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A supplement of the **Journal Review**



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# A day to honor all veterans

The month of November is a special time for the nation's veterans. While Memorial Day honors fallen soldiers and service people, Veteran's Day, which takes place each November, is an opportunity to commemorate the efforts of all who have been in the armed forces, with a special emphasis on living veterans. While people are encouraged to thank veterans throughout the year, Veteran's Day is a particularly poignant time to show your appreciation for the men and women of the military.

Veteran's Day takes place on November 11 and marks an important moment in history. On November 11, 1918, World War I, known at the time as "The Great War," unofficially ended when an armistice, or temporary cessation of hostilities, took place between Germany and the Allied nations

on the eleventh hour of the eleventh day of the eleventh month. World War I ended on paper when the Treaty of Versailles was signed on June 28, 1919. In November 1919, President Woodrow Wilson proclaimed November 11 as the first commemoration of Armistice Day, according to the U.S. Department of Veterans Affairs.

Armistice Day became a federal holiday in the United States in 1938. However, after subsequent wars, including World War II and the Korean War, veterans' service organizations lobbied for Armistice Day to be revised so it would be more inclusive of all veterans. On June 1, 1954, President Dwight D. Eisenhower signed legislation to strike the word "Armistice" from the holiday's name in favor of "Veterans." Since then, November 11 has been known as "Veterans Day" and has hon-

ored veterans of all wars.

Veterans Day was moved to the fourth Monday in October for roughly seven years under the Uniform Monday Holiday Act, which sought to ensure three-day weekends for federal employees by celebrating certain national holidays on Mondays. But since November 11 bore such significance, many states disapproved and continued to observe the holiday on November 11. In 1975, President Gerald Ford signed legislation to return the observation of Veterans Day to November 11 beginning in 1978. Should the day fall on a Saturday or Sunday, the federal government observes the holiday on the previous Friday or following Monday, respectively, according to History.com.

The United States isn't the only country to celebrate its veterans. Can-



ada, Great Britain, Australia, and France also commemorate the veterans of World War I and II on or near November 11 as Remembrance Day or Remembrance Sunday.

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# Combat veterans and the threat posed by PTSD

Every day men and women in the military put themselves in harm's way to protect the lives and freedoms of their fellow countrymen. These brave men and women pay a steep price for their service, spending time away from their loved ones and putting themselves at risk of long-term physical and mental injuries.

Many men and women, even those who never served in the military, are aware of post-traumatic stress disorder, or PTSD, a mental health problem that some people develop after experiencing or witnessing a life-threatening event. Combat veterans are vulnerable to PTSD, and the percentage of veterans who deal with it each day is alarming. According to the U.S. Department of Veterans Affairs, as many as 20 percent of veterans who served during Opera-

tions Iraqi Freedom or Enduring Freedom have PTSD. In addition, the USD-VA notes that estimates now suggest as many as 30 percent of Vietnam veterans have had PTSD in their lifetime.

Though it's not exclusive to men and women who have served in the military, PTSD has long been linked to combat veterans. In fact, the American Psychiatric Association notes that PTSD has been referred to as "shell shock" and "combat fatigue" in the past.

While the APA notes that a diagnosis of PTSD requires exposure to an upsetting traumatic event, that exposure can be indirect rather than firsthand. Because some people may assume that only firsthand exposure to trauma can lead to PTSD, many may be suffering in silence. That makes it all the more important that people learn to recog-

nize the symptoms of PTSD. According to the APA, symptoms of PTSD, which can vary in severity, fall into four categories.

1. Intrusive thoughts: Flashbacks, distressing dreams and repeated, involuntary memories are examples of intrusive thoughts symptomatic of PTSD. The APA notes that some people with PTSD experience flashbacks so vivid that they feel they are reliving the traumatic experience or that it is unfolding before their eyes.

2. Avoiding reminders: Some people with PTSD may avoid people, places, activities, objects, or situations they feel will trigger distressing memories. Soldiers, for example, may avoid interacting with fellow combat veterans. Avoiding discussions about a traumatic event and how they feel about it is

another symptom of PTSD.

3. Negative thoughts and feelings: The APA says that negative thoughts and feelings may include ongoing and distorted beliefs about oneself or others; ongoing fear, horror, anger, guilt, or shame; considerably diminished interest in activities previously enjoyed; and a sense of estrangement and detachment from others.

4. Arousal and reactive symptoms: These symptoms may include irritability and angry outbursts; reckless or self-destructive behavior; being easily startled; or have difficulty concentrating or sleeping.

PTSD poses a significant threat to the men and women who serve in the military. Additional resources about PTSD is available at [www.ptsd.va.gov](http://www.ptsd.va.gov) and [www.psychiatry.org](http://www.psychiatry.org). TF195932

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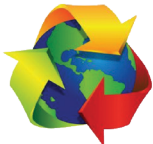


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# Explore the history of Veteran's Day

Service members make numerous sacrifices in defense of their countries. While the debts to service members may never be the kind that can be repaid in full, paying tribute to veterans, on Veteran's Day and throughout the year, can be a great way to show them just how much their efforts are appreciated.

## **Veteran's Day begins with Armistice Day**

Veteran's Day is a byproduct of the end of World War I, when Germany and the Allied Nations signed the Treaty of Versailles, formally ceasing fighting and establishing terms of peace. On November 11, 1919, the first anniversary of the signing of the treaty, the first Armistice Day events were held. Armistice Day was initially a legal

holiday to honor the end of World War I only, states History.com. The United States Congress passed a resolution in 1926 for an annual observance, and November 11 became a national holiday starting in 1938. However, in 1954, after the country had been embroiled in both World War II and the Korean War, Congress amended the Act of 1938 by renaming the commemoration "Veteran's Day" to honor veterans of all wars.

## **Veteran's Day in October?**

According to Military.com, for a short time, thanks to the Uniform Holiday Bill, which in 1968 established three-day weekends for federal employees by celebrating national holidays on Mondays, Veteran's Day was moved to the fourth Monday of October — the first being October 25, 1971. However, many people did not agree

with this decision, continuing to honor the holiday on the original date. In 1975, President Gerald Ford signed a new law that returned Veteran's Day to November 11 beginning in 1978. Since then, parades, memorial events, volunteer efforts, and other celebrations revolving around veterans have been held on November 11.

## **Veterans around the world**

Many countries, including the United States, celebrate veterans on or near November 11. America's closest neighbor to the north, Canada, commemorates veterans on Remembrance Day (also November 11), as does the United Kingdom. Britain also has Remembrance Sunday, which is the second Sunday of November. Remembrance Day also is called Poppy Day, when people of the Commonwealth member

states wear a red poppy flower in honor of military members who have died in the line of duty.

## **Paying tribute**

There are various ways to honor veterans on Veteran's Day and Remembrance Day. Federal government closings, educational efforts in schools, parades, and visits to military hospitals or cemeteries may take place. In Europe, it is common to observe two minutes of silence at 11 a.m. every November 11.

Veteran's Day and its sister holidays mark the honoring of veterans of all wars, with a particular focus on living veterans. It is a day to celebrate the dedication and selflessness of hard-working military men and women. TF19B448





# Veterans Day facts and figures

Veterans Day, once known as Armistice Day, was first celebrated on November 11, 1919, the anniversary of the end of World War I. In 1928, the United States Congress passed a resolution for Armistice Day to be an annual observation, and by 1938, the day became a national holiday.

Differing from Memorial Day in May, Armistice Day, which would be renamed Veterans Day in 1954 under President Dwight Eisenhower, pays tribute to veterans who survived various wars. Memorial Day commemorates those veterans who lost their lives.

Americans celebrate Veterans Day, while residents of Great Britain, Canada and Australia celebrate Remembrance Day. Those who want to learn more about Veterans Day can consid-

er the following facts.

- According to the American Community Survey, there were 19.3 million military veterans in the United States in 2014. Of those, 1.6 million were female.
- California, Texas and Florida comprise the states with the largest number of veterans, equalling one million or more.
- Veterans consist of people who served in the military. This includes the Army, Navy, Marine Corps, Air Force, and Coast Guard. Veterans serve in times of war and peace.
- The word “veteran” comes from the Old English language and means “old, experienced soldier.” The first use of the word was documented in 1789.
- Although many veterans are work-

ing, and the average annual income of male veterans is \$37,000, some veterans continue to be unemployed. According to data from the U.S. Bureau of Labor Statistics, the overall unemployment rate for veterans rose to 7.6 percent in January 2013. The unemployment rate of post-9/11 veterans or those who participated in the Gulf War reached 6.2 percent.

- Upon retiring or being discharged, veterans may need help acclimating to life outside the military. The Department of Veterans Affairs says about 30 percent of Vietnam War veterans have been diagnosed with post-traumatic stress disorder, or PTSD.

- Between 1971 and 1977, Veterans Day was celebrated on the fourth Monday in October. It was changed back to its original date, November 11,

in 1975 when President Gerald Ford signed bill S.331 into law. The change went into effect beginning in 1978.

- An American soldier was buried at the national cemetery in Arlington on November 11, 1921. His identity was unknown, and the gravesite is known as the “Tomb of the Unknown Soldier.” A guard from the Society of the Honor Guard stands watch over the grave each year on Veterans Day, and the president or another high-ranking member of the government places a wreath on the grave.

Veterans Day occurs each year on November 11, marking the end of World War I. The day has evolved into a celebration and remembrance of the heroism of America’s brave soldiers. TF16B576



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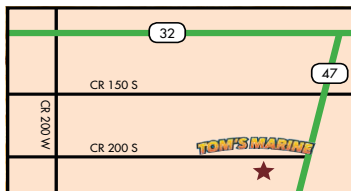
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# How Memorial Day and Veterans Day differ from each other

Memorial Day and Veterans Day each honor the military, though the two holidays are not the same. Memorial Day, which is celebrated annually on the last Monday in May, honors the brave men and women who lost their lives while serving in the American military. Many communities host memorial ceremonies honoring their fallen soldiers on Memorial Day, ensuring such soldiers' bravery and sacrifices are never forgotten. While many people now view Memorial Day weekend as the unofficial start of summer, the weekend should not be celebrated without also pausing to reflect on and recognize the military personnel who lost their lives in defense of freedom and the American way of life.

Veterans Day is celebrated annually on November 11 and recognizes all men and women who have served in the military. Veterans Day coincides with Remembrance Day, which is celebrated by the Commonwealth of Nations, an association of 53 member states with connections to the British Empire. Though Veterans Day and Remembrance Day are each celebrated on November 11, the latter recognizes armed forces members who died in the line of duty, making it more similar to Memorial Day than Veterans Day. It's not uncommon for people to recognize fallen soldiers on Veterans Day, but many use the holiday to express their appreciation to existing veterans. TF195956



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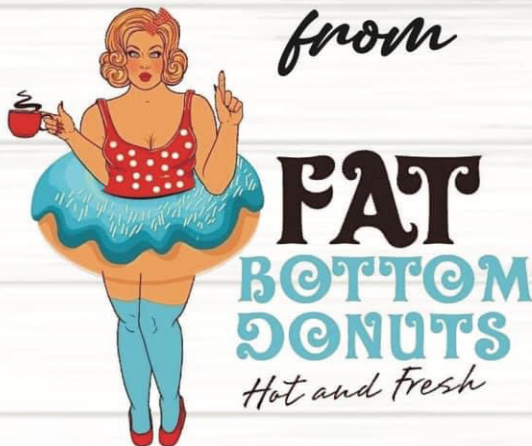
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# Tips for your next career move after military service

(BPT) - Making the transition from military service to civilian life can be challenging on multiple fronts - and the toughest issue can be figuring out your next career move. Fortunately, there are plenty of resources available for veterans and military families coping with the job hunt, moving, handling their finances and more.

As part of Navy Federal Credit Union's continued effort to help our nation's heroes get hired, the credit union conducted a recent webinar featuring top veteran employees offering useful advice for getting hired and moving forward in your life after military service. Bryant Luciano, Recruiter II and a Marine veteran, and Kerry A. Favero-Rivera, senior organization development consultant and executive coach, who is a Navy veteran, provide their tips for making the most of this transition.

## Start your job search early

Both Luciano and Favero-Rivera recommended beginning your job hunt immediately - not waiting until you start your transitioning classes. This will give you the time to figure out what you want to do after your transition and then actively pursue that career.

## Prepare yourself mentally

Looking for work, especially in a new field, is always daunting. "Understand that you will get rejected more often than not," says Luciano, "And know that the job search is hard, but not impossible. Keep going, trust the process and rely on those around you like a transition officer or recruiter to help you navigate any challenges."

## Use your network

Favero-Rivera emphasizes the importance of tapping into your own personal network throughout the process. "Everyone you know also knows others, so take advantage of that wider network," she says. "Most people get jobs through word of mouth so by simply talking to others about what you're looking for, you're furthering your job search." Start by telling everyone you know what kind of work you're looking for, and your network will start to keep their eyes and ears open for you.

## Do your research

Luciano emphasizes using career-ori-



ented websites for research, including Indeed and Glassdoor. Decide where you want to live and then explore companies and organizations in that area online. "Make a list of five companies you want to work for," says Luciano. "Research those companies and find out what types of opportunities they have available."

You may need to find training opportunities or develop skills on the job as you transition into your ideal role. This will open doors to endless opportunities in the long-term. As you work your way to that ideal role, your experience will help you stand out. "Many companies prefer to hire from within," confirms Favero-Rivera, "So it could make sense to start a job that only meets some of your needs, but long-term will be fulfilling and at a company you want to work for. When a job opens up that you prefer, you'll be in a better position to get hired since you're already an employee."

## Make the most of veterans' organizations and programs

From highlighting further training opportunities to exploring career options, and helping to improve your resume to broadening your interview skills, there are helpful resources available for veterans. "Don't be afraid to ask for help,"

says Luciano.

A few helpful programs and organizations for veterans include:

- \* Free career counseling at the VA
- \* DoD's SkillBridge Program
- \* Hire Heroes USA
- \* Career OneStop's Veteran and Military Transition Center
- \* Onward 2 Opportunity through Syracuse University
- \* Navy Federal Credit Union's Transition Kit and Resources

## Translate your military service into civilian terms

It is important to create a resume that not only reflects the experience and expertise you've gained from your military service, but also sells these valuable skills to a civilian employer in terms they understand. Veterans' organizations can help you with this crucial step in the transition process.

## Factor in the current situation

As well as adjusting your job search to be primarily online during the COVID-19 pandemic, you will also want to ask prospective employers about how they're coping with current health and safety protocols for employees. "Make sure the

emphasis is on the employee over everything else," Luciano says. "This will show you that a company's culture will not only value the work you do, but who you are as an individual too."

## Manage your finances smartly

Both experts agree that sometimes you need to take a job just to pay the bills. "In the meantime, continue to explore what and where your best job will be," says Favero-Rivera.

Here are their best tips for staying on top of finances:

\* Pay yourself first. "Try to save just a little, no matter what your situation," says Favero-Rivera. "Your future self will thank you." Setting up automatic deposits into a savings account with each paycheck is one easy way to save.

\* Write down your budget. Use the NFCU Budget Worksheet to help put your budget on paper. "Actually writing your budget down makes it easier to stick to it," says Luciano.

Build on your training. Throughout your transition, continue to employ tactics your financial advisors taught you during your service. According to Luciano, many of them will still apply in civilian life.



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## Thank you for your service!



# 4 ways you can help support veterans

(BPT) - According to the National Institutes of Health, up to 30% of American military veterans experience post-traumatic stress disorder (PTSD) after returning home from combat. Yet only about 40% of those individuals ever seek help.

Service dogs are proving to help military veterans suffering from PTSD and other post-combat challenges in ways that no other therapy can. Unfortunately, due to the cost and time it takes to train a service dog, less than 1% of those in need can obtain one. Dog Chow is on a mission to help change that with its Service Dog Salute campaign, which supports the care and training of more service dogs for America's military veterans.

If you're looking for ways to support veterans in your community and across the country, here are four ways you can help.

## 1. Get informed.

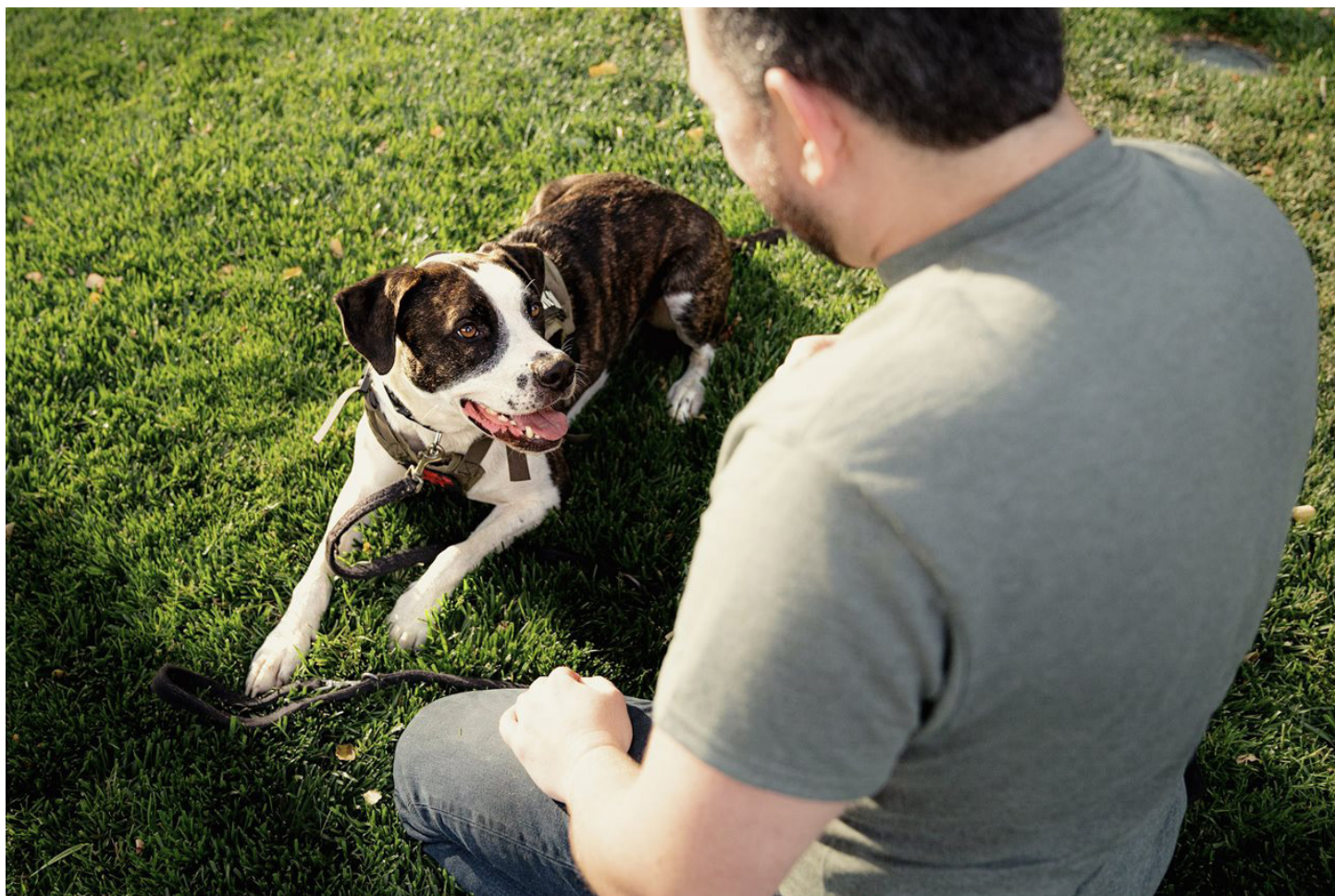
Receiving a service dog can be life-changing for veterans. More than just companions, psychiatric service dogs are specially trained to help veterans live an improved quality of life. They can help ease stress and soothe anxiety through specific tasks like interrupting night terrors, calming panic attacks, reminding a veteran to take medication, providing security and more.

In fact, veterans who utilize service dogs report lower levels of depression and anxiety, fewer hospitalizations and a reduction in medical and psychiatric costs, among other benefits. This is particularly beneficial for those who struggle with PTSD.

Contrary to what many believe, PTSD service dogs are not the same as emotional support, therapy or companion dogs. Like service dogs for the blind, deaf and physically disabled, PTSD service dogs for veterans must be specifically trained to help their handler perform tasks they cannot otherwise perform on their own.

## 2. Buy a bag of Purina Dog Chow

Through its Service Dog Salute pro-



gram, Purina Dog Chow is supporting the care and training of more service dogs for veterans, so that every military hero in need can find a canine hero of their own. From Sept. 1, 2020, through Thanksgiving (Nov. 26, 2020), for every purchase of a specially marked bag of Purina Dog Chow, Purina will make a donation to its two partnering service dog organizations (up to a total of \$100,000). The donations will be split equally between the Pets & Vets program at Tony La Russa's Animal Rescue Foundation and Got Your Six Support Dogs.

Over the last three years, Purina Dog Chow has donated over \$700,000 to support the training of service dogs for military veterans. If you or a veteran you know could benefit from a service dog, or to learn more, visit [DogChow.com/service](http://DogChow.com/service).

## 3. Support veteran service dog organizations

It takes on average between one and two and a half years and \$25,000 to train and place one service dog. These costs include specialized training, food, veterinarian services, veteran therapy expenses and more. Especially now, as fundraisers and other events continue to be cancelled, non-profit organizations that serve our nation's veterans need help more than ever. Donating directly to your local nonprofits will help them continue their missions to help these men and women regain their lives through the healing power of dogs.

## 4. Support legislation

Men and women returning from ser-

vice suffer from invisible as well as physical wounds. Congress can give veterans the opportunity to utilize the treatments that work best for them. The PAWS for Veterans Therapy Act (HR4305) will create a pilot program in the VA to give veterans access to treatment derived from working with service dogs. The bill would change the existing Department of Veterans Affairs (VA) policy to recognize service dogs as a treatment option for PTSD, as well as create a program within the VA allowing veterans to train service dogs for their personal use or for other veterans facing physical disabilities.

The bill has been approved by the House, but still awaits passage in the Senate. To support this legislation, visit [dogchow.com/service](http://dogchow.com/service) to send an email to your state senators urging them to pass the bill.



# After the Armed Forces

## *Business ownership appeals to veterans seeking post-military careers*

(Family Features) Once their service ends, veterans often expect to start a new career. In many cases, the same skills and characteristics that helped make them successful in the military, such as ambition and a drive to succeed, make veterans uniquely suited for entrepreneurial endeavors like business ownership.

Franchising is a path toward business ownership that requires strong leadership skills, so veterans are often some of the most qualified and successful prospective franchise owners. According to the Veterans Transition Franchise Initiative (VetFran), a strategic initiative of the International Franchise Association and the Franchise Education and Research Foundation, at least 97% of franchisors believe veterans would make excellent franchisees; 70% have brought on a veteran franchisee or employee in the last year alone.

"The skills veterans develop through their military experience are integral to pursuing a new career," said Tim Davis, president of The UPS Store, Inc. and former U.S. Marine Corps captain and Gulf War veteran. "Franchising presents a great opportunity for veterans to utilize the unique skillsets they developed in the service while also developing additional traits necessary for business ownership."

Leadership. Work ethic. Discipline. These qualities are exactly what help more than 200 veteran The UPS Store franchisees succeed.

**\* Working as a team:** The success of an organization relies on its members working together and a recognition that the business is greater than the sum of its parts. Many veterans learn to rely on their fellow service men and women; franchise owners must embrace teamwork at multiple levels, from employees of the local franchise to the franchise's national and regional leadership team.

**\* Executing a plan:** Although a franchise owner typically has access to a proven business model and ongoing support, executing the plan is the franchisee's responsibility. Putting the pieces together and developing a working business plan requires an entrepreneurial

approach similar to the military training veterans received.

**\* Thriving under pressure:** Things don't always go according to plan, and service members possess the training and discipline to remain calm in pressure-filled situations. For best results when navigating situations like disgruntled customers or employees, a level-headed approach often prevails.

**\* Working hard to accomplish a goal:** Not all business owners have the level of commitment and work ethic necessary to accomplish their entrepreneurial goals. Service members are trained to understand the requirements of a mission and work diligently to achieve them.

### **Financing a franchise dream**

Through its participation in VetFran, The UPS Store, Inc., makes it easier for veterans to attain their post-military professional goals.

For example, its "Mission: Veteran Entrepreneurship" program offers nearly \$300,000 in financial incentives to assist qualified U.S. military veterans in opening their own franchise locations. In addition, the first 10 eligible veterans to submit a complete buyer's application packet and initial application fee by Nov. 11 will receive a waiver for their franchise license fees.

To learn more about franchise opportunities and special incentives for veterans, visit [theupsstorefranchise.com/veteran](http://theupsstorefranchise.com/veteran).

### **Before You Buy a Franchise**

Becoming a franchise owner is a big decision, which means it's important to thoroughly research potential opportunities and carefully review all the available documents. In most cases, you will have an interview with the franchisor, which is not only a chance for him or her to assess your abilities but also for you to ask questions like these that can give you more perspective.

#### **1. How mature is the brand?**

Some franchise systems are backed by a nationally renowned brand name and decades of franchise experience. A mature brand with a proven track record of success can be especially beneficial for a first-time business owner.

#### **2. Will training be provided?**



A good franchise will be committed to helping you succeed by providing the tools and training necessary to get you started on the right foot. The best franchise opportunities will offer a comprehensive training program that covers more than just basic operational procedures, but also provides ongoing assistance. Ask if there is a support team you can reach out to with questions. Also find out how the brand's franchisees work collaboratively to learn from one another and help each other succeed.

#### **3. How stable is the industry?**

It's impossible to guarantee the success of a business regardless of the state of the economy. However, some industries are more recession-resistant than others. Those that offer essential products and services that remain in demand or those that flourish due to tough economic conditions are typically among the best franchise opportunities. If you're exploring opening a franchise business as a means of controlling your own employment and financial security, consider an industry that can thrive even in the face of market volatility.

#### **4. What type of marketing, advertising and promotion do you provide?**

While you can generally expect to receive marketing assistance and grand

opening guidance when first opening a franchise business, the type of marketing and advertising support provided beyond that can vary greatly among franchisors.

#### **5. What is the total short and long-term financial commitment?**

It's important to discuss all initial and ongoing fees in depth with the franchisor before committing to buy. Keep in mind that you will also need enough operating capital to support the business until it breaks even. The franchisor should be able to give you an idea of how long it typically takes franchisees in the network to become profitable.

#### **6. Do you offer funding, incentives or deals?**

The costs associated with opening a franchise business can be a significant factor in finding the right opportunity. Some franchisors offer financing options, as well as special incentives for veterans, women and minorities; certain business models; or opening a location in specific geographic areas.

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Source: The UPS Store



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# Honor veterans on Remembrance Day

On the eleventh hour of the eleventh day of the eleventh month in 1918, World War I fighting ceased. The war, which had raged on throughout Europe for a little more than four years, claimed the lives of more than nine million combatants and seven million civilians. The Allies squared off against the Central Powers of Germany and Austria-Hungary, and the conflict involved nations from all over the world.

World War II was even more devastating. Ultimately, 100,000 Canadian soldiers lost their lives in these two wars combined. It is in their honour — and in the name of all the servicemen and women who continue to risk their lives in service of their country — that Remembrance

Day was established.

Remembrance Day, sometimes referred to as Armistice Day or Poppy Day, is celebrated each year on November 11. It is a federal statutory holiday in much of Canada. During the holiday, people pause for two minutes at 11 a.m. to remember the many Canadian soldiers who lost their lives. Many people also wear red poppies, a flower that has become synonymous with the holiday.

In addition to the moments of silence and the wearing of poppies, individuals can commemorate Remembrance Day in the following ways.

- Treat a veteran. Take a soldier out for a meal or pay the restaurant bill anonymously. If a family mem-

ber or friend is presently in the military or retired from the service, learn his or her interests and plan a special, stress-free day.

- Share a servicemember's story. Speak with a service person who served in World War II about his or her military service, and chronicle this person's story into a living history. Encourage children to take part in learning about this person's history and experiences.

- Volunteer at a veteran's association. Find a department of veteran's affairs and see what you can do to assist veterans. If you have specialized skills, offer your services free of charge to former soldiers.

- Show your patriotism. Be proud of your heritage and the rich history of the country. Fly the flag, par-

ticipate in the voting process and teach children about the country's founding principles and how much the nation has evolved. Read up on current events and take an interest in domestic and foreign affairs.

- Establish your own traditions. Create your own way to celebrate Remembrance Day. This may include a day of contemplation, spending time with family, visiting historical sites, or watching documentaries on the life-changing wars that transformed the world.

Remembrance Day is a time to honour the patriotism of selfless soldiers who sacrificed their lives to make Canada — and the world — a safer place. TF16B575


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