations leadership. The company is also working on launching a military spouse hiring initiative and relaunching its militaryconnected Employee Resource Group, Proud to Serve, which offers mentorship, professional development and volunteer opportunities for militaryconnected team members.

Additionally, BFS focuses on employment opportunities for Guard and Reserve members who may be unemployed or underemployed. By actively engaging with Guard and Reserve units, BFS demonstrates its commitment to supporting the military community.

BFS's comprehensive approach to hiring, supporting and honoring veterans and military families sets it apart as a veteran-employer leader. Through strategic initiatives, community partnerships and a dedication to fostering a culture of service, BFS is making a lasting impact on the lives of those who have served our nation

For more information, visit bldr.com.

SERVING CUSTOMERS WITH THOSE WHO HAVE BEEN PRIVILEGED TO SERVE



t DTE, we believe the best customer service starts with those who have been privileged to serve. That's why we use outreach, advocacy, and training to seek out veteranowned businesses and help them grow.

We recently earned a place on U.S. Veterans Magazine's 2024 Top Veteran-Friendly Employers and Supplier Diversity Programs lists. We're honored to connect veterans with opportunities to expand their business and to create jobs. For example, we hosted a National Veterans Business Development Council business matchmaking event so that veteran business owners could meet with corporate procurement teams from many different industries.

Inside our company, our VETS Energy Resource Group engages and empowers veteran employees with a community rooted in support and service. The group helps us recruit employees who are veterans and acts as a champion of veteran education. Once they become part of the DTE family, DTE VETS strives to deliver an inclusive and welcoming environment for veteran new hires. Support includes everything from periodic "buddy checks" to veteran benefits town hall meetings and beyond.

Beyond the walls of DTE, the VETS group has structured itself to provide volunteer and financial outreach and to collaborate with peer groups throughout Michigan, providing grants and donating time to support Habitat for Humanity.

Our veteran suppliers and employees spent years serving their country. Today, we're proud to partner with them as they serve in a different role – helping DTE as it provides affordable, reliable power to the people of Michigan.

DTE





Essential Strategies for Assessing Your Workforce Skill Sets

Before you apply to any job, it's essential to understand your goals and how your specific skill set can be beneficial. You'll want to look at your technical and soft skills to see if a job is a good match.

What are soft skills?

Soft skills are the 'people' skills that characterize how a person interacts with other people—either one-on-one or in team settings. For example, good communication—both to understand and to be understood—is a soft skill. By contrast, hard skills are learned and are usually job-specific, such as coding for an information technology job or cooking as a chef.

In addition to communication, soft skills include teamwork, networking, problem solving and professionalism. Another important soft skill is attitude, specifically a positive one. You know how you feel when you're with friendly, respectful and enthusiastic people. Well, employers want those kinds of people, too.

What are technical skills?

Hard skills, also known as technical skills, are gained through education or performing various tasks. Often, technical skills are specific to a particular job or career. For example, if you apply for a position in cybersecurity, the employer will be more interested in your knowledge of programming and technology than your customer service skills. Reading a position description will help you identify which skills an employer might value most.

If you need assistance matching your military experience to a civilian job, visit the skill transfer tool on Military.com or CareerOneStop's websites to see how you can best showcase your technical skills.

Why are soft skills valued?

No matter what kind of work

a company or organization performs, they have customers, shareholders, vendors, clients and employees with whom they must have a solid relationship to stay in business. It makes sense for employers to hire people who can help them build and maintain those relationships.

Employers, of course, want people who can perform the technical parts of a job. For example, no one wants to hire a lousy coder for a coding job. However, if the coder can't work with the website administrator, that part of the business can fail and affect the customers who want to place orders.

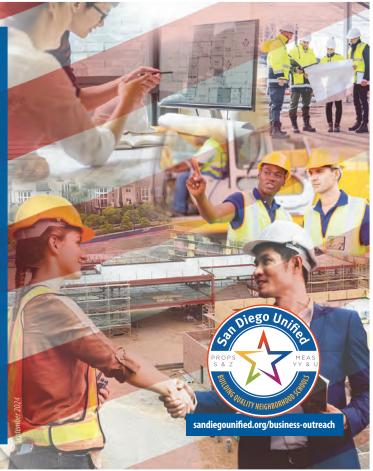
San Diego Unified School District requires 3% Disabled Veteran Business (DVB) participation on all publicly bid construction contracts

- 3% DVB participation required
- "Good Faith Effort" no longer applies
- Contracts primed by DVBs meet the requirement by default
- State of California certifications are required for DVBEs
- Federal verification is required for SDVOSBs
- The DVB requirement can be met through participation of contractors, suppliers, manufacturers, and equipment providers

RESOURCES

For assistance finding Disabled Veteran Business contractors, suppliers, manufacturers, and equipment providers, and/or confirming DVBE/SDVOSB status, contact the following:

San Diego Unified Business Outreach Alma D. Bañuelos, Coordinator abanuelos@sandi.net Veterans In Business (VIB) Network www.vibnetwork.org



People who work in customer service are the front line for many companies. Understanding what the customer needs (listening), figuring out how to solve their issue (problemsolving) and letting them know how you can help them (communicating) are all soft skills.

How do technical skills transfer?

Technical skills, like soft skills, can apply to many jobs. To know which technical skills you should have before applying, look under the job listing's required qualifications or education and experience section. There, you will find a list of the skills an employer seeks.

For example, an advertisement for a position as an assistant grower in a greenhouse might list minimum qualifications such as:

Intermediate math skills



- Solid reading skills
- Ability to accurately identify irrigation needs for various crops

Your resume and cover letter should explain how and where you have used these skills previously and why you think your experience will benefit the employer.

Taking inventory of your skills

Concerning soft skills, take some time to think about the types of tasks and responsibilities at which you excel. Are you good at making others happy by finding solutions to problems? Are you good at explaining complicated ideas to others? Do you enjoy creating new ways to stay organized? When you're ready to apply for a job, you can use your application, resume and cover letter to your advantage by mentioning some of the skills above that most closely fit your skill set and relate to the job.

When analyzing your technical skills, think about the tasks you did with them rather than the associated job or career. When you finish writing down your skills, compare your list with jobs you are interested in and see how the skills help you qualify. This way, you can identify areas where you need more training or experience for your desired job.

Source: Ticket to Work

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Veterans Day: A World War II Veteran's Story and Reflection on a Lifetime of Service

Veterans Day is a time to reflect upon and honor the service of our country's past and present service members. As we approach the 80th anniversary of the end of World War II, we sat down with James "Jim" Tucker, a World War II Navy veteran, to experience Veterans Day through his eyes.

Life During the Navy

After getting permission from his mother, Tucker first became a Seaman in 1944 when he was just 17 years old. He completed boot camp in San Diego before transferring to Treasure Island in San Francisco, where he specialized in gunnery training.

"It was all about gaining the skills to maintain weapons and systems on naval

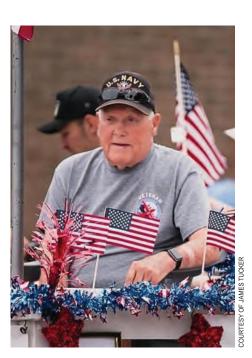
ships," Tucker recalled of his training. "We had to be ready for anything."

This This training eventually led Tucker to his first assignment with the USS Liberty to Pearl Harbor in Hawaii. Typically, the journey from San



Francisco to Pearl Harbor would have taken only a few days. Still, because of ongoing attacks following the initial Pearl Harbor attack in 1941, the ship zigzagged its way across the ocean to avoid enemy forces, turning the trip into a grueling two-week voyage.

After a brief stop in Pearl Harbor, Tucker's unit was swiftly deployed to Okinawa, where they joined a massive fleet of 100 ships. Upon arrival, they worked alongside other vessels, unloading 55-gallon drums of gasoline and bombs,



which were used to drive the enemy out of hiding. The naval operations around Okinawa were intense, with both sides suffering heavy losses of ships and aircraft. Ultimately, Okinawa became a critical base for the Allies, offering anchorage, troop staging areas and airfields in preparation for an invasion of Japan.

While stationed at sea, Tucker manned the ship's guns and witnessed the fierce battle onshore, watching as Marines used flame guns to force enemy soldiers from hiding. Like all sailors, the constant threat of kamikaze attacks weighed heavily on him, but he made it through and returned to Pearl Harbor once again before being sent to Iwo Jima and Guam, where he was lucky enough not to see further combat.

Life After the Navy

Toward the end of his deployed service, Tucker found his way back to San Francisco, where he reconnected with his high school sweetheart, whom he soon married and started a family with. After his brief stint on land, he decided to take on a shore job, ensuring Soldiers made it back to their hometowns for discharge. While in this position, Tucker battled pneumonia during his final days of discharge, which meant he had to return to active duty, making him unique in having two official discharge dates from the Navy.

After military life, Tucker embraced a series of civilian jobs, from setting up pins at a bowling alley and driving a school bus to lifeguarding at Folsom Lake and serving as an aquatics specialist. "My favorite job was being a lifeguard," he said. "Living at the beach made it the perfect fit."

Now, at 98 years old, Tucker enjoys spending time with friends and traveling with the Huntington Beach Elks Lodge #1959—of which he has been a longtime member.

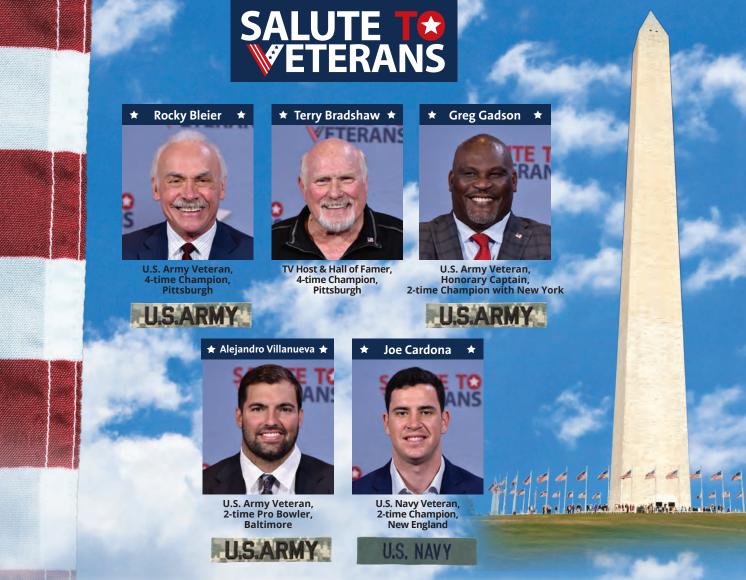
Reflecting on Veterans Day

When asked about Veterans Day, Tucker shared a poignant perspective. "It's a day when veterans get more recognition, but that should be every day," he said. For him, the day is less about celebration and more about mutual respect among those who have served. He sees it as an opportunity to honor the sacrifices made by service members and remind people of the everpresent need to be prepared to defend one's country.

"It's more of a career and a choice," he explained. "You have to make the most of it, but remember, at any time, the world can change, and you might have to protect your country."

Tucker's life is a testament to resilience, dedication and the enduring spirit of service. As a World War II veteran, his contributions to the Navy and his community reflect a deep sense of responsibility to others. Whether operating the guns aboard naval ships during pivotal battles in the Pacific or ensuring that Soldiers made it home safely after the war, his legacy is one of quiet, steadfast commitment.

In the years since, Tucker has continued to lead a life of meaning and purpose, inspiring those around him. As we honor him on Veterans Day, we also celebrate a life well-lived—one that reminds us of the sacrifices made by veterans and the lasting impact of their service.



Salute to Veterans is a national television series that honors and pays tribute to our nation's veterans, active duty service members, military families and patriotic supporters. The inspirational and educational program offers insightful discussion, resources and solutions for the ongoing issues our veterans face daily. The series shares the stories of distinguished veterans who have served their country, overcame personal challenges in their lives and made a difference in their communities, while inspiring others to do the same.



The Salute to Veterans Series is made possible by the generous support of our partners.

Presented by















From Military to Cummins: Dave Rice's Journey of Service & Leadership

Dave Rice, a senior program manager in electrified drivetrain at Accelera by Cummins, is also a major in the United States Army Reserve. Living in the Detroit metro area with his three sons, partner and her daughter, Rice's journey to Cummins began with a merger in 2022. With over 20 years in the commercial vehicle industry and over 29 years in the Army, Rice's career reflects a profound dedication to service and leadership. His military career began in 1995 as a light wheel vehicle mechanic, followed by roles as a drill sergeant, first sergeant and eventually a second lieutenant in the Corps of Engineers. Today, he commands a reserve battalion responsible for training and validating Army Reserve and National Guard units.

Previous Hiring Event Experience

Rice recently attended the Service Academy Career Conference in Chicago, where he gained valuable insights into the transition from military to civilian careers. "The broad range of attendees, from junior military officers to service members approaching retirement, highlighted the cultural gap veterans face when transitioning," he noted. Rice



military culture to ensure veterans have the support they need for successful integration and long-term engagement.

Recognition as a Veteran-Friendly Employer

Cummins' recognition as a Top Veteran-Friendly Employer

"Use resilience principles to work through challenges and be open to change for growth."

underscored the importance of having people within the organization who understand by *U.S. Veterans Magazine* is significant for both the company and transitioning service members. "This recognition signals to veteran candidates that we have a team dedicated to helping them connect to resources they need to succeed," Rice explained. It also allows Cummins to celebrate its efforts and the leaders who support these initiatives, reinforcing the value veterans bring to the company.

Transferring Military Skills

Rice's military career provided him with a diverse set of skills that have been invaluable in his role at Cummins. "The military exposes us to individual

contributor roles, supporting roles and leadership positions, providing the flexibility to adapt to any team role," he shared. Leadership training and academic progressions have instilled in him the importance of understanding the mission and effectively communicating it to the team. Rice's experience with servant leadership has been particularly beneficial in his role as a senior program manager, helping him connect with his team and reduce barriers to success.

Advice for Job-Seeking Veterans

For veterans transitioning to civilian jobs, Rice advises giving oneself time to acclimate and seeking out peer mentoring from veterans within the organization. "Use resilience principles to work through challenges and be open to change for growth," he recommends. He also suggests reaching out to veterans who have recently transitioned and exploring support systems provided by Veteran Service Organizations and state and local governments, such as the Michigan Veterans Affairs Agency.

Benefits of Working at Cummins

Rice highlights several reasons for considering a career at Cummins: engaged leadership, accountability in diversity efforts and multiple entry points for utilizing skills such as maintenance and logistics. "Cummins is a large organization with many opportunities to develop and excel beyond your military career," he noted. The

Supporting Veteran Businesses Nationwide

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The Veterans In Business (VIB) Network is a nonprofit organization that advocates for all veteran businesses including VetCert, SDVOSBs and DVBEs. Our mission is to invest in education, create economic growth, establish relationships, and provide resources and advocacy to veteran-owned businesses.

- · Access to the VIB Directory with over 3,000 Members
- Veterans: Join the VIB Directory for FREE thanks to Corporate Members
- The VIB Network represents Veteran Businesses on various
- boards, committees, and councils (SBA ACVBA, Insurance, HSR, CalVet, etc.) Training programs for Veteran Business Owners
- The VIB Reveille Podcast
- B.R.A.V.O. Corporate Mentor/Veteran Business Protege Program
- Veteran 2 Veteran Business Protege Program
- · Opportunity Board for posting RFPs
- Events Calendar
- Educational Webinar Library
- Business Resource Page
- Outreach events
- Express Connect Washington, D.C., April 24, 2025
- National Conference San Diego, November 12-13, 2025



We would like to thank our Corporations, Government Agencies, and Veteran Businesses for supporting us throughout the year.



for the **RECRUITER**

company's pro-service member policy also supports Reserve and National Guard members, allowing them to serve without worrying about employment security.

Supporting Veteran Employees

Cummins supports its veteran employees through the Veterans Employee Resource Group (VERG), which addresses potential issues and provides direction to resources. The company also emphasizes volunteerism and community stewardship, offering veterans opportunities to lead projects and demonstrate their skills. Human resource policies support active Reserve and National Guard members, ensuring they can serve without employment concerns.

Company Culture & Inclusivity

Cummins' culture is intentionally inclusive, with a strong focus on diversity, equity and inclusion (DEI). The VERG encourages veterans to support each other and participate in creating a more inclusive environment. "Locally, our VERG leaders meet with leaders from other diversity groups to foster inclusivity," Rice said.

Career Development Opportunities

While Rice is relatively new to Cummins, he has observed numerous opportunities for veterans to network, participate and lead within the organization. "Veterans who want to step up and seek opportunities can work through the VERG to support visible initiatives," he explained. This engagement allows veterans to connect with leaders at all levels, including the C-suite.

Personal Insights & Experiences

Rice advises transitioning service members to take their

roles that may not perfectly match one's skills can also be beneficial. "Your intangibles may be just the thing that new team needs," he concluded.

Rice's journey from the military to Cummins showcases the value of military skills

"The military exposes us to individual contributor roles, supporting roles and leadership positions, providing the flexibility to adapt to any team role."

separation seriously, utilizing available resources and planning meticulously. "Check your expectations, network and understand the value you bring to your future employer," he urged. Researching potential employers and being open to in the civilian workforce and highlights Cummins' commitment to supporting veterans. Through various programs and initiatives, the company creates a supportive and inclusive environment where veterans can thrive.

HELPING VETERANS AND MILITARY SPOUSES GAIN MEANINGFUL EMPLOYMENT



WATCH THEIR JOURNEY





8 Leadership Lessons from *Gladiator*: **Timeless Wisdom for Modern Leaders**

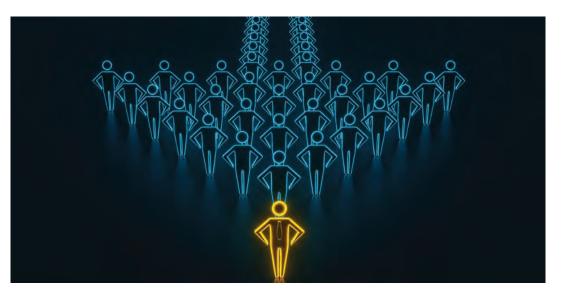
By Larry Broughton

The current political divisiveness in the U.S. and globally seems more reminiscent of blood sport than it has in decades. Lousy leadership, corrupt corporations, two-tier judicial systems, chaos on campuses, repugnant religious figures and moral degeneracy among the masses prove heartbreaking when we reflect too long on its impact. Many have wondered if art imitates life or if it's the other way around.

As the silver anniversary of Ridley Scott's epic cinematic masterpiece, *Gladiator*, approaches, perhaps it's wise to reflect on the timeless leadership lessons in the film. With the November 2024 release of the highly anticipated sequel, *Gladiator 2*, highlighting Lucius (the grandson of former emperor Marcus Aurelius) upon us, let's review the eight most weighty leadership lessons from the original film.

8. Lead by Example

From the opening battlefield sequence, protagonist Maximus Decimus Meridius personifies



and jumping into the trenches alongside your team when the going gets tough.

As Maximus leads his men into battle, there's no doubt he would never ask others to carry a burden he would not carry himself. Conversely, Commodus, the petulant and dishonorable son of the emperor, deliberately misses the battle, arriving after the victory has been secured at the great cost of life and limb. He asks deceitfully, *"Have* arena. He turns a ragtag gaggle of individual fighters from different backgrounds, cultures and stations into a cohesive unit defying all odds. Transformational leaders understand that inspiring teamwork towards a common mission often produces results greater than the sum of individual efforts.

6. Preserve Integrity

Though deeply betrayed and in the darkest valley of grief and loss, Maximus never compromises his values. For those in his charge and his sphere of influence, his relentless dedication to justice and honor serve as a shining lighthouse in the storm. While society seems to change loyalties at a whim, and moral ambiguities are revered, integrity remains the keystone to great leadership.

5. Embrace Change

Winston Churchill famously shared, "We must take change by the hand, or rest assuredly change will take us by the throat!" Maximus's journey from general to slave to gladiator is a masterclass in embracing and adapting to change. Modern leaders must deal with a fast-paced, ever-changing corporate and political landscape. Success and survival depend on being able to pivot and welcome new reality.

4. Cultivate Resilience

The film is a testament to the might of resiliency. Maximus faces horrifying personal loss and professional disappointments, yet he fights on. Resilience distinguishes those who disintegrate under duress from those who are made stronger by adversity. Marcus Aurelius declared, "You have the power over *your mind—not outside* events. Realize this, and you *will find strength."* Aurelius recognized that our thoughts shape our experiences, which then develops strength and resiliency to face adversity.

3. Respect and Appreciate Others

Regardless of rank, status or position, Maximus displays authentic respect for everyone around him. This is unmistakable in his

Transformational leaders courageously express and pursue a clear and compelling vision that unites others.

this virtue and sets the tone for the film. He doesn't just bark orders from the safety of the sidelines; he's alongside his men, offering words of encouragement and setting the tone. He's in the thick of battle, sword in hand, rallying his troops with the famous cry, *"Hold the line! Stay with me!"* In the modern corporate arena, this means loosening your tie, grabbing your tools

I missed it? Have I missed the battle?"

His aged father and emperor, Marcus Aurelius, despite his frailty and declining health, who was also at the battle, replies with contempt: *"You* have missed the war."

7. Inspire Teamwork

Maximus's ultimate proving ground for team building is evident in the gladiatorial interactions with leaders, mentors, soldiers and gladiators alike. Those who value the efforts and contributions of every team member create a more productive and positive environment.

2. Possess a Clear Vision

His clear, well-defined vision (first to return home to his farm and family, then to restore honor and justice to Rome) drives Maximus throughout the film. His actions are guided by this sense of purpose, which ultimately inspires others. Transformational leaders courageously express and pursue a clear and compelling vision that unites others. Courage stiffens the spine of others around us.

1. Love: The Ultimate Leadership Lesson

Perhaps the most important lesson from *Gladiator* is the power of love as the mainspring for leadership. His enduring love for family, his emperor and Rome itself permeates Maximus's actions with passion and purpose. His strength to lead, inspire and ultimately give his life comes from his deep and abiding love.

The philosopher-emperor Marcus Aurelius knew this well, so he chose Maximus to succeed him in death rather than relinquishing the empire to his selfish, overly ambitious son, Commodus. Mutual respect and a love of Rome defined the emperor's relationship with Maximus. This bond surpassed the conventional dynamic between ruler and subject to produce a partnership anchored in a greater good.

As we reflect on the timeless leadership lessons from Scott's *Gladiator*, we remember that true leadership is eternal and enduring. It's not about pursuing power or titles but inspiring others toward their greatest potential, preserving integrity and leading with heart.

These leadership lessons from *Gladiator* provide a novel viewpoint in today's hectic, sometimes cynical corporate and political environment. They ask us to lead with our hearts and souls, as well as with our minds. To inspire not through threats, intimidation and authority, but by genuine concern for others.

Thus, as you negotiate your own leadership challenges, consider whether you're leading like Maximus. Are you encouraging integrity, embracing change and inspiring teamwork? Above all, are you modeling love?

Though the business and political arena may differ from the Colosseum, the principles of transformational leadership are universal. It's time to unleash the gladiator within and lead with courage, empathy and unflinching commitment to your vision. More than ever, the world longs for leaders like this! Are you ready to enter the arena?



Larry Broughton is a leadership mentor, former U.S. Army Green Beret, award-winning entrepreneur, bestselling author and keynote speaker. CBS News has called Broughton "the nation's foremost expert on leadership and entrepreneurship." He has been named among the "Top 10 Speakers in North America" by LA Weekly. For more information, visit LarryBroughton.com.



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Partnering with Hire G.I. not only provides you with top-notch candidates, but also allows you to support those who have served our country. By hiring veterans, you are not only gaining a valuable team member, but also making a positive impact on the lives of those who have sacrificed so much for our nation.

Let Hire G.I. help you find the perfect fit for your team. Contact us today to learn more about how we can assist you in hiring the best and brightest veterans for your organization. Together, we can make a difference.

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VETERANS DAY Discounts

To honor our nation's veterans, numerous companies are offering discounted or free products, meals, services and events to active-duty service members and veterans. These deals can be obtained on or around Veterans Day and in many cases can be enjoyed by military spouses and dependents as well. Here are some of the best Veterans Day discounts for 2024:

Food and Dining

- Applebee's: Free full-size entrée from a special menu
- Bob Evans: Free meal from a special menu
- Buffalo Wild Wings: Free order of boneless wings and fries
- **bb.q Chicken:** 25% of all in-store orders
- **Denny's:** Free Original Grand Slam from opening until noon
- **Dunkin':** Free donut in-person at participating locations
- Fogo de Chao: 50% off the Full Churrasco Experience, guests also receive 10% off
- **Golden Corral:** Free dinner for dine-in customers on Military Appreciation Night
- **IHOP:** Free Red, White and Blueberry pancakes or pancake combo for dine-in customers
- Joe's Crab Shack: 20% off dine-in meals
- Kona Grill: 50% off
- Little Caesars: Free lunch combo from 11 a.m.-2 p.m.
- Logan's Roadhouse: Free meal from a special menu during lunch hours
- Lucille's Smokehouse BBQ: Free meal from a special menu
- On the Border: Free Pick Two Combo for dine-in
- **Outback Steakhouse:** Free Bloomin' Onion and beverage with the purchase of an adult entrée
- Peet's Coffee: Free drip coffee or tea
- Polly's Pie: Free slice of pie
- Red Robin: Free Tavern Burger and fries for dine-in customers
- **Ruby Tuesday:** Free meal from a select menu
- **Smoothie King:** Free smoothie from a select menu
- **Starbucks:** Free tall hot or cold brewed coffee, also available to military spouses
- **Texas Roadhouse:** Free meal from a select menu or receive a free meal voucher for a future purchase
- **TGI Friday's:** Free lunch from a select menu
- Wawa: Free hot coffee of any size
- White Castle: Free combo or breakfast combo for dine-in

Retail

- Amazon: 20% off
- Ashley Furniture: 10% off any purchase at participating stores
- **Food Lion:** 10% off in-store shopping total before taxes
- IKEA: 15% on in-store home furnishings for up to \$3,000
- Kohl's: 30% off qualifying purchases

- **Publix:** 10% off
- **Rack Room Shoes:** 20% off, also available to dependents
- Samsung: 30% off
- Sleep Number: 20% off most Sleep Number beds and bases
- **Target:** 10% off
- **Under Armour:** 40% off, also available to military spouses, 20% off any other time of year
- Walgreens: 20% off, also available to military family members

Recreation

- **Country Music Hall of Fame and Museum:** Free admission, also applies for up to three immediate family members
- Knott's Berry Farm: Discounted admission during Military Tribute Days, also available for up to five accompanying guests
- Mammoth Mountain: Free lift ticket
- Monticello: Free admission
- Mount Vernon: Free admission
- National Parks: Free admission to all National Park sites
- National WWI Museum and Memorial: Free admission
- Pro Football Hall of Fame: Free admission and parking, 20% off gift shop purchases
- Six Flags Discovery Kingdom: Free admission, accompanying family members eligible to receive discounted tickets
- Winchester Mystery House: 30% off admission, also applicable to family members
- **Zoos:** Most zoos offer free or discounted admission on Veterans Day, inquire locally

Travel and Services

- AARP: Special membership offer
- **B&Bs for Vets:** Free stays, most offering free one-night stays around Veterans Day
- **Goodyear Auto Service:** Free tire, alignment, brake, fuel system and fluid checks with appointment
- Grace for Vets: Free car wash
- Great Clips: Free haircut or card for future free haircut
- **NY Waterway:** Free ferry rides
- **Oil Changes:** Free oil changes at varying locations, inquire locally
- Sport Clips: Free haircut
- **Super 8:** 15% off Best Available Rate at participating locations
- ZIPS Car Wash: Free Premier Wash

Note: All discounts apply to U.S. veterans and active-duty military personnel with a valid military ID. Additional parties benefitting from the discount will be explicitly listed if applicable. Not all locations will be participating in these deals.

Unveiling the Invisible Barriers: The Veteran Struggle for Leadership and Inclusion

By Tishayla Williams

ransitioning from military service to civilian careers presents a complex array of challenges and opportunities. As a veteran working in the health care sector, I've encountered significant hurdles, including securing fair compensation, translating my military skills into civilian roles and addressing unique health challenges. These experiences have strengthened my resolve to advocate for systemic support and a deeper understanding of veterans' needs in the workforce. Through my efforts, I aim to drive meaningful change and improve the transition process for fellow veterans, ensuring they receive the recognition and support they deserve.

Insights from veterans like Tom Porter and Eric McWilliams offer valuable lessons on overcoming these challenges and making impactful contributions in civilian roles. Their experiences highlight the power of



Tom Porter

effectively translated into civilian roles. With 27 years of service, retiring as a Navy captain, Porter's journey was profoundly impacted by his experiences during pivotal moments in recent history, including 9/11. Although he did not lead through these events, his unique perspective as a Congressional staff member and Navy Reserve ensign during 9/11 marked a significant turning point

"Mentorship is crucial for bridging the language gap between the military and civilian sectors."

-Eric McWilliams

leadership, mentorship and advocacy in helping veterans navigate their post-military careers.

Tom Porter: A Legacy of Leadership and Advocacy

Tom Porter's career serves as a prime example of how military experience can be in his life and career. The events of that day opened new opportunities for leadership and prompted a career change that ultimately brought him to his current role at Blue Star Families (BSF).

Porter's transition from being an energy lobbyist to his leadership role at BSF



Eric McWilliams

allowed him to continue making a significant impact. At BSF, he oversees programs that support military families, focusing on initiatives such as suicide prevention and family empowerment. His dedication to leveraging his military skills in civilian advocacy roles underscores the importance of integrating military experience into positions that address complex social issues and drive meaningful change.

Eric McWilliams: Mentorship and Skill Translation

Eric McWilliams' career highlights the importance of mentorship in facilitating a successful transition from military to civilian roles. As a veteran leader and advocate, McWilliams emphasizes the value of mentorship programs that help veterans adapt their skills to new environments. His work includes designing and implementing programs that support veterans in navigating their career transitions and achieving success.

McWilliams' involvement

in programs like Wells Fargo's veteran mentorship initiative demonstrates his commitment to bridging the gap between the military and civilian sectors. He believes that "mentorship is crucial for bridging the language gap between the military and civilian sectors." This approach not only aids veterans in translating their military experience into civilian success but also contributes to their career advancement and personal growth.

Challenges in the Health Care Sector: A Veteran's Perspective

Navigating the health care sector as a veteran presents unique challenges that highlight the need for tailored support. These challenges include:

- Equity and Compensation: Veterans often struggle with securing fair pay that reflects their skills and experience. This is particularly relevant in sectors like health care, where compensation may not always align with the value veterans bring.
- Adaptation to New Roles: Translating military medical training and experience into civilian health care settings can be complex. Differences in standards and practices require veterans to adapt their skills effectively.
- Health Challenges: Managing ongoing physical and mental health issues while pursuing a career in a demanding field adds another layer of complexity. Veterans need robust support systems to address these challenges.

Key Lessons for Organizations: Supporting Veterans Across Sectors

Porter's and McWilliams' careers offer actionable insights for organizations seeking to support veterans effectively:

- Recognize and Utilize Military Skills: Acknowledge the leadership and expertise veterans bring to roles, leveraging their skills in advocacy and mentorship.
- Implement Comprehensive Mentoring Programs: Develop programs that assist veterans in translating their military experience into civilian success, addressing specific industry needs.
- Address Pay Equity and Career Advancement: Ensure fair compensation and clear career pathways

for veterans, particularly in fields like health care where unique challenges may arise.

 Support Health Challenges: Provide resources and accommodations for veterans managing physical and mental health issues in the workplace.

Leveraging LinkedIn for Career Advancement

Veterans should also actively use LinkedIn as a tool for career advancement. Building a strong LinkedIn profile helps veterans connect with potential employers, expand their professional network and highlight their unique skills and experiences. Engaging with relevant groups and participating in discussions can further enhance visibility and open doors to new opportunities.

Strengthening Veteran Support Through Actionable Insights

The careers of Porter and McWilliams underscore the profound impact veterans can have when provided with the right support. Their experiences highlight the importance of leveraging military skills, implementing effective mentorship and addressing career and health-related challenges. For organizations, the key takeaway is to invest in veteran leadership and support systems to build a resilient and dynamic workforce. By adopting these practices and encouraging veterans to use tools like LinkedIn, organizations can harness the full potential of their veteran employees, fostering a more inclusive and equitable work environment.



Tishayla Williams, an Army veteran and doctoral candidate in business administration, is a health care compliance and DEI expert. She leads initiatives to support veteran transitions and improve recognition for veterans and people of color in the workforce.



Jessica Huntsman: Leading with Military Precision at Walmart

Jessica Huntsman, a regional vice president of Walmart U.S., will mark 15 years with the company in 2025. Her journey is a testament to resilience and adaptability, culminating in her transition from the military to her career as a key executive at one of the world's largest retail companies.

Transition to Civilian Life

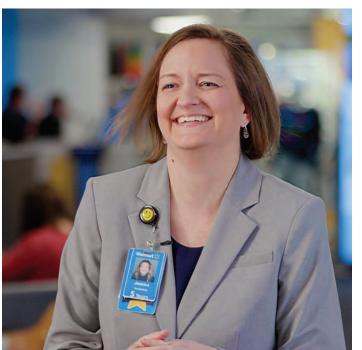
Huntsman's story is one of determination and overcoming obstacles. After serving in the Army for eight years, she faced a daunting transition into civilian life. Her military career was distinguished, leading a platoon of 32 Soldiers in Iraq and deploying to Afghanistan. However, despite her extensive experience and academic credentials—a bachelor's and a master's degree—finding a job in 2010 proved challenging.

"In 2010, no one wanted to hire me," Huntsman recalls. It was a frustrating period, but her brother, who worked for Walmart, suggested she explore



opportunities at the retail giant. Following his advice, Huntsman applied and was hired as a developmental store manager. Her military background provided a strong foundation in leadership, discipline and strategic thinking—skills that translated well into retail management.

Within three months, Huntsman was promoted to a store manager role. This was the first of eight promotions during her tenure at Walmart.



She progressed from leading individual stores to supporting store operations at various levels, including market, region, division and business unit. Her rapid ascent within the company demonstrates the hard work, adaptability and leadership skills she honed during her military service.

Today, as a regional vice president, Huntsman leads stores across five states, supporting Walmart associates in delivering exceptional customer service every day. "My goal was always to reach this level," she says. "Now, I have the privilege of working with amazing associates and helping them grow their careers at Walmart."

Fulfilling Work

For Huntsman, the most fulfilling aspect of her job is witnessing associates seize the opportunities available within the company. "Seeing associates take hold of all the opportunities at Walmart is incredibly rewarding," she says. "I loved when my manager told me, 'You have all the skills for a great leader; we just need to teach you about retail!' Walmart is a place with endless pathways if you're willing to put in the work." Huntsman's story is just one among the over 2 million worldwide, highlighting the potential for growth and career development at Walmart. She emphasizes that the company values diverse experiences and skills, which can be leveraged to build a successful career in retail. Her leadership and dedication inspire many associates to pursue their own career goals within the company.

Words of Wisdom

Huntsman's journey is also a story of self-belief and perseverance. She advises others to "bet on yourself" and recognize the value of their skills and talents. "The skills and talent you bring to the table are valuable and very transferable to your dream job!" she asserts. Her career trajectory at Walmart exemplifies this philosophy, showing how determination and hard work can lead to remarkable achievements.

A personal motto that Huntsman frequently shares with her team is encapsulated in the hashtag #whynot. "I think it speaks to challenging the status quo, not letting anyone tell you what your limits are or should be, and resonates with my adventurous nature of trying new things," she explains. This mindset drives her career forward and empowers the associates she leads, encouraging them to push boundaries and explore new possibilities.

Huntsman's story is an inspiring example of how military skills can translate into corporate success. She continues to exemplify the values of resilience, adaptability and unwavering commitment to excellence.

How Companies Can Better Hire and Support Veterans: Lessons from BNSF

H his become a key priority for many companies seeking dedicated, skilled and reliable employees. BNSF Railway, a leader in the transportation industry, offers a model for how organizations can successfully attract, support and retain veterans. By exploring the strategies used by BNSF, other companies can learn effective ways to build a veteran-friendly workforce that aligns with their goals and values.

Aligning Military Experience with Company Roles

One of the first steps in effectively hiring veterans is recognizing how military skills translate to the private sector. BNSF's Chief Operations Officer, Matt Igoe, exemplifies this transition. Before joining BNSF in 1998, Igoe served as an Assistance Programs (TAPs) across the country. Through regular career fairs, military base visits and targeted recruitment efforts, BNSF ensures that veterans know they are welcome and valued. For businesses aiming to improve their veteran recruitment, the takeaway is clear: invest in partnerships with organizations that connect directly with transitioning service members and actively engage in outreach.

Creating a Supportive Environment

Retention is as critical as recruitment, and BNSF has created an environment where veterans can thrive. A cornerstone of this effort is its BRAVE (Business Resource and Veterans Engagement) group, which helps veterans, reservists and first responders

Companies looking to hire veterans should identify the qualities developed in military service that align with their operational needs.

Army officer, where he honed skills in leadership, discipline, strategic thinking and safety all crucial in his current role leading BNSF's Operations organization. Companies looking to hire veterans should identify the qualities developed in military service that align with their operational needs. These include adaptability, leadership under pressure and a mission-oriented mindset.

Building Strong Recruitment Pathways

BNSF's success in hiring over 7,000 veterans—comprising nearly 20% of its workforce is no accident. The company has established partnerships with military bases, veterans' organizations and Transition transition into the company, build leadership skills and engage with their communities. Companies looking to retain veterans should consider forming similar employee resource groups (ERGs) or mentorship programs that address veterans' unique needs and help them connect with others with similar backgrounds.

The Value Veterans Bring

Veterans bring more than technical skills—they bring a work ethic grounded in discipline, teamwork and commitment. BNSF's recognition of this value is reflected in its longstanding reputation as a Top Veteran-Friendly Employer. By



BNSF's Chief Operations Officer Matt Igoe.

focusing on the qualities that veterans naturally possess, like reliability and leadership, businesses can better integrate veterans into roles where they can make the most impact. As Igoe points out, "We know that military veterans have the experience, determination and dependability to be teammates that can always be counted on."

Leveraging Strategic Partnerships

BNSF's partnerships extend beyond recruitment to include organizations that provide ongoing support to veterans. Collaborations with the U.S. Department of Veterans Affairs and the U.S. Army Reserve are vital to offering tailored resources for veterans as they transition into civilian employment. For companies looking to enhance their support for veterans, partnering with organizations specializing in veteran services can be a strategic way to offer more comprehensive aid, from job placement to ongoing career development.

Supporting Veteran-Owned Businesses

In addition to hiring

veterans, BNSF has integrated veteran-owned businesses into its supply chain. Companies like RCL Wiring, a veteranowned business that provides signal bungalows for BNSF's rail operations, highlight the mutual benefits of such partnerships. For RCL Wiring's owner, Robert Albritton, the principles learned in the military—speed, accuracy and honor-are central to his business's success. For companies interested in supporting veteran entrepreneurship, prioritizing veteran-owned suppliers strengthens supplier diversity and reinforces a company's commitment to the veteran community.

Emphasizing Recognition and Awards

BNSF's numerous awards. including their recognition from U.S. Veterans Magazine, underscore the company's leadership in veteran employment. These accolades also highlight the importance of creating a workplace culture that values diversity and inclusion. For businesses seeking similar recognition, focusing on consistent, authentic engagement with veterans and fostering an inclusive work environment are essential steps.

Applying BNSF's Strategies

For companies looking to improve their veteran hiring and support efforts, several essential practices can be adapted from BNSF's approach:

- 1. Map Military Skills to Business Roles: Identify how military experience aligns with the roles your company needs to fill.
- 2. Build Targeted Recruitment Programs:

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One in five employees has **served** in a branch of the U.S. armed forces.

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Learn more about your next adventure.





For businesses aiming to improve their veteran recruitment, the takeaway is clear: invest in partnerships with organizations that connect directly with transitioning service members and actively engage in outreach.

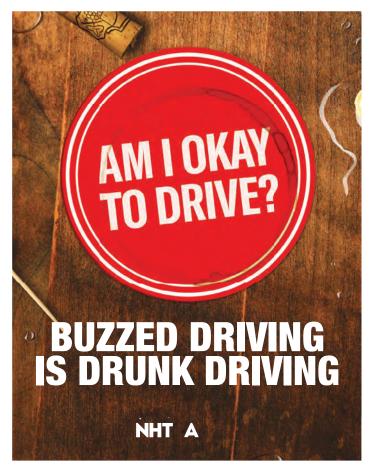
Engage directly with military bases, TAP offices and veteran organizations to create strong recruitment channels.

- 3. Create Dedicated Support Structures: Establish ERGs or mentorship programs to help veterans transition and grow within your company.
- 4. Recognize and Leverage Veteran Skills: Understand the unique value veterans bring, such as leadership, discipline and reliability.
- 5. Develop Strategic Partnerships: Collaborate with organizations that specialize in veteran services to provide comprehensive support.
- 6. Support Veteran-Owned

Businesses: Incorporate veteran-owned suppliers into your supply chain to deepen your company's impact on the veteran community.

7. Strive for Recognition: Pursue awards and recognitions that validate your company's commitment to veterans and provide motivation to improve continuously.

By adopting these strategies, companies can create a welcoming environment for veterans, access a valuable talent pool and strengthen their own operations while honoring those who have served.



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Archie Smart: A Journey of Service, Leadership & Purpose at ORAU

Archie Smart, the Director of the National Institute for Occupational Safety and Health Dose Reconstruction Program, managed by a team led by ORAU, embodies a lifelong commitment to service and leadership. Over his 21year tenure at ORAU, Smart has managed complex projects with a focus on operations. acquisition, budgeting, HR and training, all while overseeing the seamless integration of facility, property, subcontractor and transportation management. However, his journey to this leadership role is deeply rooted in his early experiences as an Army Adjutant General Corp officer. This path shaped his approach to career and life.

From Military Roots to Civilian Leadership

Smart's military service spans almost a decade, serving in various roles across West Germany and the United States. His initial aspiration was to become a General's Aide-de-Camp, but his assignment as a Community Morale Support Fund Officer in West Germany laid the foundation for his civilian career. In this role, he managed funds for community activities, honing his skills in finance, operations and leadership—skills that he continues to leverage today. Transitioning from a 42B Community Morale Support Officer to a 42A Personnel Officer and eventually to the Executive Officer (XO) of the 574th Personal Service Company, Smart adapted his financial acumen to personnel management and operations. His ability to blend his skills in finance with a strategic vision for operations enabled him to thrive in leadership roles, culminating in his current position at ORAU, where he oversees the execution of the NIOSH Dose Reconstruction Program, a critical project under the Energy Employees **Occupational Illness** Compensation Program Act.

A Pastor's Heart in a Leader's Role

Beyond his professional achievements, Smart is also a pastor, a role that further deepens his commitment to service. For Smart, there is no distinction between serving his country and serving his faith; both represent a profound commitment to a cause greater than oneself. This ethos permeates every aspect of his life, guiding his professional mission at ORAU and his personal dedication to his community.

Smart's service philosophy



extends into his work at ORAU, where he has dedicated the past 21 years to ensuring the well-being of workers who contributed to the Manhattan Project and other Department of Energy and Atomic Weapons Establishment nuclear sites. His work supports thousands of claimants and their families, offering financial and medical resources that acknowledge their sacrifices.

Mission Driven, Task-Oriented: A Leader's Guiding Principle

Smart defines himself as "Mission Driven – Task Oriented." a realization that crystallized during a Myers-Briggs assessment at ORAU. Whether at home, work or play, Smart's approach is consistent: understand the mission, determine the tasks and pursue completion with unwavering dedication. This mindset has driven his personal and professional success and earned him the respect and trust of his colleagues and family.

At ORAU, Smart has found a culture that aligns with his values. Recognized as a Top Veteran-Friendly Company, ORAU's commitment to veterans resonates deeply with Smart, who believes veterans bring a unique strategic and problem-solving mindset to the workforce. For Smart, ORAU is more than a workplace—it's a "safe place" for veterans transitioning to civilian life, providing a supportive environment that recognizes and values their contributions.

Educational Growth & Strategic Vision

Smart recently completed

an MBA in organizational leadership, an achievement that has further refined his leadership style. The program provided him with principles and strategies that validate and enhance the practices he had intuitively developed throughout his career. Applying his education, Smart successfully advocated for creating an Online Training Module Program at ORAU, securing additional funding and expanding the project's scope.

Balancing Career & Family

Despite his demanding career, Smart maintains a balance with his family life. especially as Papi to Mason, the son of his wife Millette's niece. Smart and Millette share the "Mission Driven – Task Oriented" mindset, which has been both a guiding and unifying force in their marriage. However, with Mason's arrival six years ago, Smart acknowledges that family now sets the mission, with Mason often dictating the tasks in their daily lives.

A Message of Service & Commitment

Reflecting on his journey, Smart's message to others is simple yet profound: find a mission greater than oneself and commit fully. Whether ministering for his faith, serving in the military, leading at ORAU, or guiding his family, Smart's life is a testament to the power of purpose, dedication and the relentless pursuit of excellence. In every role, Smart continues to embody the spirit of service, inspiring those around him to find their mission and follow it with determination.

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The Value of Veterans in the Workplace: How MGM Resorts is Leading the Way

ohn Flynn, Senior Vice President of Administration and Aviation at MGM Resorts. embodies the values of service, leadership and dedication—qualities honed during his years in the military. After seven years with MGM Resorts, Flynn now leads the company's global security and aviation teams, applying his military experience to foster a safe and secure environment for MGM Resorts' guests and employees. He has discovered that veterans bring invaluable skills to the corporate world, making them assets to people-driven companies like MGM Resorts.

From Military Service to Civilian Success

Transitioning from military to civilian life can be a challenging journey for many veterans. Flynn recalls how finding a company that aligns with one's values is crucial to this shift. "My military service was immensely rewarding, especially the opportunity to mentor others and be part of something larger than myself," he explains. At MGM Resorts, Flynn found a workplace culture that echoed his sense of purpose and commitment to the community. "The company's genuine care for its employees and commitment to servant leadership resonated deeply with my values," Flvnn shares. He believes that his role at MGM Resorts allows him to continue teaching, learning and contributing to the growth of others-much like his experience in the military.

Veterans as Assets to Companies

MGM Resorts recognizes the unique skills and perspectives that veterans bring to the workplace. Veterans are often natural leaders, adept at problem-solving and accustomed to working in diverse, highpressure environments. These qualities make them highly valuable in corporate settings, where teamwork and resilience are essential. Flynn points out, "One of the most fulfilling parts of my job is leading a dedicated team to provide a safe environment for our guests. Veterans have a strong drive to care for others and serve, which aligns perfectly with MGM Resorts' commitment to excellence."

Recognition as a Veteran-Friendly Employer

MGM Resorts' dedication to supporting veterans is evident in its recognition as a Top Veteran-Friendly Employer by U.S. Veterans Magazine. This recognition is deeply personal for Flynn, who continues to serve as a Reservist. "It means a lot that MGM is recognized for creating an inclusive environment where veterans and service members can thrive," he says. MGM's commitment extends beyond hiring; the company actively supports Reservists and National Guard members who wish to continue their service. "This recognition reaffirms our commitment to honoring those who have served and reinforces my pride in being part of a company that values veterans' unique skills," Flynn adds.

Veteran Hiring Initiatives at MGM

MGM Resorts has implemented several initiatives to attract and support veteran employees. The company partners with organizations such as FourBlock, Hiring Our Heroes, DoD SkillBridge and U.S.Vets to connect with veterans and military spouses seeking employment.

MGM Resorts' efforts to support veterans have not gone unnoticed. The Department of Defense Employer Support for the Guard and Reserve recently honored the company with its Extraordinary Employer Support Award, highlighting MGM's dedication to service members in the workplace. This recognition underscores the company's commitment to creating meaningful opportunities for veterans and supporting their career development if they desire to continue serving in uniform.

Veterans Employee Network Group

MGM Resorts' commitment to veterans extends beyond hiring initiatives. The company's Veterans Employee Network Group (ENG) serves as a cornerstone of support for veteran employees. This group provides leadership development, professional networking and collaborative teamwork opportunities, helping veterans transition smoothly into civilian careers. The ENG also offers personal and professional development events, such as resume workshops, networking mixers, health and wellness activities and financial literacy seminars.

Community involvement is another key aspect of the Veterans ENG. The group regularly engages in volunteer activities, such as hosting bingo events at veteran homes and partnering with local food pantries to support those in need. With chapters in various locations, including Las Vegas, Beau Rivage in Biloxi, Mississippi and MGM Grand Detroit, the ENG ensures that veterans across MGM's properties feel supported and valued.

Community Engagement

MGM Resorts is dedicated to honoring veterans within the company but also in the



broader community. One of its most impactful initiatives is the "Salute to the Troops" program, held annually in partnership with the USO and American Airlines. This program provides an all-expense-paid vacation to Las Vegas for over 100 activeduty service members injured in the line of duty and their families. The event kicks off with a powerful Wall of Gratitude, where several hundred MGM employees line the halls to welcome these heroes, demonstrating the company's deep appreciation for their service.

A Commitment to What Matters

MGM Resorts' motto, Focused on What Matters, encapsulates its dedication to its veteran community. Through its hiring initiatives, employee support networks and community engagement, MGM Resorts demonstrates that veterans are valued employees and essential contributors to the company's success.

An Interview with Russell Simmons of Charles Schwab

What is your name, title, role and tenure with Charles Schwab, and could you please share your journey from the military to working at the company?

I'm Russell Simmons, a Director in Advisor Services, and I've been with Schwab for 13 years and in the Army Reserves for nearly 22 years. I am a Chief Warrant officer in the Engineer Branch. I transitioned to Schwab from the military in 2011 after my second deployment. I was able to easily transition my leadership experience making important decisions in stressful environments.

Can you tell us about Charles Schwab's military and veteran Employee Resource Group (ERG), and the benefits it offers to its members?

I've been part of Schwab's Military Veterans Network (MVN) ERG since my first day with the company. MVN is one of the most fulfilling opportunities I've had throughout my tenure. The benefits are vast with our



MVN, including networking, support and giving back to the local community. You can lead a local chapter, support a local nonprofit, or simply provide support through volunteer events. Each MVN member can make the experience what they want. For example, we have set up recruiting fairs for transitioning military and started the Freedom 4 Miler, a partnership to support a local nonprofit to enhance military and veteran lives.



How does the company culture at Charles Schwab support and value veterans, and how does their experience and understanding of mission and teamwork help them excel at the company?

Schwab's values were familiar to me since day one. As a Soldier and veteran, it was instilled in me to accomplish the mission with the highest standards possible. You don't simply accomplish the mission, you do it the right way, work together as a team and make the biggest and most positive impact possible.

At Schwab, we focus on integrity, always doing the right thing for our clients, and being accountable for anything that makes the experience less than ideal by addressing it. Schwab's culture supports all employees and strongly encourages a collaborative team effort. Those skills were what I learned in the military.

I also get excited when I see a military term become popular in the corporate environment. We use BLUF (Bottom Line Up Front), because getting to the point swiftly helps us quickly address and resolve the underlying need.

How does Charles Schwab's leadership, particularly the CEO, value and support veterans within the company?

Schwab's CEO and leaders are a big reason I've been with Schwab for over half of my military tenure. I've deployed and had military training ranging from 2-5 weeks. I've always felt support from Schwab's leadership.

I vividly remember the day I was leaving for Afghanistan, my third tour, during my early years at Schwab. Our CEO, Walt Bettinger called me within 10 minutes of sending an email to my floor that I was leaving. Walt left an incredible impression about how much appreciation he, his family and Schwab have for the military.

I constantly try to pay it forward and lead by example in response to the support given to me by leaders across Schwab. Once I returned, I began leading our local MVN ERG and now lead at the national level. It's great to get support and guidance about executing your strategy to make a positive impact for future candidates, employees and our community.

You recently presented your manager with the Employer Support of the Guard and Reserves Patriot Award. Can you tell us more about this award and how it illustrates the support Charles Schwab provides to employees serving in the National Guard or Reserves?

The Patriot Award reflects the efforts made to support citizen warriors through a wide-range of measures including flexible schedules, time off prior to and after deployment, caring for families and granting leaves of absence if needed.

My current manager, Julie, has been incredibly supportive of my military commitments. She has been my leader for over four years and supported me as I travel to help support humanitarian and strategic military missions. The mindset at Schwab is always focused on helping others. When I was presenting the award to Julie, she shared, "I never thought twice about helping, it's what I thought was right."

As a Soldier and employee, I never take for granted the tremendous support Schwab provides to those of us who wear dual hats.

Top Scholarships Boost Veterans' Pathways to Success

When using the GI Bill, Yellow Ribbon Program and other educational aids, you may still need extra help to cover university expenses. Here are some of the best scholarships you can apply for:

Tillman Scholar Program

- Eligible: Veterans, active duty, military spouses
- Amount: About \$10,000

Awarded through the Pat Tillman Foundation, the Tillman Scholar Program strives to recognize outstanding service members, veterans and military spouses pursuing a full course load for an undergraduate, graduate or professional degree. Selected scholars will also receive professional development and mentoring opportunities. Applicants must have a 3.0+ GPA.

AFCEA War Veterans Scholarship

- Eligible: Veterans, active duty, National Guard, reservists
- Amount: \$2,500

Each year, the Armed Forces Communications and Electronics Association grants multiple \$2,500 scholarships to sophomore- and junior-level college students enrolled in an accredited undergraduate STEM program. Applicants must have served in an overseas contingency operation to apply and meet the 3.0 GPA requirement.

KnowBe4 Military Veterans & Spouses Cybersecurity Scholarship

- Eligible: Veterans, National Guard, reservists, military spouses
- Amount: \$10,000

The world's largest security awareness training company, KnowBe4, offers this scholarship to those wanting to pursue an education in cybersecurity. The funds can be used for tuition, fees, supplies and sometimes on-campus housing. Applicants must be pursuing an undergraduate or graduate degree in cybersecurity, information assurance or a similar field to apply. Other non-veteran-related scholarships are also available through KnowBe4.

Wings Over America Scholarship

Eligible: Navy veterans, active duty, enlisted personnel, spouses and dependents

Amount: About \$5,000

Specifically tailored to current and former service members of the Navy, the Wings Over America Scholarship bestows over 50 scholarships per year, with renewal available for certain awards. Applicants may use these funds for college, university or trade school, but they may not apply if their tuition is already covered by the GI Bill, Yellow Ribbon benefits, their institution or ROTC.

H&P Veterans Helping Veterans Scholarships

Eligible: Veterans

Amount: \$1,000

Each semester, Hill & Ponton (H&P) Disability Attorneys gifts four \$1,000 scholarships to veterans pursuing an education that will aid them in helping other veterans in their future careers. Applicants must provide their DD-214 and a 300-word maximum essay describing how they will use their education and funds to better the veteran community.

HCBA Colonel Archer B. Battista Veterans Scholarship

Eligible: Veterans and active dutyAmount: \$1,000

Students already admitted to an accredited law school and meeting the military status requirements can apply to the HCBA Colonel Archer B. Battista Veterans Scholarship, sponsored by the Hampden County Bar Association. The \$1,000 grant is given twice yearly based on merit and financial need.

Army Women's Foundation Legacy Scholarships

- Eligible: Women veterans, active duty, National Guard, reservists and immediate family members
- Amount: \$3,000

The Army Women's Foundation offers scholarships to qualifying military women and their immediate family members. There are several Legacy Scholarships designed to help applicants at different phases of their education, along with scholarships for more specific candidates. Applicants must be able to maintain a 2.5-3.0 GPA, show proof of service, write an essay and provide two recommendations.

Fleet Reserve Association Scholarship

- Eligible: Veterans and active-duty members of the Navy, Marine Corps or Coast Guard and their family members
- Amount: Up to \$5,000

The Fleet Reserve Association (FRA) Education Foundation offers up to \$5,000 to numerous students directly connected to the Navy, Marine Corps or Coast Guard. Recipients must be U.S. citizens and fulltime students at an accredited college, university or trade school. You do not have to be a member of the FRA Education Foundation to apply or receive a scholarship, but it is recommended.

Navy SEAL LT Michael Murphy Memorial Award

- Eligible: Purple Heart recipients, Purple Heart spouses, children and grandchildren of Purple Heart recipients
- Amount: Varies

The Navy SEAL LT Michael Murphy Memorial Award is a scholarship given annually by the Purple Heart Scholarship Program to at least one individual. In addition to having the correct Purple Heart status or familial status, applicants must enroll in the Military Order of the Purple Heart, maintain a 2.75+ GPA and be a full-time student at a university, college or trade school. Scholarship amounts vary depending on the year's funds.

Paralyzed Veterans of America Scholarship Program

 Eligible: Paralyzed Veterans of America members and immediate family members
 Amount: \$1,000-\$2,500

Paralyzed Veterans of America (PVA) is a nonprofit organization dedicated to helping veterans with spinal cord injuries and diseases. In one of the many ways it supports its members, the PVA awards its scholarship to numerous applicants each year. Full-time students who receive the scholarship will be granted \$2,500, while part-time students will receive \$1,000. You or your immediate family member must have served in the U.S. armed services and become a member of the organization to be eligible.

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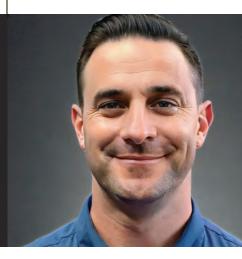
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A Conversation with

HSM'S OS&E CATEGORY MANAGEMENT DIRECTOR



Jim Zakar | Director, OS&E Category Management

Senior supply chain professional Jim Zakar currently leads HSM's OS&E Category Management team. A decorated U.S. Navy veteran, Jim has served in some of the world's most austere environments in support of deployed personnel, and from Afghanistan to Antarctica, he has cultivated a wealth of experience leading diverse teams that he is now translating to a career of service in hospitality. Under Jim's leadership, the OS&E Category Management team manages an average annual spend of \$1B, overseeing the planning, organizing and sourcing functions for all OS&E product categories across Hilton's twenty brands.

How is your team contributing to supplier diversity?

The OS&E team continually seeks to expand partnerships, enhancing options for HSM customers with innovative products. Businesses demonstrating product differentiation and creative problem solving will stand out. At HSM, we view our supplier relationships as partnerships dedicated to shared growth, so understanding a supplier's "big picture" story is a critical part of our selection process. Prospective supplier partners should be ready to discuss raw materials sourcing, product manufacturing, distribution capabilities, company values, ethics and culture, and alignment with Hilton's ESG goals.

What advice would you give to diverse suppliers who want to partner with Hilton?

HSM's driving commitment to our suppliers is our desire to help them succeed and for small, diverse and locally owned businesses, meeting these suppliers where they are is often integral to their success. Our Supplier Diversity Program is specifically structured to bolster the financial, educational, technological and social reach of these businesses, including those owned by women, minorities, veterans, members of the LGBTQ+ community, individuals with disabilities and other traditionally underrepresented groups. We've been cultivating a diverse supply chain for over a decade, actively seeking partnerships with veteran owned businesses and engaging with enterprises fostering equity.



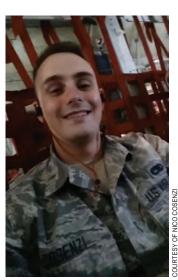
Spotlight on MassMutual's Dan Vindigni & Nico Cosenzi

This month, we spotlight two employees of MassMutual, one of U.S. Veterans Magazine's 2024 Top Veteran-Friendly Employers. Dan Vindigni served as an infantry and logistics officer in the United States Marine Corps, and Nico Cosenzi served as an F-15 crew chief in the Air National Guard.

How did you get to where you are at MassMutual?

Vindigni: I left the Corps in 1985 and got my master's in public administration. I worked for 25 years in municipal management in local government. I decided to change careers, and MassMutual had a campus in Enfield. Connecticut, where I worked. There was an opportunity to come aboard and rewrite their emergency management plan. I initially started as a contracted consultant and then became a regular employee in November of 2013. My title is Emergency Management Consultant.

Cosenzi: I was born and raised in Springfield, Massachusetts—the company's headquarters—and I've collectively worked at MassMutual for over 10 years. I started here as a high school intern in 2011 and through on-the-job training and some great mentors, most of them veterans, I've been able to apply what I've learned and turn that into a career. Even though I work for an insurance company, all of my roles have been technology-focused, including IT helpdesk, desktop support, Salesforce technical support, cybersecurity strategy and security engineering. My role for the last two years has been in cybersecurity and data privacy compliance.



Nico Cosenzi

What is the work culture like at MassMutual with regard to veterans?

Cosenzi: Something less discussed or less publicized are MassMutual's benefits and flexibility for folks who are serving in the Guard and Reserve. I'd say they are above and beyond just about anything else in the industry. There's paid leave for military duty (drill weekends or temporary duties), and you're able to deploy for an extended period without worrying about your job being there when you return. The company really makes it as easy and seamless on the individual serving as it possibly can. There are even leave programs for family and spouses.

The company is willing and able to accommodate the military community's unique needs, well beyond what's required by law. I took full advantage of those programs while I was in the Guard and am very grateful for them. Dan and I would be remiss if we didn't recognize





Dan Vindigni

MassMutual's Armed Forces Veterans and Families (AFVF) Business Resource Group. This group is made up of veterans, military spouses, family and allies. We offer a variety of programs and recognition events throughout the year like our 9/11 remembrance and Veterans Day celebration. We have a mentoring program for our veterans and members, represent MassMutual at veteran job fairs, participate in community events like Wreaths Across America, and our company DEI program is working on a veteran hiring and retention strategy.

Vindigni: I think it's outstanding. I've worked for a number of different companies, organizations and government entities, and there never has been a demonstrated appreciation in those other organizations for those who have served compared to Live Mutual.

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.... MassMutual

©2024 Massachusetts Mutual Life Insurance Company (MassMutual®), Springfield, MA 01111-0001. All rights reserved. MM202709-310216 MassMutual. The company makes a conscientious effort to do it. They recognize—along with the other communities here—the unique skills we have.

Does your military experience give you any advantages in the corporate world?

Vindigni: Absolutely! The skill set of time management, balancing and coordinating with different teams, collaborating across various groups—I brought those here from the Corps. Also, the ability to react quickly to real incidents like COVID-19, building our incident emergency plan and response plans on different campus sites, our evacuation drills, incident monitoring and working closely with the various teams—all those skills I learned in the Marine Corps.

Cosenzi: Dan's absolutely right. We talk about resiliency often in a military context, and while I think it's an overused term, it does apply here. I learned the value of being flexible, often trying to complete a mission with unclear expectations and planning for alternative paths when the situation requires you to adapt. The financial services industry changes often as well, and technology changes even faster, especially in a post-COVID work environment.

My technology background in combination with the teamwork, problem solving and critical thinking skills refined in the military made cybersecurity an easy mindset shift. To me, protecting MassMutual customer data was a way to continue the mission of service to my community, albeit in a very different way. It's not all incident work with regulatory impacts, so having patience and the ability to stay busy and find things that you can improve during the downtime has been helpful. It requires discipline and a willingness to learn.

What would your MassMutual colleagues be surprised to learn about your time in the military?

Vindigni: I've climbed Mount Fuji! I was surprised when we got to the rim at how big it is. I thought maybe there would be a couple hundred people there but was shocked to see thousands of people who had made the trek.

Cosenzi: I think people are surprised to learn that my job in the military had nothing to do with technology or cybersecurity. It's rare that someone guesses I was an aircraft mechanic and, you know. turned wrenches and pushed toolboxes. I come from a long line of military "maintainers" in my family, from support vehicles to tanks and munitions systems, it means a lot to me that I can now add to that lineage with fighter aircraft.

*This feature is a result of MassMutual being recognized as a Top Veteran-Friendly Employer by U.S. Veterans Magazine. *This article was provided and paid for by MassMutual.

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New Entrepreneurs & the Importance of IT Management

By Paul Peng

Before I started my veteran-owned business, Sentri Institute Inc., in 2019, I worked as a manager at the Ports in Southern California. During that time, I and several other managers would always discuss the huge amount of money the Director of IT received as yearly compensation. At the time, it was unanimously agreed that their compensation was much more than deserved.

It wasn't until I started my own business that I finally realized how vital the role of IT management was, even for a small business. Marketing, emails, social media, phone calls and internet connection all have one thing in common: IT. Let's not forget the other related items of small businesses like credit card payments, software updates, software upgrades, hardware upgrades, website navigation design, understanding malicious software (viruses, malware, ransomware, etc.), ease of use, online reviews, understanding algorithms, SEO (search engine optimization)

and the list goes on and on.

I discovered time and again that it only takes one of these cogs in the business to break down to bring your business to a screeching halt. A recent example would be the CrowdStrike debacle. which shut down operations for more than half the world. This just goes to show you that no matter the size of your company, in this modern day and age, IT has become so integrated into our daily lives that it is right on par with our daily need for food, oxygen and toilet paper.

Software Updates

Software updates have probably been among the top five IT headaches. Since most of my sales are conducted online—including a payment platform—any disruption to it can essentially halt the business. Since 2019. our company has been adversely affected by software updates going wrong more than a dozen times. Each time, I must go through the painful



The consulting security staff at Refuge Church after an IT workshop with Sentri Institute Inc.

process of contacting my IT contractor, who contacts the website service provider (usually based overseas), who fixes the issue and sends it over to my IT contractor, who implements the change. This whole process generally takes

about 72-96 hours, which in many cases means thousands of dollars in lost revenue. There are temporary workarounds for this-i.e., taking manual payments over the phone-but this usually is only for people who call in, not those who see the problem and move on to a competitor.

Email Providers

I learned very quickly early on that having a free email provider—while cheap—can lead to a series of issues, especially as your own business starts to thrive. Just over a year into my business, I had to switch to a monthly subscription-based email service provider vs. a free one because of malicious software and its compromising effects. This was a costly one-week mistake that, again, potentially caused thousands of dollars in



Paul Peng and the team at Sentri Institute Inc.





Exceptional service in the national interest Veteran U.S. Air Force Sgt. Dolores Black

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lost revenue for the business. The monthly subscription cost? A whopping \$6.99/month. Is it worth it? Looking back, I should have started with that to begin with.

Malicious Software

Perhaps the worst headache-since most of my sales are done in the online marketplace-was learning relatively quickly about all the newest types of malicious software out there. From my experience, this type of headache will generally not rear its ugly head until your business has started to flourish. This is because, in the beginning, your business is in the weeds with thousands of others trying to make it, and malicious software perpetrators generally go with what people can easily see (i.e., as your SEO improves).

I have had a series of malicious software attacks throughout the years; however, the biggest one occurred earlier this year when a new type of malicious software evaded typical virus and malware detectors by remaining dormant until a specific series of actions were taken. In my case, the user would have to specifically hit the "website" button once they have found my services on a search engine. Then, this software would activate by redirecting it to whatever the malicious software perpetrator would desire. In my case, it was a generic iPhone 15 sale page.

This whole headache took over five months to solve because it was hard to trace. It resulted in a detailed investigation, finding the root cause, switching internet service providers (ISP) and introducing "Site-Lock" onto my website. The issue cost hundreds of dollars and thousands of dollars in potential lost revenue. This has perhaps been the most mentally draining event that has impacted my business, as many potential customers went away because they thought my business was fake because of the malicious software redirects.

ISP & Static IP

Choosing the right ISP is crucial, especially as your business starts to take off. When you sign up for an ISP, you have a low monthly bill because your IP address is linked to hundreds of other users. In other words, your IP address is used for a generalized location that is not specific to your home. So, if a malicious user is on the same IP address community as you and does something suspicious, your domain provider (website host) usually blocks that IP address, which, in my case, blocked my website. To fix the issue, we had to switch domain hosts and switch ISP with a static IP address (a business account with my own IP address). Did I have to pay a hefty premium? Yes, but it is still much cheaper than the alternative of losing business.

My company went through more headaches relating to IT, but the above are some of the worst. I am sharing these experiences because I do not want my brothers- and sistersin-arms to step on the same IT landmines I have already stepped on myself. My sincerest wish is for an ever-increasing number of veteran-owned businesses throughout these United States. Let's get after it!



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From Air Force to Entrepreneurship: **A Father-Son Story**

hat's better than just one veteran business owner? How about two? Meet Kevin McManus Sr. and Kevin McManus Jr., the father-son duo behind Five Star Painting of Charleston. With a combined 36 years of military service, Kevin Sr. and Kevin Jr. bring the discipline, precision and leadership skills honed from their time in the Air Force to their thriving business. Their military background taught them to perform under pressure daily—a lesson they now pass on to their team as they navigate the challenges of entrepreneurship together. We sat down with the familyowned business to discuss the benefits service can bring to business ownership, the unique experiences of working with family and their advice for other veterans looking to enter the entrepreneurial space.

Can you each tell us about your service in the Air Force?

Kevin Sr.: I served on active duty for 14 years and then as an Air Force Reservist for another 14 years before I



Kevin McManus Jr. and Kevin McManus Sr., the owners of Five Star Painting of Charleston.

retired in 2018. I was a pilot for many different airplanes, flying at Vance AFB in Oklahoma, Maxwell AFB in Alabama, McGuire AFB in New Jersey and Charleston AFB in South Carolina.

Kevin Jr.: I served on active duty for a little over seven years as an MQ-9 pilot. I was stationed at Randolph AFB, Texas; Ellsworth AFB, South Dakota; and Holloman AFB, New Mexico.

What led you to want to transition into business ownership?

Kevin Sr.: I have always had a passion for owning my own business, so over my military career, I got a few business degrees in preparation for this passion. The VA eased this



The McManus family.



transition with publications, classes and counseling to make tackling it more comfortable.

Kevin Jr.: The opportunity to move back to my home in Charleston, South Carolina, to live near my family. Allowing my kids to grow up with their grandparents and cousins was important to me, and buying Five Star Painting of Charleston allowed me to do that.

Can you tell us about Five Star Painting of Charleston and why you decided to get into the painting business?

Kevin Sr.: A good friend who was the previous owner of Five Star Painting of Charleston approached me and hoped that I would be interested in buying his franchise so that he could retire. I knew I could not do this by myself, so when I asked my son Kevin if he was interested, it became a very doable idea. The timing lined up for him to finish his military career and bring his family back to Charleston.

Kevin Jr.: We specialize in high-end painting of interior and exterior residential homes and commercial buildings. Drywall repair, wallpaper installation/removal, cabinet and furniture refinishing, popcorn removal, decks and fences—we can do almost anything in your home or business. Getting back to Charleston was the main reason to get into the painting business. Five Star has been around Charleston for nearly two decades, and purchasing an already established and successful business made the decision even easier.

What skills did you gain in the military that prepared you for business ownership?

Kevin Sr.: The life skills and leadership traits the military has given me have molded my everyday life. Dedication, integrity, mission, purpose and core values are the fabric of our everyday work lives. My son Kevin and I have brought these skills and traits into the without doubt or worry, allows time to concentrate on our customers and growth. We are blessed to have this partnership!

Kevin Jr.: With similar military training, both of us think alike. This really helps when it comes to making decisions and working together to make the business successful.

Would you recommend business ownership for veterans?

Kevin Sr.: I absolutely would. However, I would concentrate on the power of information. So solicit the VA training opportunities, contact other business owners in that trade, and learn who your customers are and their needs.

Kevin Jr.: Of course! Leaving the military to civilian life

"Utilize those military skills you learned, always do the right thing and take the risk to fuel the passion to fulfill your life goals."

-Kevin McManus Sr.

daily operation of Five Star Painting of Charleston with great success.

Kevin Jr.: Leadership! The chain of command now stops with me, and my experience in the military taught me that people come first. My dad and I live our lives and run the business with core values similar to those of the Air Force.

What is it like owning a family business, and what are the benefits of this kind of partnership?

Kevin Sr.: The cliché of never going into business with your friends and family proves no value with us. Never having to worry about my son's ethics and integrity with his decision making is incredibly valuable in our partnership. A partnership, isn't easy but the VA offers tons of support for Airmen. Being a business owner comes naturally with the experience and values the Air Force instills in its Airmen.

What advice would you give veterans who want to transition into business ownership?

Kevin Sr.: Go for it! I have always felt that indecision is a decision. So utilize those military skills you learned, always do the right thing and take the risk to fuel the passion to fulfill your life goals.

Kevin Jr.: Use the support offered to you! Do your homework, research the business before buying it and always put the customer and your employees first!



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A Franchise for Yourself, Not By Yourself

In the ever-evolving landscape l of franchise opportunities, Dream Vacations stands out not only for its commitment to delivering exceptional travel experiences but also for its dedication to supporting veterans and military families. Drew Daly, the general manager and senior vice president of Dream Vacations, is at the helm of this dynamic organization. With nearly three decades of experience, Daly has played a pivotal role in shaping the company's franchise division and ensuring its success.

Empowering Veterans & Military Families

Dream Vacations has established itself as a strong supporter of veterans and military families, offering a franchise model that resonates with their unique skills and needs. "Franchises are great for veterans because there's a lot of structure already in place, which yeterans love," Daly explains. The business is built for flexibility, allowing veterans to work from home or wherever they prefer, with a mix of virtual and inperson training to suit different schedules and learning styles.



Drew Daly

Veterans make up a significant portion of the Dream Vacations franchise network, and the company has created an environment where they can thrive. Daly emphasizes that "the investment into our company is minimal. You don't have to put a ridiculous amount of money into it; you just have to show your commitment." This low-barrier entry point is ideal for veterans who want to transition smoothly into business ownership.

Special Discounts & Initiatives

Dream Vacations demonstrates its commitment to veterans by offering substantial financial support and resources. Veterans receive a 30% discount on the initial franchise fee, and the company waives monthly fees for the first year, totaling over \$5,000 in savings. This approach has helped Dream Vacations build a network where about 35% of franchisees are veterans, active-duty military or military spouses.

One of the most notable initiatives is the Operation Veteran contest, which has been running for 13 years. Through this program, Dream Vacations awards free franchises to veterans based on video submissions that detail their dream business plans. Winners have their startup fees waived and receive additional support, which adds up to over \$12,000. "We're very proud of our veteran community." Daly notes, highlighting the importance of these initiatives in attracting and retaining veteran franchisees.

A Supportive Community

Dream Vacations recognizes that veteran franchisees

have unique needs, and the company has created a supportive community to help them succeed. This includes internal networking groups and a veteran ambassador who helps to connect and encourage veteran franchisees. Daly emphasizes that "their needs are so different," and the company's tailored support reflects this understanding.

The qualities that veterans bring to the table—leadership, discipline and problemsolving—are invaluable in running a successful franchise. "Leadership is the key," Daly says, adding that these military skills perfectly suit small business ownership. Veterans are also known for their resilience, which is crucial for navigating the challenges of entrepreneurship.

Inspiring Success Stories

The success stories of veteran franchisees are a source of pride for Daly and the Dream Vacations team. One such story involves Carle, a franchisee married to a special services veteran, who organized a ship charter to raise funds for special forces veterans. "That's the type of story when you hear, you know, not only are they invested in their military career, but they're also finding ways to support in their communities," Daly shares.

These stories highlight Dream Vacations' impact on the lives of veterans and their families. The company's support helps veteran franchisees succeed in business and give back to their communities in meaningful ways.

Helping Others Achieve Their Dreams

The most rewarding part

of his job for Daly is seeing franchisees succeed and grow. He takes pride in witnessing their progress, from initial training to achieving business milestones. "When it's seen and realized, and you see it in their eyes, it's like this light bulb moment of success is at their fingertips. It's exciting," he says.

Daly's passion for helping others achieve their dreams is at the core of his work at Dream Vacations. The company's mission to deliver a remarkable experience is deeply rooted in its genuine care for franchisees and their success.

A Culture of Caring & Support

At Dream Vacations, the culture is one of caring and support, strongly emphasizing building relationships based on trust. "People do business with people they like and trust," Daly says, underscoring the importance of personal connections in the company's success.

Dream Vacations offers more than just a business opportunity; it provides a pathway to a fulfilling career. With a supportive community, flexible business model and a commitment to helping veterans and military families succeed, Dream Vacations stands out as a franchise that genuinely cares about its people.

For those considering a franchise opportunity, Daly offers this advice: "Choose a job you love, and you'll never have to work a day in your life." With Dream Vacations, veterans and military families can find a business and a rewarding and supportive community.

Small Business Spotlight: **Fuse Integration—Blending Design, Technology & Military Experience**

eet Sumner Lee, the CEO M of Fuse Integration, a technology firm specializing in building network systems primarily for aircraft. With a background as a Navy H-46 helicopter pilot and over a decade of leading Fuse since its founding in 2010, Lee has cultivated a company that thrives on innovation, resilience and a deep connection to the needs of military users. "We have just over 100 people, and nearly 40% of us are veterans," Lee shares. "I love hiring veterans because of their resiliency, capabilities and knowledge."

Lee's journey from military service to successful business leadership results from leveraging unique experiences and skills. After his time flying helicopters in San Diego and working with Navy Technology **Development Command** (now NAVWAR), Lee saw an opportunity to blend his love for design with military technology. Treating his time in the Navy acquisition and DoD environment like an MBA, he later earned a formal MBA from USC and worked at a design firm. "I've always been really centered around design," he explains. Fuse Integration was born from Lee's vision of merging user-centric design principles with defense technology, a combination that has propelled the company's growth and success across multiple platforms.

Fuse Integration's process revolves around what Lee calls "warfighter-focused engineering and design." This involves applying design thinking concepts drawn from Lee's experience in design-centric environments to develop solutions truly



centered on military users' needs. "When we start a project, we don't just dive into engineering," Lee says. "We sit down with the users to understand their workflow and mission needs, ensuring the technology we develop makes their lives easier."

One of the unique aspects of

feedback from those who rely on them in critical missions.

Reflecting on why veterans excel as entrepreneurs, Lee highlights the resilience and toughness cultivated through military service. "Veterans have gone through tough situations—whether on a ship in the Pacific, in a

"We sit down with the users to understand their workflow and mission needs, ensuring the technology we develop makes their lives easier."

Fuse Integration is its relentless commitment to maintaining a connection with the end-users. "Sometimes we have to fight to get in front of the users," Lee admits. "We'll go to great lengths, even if it means going sideways compared to typical acquisition processes, to ensure that we're engaging with the warfighters from the start of a project to its completion." This hands-on approach allows Fuse to continuously refine its products based on direct desert fighting hole or flying a bomber over the North Pole," he says. "They bring a resilience and knowledge that's hard to find elsewhere." For veterans considering the leap into entrepreneurship, Lee's advice is to trust their instincts. Drawing from his own experience, he recounts a spontaneous flight test that led to significant insights and successful program development for NAVAIR. "That kind of instinct to take action is one of the hardest but best lessons in business."

As Fuse Integration continues to grow and expand its reach across Navy surveillance aircraft, tactical fighters, bombers, ground systems and unmanned vehicles, Lee remains focused on his core philosophy and personal motto: "Get shit done." This no-nonsense approach, paired with a dedication to delivering what users need, drives Fuse's success and cements its unique position in the industry.

For Lee and his team, the journey is far from over. "We're having a lot of fun right now, growing and delivering on platforms. We're out there every day, delivering what our users need." With a firm commitment to user-centric design and a strong foundation in military experience, Fuse Integration is not just another tech company—it's a missiondriven force dedicated to empowering those who serve.

News Briefs



Robert Irvine Brings Better Food Options to Military Bases

Former service member with the UK's Royal Navy and acclaimed Food Network Chef Robert Irvine is bringing healthier food options to our troops, one base at a time. Irvine's newest chain restaurant, Fresh Kitchen, was specifically created to provide healthier quick service food options to military service members. The chain opened its first location at the Pentagon and has now begun its multi-base expansion by opening its second location at Joint Base Andrews in Prince George County, Maryland. All food options are quick to prepare, high quality in taste and product and allow for little food waste with an efficient preparation process. New locations are expected to open on bases across branches in the coming years. "Fresh Kitchen is a testament to Robert's steadfast commitment to elevating the troop dining experience, strengthening readiness and grit," Army & Air Force Exchange Service Director and CEO Tom Shull said of the restaurant. "It is fitting that a proud veteran whose motto is 'nothing is impossible' found the solution to the decades-long challenge—creating meals that taste great and ensure mission success."



The Marine Corps Celebrates 250th Birthday with Commemorative Coins

The Marines is celebrating its 250th anniversary this year and to commemorate it, the Marine Corps Heritage Foundation (MCHF) has teamed up with the U.S. Mint to unveil a collection of commemorative coin designs. Three designs were released in the million that were authorized to print, featuring a gold coin depicting the Marine Corps Color Guard; a silver coin featuring the raising of the flag at Iwo Jima; and a clad coin featuring two Marines—one from 1775 and a modern-day depiction. Funds allocated from coin sales will support the Foundation's educational, historical and cultural programs, as well as the National Museum of the Marine Corps. Retired U.S. Marine Corps Maj. Gen. James W. Lukeman, the president and CEO of the MCHF, said of the coins: "This is a way for everyone in America to recognize the importance of 250 years of what the Marine Corps means to this country."



Meet the 2024 Military Youth of the Year

Each year, the Department of Defense and the Boys and Girls Club of America select a military-connected teenager as the Military Youth of the Year. The winning teen is selected for their leadership skills, community service and academic excellence, and is awarded thousands of dollars in scholarship money. This year, high school senior Taylor Rhinehart was chosen for his active role in the Naval Support Activity Bahrain Youth Center and his sixyear status as an assistant coach with the Boys and Girls Club youth center. During his time working with the two organizations, Rhinehart also revived the Keystone Club, served in the Teen Employment program, garnered over 214 hours of community service and achieved a 4.15 GPA. Rhinehart's status as the Military Youth of the Year has earned him a collective sum of \$42,500 in scholarships, which he will use to attend Brigham Young University-Idaho to study engineering, education and music.



The Home Depot Foundation Invests \$9 Million for Homeless Veterans

The Home Depot Foundation is investing \$9 million to provide housing solutions for over 3,400 veterans battling homelessness. This funding will support the construction of more than 300 new housing units and the repair of nearly 200 additional units, bringing much-needed stability and comfort to veterans across the nation. In partnership with other nonprofits like Community Solutions, these grants will also facilitate the process of finding and securing existing housing for an additional 3,000 homeless veterans, as well as fund landlord incentive programs, which are crucial in finding sustainable housing. Erin Izen, executive director of The Home Depot Foundation, stated of the funds: "Our investment is not just about building structures; it's about building hope and providing the security that every veteran deserves."



Civil War Heroes Receive Their Medals of Honor 162 Years Later

In April 1862, James J. Andrews, a Kentucky-born civilian spy, led a group on a mission to infiltrate the South and destroy the railway and communication lines that supported the Confederacy from Georgia to Tennessee. Among that group were Private Philip G. Shadrach and Private George D. Wilson, who traveled hundreds of miles and successfully partook in the mission until their entire group were captured, tried and convicted as spies. Seven of the men, including Shadrach and Wilson, were executed for their actions while the others eventually escaped or were set free. In the years following, these Soldiers became some of the first to receive the Medal of Honor but Shadrach and Wilson were not among them. Now, 162 years later, both men are being honored for their sacrifice. "Today, we right that wrong," said President Joe Biden during their Medal of Honor ceremony. "Today, they finally receive the recognition they deserve." The oldest living relative of each Soldier accepted the award on their behalf and both families plan to donate the awards to museums for the public.

Amica Insurance: A Commitment to Veterans and Community

mica Insurance has Aearned a distinguished reputation for its commitment to veterans and inclusivity, a recognition underscored by U.S. Veterans Magazine naming the company a Top Veteran-Friendly Employer. For Shameem Awan. Senior Assistant Vice President, Talent Management and Diversity, Equity and Inclusion (DE&I) in Amica's Human Resources Department, this recognition is an honor and a reflection of the company's deep-seated values and strategic priorities.

A Veteran-Friendly Employer

Awan expresses immense pride in Amica's recognition by U.S. Veterans Magazine. "It's an exciting and significant honor," she shares. This accolade highlights Amica's commitment to creating a supportive and inclusive environment for veterans and their families. The company's efforts to recruit, promote and retain veterans are pivotal to its success, as these individuals bring unique skills and experiences that are invaluable in the workplace. The recognition affirms that Amica's initiatives are noticed and celebrated in the broader community.

Inclusivity at the Core

At Amica, diversity, equity and inclusion are more than just buzzwords—they are ingrained in the company's identity. Awan emphasizes that Amica's commitment to DE&I is foundational, providing a solid base of knowledge that propels the organization forward.

When asked what makes Amica a great place to work, employees frequently highlight the people—the lasting friendships, the care and concern for one another and the company's focus on supporting communities. Many employees recount how their colleagues have provided support during both happy and challenging times, often more than their own families. This sense of community is further strengthened by Amica's core values, which include being Inclusive, Customer-Centric, Responsible, Empathetic, Accountable, Trustworthy and Ethical (ICREATE). These values are not just ideals but are actively practiced, helping to build enduring relationships within the organization and with its customers.

Amica employees also take pride in building and supporting communities inside and outside the company. They celebrate milestones and life events together and stand up for what they believe is right. In times of crisis, such as the ongoing violence across the country, employees have felt the unwavering support of senior leadership and their peers. The Amica family is a place where every employee knows they are not alone and that their voices matter. Amica stands firmly against violence, hatred and bigotry, striving to create a work environment where everyone feels safe, accepted and supported.

Supporting Deployed Employees

Amica's support for its employees extends to those who serve in the military. The company is dedicated to adhering to the Uniformed



Services Employment and Reemployment Rights Act (USERRA) and any additional state regulations, ensuring that employees who serve in the military receive the rights and benefits they are entitled to. This includes employment rights, reemployment rights and the accrual of service credit within the company's benefit programs following an employee's return from military duty.

However, Amica's support

goes beyond policies—it is deeply rooted in the company's culture. Employees on military leave often receive care packages and letters of support from their colleagues, a tangible expression of the company's appreciation and concern. Amica's culture fully supports and understands the unique challenges military personnel face, and this support also extends to their families. Veterans, retired military personnel and their



A Culture of Belonging

At Amica, we strive to build a culture of belonging, where employees are treated with empathy and respect, encouraging them to live and share their unique experiences.

Our efforts to recruit, promote and retain veterans, and to utilize their skills and experiences purposefully, enriches our mission of building enduring relationships.

> **Amica** Empathy is our best policy

Amica.com 866-51-Amica (26422)

Amica Mutual Insurance Company, Lincoln, Rhode Island

VET-FRIENDLY COMPANIES

immediate families have full access to Amica's Employee Assistance Program services. The company also highlights the stories and photos of its military employees internally and externally, celebrating their service and reinforcing its commitment to supporting those who serve.

Benefits of Working at Amica

Amica is an Equal Opportunity Employer that offers a comprehensive benefits package, stability and numerous career opportunities. The company is known for being open-minded and providing accommodations when needed. Amica maintains an open dialogue with employees, finding businessappropriate solutions that foster an environment of success for everyone.

The company values the opinions and contributions of all its employees, recognizing that a diverse workforce benefits both the employees and the business as a whole. This inclusive approach is part of what makes Amica a desirable place to work and helps the company attract and retain top talent.

Recruiting and Retaining Veterans

Amica's commitment to veterans is evident in its recruitment and retention strategies. The company partners with local and national organizations and participates in events like the Employing U.S. Vets Conference, which is geared toward veteran hiring. These partnerships and events introduce Amica to veteran job seekers and help the company connect with top talent.

Retaining veterans, according to Awan, is about more than just hiring them—it's about recognizing their service, valuing their experience and providing them with career opportunities that excite and motivate them. Amica actively seeks out events that focus on veteran hiring, often through local Veterans Affairs (VA) offices, and maintains strong relationships with the organizations it partners with.

In 2024 alone, Amica attended a virtual event hosted by VETS Indexes in April and plans to attend another in October. The company also participated in a career fair held by the U.S. Department of Veterans Affairs at the Community College of Rhode Island in May and another in June with the VA Employment Resource Center in Providence, Rhode Island.

Dedication

Amica Insurance's recognition as a Top Veteran-Friendly Employer is a testament to its commitment to veterans. diversity and community. Under the leadership of President and CEO Ted Shallcross and the entire Sr. Leadership team, Amica continues to foster an inclusive environment where all employees feel valued, supported and empowered to succeed. As Amica looks to the future, its dedication to these principles will undoubtedly continue to drive its success.

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TOGETHER, LET'S BUILD.

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Toyota Supplier Diversity fosters inclusion and engages diverse suppliers who share our passion for innovation and continuous improvement.

To Learn more, visit our website at OneToyotaSupplierDiversity.com

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Fiserv Honors Military Heroes with Fiserv Salutes

A t Fiserv, supporting veterans and military families is more than just a mission it's a strategic priority that drives the company's efforts to empower them in their postmilitary careers and entrepreneurial endeavors. Central to this commitment is Fiserv Salutes, a comprehensive program focused on three pillars: experience, employment and entrepreneurship.

Supporting the Military Community

Fiserv's commitment to veterans is exemplified through the leadership of Meg Hendricks, Head of Military and Veteran Affairs, and Dr. Vivian Greentree, Head of Global Corporate Citizenship and President of the Fiserv Cares Fund. Both Hendricks and Dr. Greentree are veterans—Hendricks served in the Army, and Dr. Greentree in the Navy-bringing personal insight and passion to their roles. Hendricks began her journey at Fiserv through the company's military program. Today, she leads Fiserv Salutes, guiding the company's efforts to support the military community through



Meg Hendricks

hiring and entrepreneurship initiatives.

Dr. Greentree, who has been with Fiserv for a decade, oversees initiatives that drive transformation and uplift communities, including the military community. She emphasizes the interconnectedness of Wall Street and Main Street, highlighting Fiserv's unique position to impact both financial markets and local communities. "Main Street drives Wall Street, and engaging with Main Street makes Wall Street better," says Dr. Greentree. nities tailored to veterans. Programs like Operation 100, which successfully trained and placed 100+ veterans and military spouses into full-time roles in Nebraska, showcase Fiserv's commitment to creating pathways for veterans and military spouses to enter and succeed in the corporate world.

3. Entrepreneurship: Fiserv goes beyond employment to support those in the military community who aspire to be entrepreneurs. The company provides access to resources,

"Think big, act small, move quick. It's very important to be passionate, but persistence and grit are what will get you there."

-Dr. Vivian Greentree

The Three Pillars of Fiserv Salutes

The Fiserv Salutes program is designed to address the diverse needs of veterans and their families through:

- 1. Experience: This pillar is dedicated to creating a supportive and inclusive workplace culture that prioritizes the well-being of militaryaffiliated employees. Fiserv implements policies catering to the unique challenges veterans and their families face, such as military leave and support for military spouses during relocations.
- 2. Employment: Fiserv recognizes that transitioning from military service to a civilian career can be challenging. To bridge the gap, the company collaborates with strategic partners to provide training and development opportu-

mentorship and networking opportunities, empowering veterans and military spouses to launch and grow their businesses.

Strategic Partnerships

Fiserv's impact on the military community is amplified through strategic partnerships with organizations that share its commitment to the military community. By collaborating with national and local entities, chambers of commerce, universities and federal agencies, Fiserv ensures that those in the military community receive comprehensive support tailored to their specific needs.

A Vision for the Future

Hendricks and Dr. Greentree are driven by a shared vision of making a difference for veterans and their families. "I



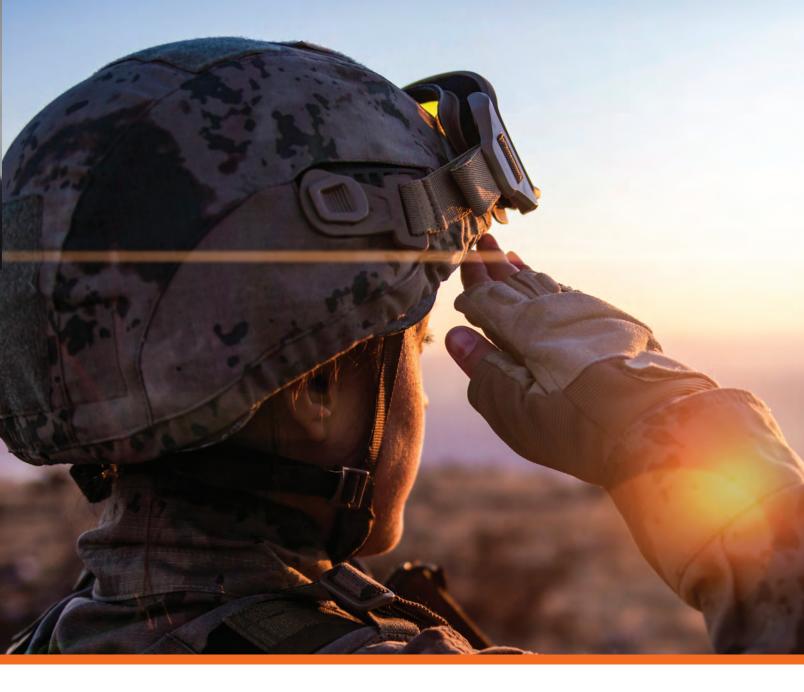
Dr. Vivian Greentree

love that I get to work with my friend, Dr. Greentree, working towards a shared mission about which we are both passionate," says Hendricks. "Getting to work with a fellow female veteran in this space at this level of impact is pretty amazing."

For Dr. Greentree, the work is about more than just fulfilling a corporate mission; it's about honoring the sacrifices of military families and providing them with the opportunities they deserve. "Think big, act small, move quick. It's very important to be passionate, but persistence and grit are what will get you there," she says.

Fiserv's focus on digital banking, processing and other financial services uniquely positions the company to support veteran and military spouseowned businesses. As Dr. Greentree aptly says, "We go to bat for you. Every room where decisions are being made, we're there ensuring the military community and our resources are being leveraged."

Committed to hiring from the military community





Scan to learn more



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United Strength: Harnessing the Power of Veterans

Trust, respect, collaboration, innovation and accountability are woven into the fabric of RTX and its three businesses—Collins Aerospace, Pratt & Whitney and Raytheon. By valuing and respecting different backgrounds, experiences and perspectives, RTX fosters innovation and belonging and creates an environment where everyone can thrive.

That environment includes communities such as the RTX VETS employee resource group, which provides support to the company's armed services members. Encouraging employee-led communities where everyone's individual journey is embraced helps drive business growth and results.

This purposeful approach underpins RTX's commitment to and focus on DE&I, which starts with the CEO, chief human resources officer, chief diversity officer and Board of Directors setting key priorities. RTX's Global DE&I Advisory Board, led by the CEO, actively partners with the senior leadership team and Board of Directors to implement the strategy. The approach includes four pillars:

- Workforce Diversity: Cultivating an environment of inclusion and innovation.
- Public Policy Advocacy: Championing equality for all to advance equity, social justice reform and economic policy.
- **Community Engagement:** Investing strategically in our global communities to drive tangible outcomes.
- Supplier Diversity: Driving economic empowerment and opportunity through increased spending with diverse suppliers.

Diversifying suppliers to accelerate community impact

Crystal King, a U.S. Air Force veteran, transitioned from military service to a pivotal role at Raytheon, an RTX business, where she leads supplier diversity. As an active member of RTX's Supplier Diversity Council, King is passionate about advancing economic empowerment. Her strong leadership enabled Raytheon to broaden its supplier pool, which led to an increase in spend with small and diverse businesses by \$400 million between 2020 and 2023. The increased spending created thousands of jobs and supported millions in wages earned.

Not only is King dedicated to making a difference for small. diverse and veteranowned businesses, but she's also driven to support the RTX employee veteran community through her work as a member of RTX VETS. The affinity group provides resources like an employee mentoring program. The mentoring program led to the development of an employee guide to help military family members with location and job changes related to their service. RTX VETS' support is positively impacting thousands of employee veterans, their families and the broader community.

Mentoring veteran-owned small businesses

RTX is committed to empowering its employees and the communities in which they live and work. Part of that commitment includes RTX's mentorship of over 70 small and diverse suppliers through various initiatives, including Mentor-Protégé Programs, to



COURTESY OF RTX

Crystal King

enhance visibility and support their business growth. TEVET, a Service-Disabled Veteran-Owned Small Business and HUBZone Small Business, exemplifies this success as one of Raytheon's mentor-protégés. Through the collaboration, Raytheon is helping TEVET develop software-defined next generation antenna measurement systems, play a key role in creating a safer, more connected world now and in the future. A reflection of the company's commitment to supporting the armed services community includes recent recognition from *U.S. Veterans Magazine* for having a Military-Friendly Supplier Diversity Program and for being both a Top Veteran-Friendly Employer and having a

"The transition from military to civilian life is not just about changing careers; it is about redefining your purpose. Veterans carry a unique set of skills that can transform businesses and communities. The challenge lies in recognizing that the values of discipline, leadership and resilience are just as vital in industry as they are on the battlefield."

test solutions for the Electromagnetic Spectrum Operations market, as well as other systems integration testing.

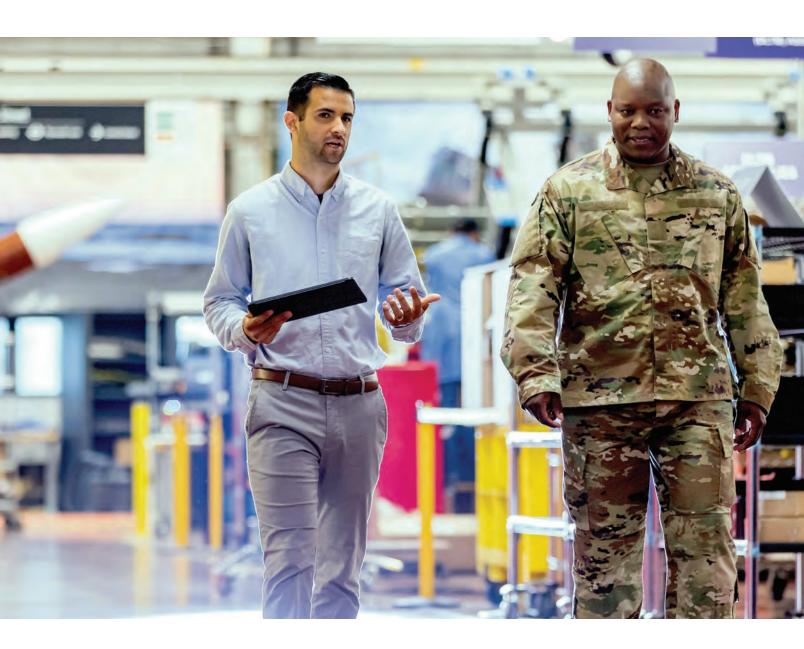
Continuing to serve the communities who serve us

Veterans are an integral part of the RTX culture, and their backgrounds and experiences Top Veteran-Friendly Supplier Diversity program. RTX was also included in the Fair360 Top Companies for Veterans list. By supporting veteran employees and providing economic empowerment to small, diverse, veteran-owned businesses, RTX continues to show its commitment to aiding the armed services community.

Connecting veterans to their next mission

One of the best ways to benefit our customers and communities is to expand the diversity of our suppliers. This not only fosters an environment of inclusion but also drives economic empowerment and opportunity.

Learn more at rtx.com/supplier-diversity





COLLINS AEROSPACE | PRATT & WHITNEY | RAYTHEON

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Championing Veterans: GDIT's Commitment to Supporting Veteran-Owned Businesses

t General Dynamics AInformation Technology (GDIT), its commitment to supporting veterans is evident in its robust supplier diversity program, which has been recognized by U.S. Veterans *Magazine.* In an exclusive interview, we spoke with Alex McGuire. Vice President and Chief Supply Chain Officer, who shared insights into GDIT's initiatives supporting veteranowned businesses and how these efforts align with the company's core values.

Commitment to a Veteran-Friendly Culture

The recognition by U.S. *Veterans Magazine* underscores GDIT's ongoing commitment to creating a veteran-friendly environment. "It is incredibly meaningful to know that our supplier diversity program is being recognized as veteranfriendly," said McGuire. "This acknowledgment reflects our efforts to ensure that veterans, who bring invaluable skill sets and experience, are integral to our mission of delivering strategic value to our customers."

Supporting Veteran-Owned Businesses

GDIT has implemented several initiatives to support veteran-owned businesses and suppliers. One notable effort is the Small Business Office's weekly open-door Virtual Chat. This hour-long session allows veteran-owned and servicedisabled veteran-owned businesses to engage directly with GDIT representatives. "These sessions provide suppliers with the opportunity to learn how to succeed in the federal marketplace and



network with each other," McGuire explained.

Additionally, GDIT supports several small business advocacy groups, including the National Veteran Small Business Coalition and the HUBZone Contractors National Council. Through educational panels, events and podcasts, GDIT enhances its relationship with diverse suppliers and helps them navigate the path to success.

Employee Resource Groups and Veteran Support

GDIT's commitment to fostering an inclusive workforce is evident in its nine Employee Resource Groups (ERGs). These voluntary, employee-led groups create a welcoming environment for all employees. Among them, the Honor ERG stands out for its mission to support and honor individuals who have served in the military, as well as their family members. "The Honor ERG plays a crucial role in connecting and supporting veterans within our company," McGuire noted.

Engagement and Success Strategies

GDIT's strategy for identifying and engaging

with Service-Disabled Veteran-Owned Businesses (SDVOBs) and Veteran-Owned Businesses (VOBs) involves continuous interaction and support. McGuire stressed the importance of understanding the customer's needs and pain points. "Veteran-owned businesses should create a value proposition that demonstrates how their company fits within the customer's mission," McGuire advised.

Measuring Success

To measure the success and impact of its Supplier Diversity Program, GDIT monitors performance against goals on each contract award and provides regular reports to government customers. Leadership is briefed biannually to ensure progress and make necessary adjustments. This rigorous monitoring has earned GDIT the National Veterans Small Business Coalition's annual Champion of Veteran Enterprise award for 13 consecutive years.

Conclusion

GDIT's unwavering commitment to supporting veterans and their businesses is a testament to the company's values and mission. "Our team is dedicated to ensuring our supply chain aligns with the customer mission, which often includes veterans," McGuire emphasized. "The experience and value that veterans bring create opportunities for everyone involved, and we take great pride in leveraging their expertise and delivering value in our supply chain."

Can your business respond to a disaster?

The state of California is looking for certified Small Businesses and DVBEs that can supply goods and services during and immediately after natural disasters and emergencies.

Food & Beverage
Fire Protection
Base Camp Operation
Fuel
Electrical
Energy

Roadway Maintenance Materials
Traffic Control Products
Transportation
Vehicle Rentals
Equipment Rentals
Debris Removal
Erosion Control
Labor/Management
Temporary Labor
Modular Buildings
Medical Supplies

Take the step to start helping your community today!

Email SBDVBEemergencyregistry@dgs.ca.gov to learn more about the state's new Emergency Registry program.

Sell your products and services as a preferred Small Business or Disabled Veteran Business Enterprise to the state of California

Each year, the state purchases \$8 billion to \$11 billion in goods, information technology, construction projects and professional services. By law and executive order, every state agency and department must contract at least 25 percent of its total spending to certified Small Businesses (SBs) and at least 3 percent to Disabled Veteran Business Enterprises (DVBEs).

State certification as an SB or DVBE creates business opportunities

By becoming certified and joining the state's directory, your business will gain preferences and incentives on bids against non-certified firms. The state's buyers are also looking for SBs and DVBEs that provide what your business sells and can contact you directly to ask for a quote or proposal.

It's easy to apply for certification at caleprocure.ca.gov

Cal eProcure is the state's online resource where your business can register and apply for certification, list the products and services you sell, search and receive notifications for competitively-bid solicitations, connect with state agencies and departments and research the state's past procurements.

The application to become a certified SB or DVBE supplier is all online at **caleprocure.ca.gov**.

You'll just need information on your business's ownership and past gross annual receipts. You're not on your own; if you have questions, call **916-375-4940** during business hours or email **osdshelp@dgs.ca.gov**.

To find additional resources on doing business with the state of California, visit www.dgs.ca.gov/PD-SB-DVBE-Resources or email BusinessOutreach@dgs.ca.gov

Dollar General's Lisa de Perio— A Mission of Serving Others

Meet Lisa de Perio, a director of diversity and inclusion at Dollar General (DG), who brings over 15 years of retail experience to her role. At DG, she spearheads strategic initiatives to foster an inclusive workplace that attracts, retains and develops talent.

Role Fulfillment

For de Perio, the most fulfilling aspect of her role at DG is the opportunity to live out the company's foundational mission of Serving Others. "Our actions are driven and informed by this mission, guiding my work to ensure our teams are structured as communities that celebrate and support each other's unique thoughts, perspectives and experiences," she explains. She aims to create a welcoming environment where employees feel valued and can bring their authentic selves to work. "Working to realize this mission every day is extremely fulfilling, and I am proud to work for a company that supports this goal," she adds.

Recognition

Being recognized by U.S. Veterans Magazine as a Top Veteran-Friendly Employer for the 10th consecutive year is a significant honor for Dollar General. "DG values the skills, experience, leadership and resiliency that military members and veterans bring to the workforce. We're incredibly honored and humbled to be recognized for our efforts," de Perio stated, reiterating the company's pride in supporting active-duty military and veterans, both in the workplace and their communities.

Veteran Recruitment

Dollar General is dedicated to hiring veterans and their

families, as demonstrated by the thousands of veterans they hire annually. The company's employee resource group (ERG), SERVE, helps foster a community that recognizes and celebrates military employees and their families. Additionally, DG was a founding partner of the Paychecks for Patriots program, which supports service members' transition to civilian life through meaningful employment. These efforts have been publicly acknowledged, with DG being included among Brand Keys' "America's 50 Most Patriotic Brands" in 2022 and 2023.

Veteran ERG

The SERVE (Service-Minded **Employees Reaching Veterans** Everywhere) ERG is steadfast in celebrating and supporting active-duty military, National Guard members, Reservists, veterans and their families. Through networking, education and community outreach, SERVE collaborates with numerous community partners and hosts annual events for Memorial Day, Veterans Day and Military Appreciation Month. This May, SERVE partnered with the Middle Tennessee Council of the Boy Scouts of America to plant flags on the graves of Soldiers at the Nashville National Cemetery.

Supplier Diversity

Dollar General actively encourages work with Veteran Business Owners (VBOs) and Service-Disabled Veteran Business Owners (SDVBOs) through its supplier diversity program. The company categorizes these suppliers as diverse if they are 51% owned and operated by a U.S. citizen who qualifies as a veteran and has third-party certification, such as from the National



Veteran-Owned Business Association (NaVOBA). To minimize barriers in the procurement process, DG has partnered with a thirdparty financial institution to implement tools that provide opportunities for minorityowned businesses to access capital and accelerate cash flow.

Partnerships & Programs

Dollar General supports several programs designed specifically for veterans, including monthly military discounts, United Through **Reading and Operation** Homefront. The company offers an 11% discount on qualifying in-store purchases on the second Wednesday of each month for all veterans, activeduty military, National Guard members. Reservists and their families. The Dollar General Literacy Foundation (DGLF) partners with United Through Reading to ensure military children do not miss bedtime

stories while a family member is away on service. Additionally, DG volunteers assemble and donate welcome home kits for Fort Campbell, Kentucky military families through its longstanding partnership with Operation Homefront.

Commitment

De Perio's passion for inclusion is deeply personal, inspired by her father-in-law, who served courageously in Vietnam. "He served alongside a team of individuals from all walks of life, and their reliance on each other inspires me to create similar strong, inclusive environments," she shared. Dollar General is proud to be continuously recognized for its efforts to serve those who have served our country. "Our veterans exemplify the highest ideals of service, and it is our privilege to express our deepest gratitude for their contributions in shaping the nation we cherish today."





Sometimes, life's biggest steps are influenced by one number, your credit score. It's present when you're trying to buy a car or even a home, unless you're paying cash. But what is a credit score? How many different types are there? Why are they different? Let's dive into the mysterious world of credit scores by examining some common myths.

MYTH #1: MY CREDIT SCORE DEPENDS ON ONE THING.

The truth is that your score is based on information from five categories, each having a different percentage based on the credit score model used. Those 5 categories are:

- Payment historyAmounts owed
- Mix of creditNew credit
- Length of credit history

MYTH #2: MY CREDIT SCORE WILL DROP IF I GET CREDIT COUNSELING.

The truth is that credit counseling doesn't negatively affect your score. This is important to understand because some people who could benefit from credit counseling are afraid to seek help.

MYTH #3: CHECKING MY OWN CREDIT WILL HURT MY CREDIT SCORE.

The truth is checking your own credit score creates an inquiry on your credit report, but not all inquiries impact your credit score. Hard inquiries influence your score, but soft inquiries don't. Checking your own credit report is a soft inquiry which doesn't affect your credit score.



These are just 3 of 10 common myths. Scan this QR code or select this <u>link</u> to learn the truth about credit scores, what makes up your credit score, and how you can raise it.



This material is for informational purposes. Consider your own financial circumstances carefully before making a decision and consult with your tax, legal or estate planning professional. USAA means United Services Automobile Association and its affiliates. No Department of Defense or government agency endorsement.

Building a Veteran-Friendly Workforce: Insights from AAR

AR CORP. (AAR) has es-Atablished itself as a leader in veteran support through strategic initiatives and dedicated programs that make the company a top choice for veterans transitioning into civilian careers. Nick Gross, senior vice president of integrated solutions for AAR, says nearly 20% of the company's U.S.-based workforce is comprised of veterans through its strategic recruitment and retention efforts. U.S. Veterans Magazine spoke with Gross about AAR's mission and values, its veteran-focused programs and its dedication to supporting veterans in the workplace.

Strategic Recruitment & Retention

Gross says AAR's commitment to veterans begins with its strategic recruitment efforts, particularly through the Skillbridge program in partnership with Embry-Riddle Aeronautical University. "This initiative provides a clear pathway for transitioning service members to pursue careers in aviation, and we worked with Congress to make this transition easier," he said. Once veterans join AAR, the company's Veteran Resource Group (VRG) plays a crucial role in helping them integrate into the workforce. "This community and the alignment of AAR's mission with their mission in uniform foster a positive employee experience and support retention," Gross says.

Continuous Improvement

AAR takes a data-driven approach to measuring the success of its veteran-friendly programs. By closely monitoring applications, retention rates and attrition among veteran employees, the company gathers critical insights into how well its initiatives are working. In addition, AAR conducts focus groups and surveys to directly understand veterans' needs and levels of satisfaction in the workplace. The VRG serves as an essential communication channel between veterans and senior leadership, offering a platform for feedback and suggestions. "We regularly receive recommendations from our veterans on how to continuously improve our veteran resources, and we thoughtfully consider how to implement them for an enhanced team member experience," Gross said.

Community-Building Initiatives

The company hosts various engagement events, such as "Bring Your Own Veteran to Breakfast" and bike assembly employee spotlights. "It conveys our unwavering commitment to veterans and instills a level of trust when joining our team and doing business with AAR," Gross says. "By sharing this accolade, we hope to continue attracting veteran talent and enhancing our ability to engage with and support the broader veteran community."

Veteran-Friendly Practices

Veteran support at AAR is championed from the top down, with veterans represented at all levels. "This is personal for me," Gross said. "I began my career as an enlisted U.S. Air Force service member, and AAR and others have provided me opportunities to excel in my career." With 20%

By closely monitoring applications, retention rates and attrition among veteran employees, the company gathers critical insights into how well its initiatives are working.

events for donation to the veteran community. AAR also organizes Memorial and Veterans Day celebrations and fundraisers supporting military families and veteran causes. "Recently, our VRG held a seminar with a local VFW that was extremely well received," Gross said. "During the seminar, our veterans learned about benefits they were previously unaware of and enjoyed connecting with a larger veteran population."

Recruitment & Engagement

Gross says AAR is proud to be recognized as a Top Veteran-Friendly Employer by *U.S. Veterans Magazine.* This recognition will be prominently featured in AAR's recruitment campaigns, tradeshows, customer proposals and veteran of AAR's corporate officers and 27% of the board of directors being veterans—including two retired four-star generals—the company's leadership is deeply committed to veteran initiatives.

Success Stories

Gross says AAR takes pride in the success stories of its veteran employees. Christopher Jason, an air operations officer at AAR's Worldwide Aviation Support Services (WASS), shared how AAR allowed him to leverage his military skills in crisis planning for various global missions. He emphasized the rare and unique camaraderie at AAR, saying, "For a veteran to find fellowship at work similar to what they experienced in the military is both rare and special."



Senior Vice President of Integrated Solutions for AAR Nick Gross.

Juan Irizarry, a global functional manager at AAR WASS, expressed his gratitude for AAR's support, which extends to his family. AAR provided him with the opportunity to advance from a crew chief instructor to a managerial role, allowing him to engage with multiple facets of the company's operations. "I appreciate AAR for giving me the opportunity to grow and I hope to remain with the company for many more years," Irizarry said.

Looking Ahead: Expanding Support for Veterans

"I am honored to have served our country, and I am proud of the work AAR does to continue to support the warfighter and their families," said Gross, who emphasized that AAR enhances its support for veterans through continuous engagement and exploration of new opportunities. "Engagement around these initiatives is supported at every level of the organization," he said, "and I am proud to be both a veteran and a champion of veteran initiatives." As the company continues to serve its government customers and the broader veteran community, AAR remains focused on making sure that veterans are valued, supported and empowered to succeed in their post-military careers.

Associated Bank Recognized as a Top Veteran-Friendly Employer

t Associated Bank, we are Aproud to be recognized as a Top Veteran-Friendly Employer. Our commitment to supporting veterans, active military members and their families extends beyond the workplace into every facet of our Midwest premier financial services company. We believe in honoring the sacrifices made by these individuals by providing a wide range of veteran-focused initiatives to help support our colleagues, customers and communities.

Veteran-Focused Initiatives

Associated Bank's dedication and commitment to veterans is evident through our initiatives and resources we offer.

- Veterans Affairs (VA) Loans: We offer flexible mortgage options specifically designed for veterans, which tend to be more affordable than traditional loans. These loans include assistance with closing costs, making homeownership more accessible for those who have served.
- Veteran Hiring Initiative: We proactively recruit military candidates for career opportunities through partnerships with organizations like Hiring Our Heroes and Semper Forward. We value the skills that veterans bring to the workforce, including leadership, loyalty, attention to detail, flexibility and the ability to learn new

technology quickly.

- Active-Duty Support: For colleagues who are on active duty, we provide continuation of pay for up to six months per deployment and during annual required training, as well as the retention of benefits for up to 24 months. Additionally, we offer reimbursement for colleagues traveling to a site from which an immediate family member will be deployed for military duty.
- Community Uplift Loan Program: To support veteran-owned businesses, we offer the Community Uplift Loan Program. This initiative helps our business customers and their communities grow and succeed by providing financial assistance and resources tailored to their unique needs.

Commitment to Inclusion and Belonging

At Associated Bank, we are intentional in our efforts to recruit military talent and create an inclusive environment where everyone feels a sense of belonging.

 Veteran Workforce
 Representation: We are proud that 64% of our veteran workforce is at the Assistant Vice President (AVP) level and above, and 12% is at the Senior Vice President (SVP) level. This demonstrates our commitment to providing growth opportunities



for veterans within our organization.

 Veteran Community Resource Group: Membership has grown year over year, now boasting over 350 members. This group includes veteran colleagues, active military colleagues, military spouse colleagues and military family member colleagues.

"Veterans bring leadership skills, are adaptable, versatile, have a strong ethical code of conduct and a drive to help organizations they join succeed," said Dennis DeLoye, Executive Vice President, Head of Community Markets. "As the Executive Sponsor for Associated Bank's Veterans Colleague Resource Group, I've seen firsthand what a difference veterans make to an organization."

Military Community Volunteerism

Our commitment to the military community extends beyond our workforce. In 2023, our colleagues dedicated over 1,600 volunteer hours to support the military community, working with over 50 nonprofit organizations such as the American Legion Auxiliary, Adopt A Troop, The Highground Veterans Memorial and Patriots for Warriors.

A Culture of Support and Opportunity

We understand the importance of creating a workplace where veterans feel valued and supported. Our culture emphasizes collaboration, community involvement and integrity, providing our colleagues with the opportunity to serve others in meaningful ways.

One veteran colleague shared, "It was important for me to know the value that they



Dennis DeLoye

put on me. I still had a clear voice, culture, teamwork and the opportunity to make an impact in other people's lives. Associated Bank exposed me to areas of business that aligned with my personal interests and skill sets, giving me the best opportunity to find meaningful work."

We are committed to ensuring that every colleague, regardless of their position or tenure, can contribute and grow within our organization. We will continue to honor and support veterans, active military members and their families, ensuring they have the resources and opportunities they need to thrive both personally and professionally.

Visit AssociatedBank. com/careers/diversity-andinclusion/veteran for more information.

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"(The iBOT mobility device has) been amazing for him! Right after we got to fly out for his Make a Wish event. While we were there we noticed the balance feature was best suited for San Diego Comic Con (his Wish) cause people don't look down at those events and kept running into him, Her<u>e's a few pho</u>tos from our trip!"









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John Rich of Big & Rich—From Humble Beginnings to Stardom

Country music superstar John Rich has red, white and blue flowing through his veins, which he credits to his family heritage of veterans. You can see his respect and loyalty to the veteran/military community through his music, businesses and life. I had the opportunity to do a Q&A with Rich and thought our readers would enjoy it! Be sure to check out his two hits, "The Man" and "Revelation" now.

Were you taught about patriotism at a young age?

At that point, I was mainly around grandparents—grandfathers who had both fought in WWII. One served in the Pacific, and one served in Europe, in the European theater. I was around both those men quite a bit and got a sense early on of what they had been through. You could even see the toll that the injuries they had suffered had taken.

I remember my grandpa Kimbro. Papaw is what we called him. A bunch of nazis had ambushed Papaw Kimbro, and they killed most of the men in his platoon. He survived it, but he had to jump off of a two-story building to escape these guys. And when he hit the ground, it broke the cartilage in his knees. So, for the rest of his life, his knees were an absolute disaster. Then, the granddaddy from the other side dealt with all kinds of PTS issues from his service in the Pacific theater. So, growing up around that and watching it firsthand, I had a very good understanding of what had been sacrificed on behalf of the rest of us.

You spoke about your grandfather in your tribute to him with your song, "The Man."

"The Man" was written about a month after my Papaw Rich passed away. And being around him as much as I was, I knew his story very well. He had lied about his age; he said he was 18 when he was only 17 and got into the U.S. Army. They put him in what would now be known as a special forces unit. He became a tunnel rat in the Pacific. His job was to go into a cave and flush the Japanese out the other side of the cave. He sustained multiple wounds that resulted in Purple Hearts. Upon returning to America, he was hooked on



Recording artists Big Kenny (L) and John Rich of Big & Rich perform during the Route 91 Harvest country music festival at the Las Vegas Village on Oct. 1, 2017 in Las Vegas.

morphine for almost two years. He weaned himself off of that, became a farmer and did other jobs, then died at 80 years old. I wrote the song in memory of him, but in a broader stroke, to remind people of the people that came before them, men like my grandfather, who had done similar things to ensure their freedom. That is the point of the song.

Do you have any other family members who serve? What's the biggest misconception of veterans to today's young people?

Yes, I had other family members that served. One was my first cousin, Scott Hafley, who served in the Navy.

Our family was fiercely patriotic across the board. I think a misconception young people have today is that their freedom is inherited and it's just a given. They will always have life, liberty and the pursuit of happiness, and the Constitution will always be there and never be challenged or attacked. But that's simply not the case.

Young people, when they see a veteran, they should understand that the only reason they even have a life in America is because of that veteran—what he or she was willing to do on behalf of them. They should always be respected. They should always walk up to that veteran and say, 'Thank you for your sacrifice and your service.' Shake their hand and show the ultimate respect.

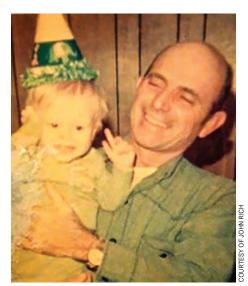
You're not only a musician, songwriter and entertainer but an entrepreneur and businessman. Do all your business ventures have patriotic flair?

I am an entrepreneur. My background? I have a high school diploma. I grew up in a double-wide trailer in Amarillo, Texas. And that's it. That's the extent of my pedigree in education. However, I am an entrepreneur. Throughout my life, when I've had what I thought to be a good idea, I would chase that idea down. Most of them did not work, but a few did.

Redneck Riviera is my main business. It's a honkytonk downtown in Nashville. It has a line of boots and apparel and a whiskey brand that's now in over 10,000 stores around the U.S., with products available at RedneckRiviera.com. We give a large percentage of our net profits to veterans' organizations. One is the Folds



John Rich of Big & Rich.



Papaw and little John Rich.

I think if you believe you've got a great idea and something that could work, you've got to be the first one to [take a] risk. You can't ask other people to risk something on your idea if you're not also taking a risk. You must have skin in the game.

As a dad, how are you instilling the love of country in your kids?

I have two sons, Cash (14) and Colt (12). The first thing you see entering my home is an entire corner dedicated to veterans in our family and veterans I have encountered across the United States. My two boys see that every single day, and they understand that they've got the right to go pursue happiness, too, only because of the service and sacrifice of men and women prior to them. The [corner includes] USMC caps

"Young people, when they see a veteran, they should understand that the only reason they even have a life in America is because of that veteran—what he or she was willing to do on behalf of them."

-John Rich

that Marines have handed me at shows. I don't mean ball caps; I mean the official USMC covers, which they're not supposed to do. I've got bracelets, I've got dog tags. I've had parents come up to me and hand me the dog tags of their son or daughter, and I refuse to take them. And then they say, no, you must take them because they were huge fans of your music, and they would



Papaw and John Rich.



Annie Nelson and John Rich.

love to know that these dog tags wound up in your house.

I take them and always give them my phone number in case they ever want them back. I'll send them back.

Do you have a message for any vets seeking their own journey as entrepreneurs?

To me, people who have been in the military have some of the greatest skill sets in the world. The first one is being disciplined—discipline and the ability to focus on chaotic situations, which is what business is a lot of the time. My advice would be, if you've got an idea for a business or something you want to do again, you must be able to risk your own stuff first, but go out and try to find other people that will join in with you that have skill sets that you do not have. My advice has always been to incentivize those people to come on board with you by giving them participation in the company. You're better off to not own 100% and win, then you are to own 100% of it and lose.

Country artist John Rich is seen on the set of *Candace* on March 24, 2021 in Nashville, Tennessee

of Honor, for which Redneck Riviera has generated \$1.6 million since 2018. More recent is VFW's Return the Favor campaign.

The Return the Favor campaign hires professionals to sit down with veterans free of charge to help them fill out the paperwork and navigate the red tape between them and the benefits they earn. We estimate there are currently billions of dollars in unclaimed benefits and money for our veterans. On average, \$1 donated recovers over \$1,500 to a veteran, which is an incredible statistic. Donations can be made at GiveButter.com/ReturntheFavor. It was important to me, as a guy without a lot of accolades to my name, education-wise or otherwise, to recognize the veterans and active duty that have given guys like me the ability to chase the American dream. I always remind people that we do not have the right to be happy in America. We have the right to pursue happiness in America.

How do you go about taking on new ventures?

Dr. Tommie Ann Saragas Highlights Lindsey Wilson College's Commitment to Veterans & Non-Traditional Students

Dr. Tommie Ann Saragas, Assistant Vice President of Educational Outreach at Lindsey Wilson College (LWC), has dedicated two decades to serving non-traditional and adult learners at the institution. Her role extends beyond enrollment leadership; she also teaches as an adjunct professor in the School of Professional Counseling, cherishing her time in the classroom. Dr. Saragas' commitment to education is deeply rooted in her belief in the transformative power of learning—a belief she has witnessed time and again, especially among first-generation college students who are breaking barriers for their communities and families.

A Commitment to Veterans: Recognition & Support

As a Top Veteran-Friendly School, LWC has recently been honored by U.S. Veterans Maga*zine*, an accolade that resonates deeply with Dr. Saragas and the LWC community. As Dr. Saragas explains, this recognition is not just an honor but a call to action. "LWC is proud to serve those who serve," she states, echoing the sentiments of LWC President Dr. William T. Luckey: "We could never do enough to repay our brave men and women who have served our country and protected our freedoms."

LWC's commitment to veterans is evident in its holistic approach to student support. The college welcomes veterans with a sense of partnership and gratitude, offering a suite of services that cater to their unique needs. Veterans are paired with enrollment professionals who understand the importance of looking beyond test scores and GPAs to see the whole person. Upon enrollment, every student, including veterans, is assigned a success coach and an academic advisor to guide them through their educational journey.

Financial Support & Scholarships

Affordability is a cornerstone of LWC's approach to making education accessible. For veterans, the college offers the LWC Military Service Scholarship, among other financial aid opportunities. Veterans are also supported by a dedicated Veterans Affairs Coordinator who helps navigate aid eligibility and scholarship applications. Dr. Saragas emphasizes the importance of these resources, noting the personal connection and commitment of the financial aid team, including staff members who are veterans themselves.

Kachet Manners, Veterans Coordinator since 2017 and a former service member, highlights her role as pivotal for active and non-active service members. Manners ensures that veterans are well-informed about their benefits and provides continued support with financial aid and other administrative processes. "Serving our students to excel in their goals is an honor," Manners states, reinforcing LWC's dedication to its veteran community.

Tailored Academic Opportunities

Veterans at LWC can pursue a wide range of undergraduate and graduate degrees, with popular choices including human services and counseling, nursing, business administration and graduate counseling. The college offers various learning formats, including fully online, hybrid and traditional on-campus experiences, allowing veterans to choose the environment that best suits their needs.

Dr. Saragas shares inspiring stories of veteran students who have persevered against challenges to achieve their educational goals. One current graduate student, on active duty, found a way to continue her studies in counseling despite difficulties securing an internship. Her resilience and determination exemplify the success that LWC strives to foster in all its students.

Everyone's Education is Valued

LWC's commitment to inclusion extends far beyond its veteran-friendly initiatives. With over 100 international students from over 30 countries, LWC is a global village celebrating differences. The college embraces students of all ages, backgrounds and experiences, providing an inclusive environment where every individual is valued. Dr. Saragas notes that LWC's mission is to educate and serve the whole person through genuine relationships and support services that extend bevond the classroom.

The school's motto, "Every Student, Every Day," encapsulates its dedication to creating a nurturing environment where all students can thrive. This mission is reflected in the college's diverse range of programs and initiatives, from cultural exploration events to mentorship opportunities and study-abroad programs. LWC's approach to education and community building is rooted in the belief that all people have value. This principle guides its



Dr. Tommie Ann Saragas

efforts to create an inclusive and supportive environment for students and staff alike.

Leadership & Institutional Success

Although LWC is a smaller institution with around 5,000 students, it has achieved significant success thanks to its mission-driven, studentfocused approach. Under the leadership of Dr. Luckey, LWC has thrived even amid challenges like the COVID-19 pandemic. Dr. Luckey's visionary leadership and commitment to the college's mission have been instrumental in fostering a culture of service, excellence and resilience at LWC.

Reflecting on her own journey, Dr. Saragas shares how LWC changed her life as a non-traditional adult learner who returned to education while raising two young children. "LWC helped me start a new chapter, reminded me of my value and supported me in achieving my decadeslong dream of earning my undergraduate and graduate degrees," she says. Her story is a testament to the power of LWC's mission to serve every student every day and help them realize their full potential.

Cleared for Takeoff!

Whether this is your first time in college or you are ready to complete your degree, LWC has the resources you need.

AFFORDABILITY

Military Service Scholarship available to eligible veterans and their immediate family members.

LWC's Veterans Coordinator is a former service member and is dedicated to assisting veterans with their financial needs.

ACADEMIC SUPPORT

Courses offered 100% online, hybrid or in a face-to-face learning environment.

Courses are offered in 8-week or 16-week sessions.

Success coach and academic support services available to all LWC students.

bachelor's (B.A., B.S., B.S.N.), master's (M.B.A., M.Ed., M.S.) and doctoral (Ph.D.) degrees.

LWC offers associate (A.A.),

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Lindsey Wilson College is honored to be recognized as a Top Veteran-Friendly School by U.S. Veterans Magazine.

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Empowering Veterans Through Education: Michael Horne's Dedication at Golden Gate University

Michael Horne, a leader at Golden Gate University (GGU), has spent years cultivating a welcoming and enriching environment for veterans seeking higher education. As the head of GGU's Human Resources Management and Leadership programs, Horne interacts with a diverse group of students, including a significant number of veterans. With deep family ties to the military, Horne is inspired by the veterans in his classroom. "What always particularly impresses me is being in classrooms with veterans," he says. "They blend so well with all of our other students."

Fostering Achievement and Growth

For Horne, witnessing student achievements is the most rewarding aspect of his role. He takes immense pride in seeing students, often juggling numerous responsibilities, succeed in their academic pursuits. "One of the greatest joys I get as a teacher and program director is seeing their achievements," he shares. This sense of fulfillment is amplified when working with veterans who bring their unique experiences into the classroom, enriching everyone's learning environment.

Horne fondly recalls a recent example: "I think about a gentleman who graduated last year—a student in one of my leadership courses. Watching what he's done both during and after his military career was incredibly rewarding. The teamwork and collegiality veterans bring into the classroom are truly remarkable."

GGU's Commitment to Veterans

GGU's recognition as a Top Veteran-Friendly School is a significant honor for both Horne and the university. This acknowledgment aligns with GGU's mission to provide accessible, affordable education while fostering inclusivity and belonging. "We're always striving to earn the respect and recognition that comes with being a veteran-friendly school," Horne says. This recognition has elevated the university's reputation and strengthened its commitment to the veteran



community.

Horne is excited about the upcoming launch of a student chapter of the Society for Human Resources Management, which he sees as a valuable resource for veterans interested in HR careers. "It's a great pathway for veterans who want to continue working with people and personnel, sharing the lessons they've learned from the military," he explains. Beyond formal programs, veterans contribute to the campus culture by fostering camaraderie and bringing a unique sense of purpose to the university's diverse student body.

Why Veterans Choose GGU

Golden Gate University offers veterans a distinct advantage, focusing on practical education. Horne highlights several reasons why veterans should consider pursuing a degree at GGU. "First, there's the strong sense of community and belonging. Veterans find comfort in knowing they're surrounded by others who understand their journey," he notes. Secondly, the university's faculty, composed of experienced professionals, provides real-world insights that resonate with veterans who have faced challenging situations. Lastly, GGU's location in San Francisco offers unique opportunities that enhance the educational experience.

GGU's comprehensive support services are another key attraction. The Diller Center, a resource hub dedicated to veterans, provides personalized assistance throughout their academic journey. From onboarding to career development, the university ensures veterans have the resources they need to succeed. "We have staff members committed to mentoring student veterans, helping them achieve their academic and career goals," Horne adds.

An Environment Tailored for Success

One of the hallmarks of GGU's educational approach is the practical experience its faculty brings to the classroom. "Our faculty are actively contributing to their disciplines and continuously developing themselves professionally," Horne says. This ensures that veterans—and all students receive an education that's relevant, dynamic and directly applicable to their careers.

Horne emphasizes that at GGU, veterans won't get lost in the crowd. "You'll know we're interested in you—not just in your educational experience, but in your success," he says. The university prides itself on fostering a collegial environment where everyone's background is valued, and everyone has the opportunity to thrive.

Advice for Veterans

Horne leaves veterans with some insightful wisdom: "Don't hesitate when it comes to your education. The months and years fly by, and dreams can easily get deferred. Engaging in professional development now brings long-term career advantages."

Horne's dedication to supporting veterans at Golden Gate University is evident in every aspect of his work. By providing a supportive, inclusive environment and high-quality education, GGU empowers veterans to achieve their goals and make a lasting impact in their careers and communities.

Prepare For What's Next, Without Standing Still.

With our flexible, hybrid programs, you can earn your master's degree while you serve.



military.ggu.edu

Stony Brook University: A Beacon of Support for Veteran Students

Stony Brook University has emerged as a leader in providing exceptional support to military and veteran students, creating an environment where they can thrive academically, socially and professionally. Under the leadership of Pamela Pfeil, Associate Director of Military and Veteran Student Services, the university has developed a comprehensive approach that addresses the unique challenges veterans face and celebrates their contributions to the campus community.

Creating a Home Base

At the heart of Stony Brook's veteran support efforts is the Veterans Center, a welcoming space designed to foster a sense of belonging and community. The center, which is going into its second year, is more than just an administrative hub; it serves as a sanctuary for veteran students, providing access to a lounge, a full kitchen, fresh coffee, complimentary tea, snacks and lockers.

From the first day of classes, veteran students are invited to an open house filled with meals and refreshments, creating an immediate sense of inclusion. "This is where you belong," Pfeil says, emphasizing the importance of having a dedicated home base on campus. The center is a cornerstone of Stony Brook's efforts to ensure that student veterans feel connected and supported throughout their time at the university.

Programs That Foster Success

Stony Brook offers a range of programs specifically tailored to the needs of veterans and military-connected students, all aimed at enhancing their academic and personal success. A standout initiative is the Vets-4-Vets sponsorship program, which pairs incoming student veterans with successful peers who serve as mentors. This peer support network provides guidance, camaraderie and a familiar face to help navigate the often-intimidating transition to university life.

The campus liaison program further bolsters this support by connecting student veterans with dedicated campus partners who hold scheduled office hours at the Veterans Center. This initiative ensures that veterans have easy access to key university services and staff specially trained to meet their needs. "Our liaisons aren't just academic advisors," Pfeil explains. "They're names, faces and people who genuinely care about the success of our student vets."

Holistic Academic and Career Support

Stony Brook's approach to supporting veteran students goes beyond the classroom. The university's holistic model integrates academic, personal and professional development services to create a well-rounded support system. The accessibility center partners with the Veterans Center to provide tailored assistance for veterans with specific needs, while student support team members offer personalized guidance and resources.

Recognizing that many veterans pursue higher education intending to secure meaningful employment, Stony Brook also strongly emphasizes career support. The university helps veterans identify job opportunities near graduation and offers networking events that connect them with po-



tential employers. "We know that these students are here working on these degrees for a reason, and that reason is almost always successful employment," Pfeil notes. By providing these critical pathways, Stony Brook ensures veterans are well-equipped for life after graduation.

Addressing Mental Health and Wellness

Stony Brook understands the importance of mental health and wellness, particularly within the veteran community. The university offers robust resources, including a dedicated student health center and connections to off-campus services when additional support is needed. More than just providing these resources, Stony Brook focuses on building a strong sense of community among its veterans, which helps combat the isolation many military students may experience.

"We work hard to create that sense of belonging," Pfeil says. "We know that creating community can be a great step



SUPPORTING OUR MILITARY HEROES A commitment to equity, access and excellence

Stony Brook University has a strong commitment to equity, access and excellence, recognizing that these values are essential for success. As New York's leading public university, SBU aims to set the standard for justice, diversity, equity and inclusion in higher education, healthcare, research and society.

Recognized for our efforts in promoting socioeconomic mobility, SBU was recently ranked #12 in the nation by *U.S. News & World Report*. Our Office of Military and Veteran Student Services offers exceptional support to active-duty service members, veterans and their families, going above and beyond the national standard and earning the prestigious Military Friendly[®] distinction. Stony Brook excels in the following categories: graduation and career, financial aid and assistance, and community and culture.

Creating a more just and inclusive environment for military students is a core part of SBU's mission, as we aim to prepare them to be future leaders that contribute to a fair society.

To find out more about SBU's dedication to military students and their families, visit stonybrook.edu/studentaffairs/vets/ and veteranshome.stonybrookmedicine.edu.



HIGHER EDUCATION

in helping veterans feel less isolated." By integrating wellness into every aspect of its veteran support services, Stony Brook sets a standard for how universities can prioritize the mental health of their militaryconnected students.

Celebrating Veterans

Stony Brook takes great pride in recognizing and celebrating the contributions of its veteran students, faculty and staff. One of the university's signature events is its annual Veterans Day Ceremony, which honors the service and sacrifices of veterans in a meaningful and inclusive way. The ceremony features keynote speakers, student veteran storytellers and participation from the ROTC and the Division 1 marching band, creating a powerful tribute that resonates with the entire campus community.

The celebration doesn't stop there; Stony Brook has declared

November as Military Appreciation Month, filled with programming and events across campus that honor veterans. The university's commitment to recognizing veterans goes beyond formal ceremonies—it is woven into the fabric of campus life, ensuring that the stories and experiences of military students are seen and valued.

Looking Ahead

Stony Brook is continuously working to expand its veteran support programs, building on the success of initiatives like the Vets-4-Vets mentorship program. Plans are underway to enhance the program with a credit-bearing internship component, allowing student veterans to use their experiences to help incoming peers while fulfilling academic requirements. This innovative approach benefits the incoming students and provides experienced veterans with valuable experiential

learning opportunities.

Pfeil is driven by her passion for supporting veteran stu-

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The university's commitment to recognizing veterans goes beyond formal ceremonies—it is woven into the fabric of campus life, ensuring that the stories and experiences of military students are seen and valued.

dents, and her work is a testament to Stony Brook's commitment to creating an inclusive and supportive environment. "It's one of my greatest life's gifts to be able to do this job," she reflects. For Pfeil and the entire team at Stony Brook, the goal is clear: to empower veteran students, celebrate their successes and provide them with the resources they need to thrive.

A Model of Excellence

Stony Brook University's comprehensive approach to veteran support sets a high standard for other institutions. The university has created an environment where military-connected students can flourish through dedicated spaces, innovative programs and holistic support services. As Stony Brook continues to expand and refine its offerings, it remains a shining example of how universities can honor, support and uplift their veteran communities.

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Gies College of Business UNIVERSITY OF ILLINOIS URBANA-CHAMPAIGN

"must ask" questions before starting an online MBA program

New online MBA programs are popping up seemingly every day, thanks to technological advancements and the unprecedented flexibility they offer—it was a trend undoubtedly accelerated by the COVID-19 pandemic. But not all online programs are created equal.

So we asked Tawnya Means, Chief Learning Officer at the University of Illinois' Gies College of Business, how you can discern which online program is right for you.

Gies' online MBA program—the iMBA—was named the 2022 MBA Program of the Year by *Poets&Quants*. Priced just under \$25,000, the iMBA is designed and delivered by the top faculty and online learning experts at the University of Illinois, and it can be completed in 24-60 months. That's a big reason why the iMBA has seen record demand and a 96% student satisfaction rate.

Means gave us four questions you should be asking before you pick an online program.

1. What am I going to do?

A program may have great faculty, highquality videos, and a strong sequence of courses—but if you're not engaged, then you're going to have a solitary experience. At Gies, the online programs are career-curated; students take what they learn in highly interactive live sessions and apply it at their job the next day. In fact 95% of iMBA students apply what they learn in the program to their job.

"For learning to be transformative, it has to be experiential," said Means, who joined Gies Business this fall after 20 years of furthering the teaching and learning goals of colleges and universities across the country. "I can provide you information, but if you don't explore what that information means when applied in realistic and authentic situations, you haven't really learned anything. As an example, being able to go into a simulation and apply what you've learned is key."

2. What kind of meaningful interactions will I have with other people?

Engagement is key, and the best online programs offer opportunities to develop genuine connections with peers and faculty. At Gies, students participate in live class sessions with the College's top faculty. Those sessions include breakout rooms and indepth group work where learners can delve deeper into a topic with classmates from a variety of industries all around the world. Those personal connections are a big reason why the Gies iMBA has a 92% retention rate —a number almost unheard of among online programs.

"There's a big difference between being asked to post a certain number of times on a forum versus making real connections with people," Means said. "At Gies, we want students to feel part of an active community. Interacting with others is an extremely valuable piece of learning. We learn best when we have to explain an idea to someone else, when we defend an idea, or when we hear how others have applied an idea. Those elements are active in the best courses."

3. Do I have options?

Many students care about the flexibility an online program can provide, and rightfully so, but often students think about that flexibility in terms of being able to view or attend a lecture whenever they want. The important question, according to Means, should go deeper than that.

"Online MBA programs, like the iMBA program here at Gies, appeal to working professionals because they offer unmatched flexibility, so you can integrate the program into your busy life," said Means. "The best online programs, though, offer flexibility in the sequence of classes and elective tracks

For learning to be transformative, it has to be experiential.

TAWNYA MEANS, CHIEF LEARNING OFFICER GIES COLLEGE OF BUSINESS

or concentrations. They also offer flexibility and choice in small ways, such as how you complete your assignments. Does the instructor require you to conduct a SWOT analysis on a pre-selected fictitious firm, or are you allowed to run that same exercise on your current employer?"

4. Will my MBA still be relevant for

my next job?

At Gies College of Business, 65% of iMBA graduates say they received a promotion, job offer, or accepted a new position during their time in the program. And, the average pay increase during the iMBA program is 25%. Not only do they realize an immediate ROI, but they're also thinking ahead to their next position. That's why Means emphasizes the importance of making sure your degree will fit your future needs.

"Some programs were put 'in the can' three years ago, and the content doesn't stay fresh," she said. "From a program perspective, it's a lot of work to keep material fresh—but it's critical. There should be core pieces that never change—concepts like time value of money; in contrast, FinTech is changing every week. Make sure the program you choose is adaptable. You should make sure you're asking good questions about how frequently content is refreshed."

I know how much things are going to change when I retire, and I need to prepare myself for having a 'real job' for the first time. I thought having a foundation in business would make that process easier while broadening my skills.

- Jasen Hicks, MBA '23

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Warrior-Scholar's Mindset: **3 Steps to Becoming a Better College Student**

By Ryan Pavel and Dr. Cassie Sanchez

For many veterans, college is an essential part of building toward a fulfilling civilian career. Adjusting to college and navigating the cultural shifts of transition can be a challenging experience, but it's also full of opportunities.

At Warrior-Scholar Project (WSP), we've helped more than 2,500 enlisted student veterans get a head start in higher education through our academic boot camps, run in partnership with leading universities nationwide. Before we dive into any type of humanities, STEM or business content at our boot camps, we start with a foundational principle of college success: mindset.

Ample research and experience underscore a vital truth—how we approach learning is crucial to improving performance. Here, we'll explore three actionable ways that understanding mindset can help you become a better student.

Step 1: Embrace the Mindset Continuum

Chances are you're already familiar with fixed and growth mindsets. In a fixed mindset, intelligence and aptitude are considered un-growable. Someone with a fixed mindset may say, "I'm not a math person," indicating a belief in their limitations.

On the flip side, individuals with a growth mindset believe they can get better at just about anything. They may say, "I can solve this math problem with some help."

At WSP, we advocate for a modified approach: the mindset continuum, which recognizes that mindset depends on circumstances and can change over time. Educator James Anderson lays out a range of potential mindsets, all of which could be situationally



appropriate:

- Fixed mindset: The individual makes low effort and avoids challenges.
- Low growth mindset: The individual takes easy challenges and focuses on positive feedback.
- Mixed growth mindset: The individual knows effort is necessary and persists with progress.
- **Growth mindset:** The individual enjoys challenges, expects mastery and learns from feedback.
- High growth mindset: The individual embraces challenges and requests feedback.

The mindset continuum encourages intentional movement along this spectrum. You may have core beliefs about who you are as a learner, but those beliefs don't need to hold infinite power over how you learn.

PRACTICAL TIP: Take a minute to think about how you've exhibited a fixed and growth mindset, then write out a few examples of each.

Step 2: Practice Self-Awareness

Self-awareness is one of those defining qualities that helps veterans maximize the college experience. It allows students to make better decisions and communicate more effectively. It improves academic performance, guides goal setting and reduces burnout.

So, how do you increase selfawareness? Start by paying attention to your thoughts and feelings and observe how others respond to you. This



practice helps you recognize patterns and identify actionable steps for improvement. Say you face a setback like a low midterm test score. Instead of asking, "Why did this happen?" which can lead to negative selfreflection, you could ask, "What can I do differently?"

You can further develop selfawareness by observing how others approach situations and considering whether you see something in them that you want to try for yourself.

PRACTICAL TIP: Consider your answers to these questions: What motivates you? Why do you want to learn? What do you hope to accomplish in college?

Step 3: Optimize Attention and Time

As you grow your selfawareness, pay close attention to how you manage your attention and time maximizing this skill pays dividends in the college classroom and beyond. you a "good" student if you're spending all those library hours just browsing social media instead of actually studying? Relatedly, are you a "bad" student if poor study habits lead to subpar grades?

The answer to both questions is probably not. How you learn best may differ from others, and just because you don't get the desired outcome doesn't mean you're bad at school. It may just mean that you need to reflect, adjust and try again.

Recognize that static productivity metrics like grades should not be tied to your self-worth. Your level of productivity and the quality of the work you produce (or don't produce) do not reflect your value as a human being.

Boost Productivity by Closing Loops

In our experience, closing loops is the single most effective productivity habit a student veteran can build. Every time a new task

Ample research and experience underscore a vital truth—how we approach learning is crucial to improving performance.

Our society puts an exceptionally high value on productivity, to the point that many people feel down when they fail to get "enough" done. An essential first step is to assess your perception of productivity, then work to separate your sense of worth from the number of things you can check off a to-do list.

An unhealthy relationship with productivity leads to classic inefficient studying scenarios. You may observe that good students spend a lot of time in the library, concluding that the key to being a good student is to spend a lot of time in the library. But are surfaces, some small part of your cognitive capacity is automatically allocated to remembering to do that thing—an open loop. The more open loops you have, the less brain power you have to focus. The goal is to close loops by (1) completing tasks immediately or (2) jotting them down for future completion.

For example, if you come across a task while doing something else, like remembering you need to buy a birthday gift while you're studying for a test, jotting down the reminder to buy the gift helps clear mental space and allows you to focus on the task at hand: studying.

Understanding the Yellow Ribbon Program



The Yellow Ribbon Program is a supplemental funding benefit for students eligible to receive 100% of Post-9/11 GI Bill benefits. The program helps Post-9/11 GI Bill users with tuition, fees and other expenses required for a degree program that exceeds what the Post-9/11 GI Bill would cover. Schools opt into the program and agree to support a specified number of students up to a designated financial amount, as determined by the college. The VA then matches what the school will provide, which is in addition to the annual tuition and fees base pay benefit that the GI Bill covers.

Become an informed consumer of higher education by asking questions during the application process. For example, are you a Yellow Ribbon School? How much do you contribute, and will that amount, coupled with the GI Bill tuition maximum, cover the entire cost of tuition and fees? Is there a cap on how many students can enroll in the Yellow Ribbon Program, or is there a waitlist?

The GI Bill Comparison Tool is a great starting point for giving students a reference on the entire cost of tuition, fees, housing allowance rates and book stipends. Students should contact the college to get more information.

A Look at the University of Evansville: A Veteran-Friendly School

Cherie Leonhardt's tenure Cat the University of Evansville spans more than three decades, a testament to her enduring commitment to the institution. She is an employee and an alumna who studied advertising and public relations. Her love for her alma mater drew her to work there. "We have something pretty special going on here at the University of Evansville, that's for sure," she shares.

Over the years, Leonhardt's roles have evolved significantly. She started as an admissions counselor, working with traditional freshmen, before fulfilling. "I love being in a college setting," she says. "Seeing students come into our university and find themselves is incredibly rewarding." She takes pride in watching students discover new interests and pathways, often leading to significant personal and academic growth.

The University of Evansville's size and supportive environment make it an ideal place for student veterans. With approximately 2,000 students, the university offers a close-knit community where veterans can easily connect with professors and peers.

With approximately 2,000 students, the University of Evansville offers a closeknit community where veterans can easily connect with professors and peers.

shifting her focus to transfer and returning students. Her career took a brief detour into marketing and health care, but she returned to the university, continuing her work with transfer students and the honors program.

In 2009, Leonhardt played a pivotal role in establishing the university's Office of Veterans Affairs (OVA), supporting student veterans through the Post-9/11 GI Bill benefit. Her dedication to veterans eventually led her to become the OVA coordinator, a position she cherished for many years. In 2020, Leonhardt transitioned back to the admissions office, managing transfer admissions and continuing her lifelong commitment to helping students succeed.

Supporting Veterans

Leonhardt's work with the OVA has been exceptionally

This personalized attention is crucial for veterans, many returning to academia after a significant time away.

The university offers 75 areas of study, with popular choices for student veterans, including business, finance, logistics, supply chain management, marketing, economics, education, nursing, criminal justice, engineering and computer science. This diverse range of programs ensures that veterans find a path that aligns with their interests and career goals.

Success Stories: Inspiring Veteran Students

Leonhardt is particularly proud of the success stories that emerge from the University of Evansville's veteran students. One such story is that of Erik, a Marine veteran and 2017 graduate. His dreams of a military career ended after he was wounded during deployment to Afghanistan from an Improvised Explosive Device (IED). Erik faced significant challenges upon returning home. Despite initial academic struggles, Erik's determination led him to the University of Evansville. With the university's support, he excelled, graduating with a 3.5 GPA majoring in economics and cognitive science. Erik's journey didn't stop there; he became a licensed investment advisor, started his own business and served as the president of the student veteran organization, making a lasting impact on the campus community.

Yellow Ribbon Program

The University of Evansville's participation in the Yellow **Ribbon Program underscores** its commitment to supporting student veterans. Since 2009, the university has gone above and beyond to ensure veterans receive the financial support they need. "Our tuition is higher than a public school, but for veterans utilizing Yellow Ribbon benefits, we waive whatever isn't covered by the VA." Leonhardt explains. This commitment extends to qualifying dependents, ensuring that veterans and their families can access a quality education without financial burden.

A Supportive Environment

Leonhardt emphasizes the comprehensive support system in place for student veterans at the University of Evansville. Dr. Rob Shelby, the VP for Talent and Community and Chief Inclusion and Equity Officer, is an Army veteran who is deeply involved in supporting student veterans. "He's phenomenal and one of my favorite people on campus," Leonhardt



Cherie Leonhardt

notes. Dr. Shelby ensures that veterans are well-connected and receive the resources they need to succeed.

The university also offers a student veteran lounge, an exclusive space where veterans can relax and connect between classes. The lounge and various veteran-specific events create a supportive and inclusive environment that fosters camaraderie and success.

Looking Forward

Leonhardt's dedication to the University of Evansville and its student veterans is unwavering. "University of Evansville is a great place for student vets," she says. "There's a lot of support and caring peoplethey are in great hands." As she continues to support and guide veterans through their academic journeys, Leonhardt's passion and commitment remain a driving force behind the university's success in serving those who have served our country.

Liberty University: A Lifeline for Veterans

iberty University has long been a cornerstone of educational support for military veterans and active-duty members. As a top-ranking institution for military-friendly education, Liberty offers unique benefits and a robust support system that eases the transition from military to academic life, providing veterans with the tools they need to succeed. With the support of Ron Ramsdell, the Director of Military Education and a veteran himself, the university continues to expand its resources and programs to better serve those who have served the nation.

A Veteran's Perspective

Ramsdell's journey to Liberty University reflects the deep connection between the institution and the military community. After a 23-year career as an infantryman in the Army, Ramsdell transitioned to an ROTC role at Liberty University in 2008 and eventually became the Director of Military Education. His military background provided a strong foundation for his current role, where he continues to teach, coach and mentor Soldiers. Sailors. Airmen, Marines and Coast Guardsmen. "I love being connected to the military community! The military has been my entire life for over 35 years," says Ramsdell.

Comprehensive Support

Liberty University stands out for its comprehensive support services tailored specifically to veterans, active duty, Guard, Reservists and their families. At the heart of these efforts is the Office of Military Affairs, dedicated to providing a seamless transition from military service to academia. One of the university's key offerings is the Liberty University Veterans Center in the Montview Student Union. This space is designed as a sanctuary for military students to socialize, study and relax.

The university's flexible approach to education is a significant draw for military students. Liberty offers over 600 programs online, ranging from associate to doctoral levels, all accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC). What sets Liberty apart is the flexibility of its online courses, which do not have set log in times. This allows military students to complete their coursework on their own schedules, whether stationed abroad or managing other responsibilities. Ramsdell's favorite phrase captures this unique flexibility: "You can go to school at midnight in your pajamas if you want to!"

Exclusive Tuition Benefits & Financial Aid

Financial considerations are a significant aspect of returning to school, and Liberty University has made a concerted effort to reduce these barriers for military-affiliated students. The university offers exclusive military tuition rates to active-duty, Guard and Reserve members and honorably discharged veterans and their spouses. This commitment to affordability is a distinguishing feature of Liberty's military support. The university also participates in the Yellow Ribbon Program, providing additional financial aid to veterans who qualify for the Post-9/11 GI Bill.

Beyond tuition discounts, Liberty offers a range of scholarships and financial aid options specifically for veterans and active service members. These include Veterans Administration benefits, tuition assistance from various military branches, the Heroes Fund Scholarship for wounded warriors, ROTC scholarships and other grants.

Fostering Community & Connection

A key element of Liberty University's appeal to veterans is its strong sense of community. Recognizing that camaraderie is a vital aspect of military life, Liberty has developed programs and events that foster connection among military students. The university hosts a Student Veterans Association, a chapter of the Student Veterans of America, which provides community and mentorship opportunities. Throughout the year, Liberty also organizes military appreciation events, including a Military Appreciation Month, Military Family Fun Day and the Annual Murph Challenge, discounted tickets to sporting events and access to the university's outdoor snowboarding and skiing complex, Snowflex.

Liberty's dedication to honoring its military students is also evident during graduation ceremonies. The university holds specific military graduation ceremonies both on campus and in partnership with individual military installations. These ceremonies acknowledge the unique achievements of military students and celebrate their academic and personal milestones.

A Commitment to Excellence & Purpose

For over 50 years, Liberty University has remained steadfast in its mission to "Train Champions for Christ," preparing students to excel in their vocations with a greater



Ron Ramsdell

purpose in mind. This mission resonates deeply with military veterans and service members, as it aligns with their values of service and dedication. Liberty's commitment to academic excellence, military support and faith-based education empowers veterans to achieve their goals while making a meaningful impact on the world.

Noteworthy veterans within the Liberty community augment Liberty's dedication to the military, including university President Dondi Costin, Major General, USAF, retired; Dean of the Helms School of Government, Major General Jason Bohm, USMC retired; Vice Provost, Dr. Rich Diddams; and Director of the Center for Chaplaincy, Dr. Steven Keith.

Liberty University's robust support for the veteran community is more than just a commitment; it's a lifeline that offers veterans the education. encouragement and spiritual guidance they need to thrive in their post-military lives. Under the leadership of dedicated individuals like Ramsdell, the university continues to honor and support those who have served, ensuring that their transition from military to civilian life is as smooth and rewarding as possible.

Navigating New Missions at Purdue Global

Kelvin Gumbs' journey has been marked by service, purpose and a relentless pursuit of new missions. A Navy veteran with 22 years of dedicated service, Gumbs' career was not only filled with fulfilling assignments onboard ships and various assignments ashore, but it was also the start of his family's military journey. "My wife is also a Navy veteran, and we have two teenage kids. I retired in 2023, and it all went by so fast," Gumbs reflects. Little did he know that his next chapter would lead him to another mission: supporting military-affiliated learners across Purdue University.

Gumbs joined Purdue University shortly after his retirement, focusing on Purdue Global and Purdue University Online programs. The transition was a full-circle moment for Gumbs, as he had earned his bachelor's degree from Purdue Global while on active duty. "It's really a great honor for me because this university is so laserfocused on serving," he says, now proudly leading military educational and strategic partnerships for Purdue.

The Power of Education in Reinvention

For Gumbs, the most fulfilling part of his role at Purdue is helping veterans make their academic "comebacks" as often said at Purdue Global. He sees education as a powerful catalyst in a veteran's reinvention journey. "Education has the propensity to really help a veteran reinvent or re-skill themselves," Gumbs emphasizes. "Working at a university that is intentional



Kelvin Gumbs

in connecting educational opportunities for veterans to take their next giant leap is truly special."

He believes that the work done at Purdue Global and Purdue University is about more than just degrees; it's about creating better lives for veterans, their families affiliated students not only enroll but also persist and graduate.

Meeting Veterans Where They Are

Accessibility, flexibility, affordability and relevance are cornerstones of Purdue Global's programs, according

"Education has the propensity to really help a veteran reinvent or re-skill themselves."

and their communities. "This university is about opportunity. For some, it's about achieving the dream of earning a degree. I see how intentional everyone is across the university in their commitment to serving," Gumbs notes.

Why Purdue Global Stands Out

Gumbs' firsthand experience as both a student and now as a team member at Purdue Global provides valuable insights into what makes the institution a top choice for military-affiliated students. "When I was active duty, I knew I needed to earn a degree, and the world of online education is very vast," Gumbs says. What set Purdue Global apart for him was the university's understanding of the unique challenges military students face, including balancing military duties with academic goals.

He highlights the flexibility and support offered by faculty and military-focused advisors, noting how these programs are tailored for working adults. "Enrollment isn't enough we need students to start so they can finish," he asserts. The mission at Purdue Global is clear: to ensure militaryto Gumbs. The university's learning environment is designed to be rich in content and aligned with industry needs. Importantly, Gumbs points out that Purdue Global doesn't just focus on veterans but also on military spouses, recognizing the vital role they play in the overall military community. "Our programs are extremely welcoming to spouses, making education accessible and affordable for them as well," he adds.

The university's commitment extends to hiring instructors who are true experts in their fields, many of whom have direct experience in the military or related industries. This expertise provides students with real-world insights and guidance tailored to their specific needs.

Supporting Veterans' Transitions

One of Purdue Global's standout initiatives is its focus on credit for prior learning. Gumbs explains that the university's Center for Prior Learning Recognition evaluates military training and experience, allowing veterans to apply it toward their degrees. This approach saves time and

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money, offering a more efficient path to graduation.

Gumbs shares a compelling example of a veteran who returned to finish a degree years after leaving the military. Despite the time that had passed, the veteran's boot camp credit was still recognized and applied. "Do you know how motivating that is?" Gumbs asks, noting how this validation encourages veterans to keep progressing in their educational journey.

Community and Connection in Online Learning

While some veterans may have reservations about online learning, Gumbs has been impressed by the strong sense of community within Purdue Global's virtual environment. "I've been motivated by the sense of community and peer support that exists even in an online setting," he says, adding that Purdue Global meets military learners at their point of need, whether they are on active duty, in transition or pursuing a new career postservice.

Easing Transitions with Career Support

Purdue Global also recognizes that transitioning from military service to civilian life is a complex process. To address this, the university's Center for **Career Advancement provides** critical support to militaryaffiliated students as they near graduation. From resume writing and job searches to employment webinars and partnerships with veteranfriendly companies, the center is dedicated to ensuring students' degrees translate into meaningful opportunities.

"Having these centers infused with people who understand the veteran's journey makes all the difference," Gumbs says. With veteran faculty and staff guiding the process, students benefit from tailored advice and support that help ease the uncertainty of post-military life.

A Motto of Gratitude

For Gumbs, navigating tough days and staying motivated boils down to one word: gratitude. "I feel like any success I'm enjoying today is because of the experiences I had through the military," he says. Gratitude for being part of something special and for the opportunity to serve in a new mission drives him daily. Whether it's helping someone return to school or supporting them in achieving their comeback story, Gumbs finds fulfillment in knowing he's making a difference.

An Invitation to Veterans and Their Families

As Gumbs reflects on his work at Purdue Global, he is encouraged by the university's culture of service and dedication. "Purdue Global is a school where veterans and their families will be valued and supported. They can come back and move forward in their professional endeavors with a degree from a trusted public institution," he says.

With over 175 fully online programs ranging from associate to doctoral levels, Purdue Global is committed to serving those who have served. For Gumbs, it's all about fulfilling a mission of service one that continues long after the uniform is retired.

Think that's scary?

Sharks can be terrifying. But what s really scary, and even deadly, is distracted driving.

Eyes forward. Don't drive distracted.



Bob Parsons A Legacy in Service

By Annie Nelson



ave you ever followed a successful person for years, hoping to "pick their brain" and soak up their wisdom? Someone you've admired and respected from a distance? I recently had that very opportunity. I found myself in the office-though it felt more like a museum—of Mr. Bob Parsons, a self-made billionaire from Baltimore and a veteran of the U.S. Marine Corps. It was an absolute honor and privilege to spend the afternoon discussing military service, family, business and life with this incredible man. While we can't fit the entire conversation here, I hope you enjoy some of the highlights and a short excerpt from his New York Times bestselling new book, Fire in the Hole!, which tells the story of how he went from having nothing to making more than \$3 billion. It's honest, hilarious, raw and full of valuable business and life lessons.

How did you decide to do a book, Fire in the Hole?

Well, I have friends, guys I served with in Vietnam, that always pushed me to do a book. I thought about it and thought it made sense. There've been a couple of false starts. And finally, I just decided to do it. I can list several reasons why, but first, it's so that generations of my family could look back and say, here's what the old man did.

What made you want to join the Marines?

I was a terrible student. I failed the 5th grade, and at the end of every school year thereafter, whether or not I passed was a photo finish. I was a senior in high school in March 1968 when two buddies told me they were going to talk to the Marine Corps recruiter. I went along with them to hear what the Marines had to say, and they (the Marines) had me at hello. The three of us enlisted on the spot. Because I was only 17 at the time, my mom had to sign off on my paperwork. We all went to boot camp that August, and six months later, we were carrying rifles in Vietnam. I learned three incredibly valuable lessons that helped me a lot while serving:

1. I could accomplish much more than I ever dreamed I could.

2. I had a right to be proud.

3. Discipline—not in the form of punishment, though there was plenty of that. They taught me that responsibility is sacred. If you have a job to do, you must have the discipline and backbone to see it through and not let the guy next to you down.

Everything I have ever accomplished I owe to the United States Marine Corps.

Below is a book excerpt provided to *U.S. Veterans Magazine.*

Chapter 23: Everyone Wins

That period when you're tipping toward great success is such an exciting time in companies. I'd been through it with Parsons Technology, and now I could feel it happening with GoDaddy, too. From the time of our first Super Bowl commercial onward, GoDaddy always had people pursuing us for acquisition. By 2005, we were the largest ICANN-accredited registrar on the internet. (ICANN stands for Internet Corporation for Assigned Names and Numbers.)

Then, in April 2006, things really heated up. That was around the time we announced our plan to go public. I had hired Lehman Brothers to manage the initial stock offering. We were looking to raise over \$100 million and to significantly increase the value of the company. We went through the motions, jumped through all the hoops, filed the appropriate paperwork and were moving forward as if this were the right next step.

However, the closer we got to the date, the more I thought it was a bad idea and potentially a bad deal. I was suddenly going to have all this reporting and bureaucratic stuff to do, and, frankly, there wasn't enough money involved to invite that headache. So many people who'd had nothing to do with building our company were standing in line with their hands out. I don't like partners, and for the most part, I don't take loans to operate my businesses. It was my money, my rules.

Before anyone knew my latest thinking on the subject, the Lehman team came to me and said they had bad news. They were going to have to give a haircut to our stock price. They said it like it was a joke. I didn't find it funny. Not one bit. So I responded the only way I knew how: honestly and to the point.

"Well, I've got some worse news. I'm not going public."

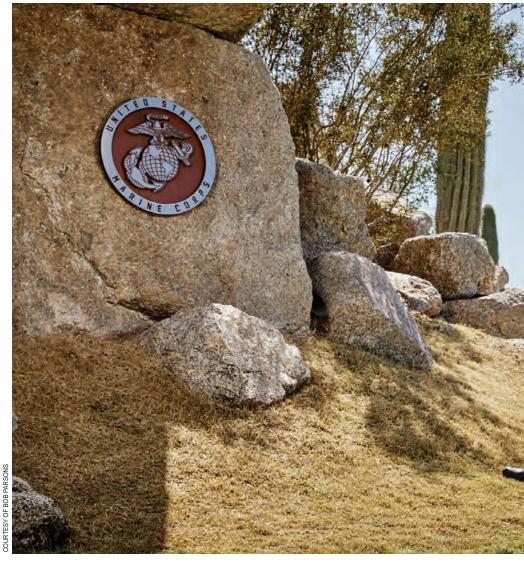
"Oh, you're teasing," they said, half laughing, half panicked.

"No. I'm as serious as a heart attack." And I was.

They couldn't believe it.

Our lead attorney, who had handled the initial public offerings, or IPOs, of a lot of companies, said that in his entire career, mine was the only company he had ever dealt with that had backed out of an IPO. Much later, he also said that my decision was right as rain.

On August 8, I officially pulled the plug. I





Working with The Bob & Renee Parsons Foundation.





Bob and Renee Parsons.



Founder of GoDaddy Inc., Bob Parsons.

didn't make too many friends by doing that, but that was fine by me. I wasn't looking to make friends.

After that, several other companies came to us and made offers, but I never felt like it was the right offer or the right time. I was having fun. I would know when it was time to cash in my chips. There was still a lot of work to do and a lot of good times to have.

Excerpt from Fire in the Hole! by Bob Parsons with Laura Morton, published by Forefront Books and available on Amazon. com.

How did your Marine Corps experience in Vietnam change and motivate you to start your own companies?

I came back from Vietnam with a new work ethic. Not all the changes in me were positive. I was a different guy. The guy that went over there was on the happy-go-lucky side, liked being around people, liked going to different events and so forth. The guy who came home had a short temper, was always a little bit depressed; occasionally, when he was alone, he'd cry and didn't want to be around people. He buried himself in his work, and that kept him going.

Sometimes I think, without PTSD, I wouldn't be as successful as I am. I was a worker bee to get my first business off the ground and wrote all the programming code with no formal education. I would come to work at eight in the morning, let's say Monday, straight through Wednesday at eight in the morning, and about eight o'clock at night on Wednesday, I'd start to slow down and not get much done. I knew it was time to quit when I would start to hallucinate and hear voices that weren't there. I worked those crazy hours until I got my business up off the ground, and I did it because I loved it. Then I took it a little easier, but I worked hard every day, again, because I loved it. Would I have done that without the Marine Corps? No... They taught me the importance of hard work. I couldn't outspend my competitors, I couldn't out-hire them, but I could outwork them.

What advice would you give aspiring entrepreneurs?

Well, first of all, they need to know their success will be determined in large part by how they think. How they think determines everything. And you need to be doing what you're doing for the right reason. If you're doing it solely to make money, you're dead. If you're doing it because you love what you're doing and wanna make a difference, a very positive difference. Oh man, you're almost there.

Tell me about your PTSD and how you discovered psychedelics.

I had a temper. I didn't want to be around people. I couldn't watch fireworks. Occasionally, I'd go off by myself and just be in tears. It's one of the trickiest diseases because it affects the front of your brain and how that area controls the "fight or flight" response. When I read Michael Pollan's book, *How to Change Your Mind*, I had a breakthrough. I had never used



psychedelics and wouldn't have considered doing so before reading the book. My wife helped me find two people who treat veterans with psychedelics. I did a four-day guided treatment, and after, I was a different guy. People who knew me would say, "My God, he's different." One of the things I always point out is that psychedelics don't make you perfect. But they do make you better. And I can't stress this enough: the therapy does the healing; the psychedelics make it possible.

So many of our readers suffer from PTSD. If you were to talk to someone having difficulty with their PTSD, what would your advice be?

Like all veterans, I still have memories no one should ever have. Do I consider myself completely cured of PTSD? No. Do I think I'm much better than I was? Yes, absolutely. Do I want the same thing for my fellow veterans? Yes. If a veteran is struggling with PTSD, I would ask them to be brave and call the PTSD hotline staffed by The Semper Fi and America's Fund (760-725-3680) or get help somewhere.







1: Calvin Bishop sings the National Anthem during the PXG Fairfax grand opening celebration on May 11, 2022 in Fairfax, Virginia.

2: Bob Parsons and Geno Vento of Geno's Steaks attend PXG Philadelphia's grand opening celebration.

3: (L-R) Jeremiah Trotter, Brian Westbrook, Bob Parsons, Brent Celek and Darius Slay attend PXG Philadelphia's grand opening celebration at PXG on Apr. 28, 2022 in King of Prussia, Pennsylvania.

4: Bob Parsons serves as PRO at MCRD San Diego.

5: PXG Apparel President & Executive Creative Director, Renee Parsons and PXG Founder & CEO, Bob Parsons attend PXG Philadelphia's grand opening celebration on Apr. 28, 2022.

6: As a result of his service and injuries, Bob Parsons earned a Purple Heart.

7: Bob Parsons in his dress blues.



DAVE KOTINSKY/GETTY IMAGES FOR PXG





Global Careers: Expanding Employment for Spouses Abroad

By Joseph Clark

The Defense Department is L taking steps to ensure military spouses can continue to thrive in their careers while accompanying service members on overseas assignments. A new memorandum of agreement signed by Deputy Secretary of Defense Kathleen Hicks and Deputy Secretary of State for Management and Resources Richard Verma will streamline the approval process for military spouses seeking overseas teleworking arrangements while federally employed.

Hicks said removing barriers for military spouses to remain in federal positions while accompanying their spouses stationed overseas will further improve economic security for military families and enhance readiness and retention for the all-volunteer force.

"By signing the memorandum of agreement, we are enabling federally employed military spouses to work remotely from where their service member is stationed overseas and continue their professions with as little disruption as possible," Hicks said during a signing ceremony at the White House.

"That matters for military spouses who want to continue down their chosen career path," she said. "It matters for the economic well-being of our military families. It matters for our ability to retain valuable talent and expertise in the federal workforce. And it matters for our national security."

The State Department manages the Domestic Employees Teleworking Overseas (DETO) program, which governs arrangements by federal employ-



ees to work for pre-determined periods at approved overseas work sites while serving in domestic federal positions.

Under the newly signed memorandum, the State Department will accept DoD suitability determinations for overseas housing, both on and off installation, when considering DETO arrangement requests. Previously, the State Department required additional security and safety surveys for off-installation housing. The measure is designed to streamline the approval process and reduce delays that can lead to lengthy family separations or cause military spouses to relinguish their federal positions when moving abroad.

In part, those tough choices are reflected by a 21% unemployment rate among military spouses, according to White House figures.

Administration officials point out that despite military spous-

es being diverse, talented and resilient, unemployment has remained unchanged over the past decade. More than 16,000 military, veteran and surviving spouses work for federal agencies, according to White House figures, further underscoring the broad-reaching impact of the policy governing overseas teleworking arrangements has on the military community. Verma said streamlining the DETO program isn't just about improving the lives of military families; it is also about putting the right policies in place to ensure the federal government attracts and retains top talent.

"When we make a DETO opportunity possible, it means families stay together; two careers are supported; that State, Defense and our other federal partners can carry out our critical missions at home and abroad and that we can continue to retain our best talent," Verma said. He said the memorandum reflects that attracting top talent means putting people first. The agreement is limited to areas where DoD has approved accompanied assignments and established Military Housing Offices serving the local military community.

The memorandum also outlines procedures for DoD and the State Department to jointly address future concerns surrounding DETO arrangements for military families as necessary. It clarifies that spouses of Coast Guard personnel assigned to overseas billets under DoD combatant commanders are also covered under the agreement.

"Our military spouses—so many of you here—you may not wear a uniform, but you serve our country too," First Lady Jill Biden said upon the signing. "And it's our responsibility to serve you." Source: Department of Defense

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How Healthy Hearing Enhances Veterans' Quality of Life

By Brian Taylor

Large family gatherings weddings, Thanksgiving, a reunion—are the pinnacle of relationship building and spending quality time with the ones we love most. And while crucial to the social and familial lives of veterans, these settings can pose a serious challenge to veterans that have a hard time following conversations as a result of hearing loss.

Hearing loss impacts over 35 million Americans over the age of 18, and hearing challenges can be especially acute for veterans. Hearing loss, including tinnitus—a perceived ringing or high pitched humming in the ears—are by far the most prevalent serviceconnected disability among American veterans.

What's more, data shows that veterans who suffer from noise induced hearing loss, particularly blast-related acoustic trauma, are more likely to report bothersome tinnitus and greater levels of self-reported hearing difficulty. This is particularly true for Air Force veterans, who are frequently exposed to highdecibel environments such as jet engines, aircraft operations and explosive devices.

Not only does hearing loss impact veterans' own quality of life, but it also changes the way family members interact and communicate with them, and vice-versa. This poses a significant problem to veterans, because family communication is the bedrock of human relationships and hearing is a critical part of effective communication.

In the absence of communication and familial engagement, veterans who experience hearing loss tend to withdraw, which can lead to social isolation and an increased risk of physical and mental health problems—many that veterans are already at a higher risk of encountering. Therefore, addressing the ways hearing loss impacts internal communication is essential.

Hearing Loss Hits Home for Veterans

Hearing loss can be hard on families in ways that differ from the hardships among coworkers, mere acquaintances or the strangers that veterans encounter in daily life. For starters, families are, well, familiar with each other. They're quick to notice the slightest hint of hearing loss in their veterans, quick to point it out and-if they're the one struggling to hear—quick to ignore suggestions that, "You really should get your hearing checked."

And when a family member does take action and gets fitted for hearing aids, they're sometimes less than diligent about wearing them around the people they're closest to. It's not that familiarity breeds contempt, but we sometimes take for granted the family communication that's ingrained in our dearest relationships some of it even unspoken. That is, until we struggle to communicate.

Fortunately, veterans with standard hearing loss receive outstanding benefits from hearing aids, according to a recent study published by the U.S. Department of Veterans Affairs.

My father-in-law, a military veteran, struggled with his hearing for 30 years. He acquired hearing aids through the Department of Veterans Affairs, and they



Signia device behind the ear.

make a big difference—when he wears them. Which he does, for instance, at Fourth of July remembrances in his hometown of Chicago. But around his family, we sometimes need to remind him.

Indeed, family members with perfect hearing feel the effects of their loved ones' hearing loss acutely, sometimes in the form of anxiety, frustration, misunderstanding or lack of connection. All of which can be dealt with through healthy communication. But we can't lose sight of the nature of hearing loss itself, its risks and its unique impact on family communication, which forms the bond that brings veterans closer to their loved ones and support system. Fortunately, advances in hearing technology can ultimately strengthen those bonds.

When Veterans Miss What's Important

In my profession as an audiologist, it's been my experience that families often are the impetus for treating hearing loss—a key source of what we call a "salient event" that prompts someone to get the help they need. This tipping point usually occurs because the veteran experiencing hearing loss couldn't understand something important to them.

It's therefore important to understand that family communication with veterans is unique, and that hearing health is about more than amplifying sound. It's about enhancing that communication through technology. Increasingly, those who study hearing health have come to believe that accounting for every day, noisy conditions is as important—if not more than making things louder.

In other words, it's not enough just to amplify sound for veterans with hearing loss; the goal should be to pinpoint and clarify the particular sound veterans want to hear so they can remain engaged and healthy. And because the places where people need to hear change constantly (folks move in and out of conversations, ambient noise fluctuates, acoustics vary), hearing in

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noise is a dynamic challenge.

Communication is also dynamic. It can be hyperinformal, with starts and stops, shouts and murmurs, points emphasized or trailing off. It sometimes starts in one room then continues from another, as

Hearing loss impacts over **35 million**

Americans over the age of 18, and hearing challenges can be especially acute for veterans.

one participant moves about. And often, it's not linear. Many people talk at once, making it hard for anyone with hearing loss to follow and participate.

Plus, communication is by nature multi-frequency, with high-pitched voices and low, sonorous ones, based on age and gender. With hearing loss, it's usually the high frequencies that dissipate first, meaning people struggle especially to communicate with children and female family members.

Hearing Aids That Understand the Needs of Veterans

Modern hearing technology is finally able to make sense of all of these family dynamics, and provide the support that veterans need and deserve. Sophisticated hearing aid technology platforms can process volumes of data in real time in order to enhance conversation as it happens.

My company, Signia, recently developed the Integrated Xperience (IX) hearing aid platform that knows to boost the volume of active speakers—wherever their voices are coming from—while diminishing ambient noise. Integrated Xperience hearing aids can detect the different sounds in a room, identify and enhance the voices of speakers and reduce background noise so the veterans can focus on what they want and need to hear. As a result, veterans can follow everything that's going on and contribute confidently to the conversations.

It's particularly important for family members to encourage veterans to seek out hearing health technology, given that researchers believe that gunfire, aircraft and blast-related trauma to the ear might cause greater disability than other types of damage to the ear. And experts believe that even the most supportive family members can't fully understand the challenges faced by veterans with hearing loss, like how tired it makes them to try and follow a conversation. Or how background noise adds to the struggle.

Supporting veterans with the latest hearing aid technology allows them to live the best quality life possible and removes communication barriers amongst family members—critical to creating the connection needed to overcome challenges and reintegration into civilian life.



Brian Taylor, AuD, is the senior director of audiology for hearing aid manufacturer Signia. For more information on Signia hearing aids for veterans, visit signia.net/en-us/local/ en-us/government-services/hearingaids.

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Maintaining Physical Fitness Post-Service: **Tips for Veterans**

By Victoria Riddler



Physical fitness is the cornerstone of military life, providing the strength, endurance and resilience necessary to meet service demands. However, many veterans struggle to maintain this fitness level once they transition to civilian life. The shift in routine, lifestyle changes and the loss of structured physical training contribute to this change.

Here are some practical tips veterans should try to stay fit after their military service to lead healthy and active lives:

Set Realistic Goals

Transitioning from the rigorous demands of military service to civilian life can be overwhelming. Setting realistic fitness goals that align with your new lifestyle is essential. Start by assessing your current fitness level and then set achievable short- and longterm goals. For instance, if you used to run five miles a day, start with a mile or two and gradually increase the distance. Setting attainable goals helps maintain motivation and prevent burnout.

Establish a Routine

One of the biggest challenges veterans face post-service is the lack of a structured routine. Creating a new fitness routine can help bridge this gap. Schedule regular workout times that fit your daily life, whether early morning, during lunch or in the evening. You can also install a home gym or have simple equipment like weights, racks and rigs. Consistency is key. Treat your workouts as nonnegotiable appointments to ensure you stick to your routine.

Explore Exercises

Military training often focuses on specific physical activities. However, sticking to the same exercises may be unrealistic and too much. Exploring different types of post-service exercises can benefit your physical health and enjoyment. Here are some activities you can consider:

- Strength Training: Helps maintain muscle mass and bone density.
- Cardiovascular Exercise: Improves heart health and endurance.
- Yoga and Pilates: Enhances flexibility, balance and mental well-being.
- **Team Sports:** Provide social interaction and a sense of camaraderie.

Mixing and matching exercises are recommended to create a holistic approach to your health. However, the important thing is to engage in an activity that you enjoy and maintain.

Learn about Nutrition and Hydration

A balanced diet and proper hydration are crucial components of physical fitness. As veterans, adopting healthy eating habits that support your fitness goals is important. Focus on:

- Lean Proteins: Support muscle repair and growth.
- Fruits and Vegetables: Provide essential vitamins and minerals.
- Whole Grains: Offer sustained energy.

Avoid excessive consumption of processed foods, sugary drinks and alcohol. Always maintain proper hydration to ensure your body functions optimally. Meal planning and preparation can help you maintain a nutritious diet.

Take Care of Your Mental Health

Physical fitness is closely linked to mental well-being. Post-service life can bring stress, anxiety and other mental health challenges. Prioritizing mental health is essential for maintaining physical fitness. Mindfulness, meditation and regular physical activity can significantly improve mental health. Don't hesitate to seek professional help if needed. It is always okay to seek help from mental health professionals and make use of services and resources tailored to veterans.

Stay Connected

Connecting with fellow veterans can provide motivation and support in maintaining physical fitness. Joining veteran fitness groups or participating in community events can create a sense of belonging and accountability. Sharing fitness goals and achievements with others can inspire and encourage you to stay committed.

Utilize Veteran Resources

Many organizations offer fitness programs specifically designed for veterans. These programs understand the unique challenges veterans face and provide tailored support. The VA offers several resources, including:

MOVE! Weight

Management Program: Focuses on healthy eating and physical activities.

 Adaptive Sports Programs: Provide opportunities for veterans with disabilities to engage in sports. Additionally, local veteran

organizations often host fitness events and support groups that can provide motivation and camaraderie.

Listen to Your Body

As you age or sustain injuries, your body may not respond to physical activity the same way it did during your service. Listening to your body and adjusting your fitness routine is critical. Pay attention to signs of overtraining or injury and give yourself adequate time to rest and recover. Consulting with a health care provider or a fitness professional can help you tailor a fitness plan that suits your needs and limitations.

Maintaining physical fitness post-service is essential for overall health and wellbeing. By setting realistic goals, establishing a routine, exploring various exercises, focusing on nutrition and hydration, prioritizing mental health, staying connected, utilizing veteran resources and listening to your body, veterans can successfully navigate their fitness journey. Always find the right activity for you, ensuring a healthy and active postmilitary life.

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Streamlining Military Assignments: Simplifying Orders for Married Service Members

Deployments, permanent changes of station (PCS) and long work hours are just some facets of military service that strain a marriage. The pressure increases when both spouses are service members. Manpower Management Division, Manpower and Reserve Affairs is creating a dual-military monitor billet to alleviate stresses associated with the orders and assignments process for dualmilitary couples.

Statistics show that as of March 20, 2024, 8,695 Marines

The dual-military monitor will help talented Marines stay in uniform while keeping their family together. It's a professional and personal win for Marines.

are married to another service member. Approximately 2,500 Marines in a dual-military marriage execute PCS orders every year. Nearly 60% of married female Marines are married to another service member.

Given these statistics, it's no surprise that the Marine Corps recognizes that co-locating dual-service couples is complicated. In the past, if complications arose, there wasn't a single dedicated effort to tackle the



Sgt. Wilson MenaGarcia and Sgt. Kelly MenaGarcia after their promotion ceremony to sergeant at The National Museum of the Marine Corps, Triangle, Virginia, July 5, 2023.

issue. Manpower Management recognized the problem and created a dual-military monitor to ensure that these couples have a dedicated resource. The dual-military monitor ensures efficient coordination between the couple's primary military occupational specialty monitors. The dual-military monitor assists in various processes for dual-military couples. These include reporting marriages to administrative centers, requests for co-location and streamlining the separation waiver process. Staff Sgt. Nancy Acuna, the Marine selected as the dual-military monitor with Manpower Management Enlisted Assignments, will also serve as a resource for dual-military families on career options for geolocation selection, guidance on timeline execution and available programs.

For inter-service dualmilitary couples and activereserve Marine couples, the dual-military monitor facilitates communication with Marine Corps officer- and enlisted-duty monitors, reserve monitors and detailers or assignments personnel from other services.

"The Commandant of the Marine Corps made the commitment to keep dualmilitary families together," Acuna stated. "Manpower Management created this billet to ensure that commitment is honored."

Stresses associated with dual-military marriages often cause one of the members to exit the service. The dual-military monitor will help talented Marines stay in uniform while keeping their family together. It's a professional and personal win for Marines. It demonstrates the service's dedication to refining policies and processes to best serve the individual Marine and optimize the capability of our force.

"My job is to ensure that dual-military families feel supported by the service," said Acuna. "They've made the commitment to the Marine Corps, and we recognize them by making the orders assignments process as concise and easy as possible."



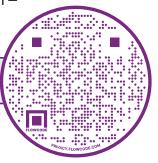
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Supporting Veterans, Benefitting Warfighters & Strengthening National Security: A Conversation with Concurrent Technologies Corporation

oncurrent Technologies Corporation (CTC), an independent nonprofit research and development organization, stands at the forefront of delivering transformative solutions for national security and U.S. manufacturing. With a mission to innovate and protect the country's technological edge, CTC works closely with its affiliate, Enterprise Ventures Corporation, to provide comprehensive lifecycle solutions-from design to prototype and production. At the heart of this mission are veterans whose leadership, expertise and dedication have helped shape the organization's success.

U.S. Veterans Magazine interviewed two of CTC's key leaders: Bob Kubler, Vice President of the Readiness Division, and Tim Tibbits, Vice President of the Engineering and Advanced Manufacturing Division. Both are seasoned veterans who have applied their military experience to impactful careers at CTC, continuing their service in a different capacity.

From Service to Solutions

Kubler served 22 years as an Army officer, holding various command and staff positions, culminating in a pivotal role at the Pentagon. His background has proven invaluable in his work at CTC. "My experience at the Headquarters, Department of the Army (HQDA) gave me a deep understanding of the importance of policies, regulations and procedures. This insight directly supports CTC's mission, where we focus on concept development and analysis for large Department of Defense programs," he explains.



Bob Kubler

Tibbits echoes the significance of military experience in shaping his contributions to CTC. With 28 years of service as a naval flight officer, he understands the strategic importance of CTC's mission. "My military experience gave me an appreciation for what we do here at CTC," he says. "Additionally, my Navy background in resource management, budgeting and acquisition helped me understand how our largest customer, the Department of Defense, operates."

Why Veterans Thrive at CTC

For both Kubler and Tibbits, the rewarding nature of their work at CTC lies in the mission and the people they work with. "CTC's values and its family atmosphere make it a great



Tim Tibbits

place to work," says Kubler. Tibbits adds, "The opportunity to support the warfighter is incredibly fulfilling. It's also rewarding to work alongside fantastic people, many of whom are fellow veterans navigating both civilian and military careers."

CTC's commitment to veterans extends beyond employment. The company provides unique support systems tailored to the needs of veteran employees, including unlimited military pay differentials for active service and reserve members. "This kind of support is rare," says Tibbits, noting that many companies either cap military differentials or limit them to short-term deployments.

The Value of Hiring Veterans

CTC currently employs 66

veterans, comprising 17% of its workforce. Kubler and Tibbits emphasize that veterans bring strong leadership skills, discipline and problem-solving abilities that are directly applicable to CTC's mission. "Veterans understand the challenges faced by our clients, particularly in the defense sector," explains Tibbits. "Their expertise and firsthand experience are instrumental in delivering superior solutions."

The presence of veterans within CTC also plays a key role in recruitment. "Veterans often recommend CTC to those they've served with," says Kubler. "Once they're here, they exhibit the leadership and skills that help us solve our clients' toughest challenges."

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Our commitment to employing military veterans is driven by the invaluable contributions of our employees who currently serve in the National Guard and Reserves, as well as our valued veteran employees. Their work ethic, hands-on experience, and leadership bring incredible value to the projects we perform for our clients in the U.S. military, Department of Defense, U.S. government agencies, and non-government entities.

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Concurrent Technologies Corporation their next career move, CTC offers an intellectually stimulating and mission-driven environment. The company provides diverse career paths ranging from energy resilience to advanced manufacturing, with opportunities for handson work, technical challenges and leadership roles. CTC's projects predominantly support national security initiatives, making the work particularly meaningful for veterans.

Kubler and Tibbits agree that CTC's collaborative culture is a major draw. "We work together toward common goals, with plenty of room for professional growth and technical innovation," says Kubler. Tibbits adds, "For those who still serve in the National Guard or Reserves, the ability to balance both careers is a big plus. The work is fulfilling, and you're contributing to something bigger than yourself."

Giving Back

The company actively participates in veteran job fairs,

military organizations. CTC's longstanding support of the Toys for Tots program is just one example of how the company gives back.

For veterans seeking a purposeful career with the chance to continue serving in a different capacity, CTC

At Concurrent Technologies Corporation, veterans are not just employees; they are integral to the organization's mission of safeguarding national security and maintaining the technological edge of the United States.

posts job opportunities through veteran-focused platforms and financially supports offers a unique opportunity. With its mission-driven focus, collaborative environment and unwavering support for those who have served, CTC is a place where veterans can thrive while making a lasting impact on national security.

At Concurrent Technologies Corporation, veterans are not just employees; they are integral to the organization's mission of safeguarding national security and maintaining the technological edge of the United States. With leaders like Bob Kubler and Tim Tibbits guiding the way, CTC remains a place where those who have served can continue contributing, innovating and leading in meaningful ways.



Veteran Spotlight: Terry I. Pruitt - A Leader in Emergency Management

n the winter issue of U.S. Veterans Magazine, we shine a spotlight on Terry I. Pruitt, a dedicated Recovery Project Manager at APTIM and a decorated combat veteran of the Persian Gulf War. Growing up in Newton, Mississippi, and serving 22 years in the Army, Terry's military background has profoundly shaped his career in emergency management.

Terry's journey into emergency management began during his military service as a combat medical specialist and airport firefighter. After transitioning from the Army, he spent a decade as a professional firefighter before moving into program management within the emergency management sector. His rich experiences have equipped him with valuable leadership and crisis management skills.

"My leadership ability was nurtured by my parents and further developed through my military experiences, which exposed me to different cultures and taught me to manage crises with a calm approach," Terry shares. His military training instilled in him the importance of preparation and adaptability in unpredictable situations.

Terry's involvement with professional organizations like the National Forum for Black Public Administrators (NFBPA) has been instrumental in his career growth. Networking, information sharing, and mentorship opportunities have greatly enhanced his professional development. "These connections provide priceless advice and knowledge from proven professionals in various



fields," he explains.

In his role at APTIM, Terry has implemented innovative recovery strategies that utilize technology to improve processes and decision-making. By identifying and eliminating waste in recovery processes, he effectively manages projects to achieve successful outcomes. His experience with FEMA program management has further honed his skills in collaborating with different agencies, ensuring that the needs of communities affected by disasters are prioritized.

Looking ahead, Terry is pursuing an MBA with a concentration in Project Management/Process Improvement, recognizing the importance of ongoing education in enhancing his effectiveness in emergency management. He believes that furthering his education provides him with essential tools for managing large-scale projects across the nation.

Terry's journey is not without challenges. He acknowledges that dealing with difficult stakeholders can be a significant hurdle in recovery projects. However, he emphasizes that effective communication plans can help minimize uncertainty and overcome challenges.

Terry offers valuable advice for veterans looking to transition into the public sector: "Start researching opportunities and networking at least a year before leaving military service. Seek certifications and degrees in your chosen fields, create a milestone-based schedule, and seek guidance from professionals already in the field."

NFBPA is excited to announce that it will host its National Conference in San Francisco, California, from April 9-13, 2025, at the Hyatt Regency San Francisco. This conference will provide an excellent opportunity for networking, professional development, and collaboration among public administrators, including veterans like Terry, who are making a difference in their communities.

Terry I. Pruitt's experiences exemplify the dedication and expertise that veterans bring to the public sector, contributing significantly to emergency management and recovery efforts. His journey serves as an inspiration to fellow veterans and highlights the importance of continuous learning and community engagement.



Veterans Legal Institute Celebrates Ten Years, Ten Thousand Veterans Served

By Heidi Plummer, Esq.

Co-founded by Executive Director Antoinette Naddour in 2014, Veterans Legal Institute (VLI) celebrates serving over 10,000 low-income and homeless veterans in Southern California-a monumental undertaking given its grassroots nature. With humble beginnings in Orange County, California, VLI has expanded its services throughout Riverside and San Bernardino Counties as well as a significant portion of Central California. Veterans Legal Institute, a nonprofit law firm, provides free legal services to low-income and homeless veterans seeking to lead this greatly underserved community to self-sufficiency. With a growing staff of 26, VLI receives approximately 400 inquiries each month. With such a high volume, VLI's staff efficiently routes each query to one of their various in-house resources or its vast network of community resources. The efficiency carefully curated by VLI ensures that veterans reaching out receive muchneeded assistance.

VLI provides a myriad of civil legal services, including assistance with complex veteran benefit appeals, discharge upgrades for survivors of military sexual trauma, and those who have combat PTSD or TBIs. VLI's legal services also extend into the areas of family law, estate planning for older adults and terminally ill veterans, consumer law and many other areas. VLI leverages its inhouse personnel and volunteer attorneys from around Southern California who provide services in office, virtually, and at mobile legal clinics held around town at places like the Tibor Rubin VA Hospital in Long Beach and other veteran-frequented hot spots.

VLI distinguishes itself as a wholly military-specific nonprofit

law firm, with most of its staff having a strong connection to the military. Its expertise in veteran-specific issues, where the veterans it serves are provided quality access free of any financial burdens, makes it one of the most trusted resources for veterans. Last year, 86% of discharge upgrade clients received a favorable outcome. more than four times the national average. Simultaneously, VLI secured over \$2.9 million in benefit awards for disabled veterans, including over \$165,000 in monthly compensation.

VLI successfully co-sponsored SB-498 with Senator (CA) Tom Umberg, ensuring that service-connected veterans would not have their disability compensation viewed as a detriment and disqualifier when seeking services at IOLTA-funded legal aids. This collaboration afforded disabled veterans a higher chance to qualify for legal aid throughout the state of California.

In honor of its 10th anniversary, VLI is hosting a celebration on Nov. 15, 2024, at Fete the Venue in Costa Mesa. Over the past several years, Wright Ford Young & Co. has been the title sponsor and confirmed attendees to date include two Medal of Honor recipients, high-ranking military officers, the who's who of the legal profession, veterans, politicians, and other patriots who want to celebrate a worthy cause. The event will include unlimited wine tasting with seven wineries, a silent and live auction with carefully curated items and experiences, a live band, dancing, and a few special words from select dignitaries. All proceeds from the event are earmarked to support low-income and homeless veterans. VLI anticipates that this event will be one of the most well-attended of its kind and has high expectations that it will sell out quickly. Thanks to the generosity of law firm partner John Manly, a Navy Veteran, with Manly & Finaldi, a \$100,000.00 donation will be presented to VLI to support a legal fellow for one year who will be dedicated to providing free legal services to veterans in need.

This year's honorees include: **Veteran of the Year:** Tom Boscamp, U.S. Army Veteran,

Coastline Community College Law Firm of the Year: Ford

& Diulio PC Attorney of the Year:

Rosanna E. Fristed, Miller, Morton, Caillat & Nevis, LLP

Community Partner of the Year: Judicate West

Veteran Advocate of the Year: The Fantastic Four—Sahar Hanna, Silvana Sarkis, Vivien Hyman, Heidi Plummer

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Army Reserve MP Soldier Receives Medal for Civilian Heroism

By Sgt. Maria Elena Casneiro

A rmy Reserve Capt. Sean Kalletta, a military police officer with the 200th Military Police Command, recently received the Carnegie Medal for his heroic efforts. Suffolk County executive Ed Romaine presented the medal to him with family and colleagues present.

On Jan. 2, 2021, Kalletta was on duty as a Suffolk County Police officer when he responded to a house fire and entered the home, saving two residents and their dogs.

"I knew that it was a very serious fire when I was driving to the scene because I could see a lot of smoke in the air from about a mile away," Kalletta said. "When I turned onto the street of the fire, I did not see any other emergency vehicles, so I immediately knew that I was going to be the first emergency responder there.

"When I arrived at the home, the neighbors were outside, and I asked someone if anybody was in the home," he said. "When I was told that the homeowners were still inside attempting to rescue their dogs, I knew that it was my duty to do everything that I could to help them, so I ran inside."

Kalletta was hospitalized for smoke inhalation and an injury sustained while saving one of the dogs.

His dedication to service comes from a long family history with roots that stretch from its start as an Army ROTC Cadet at Norwich University—The Military College of Vermont," he said. "There I learned many things, including the importance of self-discipline, physical fitness, mental toughness, academic excellence and service to others before self... I knew that the Military Police Corps was

"When I was told that the homeowners were still inside attempting to rescue their dogs, I knew that it was my duty to do everything that I could to help them, so I ran inside."

New York City to Ireland. "My great grandfather, Lawrence Booton, was a soldier in the Irish Army. He then immigrated to the United States and then joined the United States Army."

Kalletta serves as commander of the 430th Military Police Detachment, 333th Military Police Brigade, on a part-time basis in a Troop Program Unit position, where he uses his Army Reserve experience to supplement his civilian career in law enforcement.

"My military career truly got

Army Reserve Capt. Sean Kalletta

the right fit for me as an officer, as I knew that I was also going to be pursuing a career in civilian law enforcement."

During his time in the Army Reserve, Kalletta added general's aide to his list of achievements. Working as Deputy Commanding General (Support) Brig. Gen. Vance Kuhner's aide, Kalletta says, "Being an aide has helped me to see the big picture and look at things from a more strategic level, both in the military and life in general." "We are immensely proud to have Soldiers like [Kalletta] among us, whose bravery and selflessness exemplify the very essence of heroism and the Army values," said Kuhner. "His unwavering commitment to serving and protecting our community embodies the values we hold dear and he truly represents the epitome of what it means to be a police officer and an Army Reserve Soldier."

While it is still a mystery who nominated Officer Kalletta, the Carnegie Hero Fund Commission only recognizes 11% of the 800 nominations it receives every year.

"The bottom line is that both my military career in the Army Reserve and my police career complement and benefit each other," Kalletta stated. "I am a better Soldier because of my police experience, and I am a better police officer because of my military experience."

First established in 1904, the Carnegie Medal honors those individuals who risk their personal safety to save the lives of others.

Source: Army Reserve



Brig. Gen. Vance Kuhner (L), Deputy Commanding General (Support) at 200th Military Police Command, and Capt. Kasiym Bethea (R), 200th Military Police Command, pose for a photo with Officer Sean Kalletta of Suffolk County Police Department.



Officer Sean Kalletta of Suffolk County Police Department, also a Soldier with the 200th Military Police Command, receives the Carnegie Medal from Suffolk County executive Edward Romaine on Feb. 22, 2024 in Hauppauge, New York.

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How a Former Combat Medic Turned Entrepreneur Is Improving Disaster Response

Applications now open for entrepreneurship training program for veterans.

Elizabeth DePompei -

Natural disasters, healthcare inequity, disability accessibility—these are the types of universal issues being tackled by veterans who come through DAV Patriot Boot Camp, an entrepreneurship program for the military and veteran community.

Founded in 2012, DAV Patriot Boot Camp connects transitioning service members, veterans, and military spouses with invaluable education, world-class mentorship, and a supportive community to help them succeed as founders.

Applications for the next DAV Patriot Boot Camp can be found at **patriotbootcamp.org**. Participants will get a chance to enter a pitch competition with no-obligation funding up for grabs.

Meet one DAV Patriot Boot Camp alum taking on one of today's biggest challenges.

Army veteran and former combat medic, Julie Sargent, is the co-founder and CEO of Cardinal Medical Solutions, providing on-site medical care for first responders and support personnel at wildland fires and other disaster incidents nationwide.

What problem does Cardinal Solutions help solve?

One of the big goals we have is keeping our firefighters in the fight and keeping our support personnel out here on the incident. Anytime somebody gets hurt or something happens, if we're not here to respond or there isn't that capability on the site, not only does the patient now have to be transported out, but often, two to three additional resources to go with the patient and coordinate now have to be removed from the incident. This then affects the actual ability of that team to continue to operate.

By us being on-site and managing that care, keeping it all in-house, it allows the firefighters to stay in the fight. It allows the rest of the personnel to stay on the incident and continue working and doing the job they're deployed to do.



How did military service prepare you to succeed as an entrepreneur?

The incident management team style [in disaster response] and how they do things is very similar to military operations. I think that made the transition very easy for me.

It also helped having that prior experience working in remote and austere environments, learning to be creative with the level of care that you can provide with the resources and knowing that you don't always have resources immediately accessible. There's a lot of knowledge and experience I gained from the Army side of doing things that I'm able to apply out here working in the field.

How did DAV Patriot Boot Camp help you as an entrepreneur?

I was given some interesting perspectives on how to approach government contracting, and what it looks like getting into that particular field because that's a lot of what we do. We work directly with the Forest Service and other government agencies to support them.

I just really appreciated having that mentorship and guidance to get us where we needed to be.

To get help or learn more about how DAV helps veterans, visit DAV.org.



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A Portrait of the Artist as a **Soldier and Survivor**

The image is familiar but haunting: Michelangelo's David stares into the distance, but instead of clutching a sling pouch, he is holding a Soldier's helmet. His right arm is missing, as is his left leg below the knee. In their place: prosthetic limbs.

The Returned Warrior takes the idealized male form and mutilates it, much like what can happen to those in combat. The striking artwork, painted in high-flow acrylic on raw linen, is the creation of Aaron D. Baldón, the 2024 President's Art Award recipient.

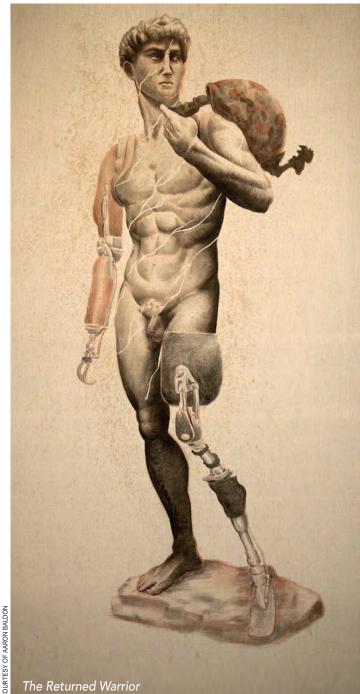
War and its horrific effects are not abstract concepts for Baldón. They are seared into his psyche from his time in Afghanistan and, later, Ukraine. Other works in his collection include Loading Ammo, Then This; Defeated; The Last Thing You See—Internal Scream; and The Aftermath of War.

"I don't try to create palatable images, because the world can be a dark and brutal place. and I've been there," Baldón says. "I take some inspiration from Goya in that he worked in a journalistic fashion. While he can say, 'I saw it,' as can contemporary journalists, only a Soldier or anyone else caught up in a war can say, 'I felt it."

To understand the artist, you need to know his roots.

Baldón grew up in an economically disadvantaged but culturally rich Chicano community near downtown Los Angeles, the child of a Mexican American mother and an Indigenous father from a pueblo in New Mexico. His grandmother, who came from a small village in northern Oahu, was another major influence.

The neighborhood inspired his aesthetic and artistic style.



The Returned Warrior

Striking, stylized murals cover walls and buildings, and tattoo artists practice their craft in shops and salons.

Baldón took his passion into the professional world as a freelance art director for companies such as Mattel, overseeing high-profile projects and managing teams of photographers, illustrators and designers, but over time he grew

disillusioned with the work. The turning point came on a trip from L.A. to Louisville, Kentucky to sign off on a project for a major client.

"I got off the plane and there was a black car waiting for me. Meanwhile, on the same flight, was an exhausted, young Soldier on his way back to his unit in Kentucky. This stood out in stark contrast to me. I have black car service the whole time that I'm there because I'm the art director. I'm basically there to make sure it's the right shade of green, and then I go back to my hotel. On the flight back I thought, 'What am I really doing with my life when there are others willing to sacrifice so much?""

In 2010, at age 36, Baldón joined the Army.

Basic training was at Fort Knox, Kentucky, south of Louisville, an irony not lost on him. "I was back in the same place, but instead of a black car, I was on a bus with all the other recruits—and we got yelled at as soon as we got off that bus."

After advanced training at the John F. Kennedy Special Warfare Center and School in North Carolina and qualification as a civil affairs specialist, Baldón was deployed to a mountainous region of Afghanistan to meet with tribal and government officials, work with the local population and coordinate humanitarian missions. His duties also included providing security and operating heavy weapons.

"I became deeply and emotionally entrenched in the experience of a Soldier and war's impact on the surrounding population," he says. "It's an almost indescribable juxtaposition of beauty and danger."

After six years, Baldón left

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SERVICE-DISABLED VETERANS

the Army, earned his bachelor's degree in art at the University of La Verne, applied to Claremont Graduate University (CGU) and headed to Ukraine in 2019 to teach English for a year. Why Ukraine?

"I wanted to go somewhere cold because I grew up here in California and I was just tired of the hot weather. I considered several places where I was either looking at jobs or got offered jobs and I put them into a spreadsheet—the Army decision matrix—and Ukraine scored the highest, much to my surprise."

The matrix decision changed his life in profound ways: He met his future wife two weeks later in a café after hearing her practicing English in a group next to him. He intended to stay just a year, but he signed a second teaching contract when COVID hit. He began his MFA studies at CGU online, with classes usually taking place around midnight in Kyiv.

Though Baldón had planned

Ad ptUSK ds

to return to the U.S. to continue the final year of his master's program in early 2022 (with his fiancé and her son set to join him at the end of the year after his graduation), he instead began stocking up on food, water and other necessities because he could see that war was on the horizon.

They were in their apartment north of Kyiv on February 24 when Russian forces invaded, partially encircling the area and firing on civilian vehicles that tried to escape. After a month of enduring the battle near their neighborhood, they managed to flee to a farming village in Croatia, where they lived as refugees for a year and married.

"This experience gave me yet another perspective on war," Baldón says. "I saw its effects on people very close to me who were not Soldiers. War scars everyone, whether physically or emotionally. It reshapes landscapes—physically, culturally and ethnographically." In March 2023, Baldón returned with his family to Southern California. He resumed his education that fall at CGU, where he thrived in the MFA program. He graduated this May, a day after being honored with the Art Award at a dinner hosted by CGU President Len Jessup. The award includes a \$5,000 honorarium and the distinction of having *The Returned Warrior* join the university's Presidential Art Collection.

"Despite the ugliness of conflict and the darker aspects of the world, I aim to combine it with the elegance of mastery of my craft," Baldón says. "I want to use art as a tool to invite reflection, understanding and empathy."

He hopes to teach at a university and, inspired by his father's experiences, he wants to mentor aspiring artists in economically disadvantaged areas. He also wants to show his work in galleries to raise awareness about the harsh realities of war.

"It's glamorized and sani-



Aaron D. Baldón

tized, but there's nothing glamorous about it."

Baldón makes it clear, however, that he values his experience in the Army and admires those who serve their country.

"From a paraphrased quote attributed to George Orwell, people sleep peacefully in their beds at night only because rough people stand ready to do violence on their behalf."

This article was reprinted with permission from Claremont Graduate University; cgu.edu.

He's 6'1", but he still looks up to me.

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A D O P T U S K I D S . O R G

The Cole Strange Foundation: Giving Back to Those Who Served

By Kellie Speed

New England Patriots Starting Guard Cole Strange recently celebrated the one-year anniversary of his nonprofit charity to honor and celebrate veterans.

He created the Cole Strange Foundation in September 2023 to honor, support and show appreciation for the sacrifices of military veterans by impacting the lives of those physically injured or facing mental health challenges.

Over the summer, the offensive lineman hosted his first farm-to-table fundraising event in Massachusetts known as Cole Strange's Farmstead Dinner for Vets. Held at Wards Berry Farm in Sharon, Massachusetts, the event raised money to fund grants for military veterans to receive the care they need through the foundation's partnerships with local veterans' organizations.

The event featured live entertainment and guests included some of Strange's teammates along with some other celebrity guests who enjoyed food stations with wine and signature libations. A silent/live auction featured a Cole Strange signed Signature Series Patriots football.

Growing up in a family that appreciates our military's service and sacrifice had a significant impact on the Tennessee native. While playing professional football was his ultimate goal, if that didn't work out, he had his sights set on joining the military.

"Being a professional football player was always a dream I had," Strange recently told *U.S. Veterans Magazine* in a phone interview. "I knew the risks and there was a chance I might not make it, so I had a backup plan.



Cole Strange at the Patriots at the Movies outreach program in September of 2023.



Cole Strange meets two veterans at the Veterans Lunch + Tour at Clear Path New England.

Joining the military would be a good transition from football because of the physicality of it. Both of my grandfathers served and all of us in my family have had respect for the military. When I got older, I felt like it would be something that I would enjoy."

In 2023, Strange volunteered to assist in a landscaping project in Massachusetts for U.S. Army Chief Warrant Officer 2 Rebecca Mann through Homes for Our Troops.

"We worked on a project for a woman who was a double amputee and wheelchair bound," he said. "Homes for Our Troops did most of the work beforehand. They did a custom bathroom to make it accessible for her. We planted 200 trees and sodded the entire backyard."

Mann was on her second deployment when she sustained an injury to her right foot in 2014. In 2017, after years of pain and several operations, she elected to have her right foot amputated. A year later, she began to experience pain in her other leg and learned she had a microvascular condition that was causing blood flow issues. She underwent several more medical procedures to correct the issue but decided



Cole Strange shares a hug at the Veterans Lunch + Tour at Clear Path New England.



Cole Strange signs a jersey for the Evening to Salute Veterans fundraising event.

to have her left foot amputated in 2020.

The Cole Strange Foundation now hosts fundraising events throughout the year, including a Patriots at the Movies event with veterans and an Evening to Salute Veterans.

"We focus on those with the most need or [who] have PTSD or need counseling," he said. "Veterans have done so much for all of us putting themselves at risk. As a country, we need to do more for them."

For more information or to learn more about the Cole Strange Foundation, visit colestrange.org.

Finding Support with Adaptive Sports

By Kellie Speed

A fter spending 20 years in the U.S. Army Reserves as a J.A.G. officer and patient administrator, Capt. Karen Atkinson never could have imagined how quickly her life would change when she retired.

"My father served in the military, and it is just something that was not expected, but something we should all aspire to do," she told us in a recent phone interview. "A year after basic training, I was deployed for Desert Storm. I retired out of the Reserves and was living as a civilian when I was in a car accident going to a friend's housewarming party. Unexpectedly, someone came around the corner, and I ended up off the road with a spinal cord injury."

Atkinson's life-altering accident left her with a T-12 spinal cord injury, causing her to become a paraplegic.

"I have the use of the muscles just above the knees," she said. "Life changes in the blink of an eye. I was out of the military for five years and had kids and a full-time job. I was on the go all the time. Life came to a



screeching halt, and everything changed."

Despite her injury, Atkinson is not letting it get in her way. Since then, she has become actively involved in adaptive



sports such as sailing, monoskiing, scuba diving and golf.

"Initially, I began seeing events that are available for veterans, but I wasn't sure what my interest was in," she said. "I signed up for an adaptive sailing event that I really enjoyed. Then, I got scubacertified and met a friend from Colorado at a ski event. I tried the monoski and loved it. Relaxing for me is only when you win."

Atkinson has also become involved with PGA Hope, a program that introduces golf to veterans and active-duty military to enhance their wellbeing.

"I can't see a golf course unless I am on the golf course," said the Florida resident. "I have to have things to help allow me to play competitively. I am super new to golf and started just last summer. I found the golf course makes it easier for other people with disabilities. It's shocking it's such a struggle."

Thankfully, she has been able to get around more easily through the use of VertaCat, a "stand-on-command," allterrain rider for people with limited mobility, which helps them lead a more active life. It has assisted everything from golf courses and tournaments to organizations like the U.S. Disabled Golf Association, the National Alliance for Accessible Golf and Move United in their quest to support golfers with limited mobility.

"The VertaCat has changed my life," Atkinson said. "As someone in a wheelchair, I have to live my life on the pavement. This changes my perspective. It changes everything."

Today, she is on a new mission to encourage others to keep doing big things, even if their version of "big" comes through smaller joys—like using adaptive technology such as VertaCat to get back into gardening or simply experiencing the grass beneath their feet.

"It's more changes in altitudes for me than latitudes like the Jimmy Buffet song," she laughed. "If I sit too long, my legs cramp. Standing is so good for your body. It has become my passion after a tragic event. It is easy to put on weight and not move, but that's not what your body is meant to do. I know this isn't the end. You just have to adjust to your new normal."



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FEATURE

The Healing Art of Quilting: Quilts of Valor

By Beth Kuberka



Andrew Lee poses next to one of the quilts he created with Quilts of Valor.

ight years ago, Andrew Lee embarked on a quilting journey, initially driven by a desire to bond with his wife over a shared hobby. What began as a simple activity quickly blossomed into a profound passion that transformed his life. When he received his first quilt pattern in the mail, he had no inkling that quilting would soon become both a therapeutic refuge and a deeply rewarding endeavor.

To enhance his skills, Lee joined the Knoxville Quilt Guild, where he was one

of three male members. Despite the initial trepidation of entering a predominantly female space, Lee discovered a new and profound purpose: creating quilts for veterans through Quilts of Valor. This organization, dedicated to honoring service members and veterans with handcrafted quilts, became the channel through which Lee could express his gratitude and support for those who have served.

"I left art school to join the Army, and I never imagined that quilting would become my outlet," Lee reflected. His journey took a deeply personal turn when he began to channel his experiences into creating quilts that honor those who have endured the hardships of war.

Quilts of Valor, a nonprofit dedicated to providing comfort and healing through meticulously crafted quilts, offers more than just physical warmth. These quilts serve as symbols of deep appreciation, recognition and emotional support. Through his involvement with this noble cause, Lee has not only enhanced his quilting skills but also touched countless lives, enriching both his own and those of numerous veterans.

As a veteran who has bravely served three tours in Iraq and Afghanistan and is a member of the Tennessee Army National



Guard, Lee found a profound connection with Quilts of Valor. After grappling with intense anger and frustration post-service, he found solace and healing through quilting. Each Quilt of Valor he creates is imbued with his personal experiences and is a testament to his commitment to honoring fellow veterans.

One of the most poignant moments of his journey came when he presented one of



Andrew Lee works on one of his quilts.

<image>

his first quilts to a 93-year-old World War II veteran who had stormed Normandy. "My gratitude and perspective completely changed," Lee recalled, his voice tinged with emotion. That moment ignited his dedication, leading him to immerse himself fully in the craft.

Residing in Loudon County, Lee discovered a supportive quilting community closer to home when The Village Quilters at Tellico Village embraced him. As a longarm quilter, Lee devotes each day to crafting both customer quilts and Quilts of Valor. His tireless efforts have resulted in more than 500 quilts, each a symbol of honor and support for veterans. Through his work, Lee challenges stereotypes and strengthens community bonds.

Lee's journey has also brought him closer to his wife and allowed him to continue serving in the Army National Guard, where he now teaches logistics for military reclassification. His unwavering commitment to his community and his service exemplifies the powerful intersection of passion and purpose, demonstrating the profound impact of Quilts of Valor and The Village Quilters' collective efforts.



Beth Kuberka

Beth Kuberka is the chief development, marketing and communication officer of Tellico Village, a planned active adult community in Tennessee. In her more than 20 years of experience she oversees all communications, marketing, sales and first impression initiatives for the village.

Helping Military Families Overcome Historic Money Struggles

By Mark Steffe

Money matters weigh heavily on the minds of many military families. While the issue has roots in several areas—frequent relocations, salaries that struggle to keep pace with inflation and high military spouse unemployment—it's compounded by financial knowledge that often lags behind the general population.

The 2024 First Command Financial Behaviors Index findings continue to show a long-term trend that indicates military families are struggling with personal finance knowledge. On the nine-question test designed to measure financial understanding associated with financial readiness, 20% of military test takers correctly answered at least seven questions. This compares to 41% of civilians. Military test takers scored lower than the general population in 11 of the past 13 years.

Unfortunately for military families, the impacts of poor



CEO of First Command Financial Services Inc. Mark Steffe.

U.S. military. A new survey by Blue Star Families and Syracuse University found that only 32% of U.S. military families would recommend pursuing

"Your financial advisor should offer a transparent and interactive process that focuses on your goals and priorities, while addressing your unique needs and connecting with you on your terms."

financial readiness are further reaching than the numbers reflected in a service member's bank account.

Financial Readiness

On a large scale, poor financial readiness could impact the future success of the military service, a significant drop from 55% in 2016. The survey of over 7,400 responses cited quality-of-life issues like poor spousal job opportunities, housing concerns, inadequate health care and the impact of inflation and low military pay as major factors deterring families from recommending military service.

When military families have poor financial readiness, a variety of aspects of their lives can be negatively affected including a service member's career. For instance, a service member's security clearance application can be denied if their debt-to-income ratio is too high. Financial issues can limit a person's military career trajectory and sometimes result in disciplinary action under the Uniform Code of Military Justice (UCM]).

Financial stress can also lead to significant strain within family relationships, including stress among children and marital relationships. Recent findings from National Debt Relief report that 3 in 5 Americans have considered putting off marriage to avoid inheriting their partner's debt. Additionally, 54% of respondents believe that having a partner who is in debt is a major reason to consider divorce.

Improving financial readiness through public and private partnerships and government action like the SMART Save Act are steps in the right direction. However, financial training isn't the full solution. Our nation's military families deserve better access to financial training, but they shouldn't be expected to be finance experts. For help establishing a financial plan and setting long- and shortterm financial goals, there's no substitute for the knowledge and personalized coaching of a financial advisor.

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Financial Security

The benefits of financial readiness are clear. What's not as clear, for some, is how to pursue financial stability. It starts with a financial plan. As Benjamin Franklin is credited with saying, "If you fail to plan, you are planning to fail." This is true for many things, including personal finance.

While it's important to have a financial plan, they're meant to be dynamic, factoring in planned and unplanned life events. Your plan should constantly evolve to meet changing needs, preferences and situations throughout your life.

If establishing a financial plan on your own feels complicated, working with a financial advisor can help to alleviate some of the stress that comes with making sure you're financially squared away. You should expect to be an active participant in planning. Your advisor should offer a transparent and interactive process that focuses on your goals and priorities, while addressing your unique needs and connecting with you on your terms.

Financial Advisors

First Command's research results support the value of working with a financial coach. It shows career military families who work with a financial coach outperform the general population in several key measures of financial readiness, including:

- Higher savings rates. The latest quarterly Index (Q4 2023) shows military respondents with an advisor are saving an average of \$2,275 per month. That compares to \$1,206 for military respondents without an advisor. Averages reported by the general population are \$1,175 for those with an advisor and \$1,056 for do-it-yourselfers.
- Higher net worth. The Index shows long-term savings and retirement holdings of \$290,907 for military families with an advisor versus \$149,981 for those

who go it alone. For the general population, the totals are \$269,071 and \$131,953.

Greater financial confidence. The Index reveals that 81% of military respondents with an advisor are confident their financial situation will improve in the next year. That compares to 37% of military respondents without an advisor. For the general population, it's 48% for those who work with an advisor versus 25% who are do-it-yourselfers.

Dedicated Coach

People use financial advisors for many of the same reasons they use personal trainers, life and career coaches. Firstly, many enjoy the support and guidance of a qualified financial coach helping them clarify their financial goals and needs. For example, many clients have several aspects of their finances they'd like to improve including, more retirement savings, paying down debt and saving for kids' college. Financial advisors can help their clients prioritize their financial goals as part of a collaborative, personal relationship.

Military-Specific Strategies

A good financial advisor will offer tailored solutions to your unique financial needs. For military families, finding an advisor who knows the military lifestyle can be more effective. Specifically, finding someone who understands military pay and benefits like housing allowances, special duty pay, retirement benefits, health coverage and the Thrift Savings Plan (TSP), is key.

While all financial advisors strive to provide sound guidance, those without specialized knowledge of military pay and benefits may inadvertently provide advice that doesn't account for the nuances of military compensation. For example, they might treat certain allowances as permanent income rather than temporary. Or they may not fully understand the details around reimbursements for Personally Procured Moves (formerly known as a DITY or do-it-yourself move) or the provisions of benefits like Servicemembers' Group Life Insurance and the Survivor Benefit Plan. Working with an advisor credentialed in military financial counseling can help ensure advice is tailored to the unique aspects of military finances.

Military families make immense sacrifices for the safety and security of our country. With greater access to knowledge and support of financial advisors, military families can start to pursue the financial security they deserve.



The Financial Transition from Military to Civilian Life

The transition from the military to the civilian sector typically focuses on job opportunities. While this is important, it's also vital to consider the financial aspects of transitioning into the civilian world and a new career. Preparation is key to success, and Veteran Saves has a treasure trove of tools and information to support you. With some planning and a willingness to learn, you can build a solid foundation to help you address your financial needs as a veteran.

Creating a Spending Plan

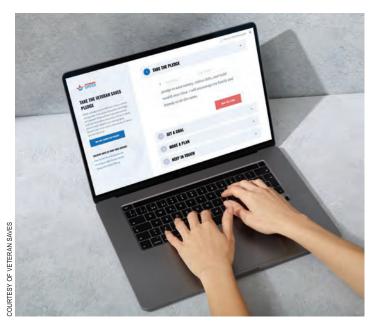
When managing your finances, it's essential to understand all facets of your monthly income and expenses. Collect data from all sources of income, including paychecks and money you make from side jobs if applicable, and consider any disability or retirement income you may be qualified to receive.

Create a system for managing financial documents. Ideally, you will receive your statements electronically and use a password protection system to protect your login information. Design a secure filing system for any paper statements and get in the habit of filing papers immediately upon receipt. Set a schedule for reviewing and purging records annually by shredding anything you no longer need. This is a critical step in protecting your personal information.

Where does your money go each month? Understanding and managing your static expensesthose that are the same monthlyand your fluctuating expenses puts you in the driver's seat of handling your finances. Track each and every dollar spent to get a clear picture of your expenditures. Note the splurges and consider your priorities to determine whether your spending aligns with your savings goals. Do you really need that \$6 latte? Use the Veteran Saves Spending and Saving Tool at VeteranSaves.org to successfully budget.

Building Your Savings

Creating a consistent savings habit is one of the best gifts you can give yourself. Pay yourself first so you are prioritizing your short-, mid- and long-term savings goals.



Short-term goals include building an emergency fund for unexpected expenses. A good short-term savings goal is \$500. Mid-term goals can consist of things like purchasing a car. Long-term savings goals include retirement savings. Set up automatic savings for a convenient and effective way to build wealth. Take the America Saves pledge at VeteranSaves.org to set a goal, formulate a plan and stay committed to saving.

Understanding Civilian Compensation

Civilian compensation is comprised of several components, including your salary, health benefits and retirement plans. Work with your employer's HR team to determine your tax withholding to ensure you are having adequate funds deducted for taxes without having too much withheld. Like your Leave and Earnings Statement (LES), your employer will provide pay stubs detailing relevant information, including your pay period, earnings and deductions, net pay, employer contributions and yearto-date totals. Review each pay stub for accuracy.

Retirement Planning

Does your company offer 401(k) matching? This is when your employer contributes money to your retirement account based on the amount you contribute. Employers can contribute a full or partial match. A full match is when the employer matches your contributions dollar-for-dollar up to a certain amount. A partial match is when they match your contributions up to a certain percentage of your salary, like 15%. Maximizing these matches can be a strategic savings tool.

Integrate your military and civilian retirement plans. It's essential to roll over your Thrift Savings Plan (TSP) into your new employer's plan or an IRA and don't forget to select investments within your retirement account. Use free financial planning tools to help you determine the types of investments within your account, considering the length of time before you plan to retire and your risk tolerance. To do a rollover. you instruct TSP to send the funds directly to your civilian retirement account.

Debt Management

If you have any debt, creating a plan for debt repayment is critical. Consistency is vital to paying down debt efficiently while improving your credit score. Two popular techniques for debt repayment, the snowball method (tackling your smallest debt first) and the avalanche method (paying off the highest interest rate debt first) while paying minimum payments on other debt, are effective strategies.

The 30/40/30 Rule

A winning formula for fiscal fitness is the 30/40/30 Rule by Veteran Saves, which assigns a percentage of your take-home pay to past, present and future objectives.

- 30% to paying debt
- 40% to living expenses, emergency fund, needs and wants
- 30% to long-term savings (home purchase, retirement, education)

Veteran Saves Week

Mark your calendar for Veteran Saves Week, November 12-15. This week is dedicated to helping veterans, their families, caregivers and the military community build financial confidence and conduct a financial check-in.

- 11/12: Choosing the Right Financial Institution
- 11/13: Saving for Competing Priorities
- 11/14: All About Housing
- 11/15: Navigating Military to Civilian Employment Financial Transition

Join the movement by taking the Veteran Saves pledge at VeteranSaves.Org/pledge, which includes email and text reminders, resources and tips to stay on track toward financial goals. The site also contains an extensive library of financial tools and resources.



When Leadership Meets Service: A Conversation with John Osarczuk



For over six decades, First Command Financial Services has stood as a beacon of support and financial guidance for military families. At the heart of this mission is John Osarczuk, Executive Vice President and National Director of Advisor Operations. With 20 years at First Command, Osarczuk leads a team of 600 independent contractor financial advisors whose primary role is to ensure that active-duty and veteran military clients have the financial resources and plans they need for security and peace of mind.

A Mission Born from Experience

First Command's origin story is rooted in the personal experiences of its founder, Lt. Col. Carroll Payne. As a B-29 aircraft commander during World War II, stationed on Guam, Payne faced the heartbreaking duty of settling the affairs of deceased service members. Beyond the immediate grief of losing a loved one, he saw families devastated by the loss of their financial security. After the war. Pavne observed that many military retirees struggled financially, often running out of money before the end of the month. This stark reality inspired Payne to create a company that would focus on providing financial guidance to those of modest means—an underserved demographic in the financial services industry.

Founded in 1958, First Command has stayed true to its roots: helping military families navigate financial challenges and capitalize on the opportunities available to them through their service. From debt reduction strategies to maximizing benefits like the Thrift Savings Plan, the military's 401(k), the company's goal is to coach those who serve in their pursuit of financial security.

A Personal Journey to Financial Awareness

Osarczuk's personal connection to First Command began during his time as a young Air Force officer. At just 23 years old, fresh out of the Air Force Academy and newly married, financial planning wasn't his top priority. However, when his father-in-law, a retired Air Force veteran, passed away without a financial plan, Osarczuk witnessed the severe impact it had on his mother-inlaw's financial stability. Without investments, insurance or retirement savings, she faced tremendous hardship, struggling to support her family as a military spouse without a stable career due to frequent relocations. This experience was a wake-up call for Osarczuk. His wife's insistence that they avoid the same fate led him to First Command, marking the start of a 38-year relationship with the company—first as a client and eventually as a leader within its ranks.

Serving Those Who Serve

An impressive 90% of First Command's advisors are either military veterans or military spouses. This deep connection to military life provides them with unique insights into the challenges their clients face. "We've walked in their boots," Osarczuk says, underscoring the shared experiences that build trust and understanding between advisors and clients. Many advisors join First Command because of their enduring commitment to service-a drive that doesn't fade even after leaving the military. Becoming a financial advisor is no easy feat. It requires extensive licensing, training, and, most importantly, a passion for helping others. For many First Command advisors, the motivation to endure these challenges comes from a desire to give back-to provide the same support they once received.

Removing Barriers for Military Families

One way First Command honors its commitment to military families is by waiving planning fees for active-duty service members and veterans. Financial plans might involve basic strategies like debt reduction or optimizing savings plans, but the focus is always on removing obstacles to financial security. "Everyone needs a financial plan," Osarczuk emphasizes, and First Command's mission is to ensure that military families have access to one without financial barriers standing in the way.

A Unique Opportunity for Advisors

For those considering a career with First Command, the company offers a rare combination of independence and purpose. Advisors are essentially small business owners, operating as sole proprietors while still benefiting from the company's established processes and support. This allows them to serve clients in a way that aligns with their values and expertise while still having the freedom to run their business as they see fit.

Osarczuk's own career journey mirrors that of many First Command advisors. After a decade in the military, he transitioned to the corporate world, working for large companies with good pay and prestige. But something was missing. His advisor at First Command encouraged him to consider becoming an advisor himself, and the idea resonated deeply. "I could serve people the way I wanted to," Osarczuk recalls, describing how the role combines business acumen with the fulfillment of giving back to the military community.

Leadership Rooted in Service

At the core of First Command's approach is leadership—something every military member understands. Whether leading troops in the field or guiding clients through financial challenges, the principles are the same. Advisors at First Command are leaders who help clients envision a secure financial future, even when those clients might be dealing with debt or other difficult situations. Osarczuk explains that often, clients lack positive financial role models, and advisors must fill that gap by setting an example and providing clear, actionable guidance.

In Osarczuk's words, "You're not day trading or doing anything fancy. You're helping people build a solid foundation by following basic principles, mitigating risks and coaching them in their pursuit of financial security."

A Lasting Commitment to Service

As First Command continues to honor Lt. Col. Payne's legacy, the company's mission remains as vital today as it was over 60 years ago: to serve those who



serve our country by providing financial leadership and support. Whether through helping clients navigate life's uncertainties or empowering military families with the tools they need for financial success, First Command is driven by a steadfast commitment to service, leadership and the military community it proudly serves.



NCOA 2024 Conference Recap

The San Antonio heat (while not as hot as many parts of the country for a change) fueled the enthusiasm of NCOA members who gathered at the DoubleTree by Hilton San Antonio Airport Hotel on July 16-19, for the 59th Annual NCOA Conference and Vanguard Awards Banquet.

The Resolutions Committee met on Tuesday afternoon to help set the Association's legislative course for the coming year. NCOA's Director of Government Affairs, Levi Sadr, facilitated the meeting. The Committee will continue reviewing the Association's resolutions for relevance and continued need.

The theme for the opening icebreaker was "NCOA Olympic Gold." Delegates donned their favorite red, white and blue colors, jerseys and t-shirts, mixed and mingled, competed in a variety of Auxiliary-hosted games and enjoyed plenty of BBQ-style fare. Four new Rats were initiated—the perfect recipe for a night to remember.

Accomplishing the business of the Association kicked off on Wednesday with the opening ceremony. NCOA President Garry McClure welcomed the delegates, as did San Antonio's Mayor Ron Nirenberg. Sadr provided an informative update on the Association's legislative activities.

SgtMaj Troy Hensley, USMC (Ret), long-time NCOA member, supporter, Development Director and Past Grand Knight was inducted into the NCOA Hall of Fame with his widow Vicky Hensley and many family members and friends proudly in attendance.

Informative briefings from John Boersler, Chief Veterans Experience Officer, from the Department of Veterans Affairs; CSM (Ret) Diahann White from the Korean Defense Veterans Association and representatives from Defense Health Agency (in person and via Zoom) rounded out the morning's General Session.

During the awards luncheon, Small and Large Regional Chapters of the Year were recognized. NCOA's Military Vanguard recipients were presented life memberships in the Association along with personalized backpacks. Sir Terry Haines was presented the International Auxiliary's Top Supporter Award. NCOA's Executive Director Joe Terry presented Appreciation Awards to our sponsors and partners who have been instrumental in supporting the Association. Awards of Excellence were presented to core members

of the Sunshine State Chapter for their efforts on behalf of the Association in New Port Richey, Florida. The awards luncheon wrapped up with the traditional Parade of Checks. Thank you to the individuals and chapters that made donations to support the Association's benevolent programs and membership development program.

Wrapping up a full day, delegates convened for the NCOA Annual Business Meeting where MSG Robert Llewellyn, of Hope Mills, North Carolina, and CMSgt Theodore Pilihos, USAF (Ret) of Cibolo, Texas, were elected to serve on the NCOA Board of Directors.

Meanwhile, members of the International Auxiliary attended the Auxiliary's Annual Business Meeting where Scott Rodowick of Elverta, California, Ronda Smith of Tucson, Arizona and Margo Wazbinski of Midland, Michigan, were elected to serve on the Auxiliary Board of Directors. The Auxiliary's outstanding performers were recognized—the Bettsy Ross Top Recruiter Award for 2023 was presented to the Spirit of Sacramento Auxiliary, and the Auxiliary's President's Award was presented to Ronda Smith. Thursday kicked-off with

informative briefings from Walmart and AAFES. Longtime NCOA life member Ed Badrak was presented an NCOA Vietnam War Recognition Medallion.

The morning was rounded out with the Senior Enlisted Leadership Panel. As always, we are grateful to the panel participants who took time from their busy schedules to attend the conference and update our delegates on what was happening in their respective services.

Representing the Sergeant Major of the Army was CSM Victor J. Laragione, Command Sergeant Major, Army Medical Center of Excellence: representing the Sergeant Major of the Marine Corps was SgtMaj Michael R. Brown, Marine Corps Installations, National Capital Region, Marine Corps Base Quantico; representing the Master Chief Petty Officer of the Navy was Force Master Chief Patrick Paul C. Mangaran, the 17th Force Master Chief, Bureau of Medicine & Surgery, Director, Hospital Corps; representing the Chief Master Sergeant of the Air Force was CMSgt Chad W. Bickley, Command Master Chief, Headquarters Air Education and Training Command and Joint Base



The Auxiliary's 2023 Outstanding Chapter of the Year Award was presented to the Trails End Auxiliary.



The Magnum Force Chapter was recognized as the 2023 Outstanding Small Chapter of the Year.



Representing all branches of the Military Services, the Non Commissioned Officers Association (NCOA) remains a vital fraternal, benevolent nonprofit Military Service Organization. Join our 65,000 members as we represent the voice of 17.9 million Enlisted Veterans, and 1.8 million Enlisted Service Members, Active Duty, Reserves, and National Guard.

The Association is proud of its efforts in three primary areas: Legislative Representation, Social and Fraternal Programs, and Member Benefits in specialized services and discount programs. NCOA has much to offer its members and you too can join our numbers. Membership in NCOA is open to all, however, you must meet certain criteria to be a voting member of the Association. Membership categories:

<u>REGULAR MEMBERS</u>: Any individual who served in any branch of the U.S. Armed Forces, including Active Duty, Reserves, National Guard, retired or separated personnel who held the pay grade E-1 through E-9, any time prior to or at the time of separation from active duty under honorable conditions.

VETERAN MEMBERS: Any individual who served in any branch of the U.S. Armed Forces, including Active Duty, Reserves, National Guard, retired or separated personnel, who never held an enlisted pay grade and retired or separated under honorable conditions.

ASSOCIATE MEMBERS: Any individual who actively supports the goals of the NCOA but are not eligible for other categories of membership, such as allied foreign military services.

INTERNATIONAL AUXILIARY MEMBERS: Any spouse/former spouse, widow/widower, and family members (18 years of age or older) of Enlisted members who held the pay grade of E-1 through E-9, whether Active Duty, separated, veteran, Reserve or National Guard.

Mark Your Calendars: 2025 NCOA CONFERENCE 15-18 July, Norfolk, VA SHERATON Norfolk Waterside Hotel



The NCOA Medallion Recognition Program started several years ago with the WWII Legacy Medallion Program. We have now included the Korean War and Vietnam War Medallions to our recognition medallion program. For a small donation, anyone can purchase a medal and case and then present it to a surviving veteran, or one of their family members if they are deceased. A portion of the proceeds from your donation to purchase the medal goes to our scholarship fund, allowing us to recognize our past and enable our future. I encourage you to check out our website for more details at <u>Medallions</u> and NCOA Challenge Coin - NCOA (ncoausa.org).

Help us to get these small symbols of tremendous sacrifice and service around the necks of those who deserve them!!! If possible, we ask that you take pictures and/or short videos of the presentations and share them with us.



Chartered by the United States Congress



The Rogue Chapter was recognized as the 2023 Outstanding Large Chapter of the Year.



NCOA Vanguard Award recipients with NCOA President Garry McClure at the opening icebreaker.

San Antonio-Randolph; representing the Chief Master Sergeant of the Space Force was CMSgt Brian O. Sheffield, Senior Advisor to the Chief Master Sergeant of the Space Force; and representing the Master Chief Petty Officer of the Coast Guard was Command Master Chief Shawn A. Burns, Command Master Chief for the 8th Coast Guard District. Moderating the panel was SSG Latrice Lewis-Turner from the JBSA Sergeant Audie Murphy Club.

The Knights of the Square Table held their annual assembly to accomplish the business of the Knights of the Square Table—new Knights were dubbed, existing Knights were elevated, fallen Knights were honored and the course for the upcoming year was set. Sir Scott Ytzen assumed the mantle of Grand Knight and Sir Ted Pilihos was presented the Knights of the Square Table Lifetime Achievement Award.

The stars shined brightly on Thursday evening during the Vanguard Awards Banquet where CMSgt (Ret) Jim Sullivan, chairman of the Central Valley Chapter once again served as the Master of Ceremonies for the evening. Hats off to Sullivan for a job extremely well done!

NCOA's superstar chapters were recognized. The Rogue Chapter from Medford, Oregon,



NCOA Vanguard Award recipients with banquet guest speaker CSM (Ret) Rick Merritt.

was recognized as the 2023 Outstanding Large Chapter of the Year and the Magnum Force Chapter from Bridgeport, Michigan, was named the 2023 Outstanding Small Chapter of the Year. The Trails End Auxiliary from Portland, Oregon, received the 2023 Auxiliary Chapter of the Year Award.

The guest speaker for the evening was Command Sergeant Major Rick Merritt, USA (Ret). Then the focus turned to the reason for the evening—honoring this year's heroic Military Vanguard Award recipients.

The amazing stories of SGT Liam W. Douglas, U.S. Army; Cpl Aidan J. Meyler-McAuliffe, U.S. Marine Corps; LS3 Adriene M. Johnson, U.S. Navy; MSgt Greggorey L. Brewer, U.S. Air Force; and ME1 Joseph P. Deer, U.S. Coast Guard, had delegates glued to their seats with tears in their eyes. The Vanguard stories appear on the NCOA website.

Friday morning was the Breakfast with the Boards nothing like a nice, filling breakfast to start the day off right as delegates prepared to depart amid promises to keep in touch and choruses of "see you next year."

We would be remiss if we didn't thank our generous affinity partners and sponsors whose support helped make this year's conference a resounding success. A huge THANKS to our Conference Partner USAA; Platinum Sponsor Korean Defense Veterans Association; Gold Sponsors GEICO Military and Columbia Southern University; and our Vanguard Sponsors: USAA, United HealthCare, Doc-Development, Korean Defense Veterans Association and the NCOA JROTC Program.

Special thanks to American Public University System, Army Air Force Exchange Service (AAFES), Army Residence Community, Association of Mature American Citizens, Colorado Technical University, FIREARMS Legal Protection, GEHA, HEB, Humana Military, Longbridge Financial Services, Lowe's, Morale Patch Wine Co., National Cemetery Administration, NCOA Air Academy Chapter, NCOA International Auxiliary, NCOA Knights of the Square Table, NCOA Oregon State Advisory Council, NCOA Rogue Chapter, **Operation Gratitude**, Randolph Brooks Federal Credit Union, Top Sarge Business, Quilts & Crafts, Grand Knight Sir Paul Siverson, U.S. Veterans Magazine, Vibrant Works Base Supply Center, Waldorf University, Walmart, The Wash Tub, Western Governors University and Xpert Media Management (XMM).

Check out NCOA's Facebook page (NCOAUSA) for conference photos.

Calendar of Events

November

HACU Annual Conference November 1-3 Aurora, CA hacu.net

The Arc National Convention November 1-3 Columbus, OH thearc.org

NSN Student Conference November 5-7 Atlanta, GA salesnetwork.org

GMIS Conference November 6-9 Fort Worth, TX gmisconference.org

Leadership Excellence Awards November 7 Long Beach, CA scmsdc.org

Military Mojo

November 7-8 Raleigh, NC militarymojo.org

NVBDC National Veteran Matchmaking Conference November 7-8 Detroit, MI nvbdc.org

OSTEM Conference November 7-10 Atlanta, GA ostem.org

Linkage's Women in Leadership Conference November 11-14 Orlando, FL + Virtual linkageinc.com

HBCU Career Development Marketplace November 12-14 Baltimore, MD hbcucareermarket.org

7th Annual VIB National Conference November 13-14 San Diego, CA vibnetwork.org Afrotech Conference November 13-16 Houston, TX afrotech.com

ABRCMS Conference November 13-16 Pittsburgh, PA abrcms.org

Lawyers for Warriors 10th Anniversary November 15 Costa Mesa, CA vetslegal.com/lawyers-forwarriors-2024

SAME Federal Small Business Conference November 20-22 New Orleans, LA samesbc.org

From Day One Forum Multiple Events See Calendar fromdayone.co

Small Business Expo Multiple Events See Calendar thesmallbusinessexpo.com

City Career Fair Multiple Events See Calendar citycareerfair.com

Hire GI Multiple Events See Calendar hiregi.com

December

Hire GI - National Virtual Career Fair Virtual Event December 5 See Calendar hiregi.com

Abilities Expo December 6-8 Dallas, TX abilities.com

From Day One Forum Multiple Events See Calendar fromdayone.co

Hire GI Multiple Events See Calendar hiregi.com

January

SVA Conference January 2-4 Nashville, TN studentveterans.org

CES 2024 January 7-10 Nashville, TN ces.tech

From Day One January 28 Atlanta, GA fromdayone.co

AFCEA West January 28-30 San Diego, CA westconference.org

Wonder Tech Festival January 28-30 Long Beach, CA wondertechfest.com

Hire GI Multiple Events See Calendar hiregi.com

February

ASALH - Black History Month Virtual Event February 1-28 asalh.org

From Day One February 4 Washington, D.C. fromdayone.co

CA Steam Symposium February 7-8 San Diego, CA cdefoundation.org

NCRF Black College Expo February 8 Oakland, CA thecollegeexpo.org GEO Week Conference February 10-12 Denver, CO geo-week.com

From Day One February 11 Houston, TX fromdayone.co

BEYA Stem February 13-15 Baltimore, MD intouch.ccmag.com

VIVE Event February 16-19 Nashville, TN viveevent.com

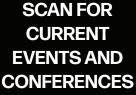
ASALH - 99th Annual Luncheon February 22 Washington, D.C. asalh.org

NAACP 56th Image Awards February 22 Pasadena, CA naacp.org

CCME February 23-27 National Harbor, MD ccmeonline.org

From Day One February 25 Salt Lake City, UT fromdayone.co





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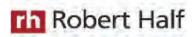




















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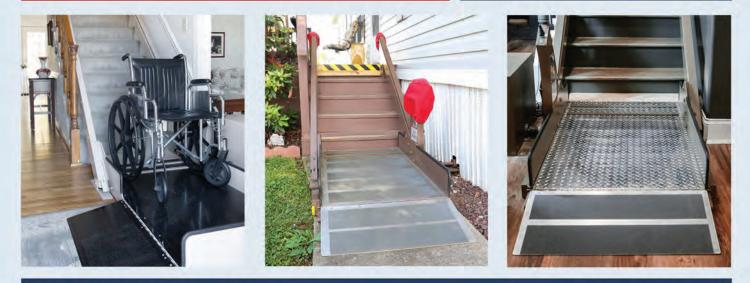
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