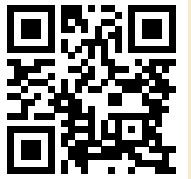




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CIVILIAN CAREER GUIDE for TRANSITIONING and VETERAN MILITARY

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JANUARY + FEBRUARY 2014 VOLUME VII ■ ISSUE 1

Opportunities  
in Defense

Opportunities  
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Scott Spiker  
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**IN THIS ISSUE,** we turn our attention to the defense and financial services industries. It is not much of a stretch for veterans to seek employment in the defense industry after leaving active military service. The mission, gear, and culture are comfortingly familiar. The world of financial services, on the other hand, at first can be intimidating and foreign to veterans who need to learn new lingo and concepts.

If you peel back the veneer, however, you will discover that both industries offer a great deal to veterans who will seize the opportunity. Although somewhat exposed to cyclical gyrations, both have produced great wealth and opportunity in modern times. Both have provided solid careers to hundreds of thousands of veterans and others.

Keep in mind that both fields offer many career paths in disciplines that are not directly related to their key functions. For example, a defense contractor might offer opportunities in human resources. An insurance company might offer opportunities in marketing.

#### STEP RIGHT UP

If you attend one of the 66 opportunity expos that we have scheduled for 2014, you will find lines of interested job candidates at the tables of defense contractors, financial services firms, and other employers. This is great; learning how to “work” a career fair is a skill that all transitioning servicemembers should develop.

But at many events, I witness what I call the “middle school dance effect.” That is, I see veterans who I assume possess great courage by virtue of their military experience walking by employer tables but avoiding contact. How is it that an otherwise highly competent team leader or squad leader becomes shy and avoiding at a job fair when faced with the prospect of making eye contact, extending a hand, and making an introduction?

Not everyone is extroverted by nature. But as they say in sports, you have to shoot to score. It can help to set goals and even play a personal game when it comes to career fair attendance. Make a deal with yourself that you will not go home until you have collected 20+ business cards or have talked to 15+ employers. Only then will you know that you received maximum benefit from your investment of time. It is no coincidence that those who engage in the most discussions leave an opportunity expo with the most follow-up appointments.

The new year of 2014 brings with it opportunity for personal growth and achievement. Best wishes for success as you develop your career goals and realize your dreams and potential.

Peter A. Gudmundsson  
CEO and President, RecruitMilitary  
peter@recruitmilitary.com

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## PAYING IT FORWARD

First Command  
Financial Services  
► PAGE 6



A First Command financial advisor works face-to-face with clients.  
PHOTO COURTESY OF FCFS

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**PRODUCTION MANAGER** Sarah Canteel Small sarah.small@recruitmilitary.com  
**ART DIRECTOR** Erick Cadua advertising@recruitmilitary.com  
**PUBLISHER** Peter Gudmundsson peter@recruitmilitary.com  
**SR VP, SALES** Larry Slagel larry@recruitmilitary.com  
**CIRCULATION MANAGER** Jill Myklebust jill@recruitmilitary.com

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RecruitMilitary, the publisher of *Search & Employ*®, is a full-service military-to-civilian recruitment firm that connects job seekers who have military backgrounds with employers, franchisors, and educational institutions.

Our hiring services are free to men and women of all ranks/rates and all branches of the service who are transitioning from active duty to civilian life, veterans who already have civilian work experience, members of the National Guard and reserves, and military spouses and other family members.

In addition to publishing *Search & Employ*®, we produce Veteran Opportunity Expos throughout the United States, operate a job board and a database of more than 580,000 registered job seekers at [www.recruitmilitary.com](http://www.recruitmilitary.com), email a monthly jobs newsletter called *The VetTen*, maintain a website that carries links to employers' sites and careers pages, and conduct direct recruiting with our own staff of recruiters.

All of RecruitMilitary's officers and most of our other employees have served in the armed forces. RecruitMilitary was founded in 1998 by Drew Myers, formerly a captain in the United States Marine Corps.

In 2011, RecruitMilitary received the First Annual Lee Anderson Small Business Veteran and Military Spouse Employment Award from the U.S. Chamber of Commerce Foundation's Hiring our Heroes program.

The program recognized RecruitMilitary as a specific business that has "gone above and beyond to honor the sacrifices our military families make in their service to our nation."

In 2012, RecruitMilitary received the first annual One More Way Award from The Sierra Group Foundation. The foundation established the award to recognize people or companies whose support results in awareness of, and job opportunities for, people with disabilities. The Sierra Group Foundation ([www.thesierragroup.com/foundation.htm](http://www.thesierragroup.com/foundation.htm)) is a non-profit organization whose mission is "to drive up employment for people with disabilities, including veterans."

In 2013, RecruitMilitary's website won a User's Choice Award from Weddle's ([www.weddles.com](http://www.weddles.com)), a publisher of guides and directories that focus on the employment-related area of the Internet. The awards are a result of a year-long annual survey conducted by Weddle's to recognize "the elite of the online employment industry." The judges are recruiters and job seekers who have used the sites.

In 2013, RecruitMilitary was a finalist for the Capital One Award for Small Business Veteran and Military Spouse Employment – an award bestowed by the U.S. Chamber of Commerce Foundation's Hiring Our Heroes program.

RecruitMilitary is a member of the U.S. Chamber of Commerce and the International Association of Employment Web Sites, and is accredited by the Better Business Bureau.



# OPPORTUNITIES IN FINANCIAL SERVICES

Companies are Making Wise Investments in Veterans' Futures

IF YOU'RE NOT SURE WHAT TO EXPECT from the national economy in 2014, you're not alone. Last year, we saw the Patient Protection and Affordable Care Act (Obamacare) put the country on edge, the dueling parties in Congress had a staring contest, and people added the word "sequestration" to their vocabularies. Will this year be any different? Most economists expect regular bumps in the road, but think that the momentum from 2013 will keep the economy chugging along.

Nearly 70 percent of economists surveyed by the National Association for Business Economics (NABE) in the fourth quarter of 2013 forecast real gross domestic product (GDP) growth between 2 percent and 3 percent over the next four quarters. Another nearly 20 percent of the economists anticipated growth between 1 percent and 2 percent. Most of the economists expected a negative effect from rising oil prices and rising interest rates. They also expected Obamacare to be a drag on economic growth.

Interesting to note: Economists surveyed by the NABE at the same point in 2011 and 2012 expected the same amount of growth (between 2 and 3 percent). But Obamacare and the threat of another partial shutdown of the federal government remain wild cards this year.

Financial industry insiders are still cautiously optimistic about the hiring outlook for companies in that industry. Those firms are likely to be on the lookout for fixed-income traders, along with players in the high-yield and distressed debt markets. Risk managers also will continue to be popular with recruiters in 2014, as firms remain sensitive to potential losses caused by market volatility and credit exposure. Other experts predict robust hiring on trading desks, particularly in the fixed income, foreign exchange, and commodities markets.

In addition, huge Wall Street companies are hiring highly qualified college graduates very quickly, before even good-sized financial firms can get to those candidates. Such speed was not seen during the recession. Some of the hottest careers right now include financial analysis manager, senior compliance analyst, and senior auditor. Accounting clerks and

billing and collection staff are also still in demand.

## → WHAT YOU NEED

Workers in financial occupations usually have at least a four-year college degree. A bachelor's degree in business administration or a liberal arts degree with business administration courses is suitable, as is a bachelor's degree in any field followed by a master's degree in business administration (MBA). A major or courses in finance, accounting, economics, marketing, or a related field serve as excellent preparation. Experience in sales also is very helpful.

Additional training may improve a worker's chances of advancing to higher level executive, administrative, managerial, and professional positions. Financial firms often provide opportunities for, and encourage employees to take, classes offered by banking and financial-management affiliated organizations or other educational institutions. Many classes deal with just one aspect of finance and banking, such as accounting management, budget management, corporate cash management, financial analysis, international banking, or data-processing systems procedures and management.

The financial industry depends heavily on technology, so an understanding of financial computer systems and software can greatly improve one's advancement opportunities.

## → LOOKING AHEAD

According to projections in the *Occupational Outlook Handbook*, published by the U.S. Bureau of Labor Statistics (BLS), a part of the United States Department of Labor, wage and salary employment in the business and financial occupations will grow by

9 percent between 2010 and 2020, resulting in 505,100 new jobs. Many of these jobs will represent a recovery of jobs lost during the recession.

The BLS expects employment in securities, commodity contracts, and other financial investments and related activities to expand by 15 percent by 2020. Factors contributing to the growth will include the wide range of financial assets available for trade, the number of baby boomers (people born between about 1943 and 1960) reaching retirement age and therefore seeking advice on retirement options, and the globalization of securities markets.

The number of financial examiners and workers in related activities – people employed in the finance industry, insurance industry, and state and federal governments, will grow by about 27 percent during the decade between 2010 and 2020. New financial regulations are expected to create this demand.

## → FINANCIAL ANALYSTS

As the level of investment increases, the BLS expects employment of financial analysts to increase by 23 percent from 2010 to 2020 – much faster than the average for all occupations. Financial analysts guide businesses and individuals in making investment decisions. They assess the performance of stocks, bonds, commodity contracts, and other types of investments.

Financial analysts work for banks, insurance companies, mutual and pension funds, securities firms, the business media, and other businesses, making investment decisions or recommendations. The analysts study company financial statements and analyze commodity prices, sales, costs, expenses, and tax rates to determine a company's value. They often meet with company officials to gain a better insight into the firms' prospects and management.

Causes of the predicted growth will include increases in the complexity of investments, the global diversification of investments, and the amount of assets under management. As

CONTINUED ON PAGE 12 ►

## » GLOSSARY «

- **AUDITORS** review financial records to make sure that the records are accurate.
- **COMMODITIES TRADERS** deal in contracts for bulk quantities of substances such as metals, crude oil and other energy sources, raw materials, agricultural products, and livestock and meat.
- **COMPLIANCE ANALYSTS** work to ensure that their companies' business practices comply with federal, state, and local regulations.
- **DATA MODEL.** One definition is: A set of rules for defining and organizing data needed and created by business processes. A business commonly designs a data model before creating a database involving the data.
- **DERIVATIVE** is a financial instrument whose value depends on, or is derived from, one or more underlying assets. Examples of underlying assets include stocks, bonds, loans, currencies, and commodities.
- **DISTRESSED-DEBT** traders deal with bonds that are selling at a much lower price than the principal; investors say that such bonds are selling at much lower than "par value."
- **FINANCIAL ANALYSTS** guide businesses and individuals in making business decisions.
- **FIXED-INCOME TRADERS** deal with investments such as bonds that provide a return as fixed payments of interest, followed by the return of the principal (the amount of the original investment) when the bond matures.
- **FOREIGN EXCHANGE (FOREX) TRADERS** deal in currencies of different countries, trading one currency for another—for example, trading United States dollars for Japanese yen.
- **GROSS DOMESTIC PRODUCT (GDP)** is the output of goods and services produced by labor and property located in a particular place – for example, in the United States. GDP defined this way is also referred to as "nominal GDP;" to contrast it with "real GDP," which is nominal GDP adjusted for inflation.
- **HEDGE FUNDS** are private funds that are open to investors that meet certain regulations – depending on the type of fund, the investors can be "accredited investors," "qualified clients," or "qualified purchasers."
- **HIGH-YIELD TRADERS** deal with bonds that pay much higher interest than higher-quality bonds (called investment-grade bonds), but which have a relatively high risk of default.
- **MUTUAL FUND** is an investment vehicle that pools money from many investors to buy securities.
- **RISK MANAGERS** evaluate and control business risks.
- **SECURITIES** include stocks, bonds, and derivatives of stocks and bonds.
- **TRUST** is a legal entity that holds assets for the benefit of a specific person, group of people, or organization.
- **VOICE OF THE CUSTOMER (VOC).** A perception of a customer's needs and wants, determined by questioning the customer, analyzing how the customer presents itself to the public, and analyzing the customer's activities.



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We help veteran and military students make higher education a reality through year-round scheduling, online learning options, degree programs, and special military pricing.

**Argosy University** [www.argosy.edu/military/](http://www.argosy.edu/military/)  
Argosy University, with 28 campus locations & online, offers you flexible learning options for undergraduate & graduate degree programs. We give you the opportunity to convert your military training into college credits.

**Heavy Construction Academy** [www.operator-academy.com](http://www.operator-academy.com)  
HCA's 6 week Heavy Equipment Operator Training program offers certification in 9 types of equipment. It is designed to give you the experience, knowledge, and certification needed to transition to a successful civilian career.

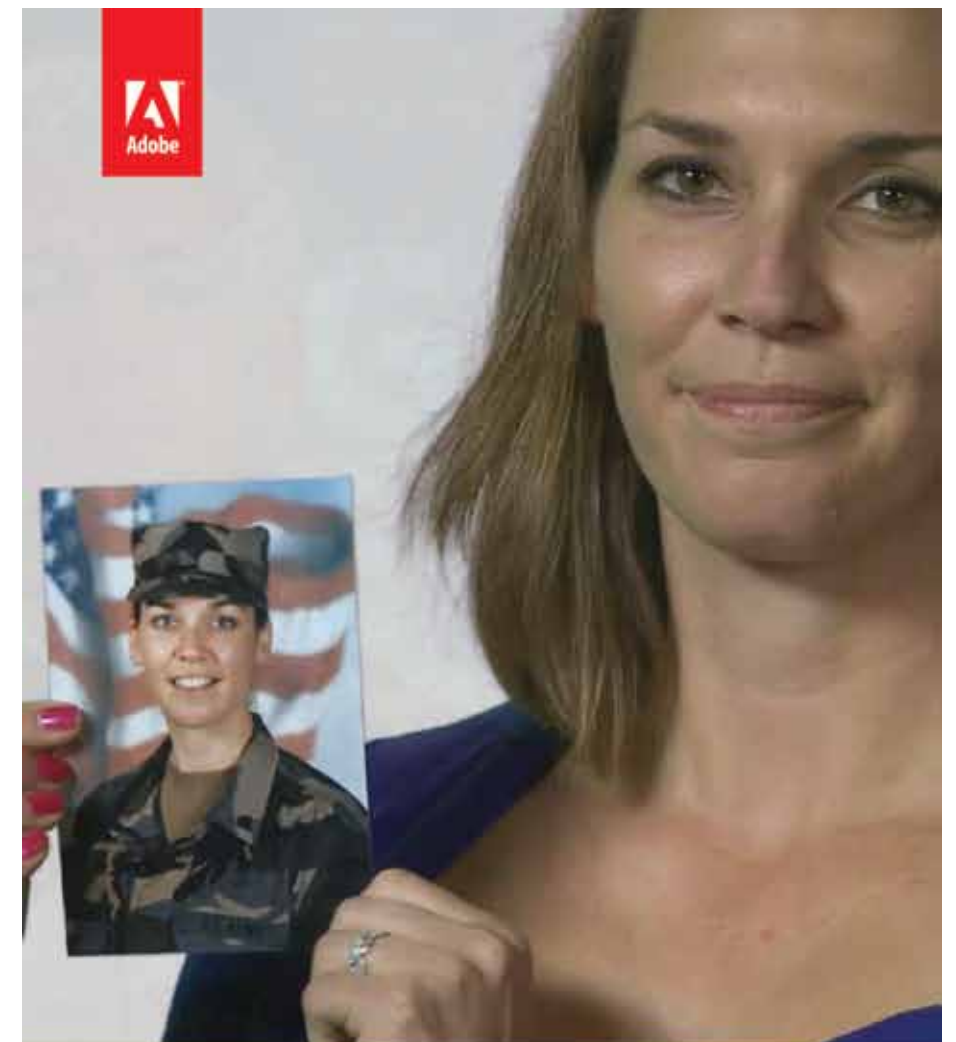
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**FIRST COMMAND FINANCIAL SERVICES AND ITS SUBSIDIARIES**, INCLUDING FIRST COMMAND BANK AND FIRST COMMAND FINANCIAL PLANNING, HELP AMERICAN FAMILIES BUILD WEALTH, REDUCE DEBT, AND PURSUE THEIR FINANCIAL GOALS AND DREAMS. THE COMPANY'S FINANCIAL ADVISORS FOCUS ON CONSUMER BEHAVIOR AS THE FIRST AND MOST POWERFUL DETERMINANT OF RESULTS. BY PROVIDING ADVICE AND COACHING, THEY HAVE BUILT LASTING RELATIONSHIPS WITH HUNDREDS OF THOUSANDS OF CLIENT FAMILIES SINCE 1958.

Leading the company is a Navy veteran who talks about how important "passion," "shared mission," "values," and "abundance of life" are to First Command's employees and the men, women, and families they serve. Scott Spiker joined First Command Financial Services in September 2007, becoming the first chief executive officer recruited from outside the company. Spiker has more than 25 years of experience in the investment and financial services industries, and has held top leadership positions in a number of major corporations.

Before joining First Command, Spiker served as CEO of two health insurance companies and an employee-benefit consulting and brokerage company. Earlier in his career, he spent six years with Dain Rauscher, now RBC Wealth Management USA. As president of the Business Services Group, he oversaw the company's corporate service functions, including investment advisory and retirement, operations, technology, and marketing. Additionally, he served in senior leadership positions at Northwest Corporation (now Wells Fargo and Company) and Mark Twain Bancshares. Spiker graduated from the United States Naval Academy in 1977, and holds an MBA in marketing and finance from the University of Chicago's Booth School of Business.

Spiker learned a valuable lesson in the Navy. "The wonderful lesson I learned along the way was how important a sense of mission is, as well as how important it is to serve a cause bigger than yourself," he said. "That's what I experienced in the Navy, and that's the kind of career I wanted to have in the civilian world."

The connection between First Command and the military began in the early 1950's. Air Force Lieutenant Colonel Carroll Payne was working closely with the families of several crewmembers killed in a training flight. He realized that the survivors would face financial challenges, and wondered how he could help other

military families avoid the same fate. In 1958, he began laying the groundwork for the company that would become First Command.

"That need to help military families is still our focus today," Spiker said. "Most of our employees have a military connection, whether they retired or separated from the service or are military spouses. They have said, 'I've been given the gift of abundance, and now I want to pay it forward.'"

The good news for servicemembers who are considering civilian careers – and for retirees and military spouses – is that First Command is hiring, in a big way. "We are looking to recruit military veterans and spouses as the next generation of First Command financial advisors," Spiker said. "Our goal is to recruit more than 2,100 in five years."

Those new hires will have a huge opportunity to help the military community. "We are seeing a growing demand for our face-to-face service delivered in the communities where servicemembers live and work," said Spiker. "That demand is driven by a military population that is struggling financially. We see that 37 percent have credit card balances of \$10,000 or more, less than half participate in the Thrift Savings Plan, and only 26 percent are satisfied with their personal financial situation."

Hiring from the military community is important because servicemembers and veterans best understand the needs and challenges of those who are part of that same community. "These families are facing unique personal finance challenges," Spiker said. "Lengthy and frequent deployments during 10 years of war have taken a physical, emotional, and financial toll. Looming defense budget cuts threaten current and retirement military benefits/compensation and career opportunities. A weak job market faces veterans and active-duty personnel looking to transition into the broader civilian workforce."

"In our daily work of coaching men



**ABOVE** | First Command advisors primarily serve military families and federal employee clients.  
**LEFT** | Scott Spiker ▶ First Command CEO  
PHOTOS COURTESY OF FCFS

and women in pursuit of financial security, we see how these challenges create insecurity and crisis in the lives of military families. Many struggle with personal-finance challenges related to monthly budgeting, emergency savings, and debt. And today's worries are exacerbated by uncertainties regarding long-term career options and future fiscal health."

The company has found that former military members and spouses work well with current military families. "Since 1958, First Command has consistently sought out veterans to serve the financial planning needs of American military families," said Spiker. "Today, roughly three out of five First Command financial advisors are former servicemembers or spouses of current or former servicemembers."

In addition to speaking the language of the military and understanding about deployments and other military challenges, Spiker believes that the qualities veterans possess make them ideal for working at First Command and elsewhere. "Veterans possess leadership skills, discipline, and valuable people-friendly traits that have been prescreened and tested by their military service, making them ideal candidates for many careers," he said. "They display integrity, discipline, service, willingness to collaborate, and entrepreneurial spirit."

Careers as First Command financial advisors offer veterans and their spouses plenty of opportunity. "Their high levels of drive and personal responsibility, as well as their need to think creatively in stressful situations, can make them ideal candidates for

sales and management," Spiker said.

"At First Command, we find veterans are ideally suited for meaningful careers in the financial planning profession," said Spiker. "The position of financial advisor is a natural fit." Part of the reason is that a career at First Command enables veterans to stay in touch with the military. "Our advisors have meaningful relationships with their clients, helping them pursue their goals and dreams," Spiker said. "They stay connected to the military – moving from 'serving your country' to 'serving those who serve.'"

The financial advisors also have a lot of flexibility, something that servicemembers may not have enjoyed the military. "We have offices near military installations all over the country, so veterans can pick the location where they have the best connections," said Spiker. "They get to be their own boss. They set their own hours, build their own business, and define their own goals. Compensation and recognition are based on the advisors' own success in serving their client families."

"Our business model is designed to help veterans build trust with new military clients. We offer middle-income military servicemembers (E-6 and above) a complimentary initial financial plan. Why? Many military families would like face-to-face financial coaching, but do not seek it out because they assume it is out of their reach. A complimentary plan offer removes the perception of a financial impediment and demonstrates that you put their needs first."

Spiker offers advice to servicemembers who are starting to consider a

post-military career. "First, get a good feel about what you want to be doing," he said. "What are you passionate about? What are you good at? It's important to 'know thyself.' Then find companies that value what you bring. And start canvassing the world for opportunities that matter. Then start building a network of people who you admire, people who have successfully made the transition. Those people will help you if you ask. People are willing to help out. Use that resource."

With 172 offices around the world, including Europe and Guam, Spiker is confident that there is a location suitable for any veteran who wants to work at First Command. But it does take a particular kind of person to succeed. "We can teach the technical aspects of the job to anyone who wants to learn," he said. "But being a financial advisor goes well beyond that. To be successful in that position, people have to have an entrepreneurial spirit and want to build their own business. They also have to like people and be confident in reaching out to say to strangers, 'I can help you down your path.'"

There are many ways to find out more about a career at First Command, but Spiker recommends reaching out to a local office. "If you want to learn more about pursuing a career as a First Command financial advisor, check out our website or visit us at one of the many job fairs and career events we participate in across the country," he said. "Of course, the best way to learn about us is to talk to us. Find a First Command office in your area. Ask to speak to the district advisor. We'd love to get to know you."



**ABOVE** | First Command's Home Office in Fort Worth, Texas.  
**LEFT** | Jim McNair ▶ Army Veteran  
PHOTOS COURTESY OF FCFS

## First a Client, then an Employee

**J**im McNair wants to help military families avoid the same mistakes he made when he was a young officer. "When you're young, you think that you're going to live forever," he said. "Setting up a sound financial plan that covers all avenues and helps long- and short-term isn't usually on your mind. But that's when it needs to start."

McNair joined First Command Financial Services as a financial advisor in December 2011. He had just retired from the United States Army – as a lieutenant colonel, after a 26-year career. He had served as a fire support officer in the 75th Ranger Regiment and in four tactical divisions. His career had included combat duty in Iraq and staff duty at the Pentagon and in NATO.

McNair holds a bachelor of arts degree in mathematics from the University of Texas and an MBA from Oklahoma City University's Meinders School of Business. He also holds Series 7 (general securities representative) and 66 (financial advisor) securities licenses, as well as state licenses for life insurance and health insurance.

At First Command, he works with his clients to develop personalized financial plans that reflect their values, address their priorities, and support their goals. Each plan includes recommendations for specific financial products and services. And he is ready to help clients pursue their goals through a lifetime financial journey.

McNair had been a client of First Command before he joined the company. He liked the company and what it did for him. It also helped that being a financial advisor with First

Command would enable him to stay in touch with the Army community. "I retired from the Army at Fort Riley, and we wanted to stay in the area," he said. "But what makes it really special is that I am still able to serve the military. Most of my clients are on active duty; 80 percent or more are active duty or retired."

McNair knows that having military connections is important to success – and so is having the right personality and background. "You need to have initiative and a personal will to succeed," he said. "That's important for anyone coming to this career, because there is a lot to learn. You have to believe in the product, and as a former client I had that. But it's also important to not be bashful. There has to be an eagerness to share and a willingness to approach people. Most servicemembers should have that covered."

Being a military retiree certainly helps when it comes to communicating with military clients. "We can speak the same language and relate the concepts in a straightforward way that they can understand," he said. "But having a military background also gives me a lot of credibility. I can say, 'I've walked in your moccasins,' and they know I've been where they are now."

McNair finds satisfaction in helping military families. "I know military life is tough," he said. "There are a lot of challenges. So knowing that I helped them even a little bit is a huge reward."

He also likes being in charge of his own success. "I work a lot of hours, but I can control my own schedule," he said. "I can pinpoint times that are important to me and protect them. I choose when I want to work."

But it goes beyond setting a schedule. "I've got things to accomplish. I see the challenges and opportunities in front of me. I'm the one in control of making things happen. Once I make those things happen, I get well rewarded. For a person who is self-driven, this is a great job. I'm excited to go to work every day."

When McNair started to look at post-military employment, he took a look at others who had successful transitions. "One of the things I did was to observe others who retired or separated ahead of me and assess their ease of transition, their economic success, the impact on their family, and quality of lifestyle," he said. "I had an idea that I wanted to work in a business-related field, so I took advantage of educational opportunities when I was in uniform, earning an MBA while on active duty and learning all I could about what it would be like to run a business."

McNair wishes he had done one thing differently when he was considering his next career step. "As a client of First Command while in the Army, I had the opportunity to witness firsthand the type of help those advisors provided to military families," he said. "This made a significant impression on me, and it was something I had in mind when I was offered this opportunity. I suppose one thing I would do differently is to begin attending job fairs as early as two years before separation in order to gain the experience of being in front of potential employers."

His advice for servicemembers thinking about post-military careers is to think outside the box. "I would sit down with those closest to you and first of all determine what type of work or service would you like to do," he said. "Then begin to explore opportunities and obtain the necessary training or education. I would advise servicemembers to look beyond what I would call the default options: defense contractor or government employee. Although these are great career fields with good opportunities, one should not limit his or her choices to those areas. Veterans have a wealth of talent to offer, and many potential employers would benefit from their experience, training, and leadership." ♦



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**M**ICHAEL SCHOLL had just returned from a year-long deployment in Afghanistan. He got engaged to his girlfriend, and started planning his separation from the military. Big changes were happening fast. Maybe a little too fast.

"It was harder than I expected to find a job," said Scholl, who served four years as an Army infantry officer. "One of my biggest challenges was translating my military skills in a way that made sense to civilian employers."

Thousands of highly-trained military personnel face an emotional and financial struggle as they transition to civilian life. Costs of living are higher, and necessities such as health insurance need to be replaced, yet there is fierce competition for jobs — especially the ones with attractive benefits.

"I knew I needed to get a job, but I didn't want to settle for just any job," said Scholl. "I wanted to do something that gave me a sense of purpose and value."

After several months of fruitless job-hunting, Scholl registered with RecruitMilitary and attended a job fair in Tampa. And there he met representatives from USAA, a Fortune 500 financial services organization serving the military community. He was hired and trained as an auto insurance adjuster, working with USAA members to resolve their claims.

"Because USAA is already so familiar with the military lifestyle, they understood how the skills I learned in the Army could be valuable to the company and its members," said Scholl. This level of understanding is one reason that USAA received the Lee Anderson Veteran and Military Spouse Employment Award from the U.S. Chamber of Commerce Foundation's Hiring Our Heroes program in November 2013. Hiring Our Heroes bestows this award for "overall excellence in hiring and retaining veterans, transitioning service members, and military spouses."

### BRIDGING THE GAP

USAA's service to the military community extends far beyond recruiting veterans to work there. USAA's primary mission is to facilitate the financial security of its members by providing a wide range of financial services and products, and a big part of



MICHAEL SCHOLL ▶ ARMY VETERAN  
PHOTOS COURTESY OF USAA

that effort is to help families make a smooth transition between the military and civilian worlds.

"The military does a great job with its own transition assistance programs, and we feel we can augment those efforts from the civilian side," said Eric Engquist, another Army veteran who leads USAA's Military Transitions team. "Our focus is on educating and guiding members toward being financially prepared for separation."

USAA members can take advantage of several free tools and services as they put together their separation plan. These include an interactive Separation Checklist, which helps guide users through suggested preparations involving their job change, moving plans, savings and investments, insurance, education opportunities, and other aspects of the transition. To supplement the checklist, USAA offers a Separation Assessment Tool, which helps users research costs of living as a civilian and helps them determine whether their finances are ready for the change.

USAA also conducts transition workshops at major military installations, and employs a team of transition specialists who are on-call to answer questions and offer guidance at any time, and is the preferred credit card provider of RecruitMilitary.

### TIMING IS EVERYTHING

Whether they are seeking a job at USAA or elsewhere, Engquist urges servicemembers to start planning their transition as

early as possible. "Most military members underestimate how hard it is to separate," he said. "The transition can be extremely stressful, and the best way to handle it is to make a thorough plan far in advance."

Scholl agreed, but acknowledged that sometimes planning is easier said than done. "When I was in Afghanistan, there wasn't time to think about that stuff. It had to wait until I got home," he said. He started his planning process about six months before his separation date, but wishes he had even more time.

"You can't assume it's going to be easy. Take advantage of whatever resources are available, inside the military and externally," he said. "If I had gone through RecruitMilitary right away, I probably would've had a job much sooner."

With the rocky transition behind him, however, he is happy to be in a place where his service to the country is not just appreciated — it is embraced. "I grew up in the military and it's a big part of who I am," said Scholl, whose father served for 31 years. "I love working for USAA because I can maintain that connection, working with military families every day." ♦



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imagination at work

the number and type of mutual and hedge funds and the amount of assets invested in these funds increase, companies will need more financial analysts to research and recommend investments.

To become a financial analyst, a strong academic background is essential, including courses such as finance, accounting, and economics. A Chartered Financial Analyst (CFA) certification or a master's degree in business or finance significantly improves an applicant's prospects.

#### → FINANCIAL MANAGERS

Almost every firm and government agency employs at least one financial manager. The duties include overseeing the preparation of financial reports, direct investment activities, and the implementation of cash management strategies. The duties vary with the managers' specific titles, which include controller, treasurer or finance officer, credit manager, cash manager, risk and insurance manager, and manager of international banking.

Financial institutions such as commercial banks, savings and loan associations, credit unions, and mortgage and finance companies employ additional financial managers. Those personnel oversee functions that include lending, trusts, mortgages, and investments; and programs that include sales, operations, and electronic financial services. These managers may solicit business, authorize loans, and direct the investment of funds.

Financial managers play an important role in mergers, consolidations, and global

expansion. Those areas require extensive, specialized knowledge to reduce risks and maximize profit. Companies are increasingly hiring financial managers on a temporary basis to advise senior managers on such matters. In fact, some small firms contract out of all their accounting and financial functions.

A bachelor's degree in finance, accounting, economics, or business administration is the minimum academic preparation for financial managers. Many employers now require graduates with a master's degree, preferably in business administration, finance, or economics.

The BLS expects employment of financial managers to grow by 9 percent from 2010 to 2020. This is slightly slower than average. Regulatory changes and the expansion and globalization of companies will increase the need for financial expertise and drive job growth. As the economy expands, both the growth of established companies and the creation of new businesses will spur demand for financial managers. The best news may be that most financial managers make more than \$100,000 a year.

As with other managerial occupations, job seekers are likely to face competition; the number of job openings is expected to be less than the number of applicants. Candidates with expertise in accounting and finance—particularly those with a master's degree or certification—should enjoy the best job prospects. An understanding of international finance, derivatives, and complex financial instruments is important. Excellent communication skills are essential because financial managers must explain and justify complex financial transactions.

#### A DESIRE TO SUCCEED » Santander Consumer USA «

[www.santanderconsumerusa.com](http://www.santanderconsumerusa.com)  
<https://santandercareers.silkroad.com/>

**S**ANTANDER CONSUMER USA (SCUSA) is an automotive finance company headquartered in the Dallas/Fort Worth area, with an additional location in the Denver market. The principal owner of the company is Santander S.A., one of the largest banking institutions in the world. SCUSA has grown rapidly in the last several years through acquisitions of automotive portfolios from companies such as Citi, HSBC, GE, and Triad Financial.

SCUSA has taken a proactive approach to recruiting veterans. With service as a core value, the company is sourcing candidates through veteran organizations such as the 100,000 Jobs Mission (JPMorgan Chase) and RecruitMilitary. Since initiating its veteran recruiting efforts, SCUSA has hired more than 50 former or current military personnel.

SCUSA's core values include performance, respect, and excellence; and the company finds that veterans frequently bring those intangibles to their work. In addition, veterans understand the value of hard work.

One reason SCUSA is a great company for veterans is that it respects family and believes in providing its associates a good work/life balance. In addition, the company has a casual corporate environment, which is great for people from diverse backgrounds and life experiences.

#### A VETERAN SUCCESS » CHRISTOPHER WAHL

Christopher Wahl spent four years in the Marine Corps, separating as a lance corporal. His main responsibilities in the Marines were as a Motor T Mechanic and MIMMS (Marine Corps Integrated Maintenance Management System) Clerk.

He joined SCUSA in 2010, and is now an assistant property manager there. He is responsible for facilities general maintenance and repairs; mechanical and electrical operations; implementing emergency procedures and conducting quarterly drills; and maintaining vendor relationships and overseeing vendor production. Or, in his words, he "coordinates maintenance and repairs within the facility in a way so that it does not impact production."

SCUSA promoted Wahl from facility coordinator III to assistant property manager in 2013. The company thought so highly of his performance and dedication to SCUSA that it relocated him and his family from Denver to its Texas headquarters. Since that time, Wahl has implemented many projects, including an analysis of facility-related services to achieve best product/pricing for all company facilities.

Wahl credits his military background for much of his success. "I took what I learned as a mechanic in the Marines and applied it to my first job after my end of active service, along with the skills of organization, discipline, and respect," he said. "My first job was performing on-site preventative maintenance for fleet vehicles. The procedures

and practices I produced and implemented were a great asset for me to quickly advance in this job."

He found that his military experience also contributed to his customer-service and project-management skills. "The organization, teamwork, respect, and discipline I learned in the military have helped me throughout my life outside of the Marines," Wahl said. "I have implemented all of these into my everyday life as well as my career. The administrative skills I learned have helped me to maintain a high level of customer service and see to it that my team stays on track to complete every task in a timely manner."

Wahl likes working at SCUSA because it rewards people who have a desire to succeed. "Santander is a good company to work for because of its focus on its people and teamwork," he said. "They are always looking for those who have a drive to advance themselves within the company and advance the company as a whole."

Wahl advises current servicemembers to have an open mind when looking at post-military career options. "Strive toward what you want to do in life," he said. "Keep an open mind, and remember that you may have to start low to achieve the goals you are looking for. Always keep your training in mind, as it will help not only in your career but in your everyday life."

Planning ahead is also key, according to Wahl. "Cross-train as much as you can in the field you expect to pursue once your active service is over," he said. "This will help make the transition

back into civilian life much easier."

As for working at SCUSA, Wahl said to remember what veterans learned in the military. "Dedication and teamwork are the keys to success within Santander," he said. "Remember the discipline and training you learned in the military, as it will take you far."

#### INTEGRITY AND LOYALTY

» Wells Fargo & Company «

<https://wellsfargo.com/careers/military-veterans>  
<http://wellsfargo-veterans.jobs/>  
<http://blogs.wellsfargo.com>

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Wells Fargo has made a concerted effort in the past two years to tap more military talent, and the

CONTINUED ON PAGE 15 ▶



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◀ CONTINUED FROM PAGE 13

company continues to make gains. In addition, the online career community Career Bliss ranked it recently as one of the happiest places for veterans to work.

Katie Killius of Wells Fargo Enterprise Talent Acquisition attributes the company's success to strong partnerships with veteran organizations and an increased awareness among recruiters and hiring managers. "Wells Fargo's commitment to hiring veterans is one that is taken very seriously by our leaders and team members, and is backed by measures to hire and retain military servicemembers," she said. Those measures include:

- actively participating in local community events through Wells Fargo's markets and virtually nationwide.
- helping team members understand how military skills can align with career opportunities at Wells Fargo.
- supporting new veteran team members with employee resource groups and mentors.

#### A VETERAN SUCCESS ▶ JULIE O'HARA-HARVEY

Julie O'Hara-Harvey of human resources joined Wells Fargo from the Army in 1995. "My service in the Army involved partnering with individuals regardless of race, gender, geographic origin, ethnicity, religion, capabilities, and economic status," she said. "My military training enabled me to

develop a strong value system, good work ethic, and a level of integrity and loyalty that I draw on every day at Wells Fargo."

O'Hara-Harvey said she developed her leadership and project-management skills in the Army — skills that have helped her in the civilian workplace. "My military occupation code (MOC) was a 76V — Warehouse Specialist initially, and then I transitioned into a Military Police (MP) Company as the Absent Without Leave (AWOL) Apprehensions clerk," she said. "My duties in the MP company afforded me the opportunity to work in private investigations, work as a mail clerk, and purchase/buy security monitoring equipment for the company. Also, I took advantage of computer classes offered at my military station of duty in addition to taking college classes and correspondence courses to continue my education while on active duty."

She said that developing a wide range of skills while in the military will help when seeking civilian employment. "I would advise anyone who is doing what I did in the military to accept job opportunities in addition to their MOC when presented, because it will help broaden his/her work experience and can be beneficial in the civilian workforce," she said.

She also said to get started early on a civilian career. "Don't wait until you exit the military to begin working on your employment skills for a desired career. If you have a passion for a specific career path, pursue your passion while in the military."

The skills she developed in the military come in handy every day. "My leadership and project-management skills have enabled me to accomplish tough projects at work," O'Hara-Harvey said. "The military trains soldiers to overcome obstacles with strict discipline while conquering the mission and being readily adaptable to changes. This type of drive and motivation is powerful in the workforce. My ability to take the initiative was enhanced by the military; and it has enabled me to tap into my inner creativity, tackle persistent problems, and implement solution-oriented processes, capitalize on opportunities, and create ways to improve customer services and the work environment."

She also applies her experience in working with people from all walks of life. "During my enlistment in the United States Army, I learned to partner with individuals regardless of race, gender, geographic origin, ethnic background, religion, economic status, mental, physical, and attitudinal capabilities," she said. "This has helped me to develop a strong value system, work ethic, and an unparalleled level of integrity and loyalty."

She believes that Wells Fargo is a great place for veterans to work because it does so much for its former military employees — as well as the military itself. "Wells Fargo is committed to hiring, promoting, and retaining veterans, veterans with disabilities, and active military personnel," O'Hara-Harvey said. "In addition, Wells Fargo has a Veteran's Team Member Network which is made up of thousands who share an interest in

veterans' matters, and promotes greater awareness and job development within the veteran community. Wells Fargo has a customized JOBS Military Crosswalk technology platform that allows job seekers to use their Military Occupation Code to identify relevant and appropriate career opportunities with Wells Fargo.

"In November 2012, Wells Fargo made a \$35 million financial commitment to support military servicemembers and veterans: helping active-duty servicemembers and veterans achieve homeownership, helping veterans transition to civilian careers, and providing customized financial education."

Concentrating on education and developing a post-military network are keys to finding civilian employment success, according to O'Hara-Harvey. "Enroll in continuing education classes to work towards a degree or certification prior to exiting the military," she said. "Identify and navigate online resources, refine/enhance your resume, increase your resume's reader-friendliness level, equip your resume with the standard/expected components.

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◀ CONTINUED FROM PAGE 15

Take full advantage of personal networks and on-line job boards when initiating a job search."

As for finding employment at Wells Fargo, O'Hara-Harvey said it is important to make sure veterans translate their skills, education, and experience into terms civilians can understand. "I also encourage transitioning servicemen and -women to visit [wellsfargo.com/careers](http://wellsfargo.com/careers), and to attend career fairs to seek employment opportunities at Wells Fargo."

### HIT THE GROUND RUNNING

» COUNTRY Financial ◀

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**C**OUNTRY Financial serves about one million households and businesses throughout the United States, offering financial products and services ranging from auto, home, and life insurance to retirement planning services, investment management, and annuities. COUNTRY is based in Bloomington, Illinois, and has more than 5,000 financial representatives and employees in 17 states. CEO Kurt F. Bock is a retired Air Force colonel.

The biggest entry points for job seekers are currently within COUNTRY's contact center – claims, customer service, and billing. The organization

also searches regularly for individuals to serve as financial representatives. In addition, COUNTRY is looking for people who have skills in analytics, voice of the customer (VOC), business/web analysis, and Six Sigma methodology.

The company is interested in hiring veterans because of their strong work ethic and the diversity of their experiences. Veterans connect easily with what COUNTRY tries to do for customers – fulfill promises to be there when the customers need them. COUNTRY Financial works to attract veterans by attending military career fairs, utilizing military job boards, and building relationships with a military employment transitions coordinator.

The organization is also active in its local chapter of Employer Support of the Guard and Reserve (ESGR). ESGR acknowledges COUNTRY as an employer that has gone above and beyond the requirements of the law in support of its National Guard and reserve employees and financial representatives. For example, the company's military leave policy goes beyond what is required by law. In 2005, ESGR recognized COUNTRY as the first employer in Illinois to earn the five-star support status, the highest level of support.

#### A VETERAN SUCCESS » BRYAN DECAPITE

Bryan DeCapite was a corporal in the United States Marine Corps with four years of active duty and four years of reserve duty. As a non-commissioned officer squad and fire team leader, his main responsibilities included anti-terrorism, security

forces, embassy duty, and SWAT team tactics.

At COUNTRY Financial, DeCapite is the agency manager in the Rockford, Illinois, office. He started his career at COUNTRY in November 2004, and is currently responsible for developing, recruiting, training, and retaining financial representatives.

DeCapite is quick to credit his Marine Corps boot camp experience for his post-military success. "The best skill you take away from your military training is self-discipline, especially when you're a Marine," he said. "It is the longest and toughest boot camp of all the Armed Forces. When I completed it, I went on a soul-searching mission that eventually led to me to attending a Bible college and becoming a minister. The courage and discipline I learned from being a Marine kept me focused on my studies and a career with youth ministry.

"In 2004, I decided to find a full-time secular profession because my wife and I realized it would be difficult to start a family on a minister's pay. Once again, the courage and discipline I learned from the Marines helped me succeed at COUNTRY Financial."

His military training also helps him through at-work challenges. "I hit the ground running every day," DeCapite said. "I don't know any other way but full throttle. My military training has also helped me get through many tough times. When we did physical training, we had a mantra – 'Pain is weakness leaving the body.' When I have a tough day or a sale goes bad, it's painful. How-

ever, the pain is weakness leaving the body. I will be stronger from it in the end."

DeCapite said that veterans will enjoy working at COUNTRY because it has a patriotic history. "Veterans will find that COUNTRY Financial has a true Americana heritage," he said. "Because the company started as an insurance company for farmers, veterans can relate really well to our culture and heritage."

He recommends getting started looking at another career while still in the military. "For those who are leaving the military, I would suggest they start thinking about their future 12 months prior to separation of service," DeCapite said. "Looking at your college options should be the first thing you do."

Location is also something to think about. "A lot of veterans don't always return home when they get out," he said. "They might start a life in the last place they were stationed at. There are a lot of resources online for returning military."

Before working at COUNTRY, DeCapite said that veterans need to ask themselves a question. "If a veteran is interested in a career at COUNTRY, they need to establish their 'why,' " he said. "Why do you want a career in the sales and financial services industry? Once you can answer that, determine an area where you'd get connected with the community. To be successful with COUNTRY Financial is simple – it's all about the people you know and can connect with. Actually, knowing and connecting with people is the success of life." ♦



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RESEARCH GUIDE

YOUR RESEARCH GUIDE TO A CAREER  
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by JASEN WILLIAMS



**RECRUITMILITARY ENCOURAGES JOB SEEKERS** to use this guide to learn about the job opportunities in what the federal government calls the Financial Activities supersector of the economy. You can access each URL listed below via our **Search & Employ®** online PDF, which is a duplicate of the print magazine and contains live links. Visit <http://recruitmilitary.com/search-and-employ>.

The Bureau of Labor Statistics (BLS), a part of the United States Department of Labor, classifies industries according to the North American Industrial Classification System (NAICS). The Financial Activities supersector has two sectors: Finance and Insurance, with an NAICS code of 520000; and Real Estate and Rental and Leasing, NAICS 530000. The BLS has published projections on employment in the two sectors for the years 2010 through 2020; visit [www.bls.gov/emp/ep\\_table\\_207.htm](http://www.bls.gov/emp/ep_table_207.htm).

The Finance and Insurance sector includes five subsectors. On an “Industries at a Glance” page for each subsector, the BLS provides various statistics, including employment and layoffs, employment by occupation, and earnings. The subsectors are:

- 1 ► Monetary Authorities – Central Bank (NAICS 521000) [www.bls.gov/iag/tgs/iag521.htm](http://www.bls.gov/iag/tgs/iag521.htm)
- 2 ► Credit Intermediation and Related Services (NAICS 522000) [www.bls.gov/iag/tgs/iag522.htm](http://www.bls.gov/iag/tgs/iag522.htm)
- 3 ► Securities, Commodity Contracts, and Other Financial Investments and Related Activities (NAICS 523000) [www.bls.gov/iag/tgs/iag523.htm](http://www.bls.gov/iag/tgs/iag523.htm)
- 4 ► Insurance Carriers and Related Activities (NAICS 524000) [www.bls.gov/iag/tgs/iag524.htm](http://www.bls.gov/iag/tgs/iag524.htm)
- 5 ► Funds, Trusts, and Other Financial Vehicles (NAICS 525000) [www.bls.gov/iag/tgs/iag525.htm](http://www.bls.gov/iag/tgs/iag525.htm)

The Real Estate and Rental and Leasing sector consists of three subsectors:

- 1 ► Real Estate (NAICS 531000) [www.bls.gov/iag/tgs/iag531.htm](http://www.bls.gov/iag/tgs/iag531.htm)
- 2 ► Rental and Leasing Services (532000) [www.bls.gov/iag/tgs/iag532.htm](http://www.bls.gov/iag/tgs/iag532.htm)
- 3 ► Lessors of Nonfinancial Intangible Assets (except Copyrighted Works) (NAICS 533000) [www.bls.gov/iag/tgs/iag533.htm](http://www.bls.gov/iag/tgs/iag533.htm)

Another BLS publication, the **Occupational Outlook Handbook**, has 17 chapters on Business and Financial Occupations, a “major group” with an SOC (Standard Occupational Classification and Coding Structure) code of 13-0000. Each chapter covers the nature of the work; the work environment, qualifications, training, pay, job outlook, similar occupations, and contacts for more information. The chapters are accessible from [www.bls.gov/ooh/business-and-financial/home.htm](http://www.bls.gov/ooh/business-and-financial/home.htm)

There are two related chapters on Management Occupations (SOC 11-0000), accessible from [www.bls.gov/ooh/management](http://www.bls.gov/ooh/management): Compensation and Benefits Managers, SOC 11-3111; and Financial Managers, SOC 11-3031. There are four related chapters on Sales and Related Occupations (SOC 41-0000), accessible from [www.bls.gov/ooh/sales](http://www.bls.gov/ooh/sales): Cashiers, SOC 41-2011; Insurance Sales Agents, SOC 41-3021; Real Estate Brokers and Sales Agents, SOC 41-9020; and Securities, Commodities, and Financial Services Sales Agents. There are four related chapters on Office and Administrative Support Occupations (SOC 43-0000), accessible from [www.bls.gov/ooh/office-and-administrative-support](http://www.bls.gov/ooh/office-and-administrative-support): Bill and Account Collectors, SOC 43-3011; Bookkeeping, Accounting, and Auditing Clerks, SOC 43-3031; Financial Clerks, SOC 43-3000; and Tellers, SOC 43-3071.

The American Institute of CPAs® (AICPA) website has a “Career Paths” section ([www.aicpa.org/Career/CareerPaths/Pages/CareerPaths.aspx](http://www.aicpa.org/Career/CareerPaths/Pages/CareerPaths.aspx)) for men and women who are considering careers as certified public accountants. There are separate pages for high school students and college students. My advice to transitioning and veteran military who have big packages of GI Bill benefits available to them would be to read everything. And do not be put off by the fact that the path to CPA certification is lengthy; many people make good money in financial services while studying for their CPA exams. Also at the AICPA site are sections on five work areas: accounting, academia, corporate accounting, government, and nonprofit.

The Financial Services Roundtable website has a linked list of more than 90 member companies at [www.fsround.org/fsr/about/member-companies.asp](http://www.fsround.org/fsr/about/member-companies.asp). The individual company sites have their own “careers” pages. The Roundtable limits its membership to 100 companies, and draws its members from the 150 largest integrated financial services companies, based on market capitalization or imputed market capitalization.

The Insurance Information Institute (III) website at [www.iii.org](http://www.iii.org) has links to several pages that can help veterans learn about the insurance industry. Those pages include a glossary at [www2.iii.org/glossary/](http://www2.iii.org/glossary/) and a directory, at [www.iii.org/directory](http://www.iii.org/directory), that contains links to insurance associations in the 33 categories listed below. Also on the directory page are search boxes for state departments of insurance and private state organizations – e.g., Nebraska Association of Insurance and Financial Advisors (NAIFA).

- |   |   |
|---|---|
| 1 ► Actuarial/Accounting                          | 18 ► Medical Malpractice/Professional Liability         |
| 2 ► Adjusters                                     | 19 ► Nuclear Energy                                     |
| 3 ► Agents and Brokers                            | 20 ► Professional                                       |
| 4 ► Alternative Markets                           | 21 ► Property Insurance Plans                           |
| 5 ► Auto/Auto Insurance                           | 22 ► Property/Casualty Insurance Industry Organizations |
| 6 ► Automation and Claims Services                | 23 ► Regulatory/Legislative Organizations               |
| 7 ► Aviation                                      | 24 ► Reinsurance  |
| 8 ► Community Development                         | 25 ► Research and Ratings Organizations                 |
| 9 ► Crime/Fraud                                   | 26 ► Risk Management                                    |
| 10 ► Crop Insurance                               | 27 ► Safety/Disaster Mitigation                         |
| 11 ► Educational Organizations                    | 28 ► Surety, Financial Guaranty and Mortgage            |
| 12 ► Financial Services Industry Organizations    | 29 ► Surplus Lines Organizations                        |
| 13 ► Flood Insurance                              | 30 ► Title Insurance                                    |
| 14 ► International                                | 31 ► Travel Insurance                                   |
| 15 ► Legal Issues and Services                    | 32 ► Weather  |
| 16 ► Life/Health Insurance Industry Organizations | 33 ► Workers Compensation                               |
| 17 ► Marine and Ground Transportation             |   |

Many of the association sites have sections that explain what their members do. For example, the Reinsurance Association of America site has an “About Reinsurance” section ([www.reinsurance.org/Landing.aspx?id=32](http://www.reinsurance.org/Landing.aspx?id=32)) with links to pages on Purposes of Reinsurance, The Reinsurance Contract, Characteristics of Reinsurance Risk, and Reinsurance Regulation.

The **Online Financial Services Fact Book 2013** ([www2.iii.org/financial-services-fact-book/](http://www2.iii.org/financial-services-fact-book/)) published jointly by the III and The Financial Services Roundtable, is a comprehensive guide, with hundreds of graphs and charts on insurance, banking, securities, and financial services as a whole, including mortgage financing. Another III publication, the **Online Insurance Handbook** (<http://www2.iii.org/insurance-handbook/>), is a guide to the insurance industry for reporters, policymakers, students, insurance company employees, and regulators. The guide provides explanations of auto, home, life, disability, and business insurance, articles about insurance issues, a glossary, and directories. ♦

Jasen Williams is vice president of agency relations at RecruitMilitary and a veteran of the United States Marine Corps.

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**THE MEN AND WOMEN WHO SERVE** in our nation’s military are equipped with the best training in the world. Many of them have highly developed skills that they can apply seamlessly to the United States technology industry – a driving force behind productivity growth and job creation in this country and the foundation of the global innovation economy. In 2013, more than 6 million people were working in the U.S. technology industry. The software services sector alone added 63,900 jobs in 2012, a 3.5 percent increase, and today there are still many more jobs to fill. In fact, for every five open jobs in the industry, there is currently only one qualified candidate.

The tech industry also pays well: The annual average wage in the industry was \$93,800 in 2012, 98 percent more than the average private-sector wage of \$47,400.

→ **TRANSFERRABLE SKILLS**

Many servicemembers have first-hand experience with modern technology as well as the kinds of specialized training that every modern business demands. If you are an expert in logistics, information technology (IT), engineering, intelligence/counterintelligence, human resources, finance, paralegal work, acquisition, or training, you are well-positioned to enter the technology industry.

Those of you who are working in traditional IT security specialties will probably have little trouble mapping your experience to civilian positions. In addition, you understand intimately the risks and potential impact of security breaches and failures – a top priority for technology companies. Furthermore, hiring managers in our industry understand that the military lives and breathes operational and information security, and that servicemembers work in a fast-paced environment.

If you have this background, plenty of great jobs will be available to you in cybersecurity, information assurance, and identity and access management; the cybersecurity field has never been more important. But to become an excellent candidate for work as a security professional, you will need to do some “homework” to get up to speed on issues of concern to Corporate America. Most public companies are concerned with compliance with the Sarbanes-Oxley Act (SOX, which regulates certain corporate and accounting activities). Others may be concerned with PCI-DSS (the Payment Card Industry Data Security Standard), FISMA (the Federal Information Security Management Act), ISO 27001 (an information-security standard), CMMI (Capability Maturity Model Integration), and/or SSAE 16 (an auditing standard), to name just a few.

→ **THOSE OTHER SKILLS**

Hiring managers in tech companies also

look beyond the technical skills – to the “soft skills” that servicemembers and veterans possess. Over the years, companies have found that veterans have an accelerated learning curve, an established track record of leadership, and an ability to perform well under pressure, to focus, and to work within teams. Veterans excel in conflict resolution, problem solving, and communications. Other major criteria for hiring officials: a strong work ethic and an ability to adapt. Constant change is characteristic of the technology industry – so the ability to adapt is critical.

→ **JOB TRAINING**

If you are still in the service and you have your eye on a civilian position that requires specific credentials or certifications, see whether you can obtain the necessary training before separating from the service. As a general rule, you should take advantage of continuing education opportunities that will provide you with new skills and broaden your area of expertise. And if possible, keep whatever security clearance you possess active.

If you do not have the specific skills for a tech position you want, seek out companies that have comprehensive training programs. Many tech firms are willing to train new employees for their specific positions and tasks.

→ **OPPORTUNITIES NATIONWIDE**

Technology hubs have sprung up around the country. Most people know about Silicon Valley in the San Francisco Bay Area, but have you heard of Silicon Alley in New York City or the Silicon Prairie that stretches from Texas to North Dakota?

According to the TechAmerica Foundation’s 2013 *Cyberstates* report, the states with the largest numbers of tech employees are California, Texas, New York, Virginia, and Florida. The states with the fastest rate of tech growth are North Dakota, Michigan, and Missouri. Other strong states include Washington, Idaho, Oregon, New Mexico, North Carolina, and Arizona.

Every state in the country has a tech presence, and many states are working to create an atmosphere that encourages the growth of the industry. The good wages that technology jobs command are very attractive to the states.

→ **GETTING THE JOB**

Finding and getting a civilian tech job may be difficult, because the job responsibilities will differ from your military tasks. Here are five steps you should take to catch the eye of a hiring manager:

**1** Find the closest civilian position that maps to your assignments in the military, and convert your resume to match. Doing that will help the hiring manager assess your experience, especially if he or she is not a

prior servicemember or did not serve in your branch of the military.

**2** Get certified. Even though certificates are not as big a discriminator as prior experience, they could spell the difference between you and competing candidates. The Certified Information Systems Security Professional (CISSP) certification, governed by the International Information Systems Security Certification Consortium (ISC)<sup>2</sup>, is the “gold standard” in the tech field. CompTIA Security+ and various vendor-specific certifications will also catch a hiring manager’s eye.

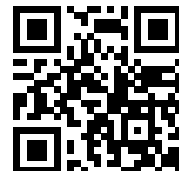
**3** Research the company to which you want to apply, and learn the market in which it operates. For example, financial, health, and retail businesses have compliance requirements that do not exist in the military. You should be ready to talk about all requirements mentioned in the job postings that interest you. In fact, some hiring managers will name-drop compliance requirements during phone screens to test your knowledge and drive.

**4** If you want to get into a branch of the technology industry for which you do not yet have the skills, put your veteran’s benefits to good use. Contact your Department of Veterans Affairs (VA) representatives for counseling on getting the education you need at a national college or university. Most such schools offer degrees focused on various aspects of information technology.

**4** Attend job fairs; many tech companies use them to find qualified candidates.

And before you attend, prepare yourself as if you were going to a face-to-face interview at an employer’s place of business. Because, in a sense, that is exactly where you will be going. ♦

*TechAmerica is an association for the U.S. technology industry, representing technology companies of all sizes. It is the industry’s only trade association dedicated to advocating for the information and communications technology (ICT) sector before decision-makers at state, federal, and international levels of government. The association is committed to expanding market opportunities and driving the competitiveness of the U.S. technology industry throughout the world – it delivers to its members business intelligence and networking opportunities on a global scale. TechAmerica has offices in Washington, D.C.; the Silicon Valley city of Santa Clara, California; Brussels, Belgium; and Beijing; as well as regional offices around the United States.*



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## GET READY TO OPEN A FRANCHISE

PART SIX OF SIX: **VETERAN INITIATIVES**

**A**FTER RETURNING HOME from active duty, veterans face a series of unique challenges as they transition into civilian life. Arguably, finding suitable employment is one of the largest obstacles that they face. In early 2013, the Executive Office of the President released a report stating that over 800,000 veterans in the United States were unemployed and searching for work.

Thankfully, groups and organizations across the country are pooling resources to support veteran employment initiatives. The franchise industry – in which I am proud to say I have spent my career – has supported several initiatives to help veterans realize their dreams of business ownership. These initiatives are unique from other veteran employment programs in two primary ways. First, they focus on ownership over employment; and secondly, franchise opportunities are available in almost every industry.

In this concluding installment of “Get Ready to Open a Franchise,” I will mention a couple of industry initiatives and provide a brief overview of the franchise opportunities offered by The Dwyer Group®.

### → THE VETFRAN PROGRAM

My father, the late Don Dwyer, Sr., founder of The Dwyer Group®, established the VetFran program ([www.vetran.com](http://www.vetran.com)) in 1991 because he was so passionate about supporting veterans as they pursued business ownership. VetFran, now overseen by the International Franchise Association (IFA; [www.franchise.org](http://www.franchise.org)) has expanded its ranks to more than 600 participating franchisors. These franchisors have provided discounts to over 5,100 veterans opening their own businesses.

Former Army Specialist Brandy Prettyman, one of our franchisees with The Grounds Guys®, describes the VetFran program this way: “As a

veteran, there are a lot of positions that don't exactly correlate to a skill in the outside world. So having a program that can help those veterans get back on their feet, find a business that's right for them, and give them the incentive to actually start their business is phenomenal.”

### → OPERATION ENDURING OPPORTUNITY

In 2011, the IFA launched Project Enduring Opportunity to bring at least 80,000 veterans and military spouses into the franchise industry before 2014. The project has already exceeded this goal – in fact, the franchise community has recruited almost twice the anticipated number of veterans. These include nearly 5,200 new veteran franchise owners.

### → FRANCHISE OPTIONS

The franchise industry is so diverse that there is a franchise opportunity that can match with almost any passion, interest, or talent. According to the IFA website there are over 80 separate franchise categories including everything from fast-food and children's services to construction and campground franchise opportunities.

### → DOING OUR PART

Over the years, it has been a blessing to be a part of a company and an industry that actively support veterans pursuing their dreams of business ownership. For those returning home, the franchise industry can provide veterans with an opportunity to support not only themselves and their families but also their fellow veterans struggling to find employment.

With over 1500 franchisees worldwide, The Dwyer Group® has provided business-ownership opportunities for almost 300 veterans. This number is a testament to my father's vision. I know that, if he were here today, he would be proud of how the franchise industry has supported the veteran initiative.

#### PREVIOUS ARTICLES IN THIS SERIES

**PART 1**  
A CHECKLIST FOR ACTIVE  
AND VETERAN MILITARY  
March/April 2013 issue

**PART 2**  
THE FINANCE QUANDARY  
May/June 2013 issue

**PART 3**  
A BUSINESS IN A BOX  
July/August 2013 issue

**PART 4**  
FINDING THE PERFECT FIT  
September/October 2013 issue

**PART 5**  
DUE DILIGENCE AND THE FDD  
November/December 2013 issue

PDF's of previous issues  
are available at  
[http://recruitmilitary.com/  
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The Dwyer Group® hosts seven service-oriented franchise brands, all of which have been named by *Entrepreneur* magazine as part of the Franchise 500. While each brand has a unique personality, every franchise comes with a tested business model, an extensive franchisee network, and business coaches who can aid both first-time business owners and conversion companies as they open their franchises.

■ **Aire Serve®** is a heating, ventilation and air conditioning franchise opportunity offering maintenance services to both residential and commercial clients.

[www.AireServeFranchise.com](http://www.AireServeFranchise.com)

■ **Glass Doctor®** is the largest fully franchised residential, business, and auto-glass franchise company in North America.

[www.GlassDoctorFranchise.com](http://www.GlassDoctorFranchise.com)

■ **The Grounds Guys®** offers lawn care and landscaping services for both residential and commercial clients.

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■ **Mr. Appliance®** provides in-home appliance repair.

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■ **Mr. Rooter®** provides plumbing and drain-cleaning services for residential and commercial clients.

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■ **Rainbow International®** provides disaster restoration services for commercial and residential clients. ♦

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Dina Dwyer-Owens is chairwoman and chief executive officer of The Dwyer Group, Inc. ([www.dwyergroup.com](http://www.dwyergroup.com)), a holding company of seven service-based franchise organizations: Aire

Serv®, Glass Doctor®, The Grounds Guys®, Mr. Appliance®, Mr. Electric®, Mr. Rooter® (Drain Doctor in the UK and Portugal), and Rainbow International®. The Dwyer Group is based in Waco, Texas. Follow Dina on Twitter @DinaDwyerOwens.



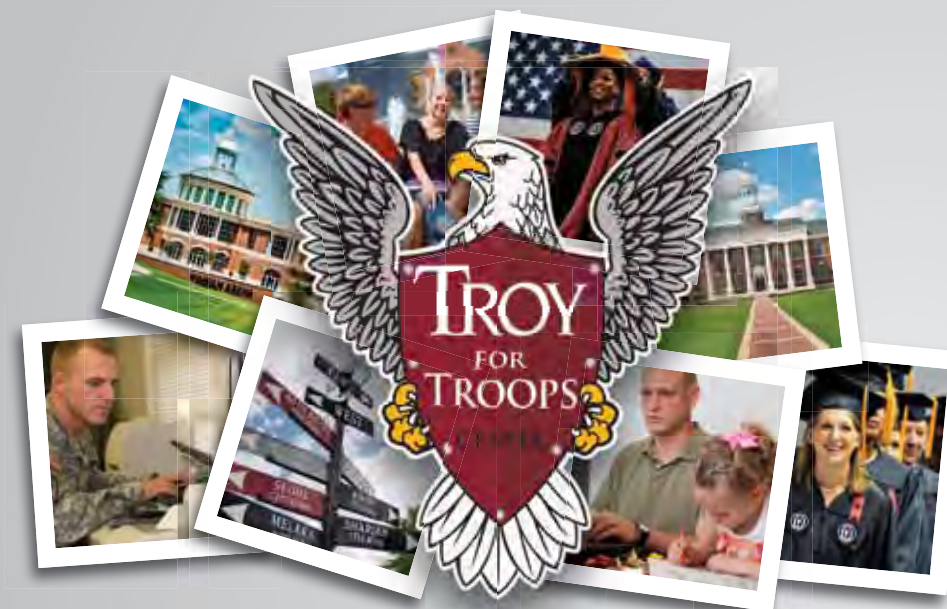
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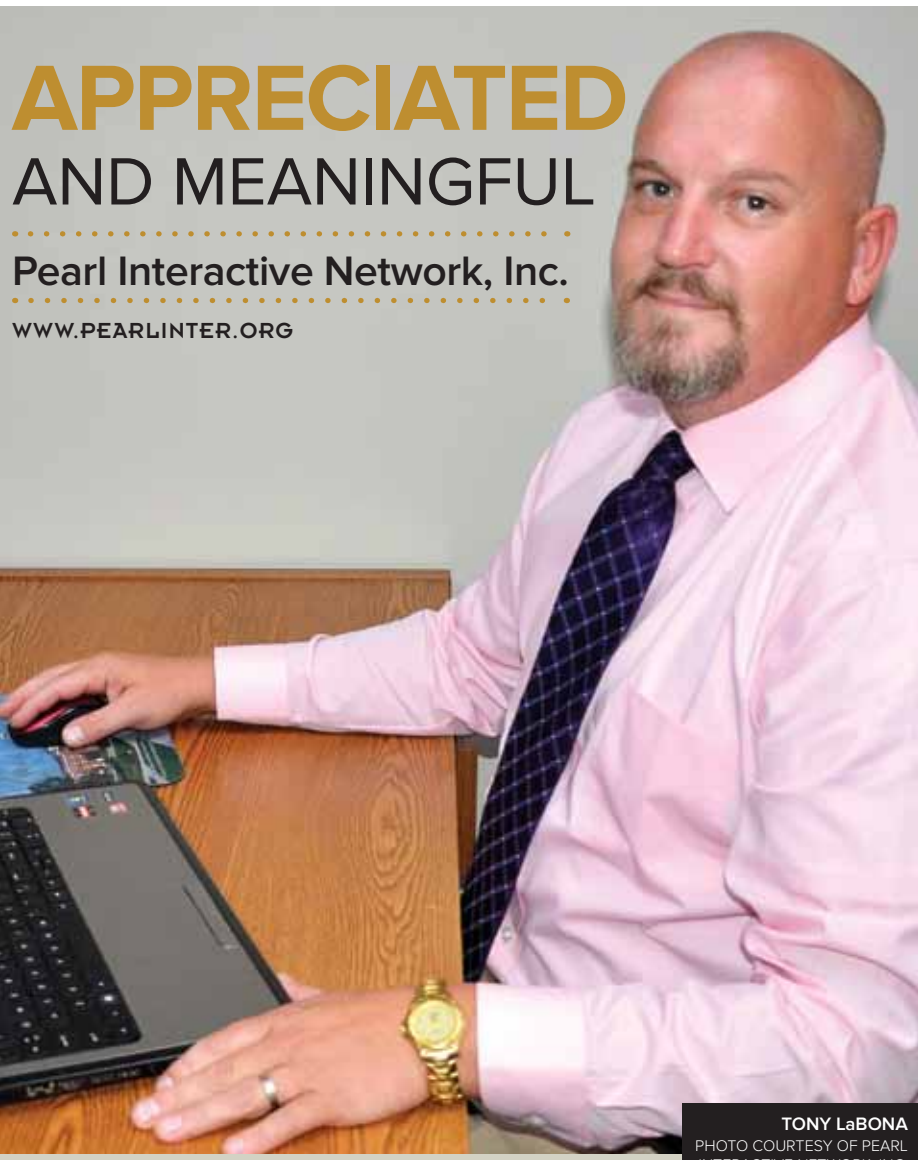
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**TONY LaBONA**  
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TONY LaBONA OF STANTON, KENTUCKY, WAS LOOKING FOR AN OPPORTUNITY TO BE SUCCESSFUL – AND MORE. HE ALSO WANTED TO WORK FOR A COMPANY COMMITTED TO GIVING ITS EMPLOYEES THE TOOLS TO BE SUCCESSFUL. HE FOUND THAT AT THE WINCHESTER, KENTUCKY,

facility of Pearl Interactive Network, Inc. (PIN), a few miles west of Lexington. PIN delivers contact-center and staffing services, tapping a workforce of home-based agents – disabled veterans, veterans, caregivers, military spouses, people with disabilities, and people living in economically distressed areas.

LaBona served 10 years in the United States Army in the Military Police unit, including a 14-month deployment in Iraq. He worked in various management positions since leaving the Army eight years ago. He is now a senior supervisor for PIN; he oversees the coaching and development of frontline employees, and he mentors supervisors.

He said that it did not take him long to buy into the company's concept, as expressed by President and CEO Merry Korn. "She said, 'It's not about us being successful; it's about giving our employees the opportunity to be successful,'" LaBona recalled. "I wanted to be a part of that. I've never worked for an organization like PIN. The mission of this organization is evident at all levels, and we work diligently every day to ensure that all of our employees know the work they are doing is appreciated and meaningful."

PIN, which is headquartered in Columbus, Ohio, is currently filling 300 permanent full-time positions at its Winchester facility. Employees work Monday through Friday. "The schedule alone is a great benefit," said LaBona, the father of five children. "We strive to let our associates know that their family is a top priority."

"We want our employees to know that they are the centerpiece of our success," said Korn. "Our goal is to promote a culture of learning and growth, and we want our organization to be known for a place people want to be."

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124.256  
464.007  
147.288  
109.387  
483.219  
563.329  
545.444

» TOP 10 «

The top 10 Government Contractors in Fiscal Year 2013 - October 1, 2012 to September 30, 2013

1 / LOCKHEED MARTIN CORPORATION  
\$31,624,854,576  
2 / THE BOEING COMPANY  
\$19,224,833,965  
3 / RAYTHEON COMPANY  
\$12,036,267,703  
4 / GENERAL DYNAMICS CORPORATION  
\$11,039,350,829  
5 / SAIC INC.  
\$5,306,960,356  
6 / UNITED TECHNOLOGIES CORPORATION  
\$4,920,183,230  
7 / McKESSON CORPORATION  
\$4,717,129,027  
8 / NORTHROP GRUMMAN CORPORATION  
\$4,068,837,001  
9 / BECHTEL GROUP, INC.  
\$3,945,238,374  
10 / BAE SYSTEMS PLC  
\$3,674,972,260

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## OPPORTUNITIES IN DEFENSE

»» FIND PATRIOTIC AND LUCRATIVE CAREERS WITH DEFENSE CONTRACTORS AND AGENCIES

Many service-members are ready to turn in their uniforms when they retire or separate, but they still want to stay in the business of defending our country. If you are one of those servicemembers, the defense industry may be just right for you. Defense jobs offer excellent salaries, and the mission of a defense contractor or agency often offers a lot of interaction with active-duty military. Even better, because new contracts are approved all the time, defense-related jobs open up on a regular basis.

A quick peek at a few defense contractors' websites will show that they are always looking to hire qualified personnel – even when the economy is riding a roller-coaster. Plus, there are opportunities within the government that are a good fit for skills and experiences acquired in the military. It is no secret that businesses throughout the country value those skills, but the defense sector will be especially attractive to those who still want to do their patriotic duty.

Retiring and separating service-members will have a leg up when applying for defense jobs because nearly every job with a defense contractor or the Department of Defense (DoD) requires a security clearance – something you likely already have as a servicemember. And this is where a boost in pay

comes in. The average salary for civilian jobs that require security clearances can be \$5,000 to \$15,000 higher annually than for similar jobs that do not require clearances. That difference is greater in places with a higher cost of living such as Washington, D.C., and its surrounding suburbs, and less for places with a lower cost of living. For United States citizens who have security clearances and work outside the country, the salary difference jumps even more. Over 4.5 million U.S. citizens hold security clearances; 1.5 million of them work for private companies.

Education also counts. Cleared individuals with master's degrees make nearly twice as much as those with only high school diplomas.

Defense contractors and agencies are eager to hire veterans not only for their skill sets and their security clearances, but also their personal characteristics such as self-discipline, initiative, and leadership. For the veteran, a career in defense offers interesting work, good pay and benefits, the prospect of long-term employment, and an opportunity to continue to contribute to our country's defense.

All of that sounds good, but veterans should not join the industry without understanding that defense firms are bracing for leaner times, lower profit margins, and tougher negotiations and bidding for government contracts. The Pentagon has been tasked with getting smaller and spending less. That has left industry executives with a growing sense of apprehen-

### HOW TO GET A JOB WITH A DEFENSE CONTRACTOR

- **BE A U.S. CITIZEN.** Almost all high-paying U.S. defense contracting jobs are held by U.S. citizens.
- **GET A SECURITY CLEARANCE.** Nothing is in more demand within the U.S. defense contracting community than someone with a security clearance. This is especially so since 9/11. The good news for you is that one of the easiest ways to get a security clearance is through military service.
- **NETWORK.** It's true all over the civilian job world – it's who you know. There are very few people who get a job with a defense contracting firm without knowing someone. Make sure you attend job fairs, sign up on websites where contractors discuss contracts, and talk to contractors on military bases. Tell them you are looking for a job in the defense contracting world. If you can, check in with them once in a while to see whether they are hiring.
- **TAILOR YOUR RESUME.** All the regular resume rules apply, but if a job appears to support military operations directly, make sure you list your military experience in detail. If the job you are targeting doesn't directly support military operations, focus on your skills and knowledge.
- **BE A PROBLEM SOLVER.** Emphasize your problem-solving skills because those will translate into nearly every job in the defense industry. Make sure you include at least one example in your resume or cover letter, and be prepared to cite several examples during a job interview.
- **SERVE IN THE U.S. MILITARY.** The good news is that if you are reading this article, you likely can already check off this requirement. Most U.S. defense contracts are managed by former military officers, commonly lieutenant colonels or equivalent.
- **KNOW YOUR STUFF.** You must establish technical credibility. While it is true that former battalion commanders typically are the program managers for defense contracts, it is also true that former sergeants are typically doing the more detailed work.
- **BE WILLING TO RELOCATE.** If you don't care about your location, then you will have a much easier time finding a job working in the defense contracting arena.

sion about the future, especially given the end of combat operations in Iraq, the further withdrawal from Afghanistan, sequestration, and mammoth federal deficits.

The Pentagon's efficiency and acquisition reforms are pressuring companies across the industry to make their organizations leaner and to sell off unprofitable units. Many firms will also have to accept more risk and lower profits on the shrinking number of defense contracts up for grabs. Many contractors saw their revenues flatline or decrease slightly in FY2013, even after better than expected results in 2012. No one is predicting a major increase in contracts in FY2014; declines are projected as modest.

But even if the budget does decline and profit margins come down from expected rates of around 10 to 12 percent, the overall level of defense spending will remain high. There is still a lot of money in defense work, and the positions are relatively low-risk in an economy with relatively few robust opportunities. Veterans simply need to do their homework when it comes to picking a firm to join.

Joining a defense-related government agency is also an option, one that will likely come with even better job security. The DoD alone employs roughly 718,000 civilians. The federal government's job site is USAJOBS. To search for a job in the DoD, go to <https://www.usajobs.gov/JobSearch/Search/AdvancedSearch>. When you get to "Agency Search," select one of the "Department of Defense" listings.



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DEFENSE AND AEROSPACE DIRECTORY

DEFENSE AND AEROSPACE DIRECTORY

The defense and aerospace firms and agencies listed below have demonstrated their commitment to recruiting veterans by using RecruitMilitary products and services. We encourage men and women with military backgrounds who are interested in careers in defense and/or aerospace to consider these organizations. Readers do not have to type the URL's listed below in their address bars. A PDF of this issue with live links is at <http://recruitmilitary.com/search-and-employ>.

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Central Intelligence Agency	<a href="http://www.cia.gov/careers/military-transition">www.cia.gov/careers/military-transition</a>
General Dynamics	<a href="http://www.generaldynamics.com/careers/career-paths/veterans/">www.generaldynamics.com/careers/career-paths/veterans/</a>
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American Airlines	<a href="http://careers.aa.com/">http://careers.aa.com/</a>
Arcata Associates, Inc.	<a href="http://www.arcataassoc.com/careers/career-opportunities">www.arcataassoc.com/careers/career-opportunities</a>
ARINC	<a href="http://jobs.arinc.com/content/transitioning-military/">http://jobs.arinc.com/content/transitioning-military/</a>
Aviall	<a href="http://www.aviall.com/frontdoor/aviall_difference/careers.shtml">www.aviall.com/frontdoor/aviall_difference/careers.shtml</a>
BAE Systems, Inc.	<a href="http://www.baesystems.com/careers-rus/your-career-at-bae-systems/military">www.baesystems.com/careers-rus/your-career-at-bae-systems/military</a>
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**A SA VA-APPROVED SCHOOL,** Coast Flight Academy offers veterans fully-funded training for commercial aviation careers. Eligible veterans may use the Post-9/11 GI Bill to cover up to 100 percent of flight training, college courses, books, and supplies, along with a housing allowance. The academy is headquartered in San Diego, and has a facility in Las Vegas. It is the only school in Nevada and in San Diego – and one of three in California – that offers veterans an aviation career path fully funded by the GI Bill. COAST also offers an online bachelor's

degree in partnership with Westfield State University of Westfield, Massachusetts.

COAST teaches student-pilots using scenario-based training (SBT) modeled after United States Air Force methods – it was one of the first schools in the nation to receive Federal Aviation Administration (FAA) approval for an SBT training syllabus. Students learn in the Cirrus aircraft that the Air Force uses for training.

Since 2008, COAST has grown from one aircraft and two employees to lead Cirrus's Training Center Network. As of year-end 2013, COAST had 80 veteran students, and estimated



an enrollment of 300 by year-end 2014.

COAST currently offers commercial-airline and helicopter-pilot career tracks that take a student from no flight time to full qualification for a professional pilot career. After earning Certified Flight Instructor status, the candidate can teach flying while gathering flight hours toward the 1,500-hour requirement for an airline job. The school currently needs qualified flight instructors.

The school considers veterans to be a great fit because every aspect of an aviation career demands the discipline, focus, and determination consistently found in veterans. COAST regularly meets with education officers on military bases to find exceptional individuals who are about to



JEFF BUSHNELL  
PHOTOS COURTESY OF  
COAST FLIGHT ACADEMY

leave the service; attends on-base career fairs; and offers biweekly seminars in San Diego and Las Vegas, where veterans can learn about a

second career in aviation. The school recently chose Bryan W. Simmons, a retired lieutenant colonel in the Marine Corps, as director of flight operations for this program.

## A VETERAN SUCCESS → JEFF BUSHNELL

Jeff Bushnell, a retired Air Force colonel, has served as airline and training advisor to the CEO of COAST since 2008. Bushnell spent 29 years in the Air Force as a pilot, instructor/check pilot, squadron commander, wing inspector general, and a reserve advisor. At COAST, he advises the CEO on all matters that relate to preparing students for airline employment.

Bushnell developed and wrote COAST's SBT

syllabus, trained all of company's flight instructors, and developed specialty courses for pilots who are already licensed. He also oversaw the development and installation of flight simulators, and now supervises their use.

After a successful military career, Bushnell flew as a commercial airline pilot before being asked to lead the carrier's training program. He wrote the SBT syllabus for a COAST training program contracted by the Air Force, leading the wing commander in the California Air National Guard to comment: "The ground, flight, and simulator training was on a par with the Air Force training, and in many instances exceeded what we have come to expect in military flight training."

While his flight skills have obviously helped Bushnell succeed post-military, another skill has paid bigger dividends. "My flying skills were developed in the military, which helped me get work with a commercial airline," he said. "But more than planes and flying, the biggest thing I learned in the military was how to lead people. I was fortunate to learn from some superb military leaders who mentored me and gave me the opportunity to lead people. Go the extra mile, be of service."

Bushnell believes that COAST is the best place for veterans who want to spend their futures in the aviation industry. "COAST is completely geared to serve veterans who want to pursue a second career in commercial aviation," he said. "We train pilots in a way similar to the military, and we expect and foster military values. Flight training is expensive. COAST offers veterans the opportunity to obtain an accredited online college degree with their flight training, is a VA-approved school, and qualifies for use of Post-9/11 GI Bill benefits so vets can fund up to 100 percent of their education costs."

Bushnell advises those still in the military to take advantage of every opportunity to develop. "Do all you can do in the military, an organization that allows an individual to grow in so many ways," he said. "Take advantage of every opportunity to develop your basic skills, but even more so, your leadership skills. You will never get the opportunity to lead at such a young age in the civilian world as you do in the military."

As for post-military careers, veterans have an advantage over civilian job hunters. "Find ways to apply the values and skills you learned in the military to your civilian work," he said. "In most cases, corporations want military veterans because they are good workers and proven leaders." For veterans interested in finding out more about COAST, Bushnell said that it does not pay to be shy. "Let us know you are a veteran, and tell us about the skills and strengths you learned in the military," he said. ♦



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# VETERANS FAMILIES PATRIOTS VOLUNTEERS



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## RESEARCH GUIDE

### YOUR RESEARCH GUIDE TO A CAREER IN DEFENSE AND AEROSPACE

by RICK JONES



**R**ECRUITMILITARY ENCOURAGES JOB SEEKERS to use this guide to learn about the defense and aerospace industries and the job opportunities available in them. The websites listed below are easy to read, detailed, and authoritative. A PDF of this issue with live links is at <http://recruitmilitary.com/search-and-employ>.

One excellent source of jobs information is a contractor group, the National Defense Industrial Association (NDIA; [www.ndia.org](http://www.ndia.org)). Its National Defense Mega Directory (<http://nationaldefensemegadirectory.com>) lists products and services in 13 categories:

- 1 ► Aviation
- 2 ► Command, Control, Communications, Computers, Intelligence, Surveillance, and Reconnaissance (C4ISR)
- 3 ► Combat Gear
- 4 ► Environment and Energy
- 5 ► Homeland Security
- 6 ► Logistics, Transportation, and Manufacturing
- 7 ► Maritime Systems
- 8 ► Modeling, Simulation, Testing, and Training
- 9 ► Professional Services and Consulting
- 10 ► Research and Development
- 11 ► Space and Missile Defense
- 12 ► Vehicles
- 13 ► Weapons and Ammunition

In addition, there is a listing of Small Business Classifications, which include Veteran-Owned and Service-Disabled Veteran-Owned. The listings are quite detailed. For example, the Aviation category contains 13 listings:

- 1 ► Air Defense
- 2 ► Air Traffic Control
- 3 ► Aircraft (fighters, bombers, transports, tankers, trainers)
- 4 ► Airframes
- 5 ► Armor
- 6 ► Avionics
- 7 ► Composites
- 8 ► Engines/Turbines and Components
- 9 ► Fuels, Lubricants, Oils, and Waxes
- 10 ► Guidance Systems/Seekers
- 11 ► Low Observables
- 12 ► Robotics
- 13 ► Unmanned Aerial Vehicles

Each listing is a link. Clicking on a listing pulls up a list of companies that make the product or perform the service, and the company lists contain links to their websites. Most of the sites have "careers" pages.

Another contractor group, the Aerospace Industries Association, has similar links. Go to [www.aia-aerospace.org](http://www.aia-aerospace.org), click on "Membership" and then "Our Members."

To learn about the issues, the major players, and the general buzz in the defense and aerospace, I suggest that you read magazines and newspapers on the subjects. Most such publications are available both in print and online.

- Access Intelligence, LLC**, publishes:
- **Avionics** - [www.aviationtoday.com/av/](http://www.aviationtoday.com/av/)
  - **Rotor&Wing** - [www.aviationtoday.com/rw/](http://www.aviationtoday.com/rw/) and produces the site [www.aviationtoday.com/](http://www.aviationtoday.com/)
  - **AFCEA International**, an "information technology, communications, and electronics association for professionals in international government, industry, and academia worldwide," publishes **SIGNAL** magazine ([www.afcea.org/content/?q=signal](http://www.afcea.org/content/?q=signal)).
  - **AMU Magazine** publishes **AirMaintenance Update** (<http://amumagazine.com/>), "the magazine for aircraft maintenance professionals."
  - **Bonnier Corporation** publishes **Flying** - [www.flyingmag.com/](http://www.flyingmag.com/)
  - **1105 Media, Inc.**, publishes **Defense Systems** ([www.defensesystems.com/Home.aspx](http://www.defensesystems.com/Home.aspx)), which has five content channels: Unmanned Aircraft Systems and Robotics, C4ISR, Defense Information Technology and Cloud Computing, Cyber Defense, and Geospatial Intelligence (GEOINT).
  - **Flyer Media, Inc.**, publishes **General Aviation News** - [www.generalaviationnews.com/](http://www.generalaviationnews.com/)
  - **Gannett Government Media Corporation** publishes:
    - **Defense News** - [www.defensenews.com/](http://www.defensenews.com/)
    - **Armed Forces Journal** - <http://armedforcesjournal.com/>
  - **KMI Media Group** publishes several magazines, including the following. For links to online versions of current issues, visit: [www.kmimediagroup.com/](http://www.kmimediagroup.com/).
    - **Border Security & Emergency Preparedness**
    - **Geospatial Intelligence Forum**
    - **Ground Combat Technology**
    - **Military Advanced Education**
    - **Military Information Technology**
    - **Military Logistics Forum**
    - **Military Medical & Veterans Affairs Forum**
    - **Military Training Technology**
    - **Navy Air/Sea PEO (Program Executive Office) Forum**
    - **Special Operations Technology**
    - **Tactical ISR (Intelligence, Surveillance, and Reconnaissance) Technology**
    - **U.S. Coast Guard Forum**
  - **NDIA** publishes **National Defense**, a business and technology magazine. Links to articles, defense blogs, and a digital edition are at: [www.nationaldefensemagazine.org/Pages/default.aspx](http://www.nationaldefensemagazine.org/Pages/default.aspx).
  - **Penton** publishes **Aviation Week & Space Technology** - [www.aviationweek.com/](http://www.aviationweek.com/)
  - **PennWell** publishes:
    - **Military & Aerospace Electronics** - [www.militaryaerospace.com/index.html](http://www.militaryaerospace.com/index.html)
    - **Avionics Intelligence** - [www.avionics-intelligence.com/index.html](http://www.avionics-intelligence.com/index.html)
  - **Sport Aviation Press** publishes **Powered Sport Flying Magazine** - [www.psfmagazine.com](http://www.psfmagazine.com)

Rick Jones is vice president of sales at RecruitMilitary and a former master gunnery sergeant in the United States Marine Corps.  
WWW.RECRUITMILITARY.COM

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## OPPORTUNITY EXPOS



## HOW TO WORK A RECRUITMILITARY OPPORTUNITY EXPO



There are opportunities all over the room at RecruitMilitary Opportunity Expos—job opportunities with employers, opportunities to go into business for yourself with franchisors who value your ability to get the job done, and opportunities to advance your education via online and on-campus learning.

How do you find the opportunities that are best for you? Below are some tips on interviewing with recruiters at a military-to-civilian job fair.

**DRESS FOR THE PART.** If you are on active duty or you are attending the event on a reserve or National Guard drill day, wearing your uniform is great. In all other cases, you should wear the same civilian outfit that you would wear at a one-on-one interview at an employer's place of business. And that should be a business suit or, at the very least, a business casual outfit, complete with jacket.

**STAY ENTHUSIASTIC** if a recruiter asks you to email your resume to his/her company. The recruiter will not be brushing you off. In fact, being asked for the email will be a good sign. Many companies require their recruiters to gather resumes by email: (1) to obtain HR information as required by law; and (2) so they can direct desirable job seekers to different departments.

**TRY TO GET TO ALL OF THE BOOTHS**, even those that may not seem as if they have any opportunities for you. An employer's name or its primary industry does not necessarily indicate what openings the company is

trying to fill. For example, a drugstore chain may be recruiting for positions in transportation/distribution or accounting.

Even if you are not going to the event to discuss continuing your education, talk with the recruiters at the booths for educational institutions. Today's institutions deliver learning opportunities in many ways other than traditional, full-time, daytime classes on a campus. A few minutes of conversation may lead to an unexpected continuing-education solution that is right for you.

Another factor to consider: Most of the educational institutions at our events are always on the lookout for people to go to work for them. If you have a high level of knowledge on almost any subject and you think you might have a talent for teaching and/or designing courses, talk with the recruiters.

I have similar advice for job seekers who have not been thinking of going into business for themselves. Franchise opportunities are available in a tremendous variety of fields. Arranging for financing may be easier than you think, with surprising discounts available to veterans. Stop by the franchisors' booths—one of them may very well have a plan that matches your interests and your situation.

**MEMORIZE YOUR STORY.** Before you go to employers' booths, create some talking points. Put together a 30-to-60-second "story" about yourself that includes some of your successes and areas of interest. Be ready to discuss how your military experience relates to the civilian workplace. You should also prepare yourself for a long, detailed interview—employers have hired people on the spot at our events.

*Robert Walker is vice president sales at RecruitMilitary and a veteran of the United States Army.*

### » WHO WILL BE THERE? «

#### THE OVERALL SCENE

Your first stop at a RecruitMilitary Opportunity Expo will be a registration desk where you will fill out a brief form (unless you have pre-registered) and receive a list of the organizations—called "exhibitors"—that have booths at the event.

When you enter the actual Opportunity Expo area, you will see many closely spaced exhibitor "booths"—tables and various displays. At the booths, recruiters who represent the exhibitors will talk with you.

#### WHO WILL BE THE EXHIBITORS?

A wide variety of exhibitors attend our events — corporate employers, law-enforcement agencies and other government employers, franchisors, and both campus-based and online educational institutions.

The corporate employers are engaged in construction, defense contracting, energy production, manufacturing, security, transportation and logistics, engineering, healthcare, finance, insurance, information technology, retail, and home services, to name just a few industries.

Their recruiters interview for all kinds of jobs: salaried, hourly, and part-time; professional and technical.

#### WILL THE LINES BE LONG?

At most booths, at most events, no. The events run for four hours — from 11:00 a.m. until 3:00 p.m. — and average about 8½ job seekers per exhibitor. Lines are usually longest immediately after an event opens at 11:00 a.m., and they taper off significantly by around 1:00. But I need to tell you this: Sometimes, a long line forms at one or two booths when an event opens, and the lines are still there when the event officially closes. This is often the case for large, high-profile defense contractors that are hiring. But the recruiters almost always stay over and talk with everybody in line. So it comes down to: Who wants the jobs?

### » DO I HAVE TO PRE-REGISTER? «

**No, but I recommend that you do so — for three reasons**

**1 ► HELP YOUR BUDDIES** Pre-registering prevents the lines at our registration desk from building up, especially during the early hours of the events.

**2 ► HELP US** Pre-registering helps us evaluate the effectiveness of our event marketing — which, in turn, helps us boost the turnout of veteran job seekers — which, in turn, makes our events more attractive to employers — which means more job openings to discuss at the events.

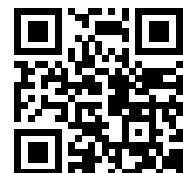
**3 ► HELP YOURSELF** When you pre-register, you immediately join our database of 580,000+ veteran job seekers, which is continually being searched by employers.

To pre-register, go to [www.recruitmilitary.com](http://www.recruitmilitary.com) and use the "Upcoming Job Fairs" map to select a city. Clicking on that city will take you to a registration page for the next event there.

## RecruitMilitary VETERAN OPPORTUNITY EXPOS



Selected events will be designated Hiring Our Heroes/RecruitMilitary Veteran Opportunity Expos. We will produce these events in cooperation with the U.S. Chamber of Commerce. They will be part of the Chamber's Hiring Our Heroes veteran hiring career fair initiative, which was launched in March 2011.



■ EXPO INFO ■

#### JANUARY 2014

9 San Antonio  
16 Tampa  
23 Nashville  
30 Oklahoma City

#### FEBRUARY 2014

6 Phoenix  
6 New Orleans  
20 Atlanta  
27 Miami  
27 San Diego

#### MARCH 2014

6 Dallas  
13 Philadelphia  
13 Louisville  
20 Raleigh  
20 Washington  
27 Jacksonville  
27 Houston

#### APRIL 2014

3 Chicago  
10 Boston  
17 Denver  
24 Orlando

#### MAY 2014

1 Oakland  
8 San Antonio  
15 Norfolk  
22 New York  
29 Baltimore  
29 Cincinnati

#### JUNE 2014

5 Charlotte  
5 Seattle  
12 Oklahoma City  
19 Los Angeles  
26 Washington  
26 Atlanta

#### JULY 2014

10 Indianapolis  
10 St. Louis  
17 Dallas  
24 Columbus  
24 Philadelphia

#### AUGUST 2014

7 Houston  
7 Minneapolis  
14 Nashville  
14 San Diego  
21 Richmond  
28 Tampa

#### SEPTEMBER 2014

4 Boston  
11 Denver  
11 San Antonio  
18 New Orleans  
18 New York  
25 Kansas City

#### OCTOBER 2014

2 Baltimore  
2 Cincinnati  
9 Chicago  
9 Oakland

16 Phoenix  
16 Pittsburgh  
23 Dallas  
30 Atlanta

#### NOVEMBER 2014


6 Jacksonville  
6 Philadelphia  
13 Charlotte  
13 Los Angeles  
20 Norfolk  
20 Seattle

#### DECEMBER 2014

4 Houston  
4 San Diego  
11 Las Vegas

#### WHAT ARE THE EXPOS?

RecruitMilitary Veteran Opportunity Expos are all-military job fairs that are enhanced to include franchisors and educational institutions, in addition to corporate and government employers. The events are free to men and women who are transitioning from active duty to civilian life, veterans who already have civilian work experience, members of the National Guard and reserve forces, and military spouses and other family members.




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Pacer prides itself in making your transition into a new career a smooth one. Pacer is a military-friendly employer that understands that leadership, working as a team, and the ability to learn new skills are found in veterans from every branch of the military.

For more information visit [www.pacer.com](http://www.pacer.com)

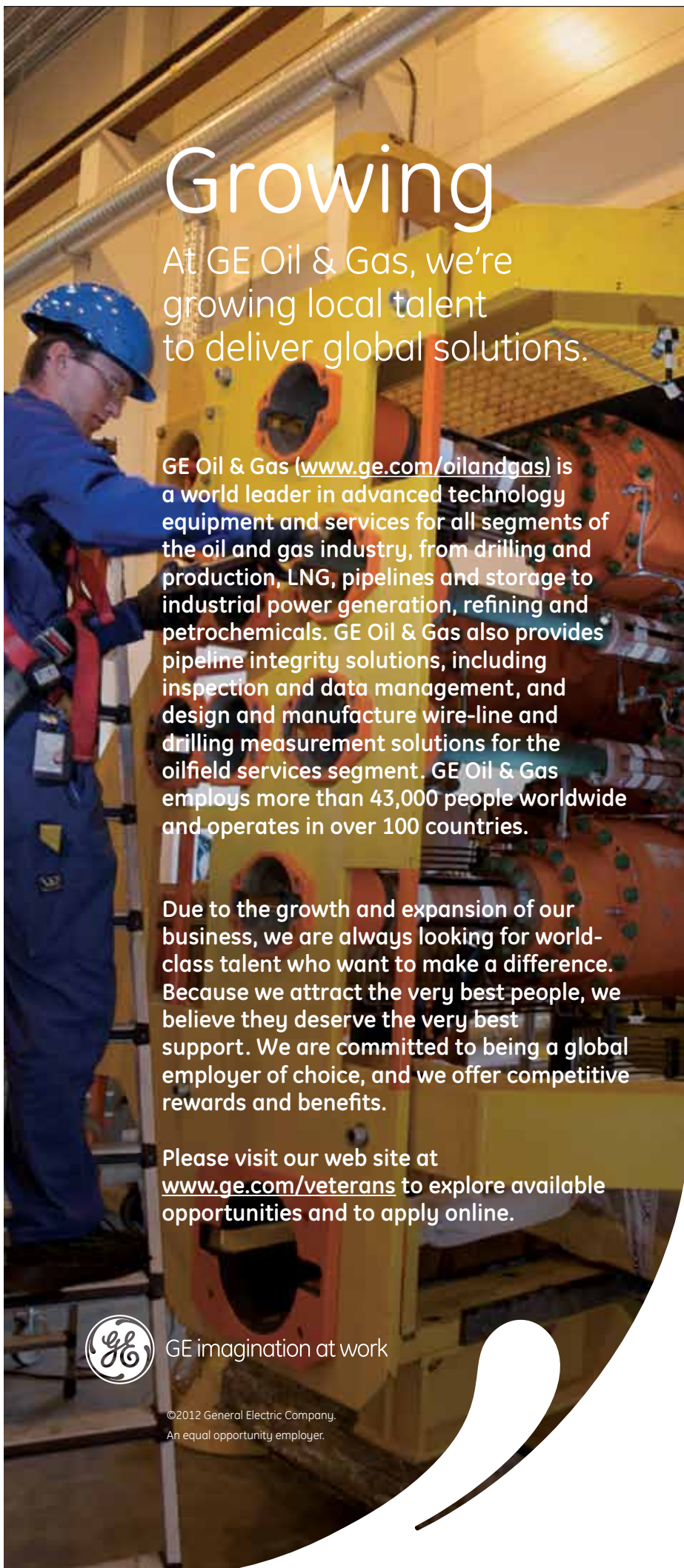


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# Growing

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Please visit our web site at [www.ge.com/veterans](http://www.ge.com/veterans) to explore available opportunities and to apply online.



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EDITORIAL themes

2014	
MAR   APR	Government Franchising
MAY   JUN	Energy & Utilities Education Opportunities
JUL   AUG	Transportation & Logistics Manufacturing
SEP   OCT	Healthcare Retail
NOV   DEC	Law Enforcement IT & Telecom
2015	
JAN   FEB	Defense & Aerospace Financial Services

Contact your RecruitMilitary Account Executive about advertising in *Search & Employ*.

database SNAPSHOT Database of registered job seekers at [www.recruitmilitary.com](http://www.recruitmilitary.com) on November 26, 2013

588,734 | Registered searchable candidates

RANK ▶

91.6% | Enlisted personnel

7.5% | Commissioned Officers

0.9% | Warrant Officers

ETHNICITY ▶

60.8% | Caucasian

22.6% | African-American

9.6% | Hispanic 2.2% | Asian

1.1% | Native American 3.8% | Other

GENDER ▶

83.5% | Men 16.5% | Women

ACTIVE SECURITY CLEARANCES ▶

55,445 | Secret

3,461 | Top Secret

10,398 | Top Secret/SCI •Individual has a Top Secret Clearance and is cleared to access Sensitive Compartmentalized Information (SCI)•

124 | L-DOE •Clearance granted by the United States Department of Energy•

173 | Q-DOE •Clearance granted by the United States Department of Energy; more difficult to obtain than L-DOE•

79 | ISSA •Industrial Security Staff Approval•

HIGHEST EDUCATION LEVEL ▶

21.9% | High School

26.2% | Beyond High School

7.8% | Professional Certificate

13.4% | Associate's Degree

21.6% | Bachelor's Degree

8.8% | Master's Degree

0.4% | Doctor's Degree

SERVICE BRANCH ▶

46.0% | Army 21.7% | Navy

16.7% | Air Force 14.4% | Marines

1.2% | Coast Guard

by LARRY SLAGEL



## High Rate of Hiring Continues

Hiring activity continues at a rapid pace at our Veteran Opportunity Expos – job fairs that are enhanced to include franchisors, educational institutions, and veterans service organizations as well as corporate and government employers. In our July/August 2013 issue, we reported on post-Expo surveys of employers that exhibited at the first 26 our events in 2013. We asked the employers how many candidate interviews they expected to conduct and the number of job offers they expected to make as a result of exhibiting. The results were outstanding:

- Number of employer booths = 795, an average of 34.6 per event
- Number of interviews expected = 4,141 to 6,859, an average of 5.2 to 8.6 per employer
- Number of job offers expected = 1,996, an average of 2.5 per employer

We can now report on the 56 events through the October 24 Expo in Pittsburgh.

- Number of employer booths = 1,963, an average of 35.1 per event
- Number of interviews expected = 10,268 to 17,060, an average of 5.2 to 8.7 per employer
- Number of job offers expected = 5,104, an average of 2.6 per employer

I am also pleased to report that we reached a milestone in our survey of exhibitors at our event in Houston on August 8. All 13 employers that responded gave us favorable ratings regarding all seven aspects of the event:

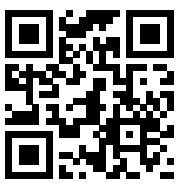
- Pre-event communications
- On-site event support
- Quality of the candidates who participated
- Number of candidates who participated
- Your return on investment
- Your likelihood of participating in a future Expo
- Your overall Expo experience

We have been producing military-to-civilian recruitment events since 2006. By the end of 2014, we will have produced more than 550 events in over 50 cities. We have scheduled 66 events for 2014.

Selected events are designated Hiring Our Heroes/RecruitMilitary Veteran Opportunity Expos. We produce these events in collaboration with the U.S. Chamber



The exhibition floor a minute before the opening of the RecruitMilitary hiring event in Pittsburgh on October 24, 2013. Forty-five employers, franchisors, educational institutions, and veterans service organizations exhibited at this event.



■ EXPO INFO ■

of Commerce. They will be part of the Chamber's Hiring Our Heroes veteran hiring career fair initiative, which was launched in March 2011.

If you are a recruiter for an employer and you like the look of our numbers, contact me at [larry@recruitmilitary.com](mailto:larry@recruitmilitary.com). For details and rates, visit <http://recruitmilitary.com/employers/job-fairs>.

*Larry Slagel is senior vice president of sales at RecruitMilitary and a former captain in the United States Marine Corps. He is available at [larry@recruitmilitary.com](mailto:larry@recruitmilitary.com).*

by PETER GUDMUNDSSON



## JEFF WEAVER TO REPRESENT RECRUITMILITARY IN MID-ATLANTIC

Much of his work will take place in the DC area, a hotbed of talent-acquisition activity in the government, nonprofit, and corporate sectors. He is well-suited for this role: He is an expert at human capital issues and compliance with federal hiring guidelines.

Weaver is a Marine Corps veteran; he served from 1994 until 1998 as a signals intelligence communications operator. He hails from Ludington, Michigan, and currently resides in Columbia, Maryland.

He is a 2002 graduate of Michigan State University, where he obtained a degree in telecommunications management with a minor in business management and marketing. After receiving his degree, Weaver embarked on a successful sales career. He served as a senior account executive at the HR consulting firm Berkshire Associates, and as a strategic account manager at the B2B integration company GXS, handling accounts that included Target, Ford, Chrysler, Best Buy, Office Max, Dick's Sporting Goods, and JC Penney.

"I'm very excited to be joining the RecruitMilitary team," he said. "I am most eager to begin helping organizations maximize their potential by administering and refining a successful veteran-recruiting program. Of equal and

more personal importance to me is that this will in turn help the 600,000+ veterans who have posted profiles to RecruitMilitary's job board." Weaver is available at [jweaver@recruitmilitary.com](mailto:jweaver@recruitmilitary.com).

*Peter Gudmundsson is CEO and president of RecruitMilitary and a former officer in the United States Marine Corps. He is available at [peter@recruitmilitary.com](mailto:peter@recruitmilitary.com).*



JEFF WEAVER

by MIKE FRANCOMB



## WHICH RANKS ARE RIGHT FOR YOU?

Job candidates in the database at [www.recruitmilitary.com](http://www.recruitmilitary.com) served in virtually all ranks/rates in the military, as shown in the table in this article. The candidates

represented include men and women who are transitioning from active duty to civilian life, veterans who already have civilian work experience, and members of the National Guard and reserves. The Navy and Coast Guard use the term "rate" instead of "rank" for enlisted personnel – that is, personnel in pay grades E-9 and below.

We compiled the figures on November 5, 2013, when there were 583,950 searchable candidates in the database. The total in the table is lower than this number because some candidates did not specify a rank/rate when they registered and others are military spouses and other members of military families.

What do ranks/rates tell employers regarding the suitability of candidates for various kinds of work? We base the summaries below on our almost 16 years of experience in helping employers find outstanding veteran talent. The summaries apply especially well to transitioning military and to men and women who have been out of the service for up to five years or so. Employers should, of course, factor in the civilian work experience – and the educational advancement – of veterans who have been out of the service for a longer time.

**E-1's through E-3's** often provide great development talent in the most junior roles in a company. Because they are the "doers" in the service, they work well in teams to accomplish daily missions using their

RANKS/RATES* of CANDIDATES in the DATABASE at RECRUITMILITARY.COM				
Pay Grades	Army Ranks	Navy Ranks/Rates	Candidates	Percent
O-6	Colonels	Captains	2,135	0.5%
O-5	Lieutenant Colonels	Commanders	5,612	1.2%
O-4	Majors	Lieutenant Commanders	6,999	1.6%
O-3	Captains	Lieutenants	11,807	2.6%
O-2, O-1	First and Second Lieutenants	Lieutenants Junior Grade and Ensigns	6,805	1.5%
W-5 - W-1	Warrant Officers	Warrant Officers	4,191	0.9%
E-9, E-8	Master Sergeants and Higher	Master Chief and Sr. Chief Petty Officers	16,636	3.7%
E-7	Sergeants First Class	Chief Petty Officers	34,462	7.7%
E-6	Staff Sergeants	Petty Officers 1st Class	48,070	10.7%
E-5	Sergeants	Petty Officers 2nd Class	102,287	22.7%
E-4	Corporals and Specialists	Petty Officers 3rd Class	141,186	31.3%
E-3 - E-1	Privates First Class and Lower	Seamen and Lower	70,254	15.6%
			450,444	100.0%

\* Figures are for candidates who served in all branches; Army and Navy ranks/rates are given as examples. For a complete list, visit <http://search-and-employ.com/what-do-former-enlisted-personnel-want-to-do/>

hands-on skills. These may include roles such as maintenance technician, network administrator, or driver.

**E-4's** often make great supervisors for teams of three to eight individuals. Additionally, with a few more years of experience under their belt, they have developed a level of maturity that, when combined with their technical competence, makes them an excellent choice for field-service or route-sales type roles.

**E-5's** bring a bit more practical and formal leadership training to the table; typically, they have completed multiple enlistment periods in the service and attended leadership schools each of the services operates. These junior leaders perform well in small team (around 10 to 20 members) leadership roles. Additionally, high-energy individuals at this level perform well in sales roles that require a high level of activity and persistence.

**E-6's** typically have served between 10 and 15 years, and they will be in leadership roles

with teams of 7 to 15. They may also be key members on operational staffs with specialized individual skills. Over the years, we have seen these servicemembers have great impact in individual contributor technical roles and team leader or first line leadership roles.

**E-7's** are the quintessential small unit leaders with teams of 15 to 40 individuals, and they will have served between 12 and 20 years. These leaders have proven effective in production supervisor, site manager, and maintenance leadership roles across a variety of industries. Additionally, they are strong individual contributors in key positions such as sales roles.

**E-8's and E-9's** have a great depth of experience and typically have served 20+ years in the service. Among the enlisted ranks/rates, these individuals have often served at a more strategic level, but yet maintained an excellence at driving tactical results. They will have leadership of organizations ranging

from hundreds to thousands of servicemembers. Because of their diverse and deep experience, these candidates are well suited for key leader roles, consultative specialty roles, and other positions where strategic thinking and hands-on leadership will drive results.

**O-1's through O-3's** – known collectively as former junior military officers, or JMO's – have served from 3 to 10 years in tactical leadership roles. Those candidates find civilian homes as operations supervisors, territory managers, process engineers, and other mid-level leaders.

RecruitMilitary recognized the value of former JMO's early in the company's existence. We began in 1998 as a firm that placed former JMO's with companies throughout Corporate America on a contingency basis.

**O-4's** typically have served 10 to 15 years, or 20 years if they were enlisted personnel before becoming officers. In addition to tactical leadership experience, they have gained significant staff/planning experience. Furthermore, they are able to pick up specific industry knowledge quickly. With all those attributes, they fit well into senior manager and director-level roles.

**O-5's and O-6's** – former senior officers – have served 20+ years, and they have performed at the highest levels of strategic leadership. They have led hundreds or thousands – or tens of thousands – of troops. So they can move into high-level executive positions in Corporate America. Employers in defense-related industries especially like such candidates because of their depth of experience.

We would be pleased to elaborate on any of the information in this article or to provide other breakdowns of our database. Just contact your RecruitMilitary account executive – or me. ♦

*Mike Francomb is senior vice president of marketing – candidate services – at RecruitMilitary and a former captain in the United States Army. He is available at [mike@recruitmilitary.com](mailto:mike@recruitmilitary.com).*



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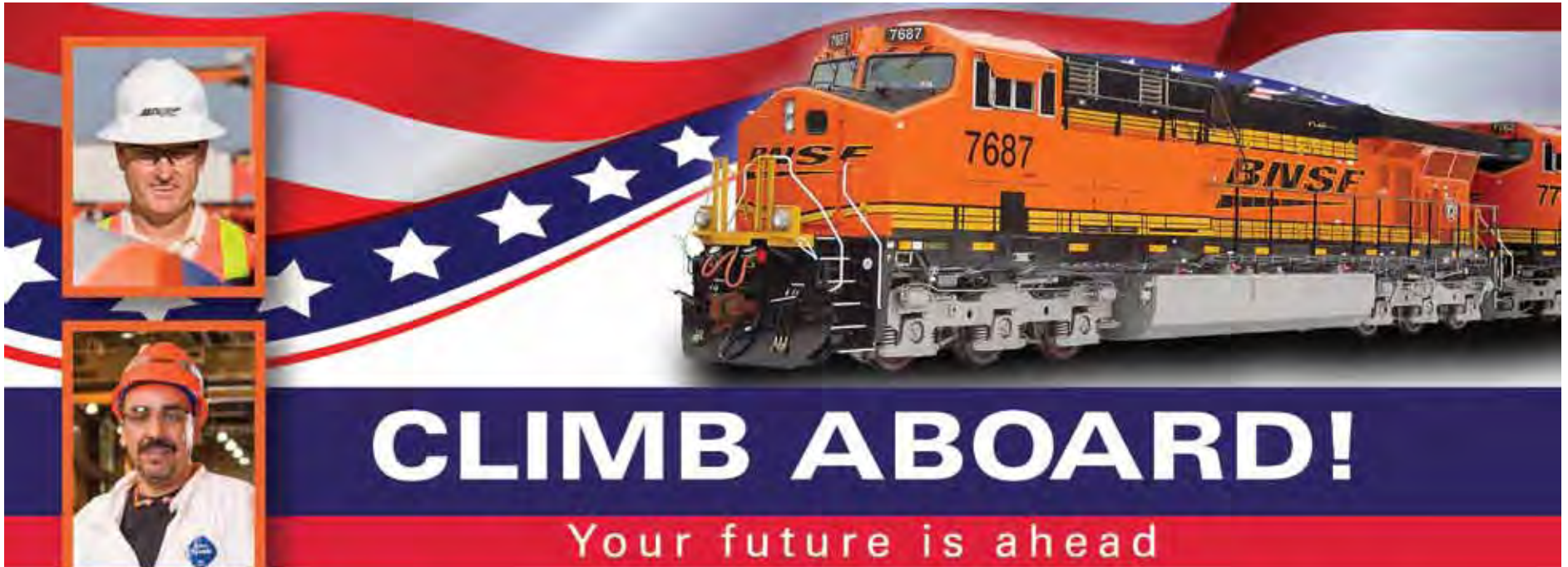


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