

A Salute to **VETERANS** **2025**



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VETERANS DAY SERVICES

Montgomery County Courthouse @ 11 a.m., Tuesday, November 11, 2025

Veterans Newsletter

October, 2025



FROM THE DESK OF:

JOE ELLIS

Veterans Service Officer

Have you enjoyed the cooler weather this last week? Hope So. We have had 35 phone calls into my office this month, and I had a total of 18 Vets for appts into my office and I had a total eight Veteran's taken to their appointments at their clinics or hospitals. I will be going to the American Legion Post 72 on the 2nd of Oct from 1-4 pm. Then we will be having the Veteran Expo on October 16th 8am to 12:00 noon, we will have biscuits and gravy. Flu shots will be given by Walgreens and Eye exams by Sugar Creek Eye care. HHSB will have drawings through the event. Service organizations will be in attendance as well as Sugar Creek Smiles Dentistry as well as some 30 other organizations. Because this is the 3rd Thursday of the month we will not be at the VFW and I WILL NOT be at the DAV meeting on Saturday the 18th in the Crawfordsville Library from 12:00 to 2pm as I am not feeling well.

Attorney Dan Taylor will prepare a free will for any Veteran in Montgomery County so please contact him at 765-361-9680. His office is located across the street from the Courthouse at 105 N. Washington St. with the blue awning. On October 14th the second Tuesday of the month from 11am to 4pm the Veteran's Legal Clinic at no cost to eligible low-income Hoosier Veterans Service members and their families in non-criminal cases. They will address your civil matters such as your Drivers License Restoration, Veteran Eviction Avoidance, Criminal Record Expungement, Military Discharge Upgrades, Child Support and Family Law, and VA Overpayments. All of this is located at Veteran Health Indiana Richard Roudebush VA Medical Center, 1481 W. 10th Street, Indianapolis, IN 46202. (Auditorium AB-66). We have two dates of interest coming up: October 13, 2025 is the Navy's Birthday and October 26, 2025 is the National Day of the Deployed.

Frito-Lay is Hiring Fleet Techs, pay runs from \$29.36-\$37.70 based on experience + \$1.00 Shift Premium + \$3,000 sign on bonus and benefits: Medical, Dental, Vision, 401K & Pension. .

My Office is located at 1580 Constitution Row Suite F Crawfordsville, IN at the Government Center. My office number is 765-361-4133.

<https://www.montgomerycounty.in.gov/egov/apps/document/center.egov?view=item&id=6112>

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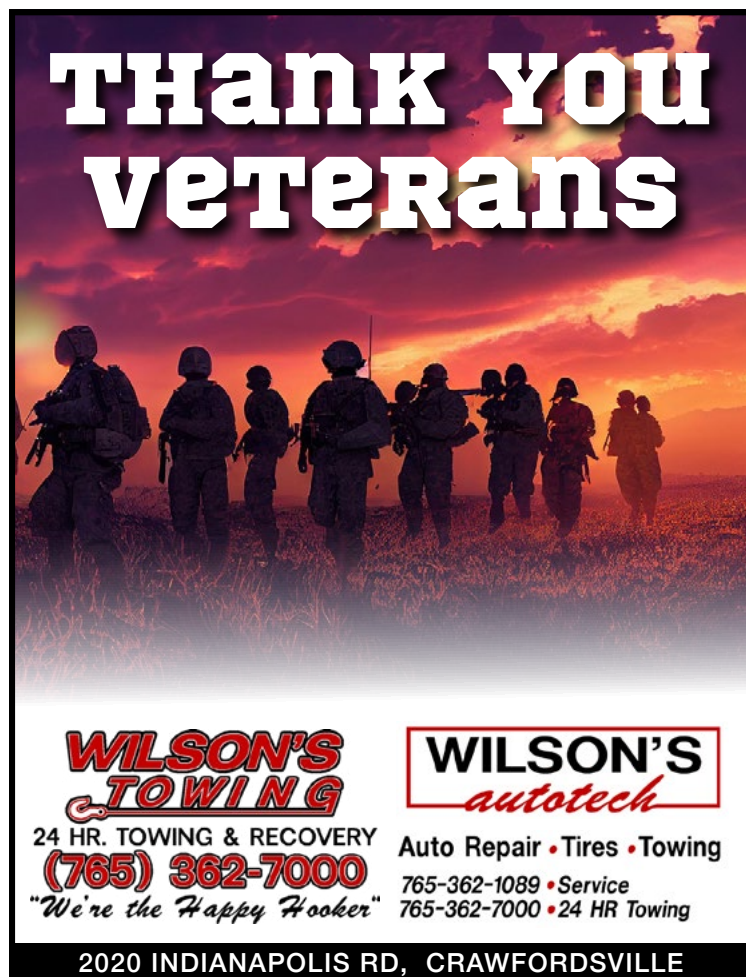


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MFRI Releases Second Measuring Communities Spotlight Report on Military Family Well-Being

The Military Family Research Institute (MFRI) at Purdue University today released its latest report exploring recent trends among military and veteran families across the United States. Aimed at business and non-profit leaders, policy makers, and community organizations, the Measuring Communities Spotlight Report: The Health, Legal and Educational Landscape of Military and Veteran Families in the United States is the second installment of the Spotlight Reports series and provides data and insights on the well-being of military-connected families across the domains of Behavioral Health, Medical Care, Legal, K-12 Education, and Post-Secondary Education.

Key findings from the report include:

- **Increased Need for Medical Care:** The number and percentage of veterans with a service-connected disability (SCD) rating is growing, representing an increased need for specialized care.
- **Suicide Remains a Major Concern:** Suicide is the leading cause of death for service members, and veteran suicide rates continue increasing at a faster pace than non-veteran suicide rates.
- **Non-Routine Discharge Statuses:** Service members with non-routine discharges may face significant barriers in accessing care and benefits, despite often having complex behavioral health needs.
- **The Wellbeing of the Whole Military Family:** A military-connected child's wellbeing is directly impacted by the wellbeing of their parent or caregiver with instances of elevated risk.
- **Benefit Use in Higher Education:** Many veterans cite Post-9/11 GI Bill (PGIB) benefits as a reason for entering the military, yet only about half of eligible en-



listed veterans use these benefits to pursue higher education.

"This report provides the latest data on the state of military-connected families across the country," said Shelley MacDermid Wadsworth, MFRI director and Distinguished Professor in the Department of Human Development and Family Science in Purdue's College of Health and Human Services. "We encourage community leaders and professionals to use this information when developing and implementing programs to better meet the unique needs of military-connected families."

A launch event highlighted key

trends and findings in the report and featured speakers Hope for the Warriors and Cohen Veterans Network showcasing how their organizations have used data from Measuring Communities to better inform their programmatic and financial decisions. A full recording of the event can be found on MFRI's YouTube channel.

About Measuring Communities

Measuring Communities is a free, online data tool that allows professionals to learn about the current needs of military and veteran families, as well as how military-connected communities are changing over time. Data

from more than 30 government and non-profit sources across the country are combined in the site to provide users with robust metrics all the way down to the county level to assist them with important policy, programming and funding decisions.

For more details about how to access the online data portal, which is free and open to the public, contact Katie Walter, MFRI senior community outreach specialist, at schmit59@purdue.edu.

Source: Military Family Research Institute at Purdue University



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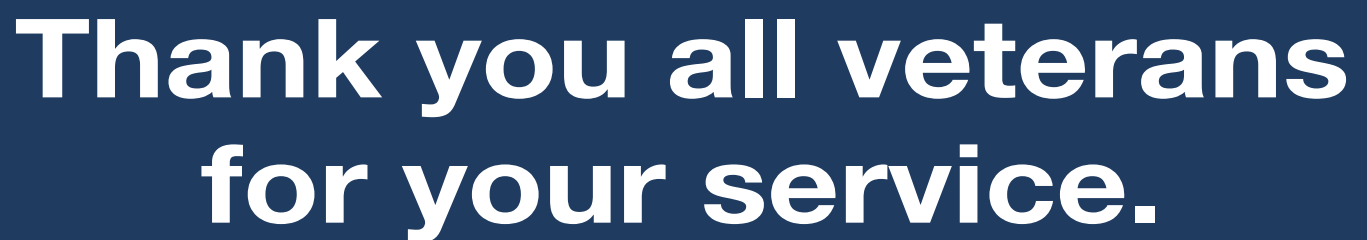
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Indiana Becomes First State to Implement Its Own Statewide Veteran Service Officer Accreditation

Indianapolis, IN - Indiana proudly announces an initiative to enhance support and services for its veteran community. A new standard in consistency and accountability, in the form of a statewide accreditation program, will be created by the Indiana Veterans Affairs Commission (IVAC).

By January 1, 2026, the IVAC will roll out rigorous accreditation standards for the state's County Veteran Service Officers (CVSOs). Subsequently, by July 1, 2026, all CVSOs employed by counties or cities will be expected to meet these standards as directed in Senate Enrolled Act 433. The responsibility to oversee the CVSO accreditation will lie with the Indiana Department of Veterans Affairs (IDVA), further bolstering a firmly established partnership between the IDVA and CVSOs. Indiana proudly takes the lead as the first state to implement such a comprehensive accreditation program for individuals serving veterans, their families, and caregivers.

These accreditation standards will ensure that every member of the veteran community, no matter where they live in Indiana, receives high-quality service when navigating their benefits, healthcare, and resources. Standardized training and credentialing will not only expedite claims processing but also enhance access to care and ensure accountability within the system.

IDVA Director Jake Adams stated, "This groundbreaking legislation serves as a powerful testament to our unwavering commitment to serving those who have served all of us, helping ensure exemplary service in navigating state and federal veteran benefits, healthcare, and resources."

Indiana Veterans Affairs Commission Chairman Richard Leirer

sees major impact, "Once implemented, this will be one of the most consequential programs ever implemented for Hoosier Veterans! Having 100 plus well qualified service officers throughout the state helping Veterans claim their earned benefits will be life changing for many Veterans."

This commitment solidifies best practices for local governments employing service officers, fostering informed and proactive support throughout Indiana. The accreditation process will lead to swifter claims processing, improved access to care, and a robust, accountable system dedicated to serving the Indiana veteran community.

For more information, please contact: Joseph J. DeVito, jdevito@dva.in.gov, (317) 264-9873.

About The Indiana Veterans Affairs Commission:

The Commission consists of seven members appointed by the Governor. The commission may adopt rules necessary to obtain benefits under present and future enactments of the Congress of the United States concerning veterans' affairs. For more information about the IVAC, visit: <https://www.in.gov/dva/boards2/the-commission/>.

About the Indiana Department of Veterans Affairs:

The Indiana Department of Veterans Affairs (IDVA) is a state agency whose mission is to Support, Serve, and Advocate for the Indiana Veterans Community. IDVA aims to make Indiana the choice for veterans to Live, Work, and Thrive. For more information about the IDVA and its services, visit: <https://www.in.gov/dva/>.

Source: Indiana Department of Veterans Affairs, www.in.gov/dva.



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POW and MIA

A Prisoner of War (POW) is any person captured or placed in prison (interned) by an enemy power during an international armed conflict. Missing in Action (MIA) is a person whose status and/or whereabouts is unknown. A known POW is not “MIA,” but a person “MIA” may be an unidentified POW. MIA status is often the temporary report until a serviceperson’s whereabouts can be identified and his or her status confirmed.

Sadly, some Servicemembers’ status becomes permanently MIA. Military POWs and MIAs are all Veterans.

According to the Pentagon’s Defense POW/MIA Accounting Agency (DPAA), as of Aug 8, 2024, there are currently more than 81,200 unaccounted for U.S. personnel, including 72,044 from World War II, 7,465 from the Korean War, 126 from the Cold War, 1,575 from the Vietnam War, and six from Iraq and

other recent conflicts. For current counts, please visit DPAA’s website at www.dpaa.mil.

The distinctive black and white POW/MIA flag was adopted in 1972 as the official emblem of the National League of POW/MIA Families. Congress has approved displaying the POW/MIA flag at all military and VA facilities.

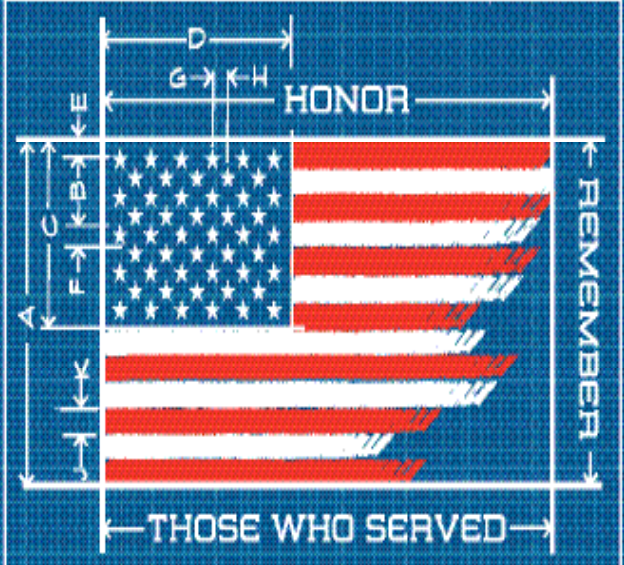
In 2019, the National POW/MIA Flag Act was signed into law, requiring the POW/MIA flag

to be flown on designated federal properties, including the U.S. Capitol Building and the White House “on all days the U.S. flag is flown” and “in a manner designed to ensure visibility to the public.”

POWs and MIAs remain part of the Nation’s Veteran community, and they should never be forgotten, or their sacrifice considered less than that of any other Veteran of the United States.

Name	Captured and Interned	Died While POW	Returned to U.S. Military Control	Refused to Return
GRAND TOTAL	142,186	16,985	125,180	21
World War I	4,120	147	3,973	–
World War II	130,201	14,072	116,129	–
Korean War	7,140	2,701	4,418	21
Vietnam War	725	65	660	–

Source: department.va.gov



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America's Wars



WORLD WAR I

(1917 - 1918)

Total Forces..... 4,734,991
 Battle Deaths..... 53,402
 Other Deaths in Service (Non-Theater)..... 63,114
 Wounded.....204,002



KOREAN WAR

(1950 - 1953)

Total Forces..... 5,720,000
 Battle Deaths..... 33,739
 Other Deaths (in Theater) 2,835
 Other Deaths in Service (Non-Theater) 17,672
 Wounded..... 103,284



GULF WAR

(1990 - 1991)

Total Forces.....2,225,000
 Battle Deaths..... 148
 Other Deaths (in Theater) 235
 Other Deaths in Service (Non-Theater) 1,565
 Wounded..... 467



WORLD WAR II

(1941 - 1945)

Total Forces..... 16,112,566
 Battle Deaths..... 291,557
 Other Deaths in Service (Non-Theater)..... 113,842
 Wounded.....670,846



VIETNAM WAR

(1964 - 1975)

Total Forces..... 8,744,000
 Battle Deaths.....47,434
 Other Deaths (in Theater) 10,786
 Other Deaths in Service (Non-Theater).....32,000
 Wounded..... 153,303



Iraq War

(2003 - 2011)

Total Forces..... 192,000
 Killed 4,507
 Wounded..... 32,242

Afghanistan War

(2001 - 2021)

Total Forces..... 800,000 +
 Killed 2,461
 Wounded..... 20,698



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Folding the Flag

When the U.S. Flag is no longer in suitable condition for display, it should be destroyed in a dignified manner, preferably by burning. Many Veterans groups perform this service with dignified, respectful flag retirement ceremonies.

When your flag isn't on display, fold it into a triangular shape and store in a safe place to show your respect. Here's how to do it:

Meaning of Flag-Folding

Ceremony

The U.S. Flag-folding ceremony represents religious principles that guided the founders of our nation.

The portion of the flag denoting honor is the canton of blue containing the stars that represent our 50 states. The canton field of blue dresses from left to right and is inverted only when draped as a pall on the casket of a Veteran who has served our country honorably.

In the U.S. Armed Forces, at the ceremony of retreat, the flag is lowered, folded in a trian-

gle fold and kept under watch throughout the night as a tribute to our nation's dead. The next morning it is brought out and, with the accompanying sound of reveille, is raised on the flagpole.

Flag etiquette is an important part of the American tradition that ensures the Stars and Stripes is treated with the dignity it deserves. Established by Congress in 1942, the official U.S. Flag Code created guidelines for the care and display of the flag. Although it does not describe an official method for folding the flag, the rules do state that

you should never store a flag in a way where it can get torn, soiled or damaged. You should also never let the flag touch anything beneath it, such as the ground or floor.

Over time, a triangular shape has become the traditional way to fold the flag and store it in a safe manner. The exact origin of this specific procedure is unknown, but it may trace back to the Gold Star Mothers of America or the United States Air Force Academy.

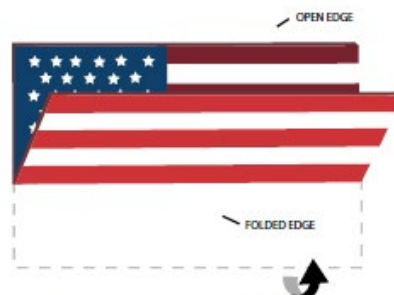
Source: department.va.gov

Follow These Steps

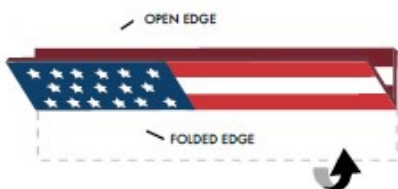
Tip: As you're folding, make sure the crease is perfectly aligned. You can also smooth it out with your hand to get rid of any air bubbles.



Step 1: Start by holding the flag at waist height with another person and stretch it out. The flag, at this step, should be parallel to the floor.



Step 2: Next, fold the bottom half of the section with stripes lengthwise. As such, the stripes will fold over and cover the field of stars. Make sure that both "folders" are holding the top and bottom edges securely.



Step 3: Then, fold the flag lengthwise once more. The blue field of the flag should now be on the outside.



Step 4: Bring the stripes corner from the folded edge to the top open edge of the flag to make a triangular fold.



Step 5: Now, form the second triangle by turning the outer end point inward and parallel to the open edge.



Step 6: Continue to make the triangle folds all the way until the end of the flag's entire length.



Step 7: Check that the completely folded flag showcases the blue field of stars. The red and white parts of the flag should be wrapped into the blue, like the light of day vanishing into the night's darkness.



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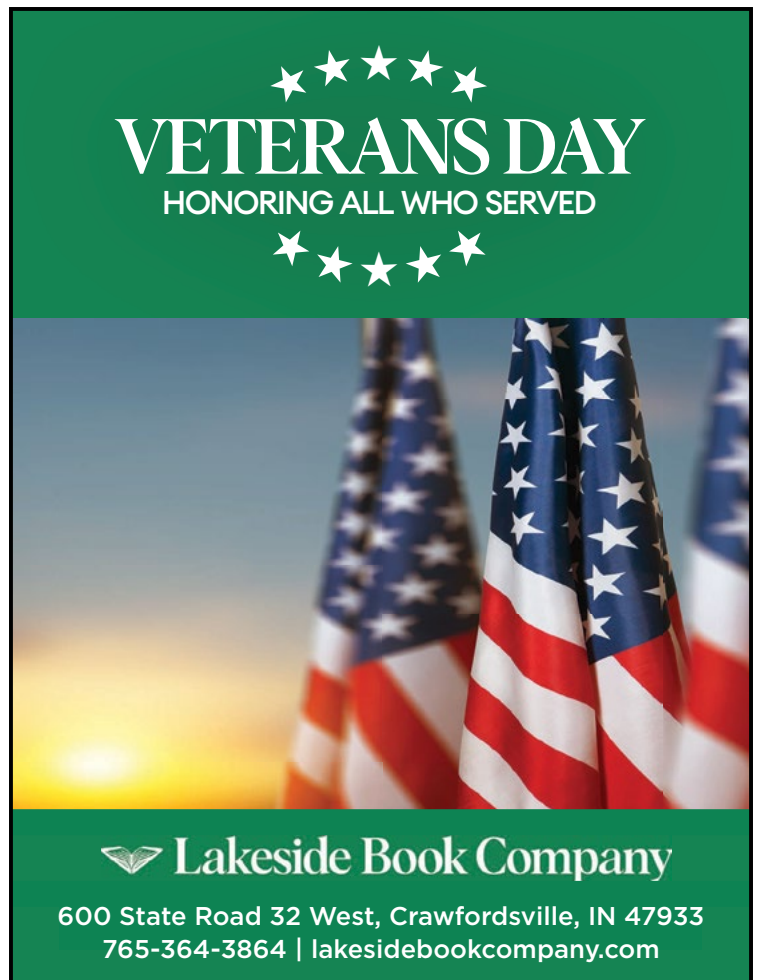
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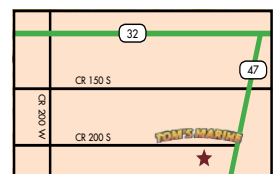


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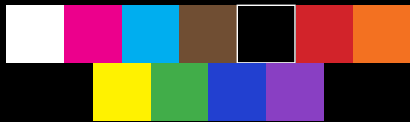


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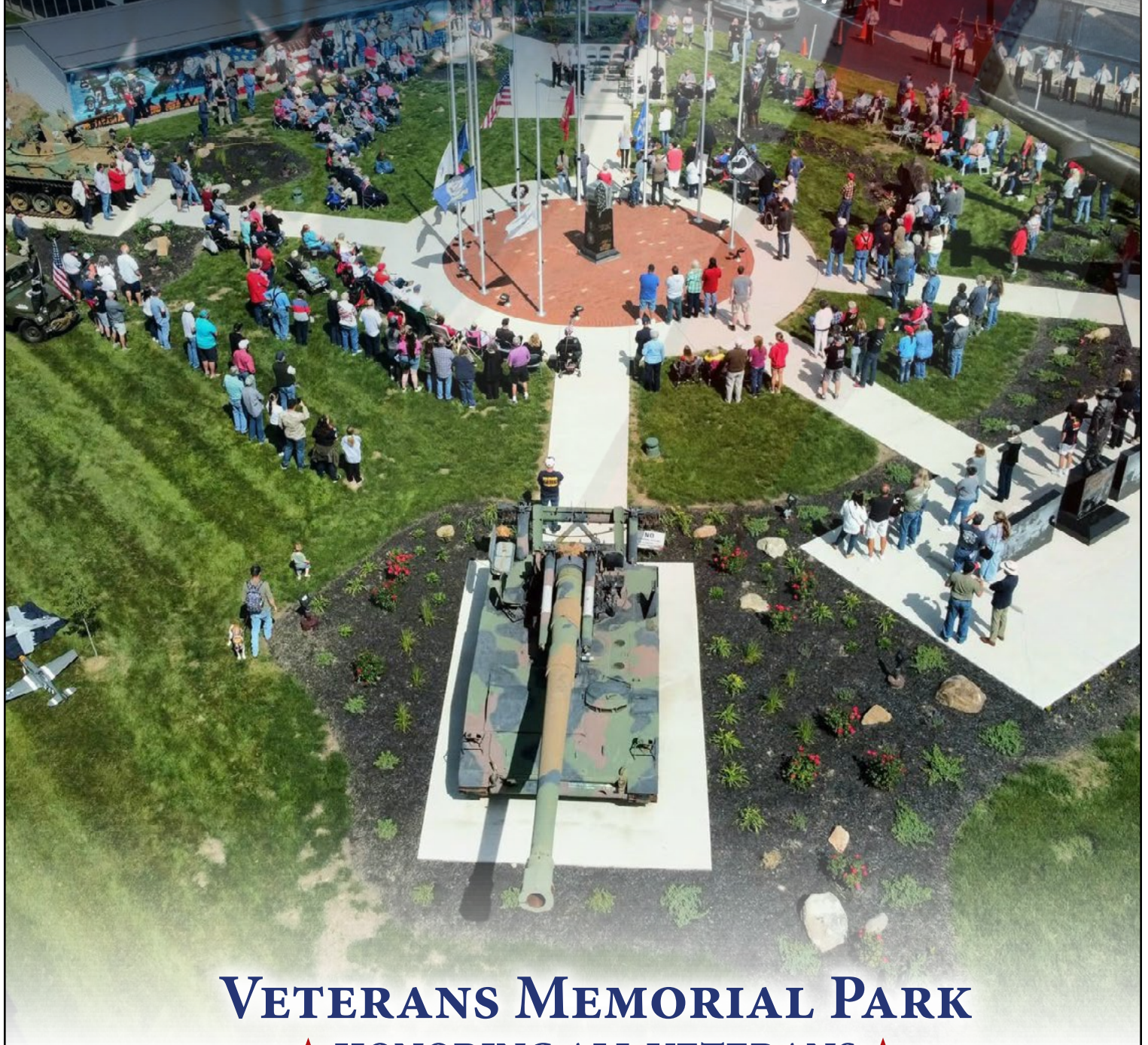
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— Dr. Sabrina Thomas, Military Historian, Professor, Texas Tech University

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Visitors are encouraged to walk the grounds, attend community gatherings, and take a moment to reflect on the courage and sacrifice of those who have worn the uniform. Here, our community comes together to ensure that freedom's defenders are never forgotten.

Veterans Memorial Park

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A Veteran's Guide + Resources to Start a Small Business

From finance and insurance to mining to real estate, veterans are making an impact in every industry you can imagine. Veterans now own more than 2.5 million businesses in the U.S., and that number doesn't appear to be slowing down.

"You go through so much in the military, but really what the military is teaching you is how to be resilient," said Dawn Halfaker, founder and CEO of Halfaker and Associates. "You plan a mission, and then you execute, but nothing ever goes according to plan. Your job is to continue to lead in not-ideal circumstances."

That sounds like entrepreneurship in a nutshell.

If you're a veteran looking to build a business from the ground up, then hold your head high—the odds are in your favor. And fortunately for you, there are concrete fiscal benefits to running a veteran-owned small business, and we want to help you take advantage of all of them. This guide will walk you through everything you need to know to make your business-owning dream a profitable reality. First, let's make a plan.

STEPS TO STARTING A VETERAN-OWNED BUSINESS.

- Come up with your business idea
- Create a small business plan
- Register your business
- Find financing

1. Come up with your business idea.

The first step towards starting a veteran-owned business is to come up with a compelling business idea. A good starting point is to reflect on your personal interests and passion. What are you deeply passionate about? Where do your strengths lie? A business built around your passion and skills is likely to keep you motivated during tough times.

Additionally, consider the skills and experience you acquired

during your time in the military. Your unique training and perspective can provide a solid foundation for a security consultancy firm or a logistics company, for example.

Also, consider the needs of your local community. Is there a service or product the community lacks? Providing a solution to a local problem can give rise to a successful business.

Finally, don't shy away from seeking advice from other veteran entrepreneurs and business professionals. Their experience and insights can prove invaluable in helping you refine your business idea.

2. Create a small business plan.

Before you start building your business, you need a plan. Your plan will be the roadmap to your success. Where are you currently? Where do you want to be one year, five years, and 10 years from now? What do you need to do to get there? Your business plan will help you answer these critical questions, and these answers will guide your business like Siri guides your car—except better.

Don't have a business plan yet? No problem. Take an hour or a day (or a week) to walk through our "Step-by-Step Guide to Writing a Business Plan." This guide will help you decide which industry you should target and what kind of business you should build. Where is their demand? What startup would be best served by your skillset?

Benjamin Franklin said, "If you fail to plan, you are planning to fail!" You'd probably nod your head at that. Then, you might tack on a well-known quote from the film *Valkyrie*: "Remember, this is a military operation. Nothing ever goes according to plan." Then, we would take our turn to nod ours.

Entrepreneurship is full of surprises and unknown variables. You can't plan for everything, and even when you do, everything could still go wrong. That's where your resilient attribute really comes in handy. When faced with challenges, others would likely throw in the



towel, but you've been trained to grit your teeth and fight through the hard times.

If you're struggling to come up with a viable business plan, don't stress too much. There are plenty of veteran-specific resources we'll discuss later that will help you fill in all the critical details. Free education, training, mentorship, online courses—there are tools available for whatever you need to find the best path forward.

Now, with your plan in hand, it's time to start building your business. Where do we begin? You'll need to register your business, so let's start there.

3. Register your business.

The process of registering your business involves several steps, each crucial to ensuring that your business operates legally and efficiently. Here's a simplified guide to get you on the right track:

Step 1: Decide on a business structure

Before registering your business, decide on the type of business structure that best suits your needs. The structure you choose

will impact your tax obligations and legal liabilities. The most common types include sole proprietorship, partnership, limited liability company (LLC), and corporation.

Step 2: Choose a business name

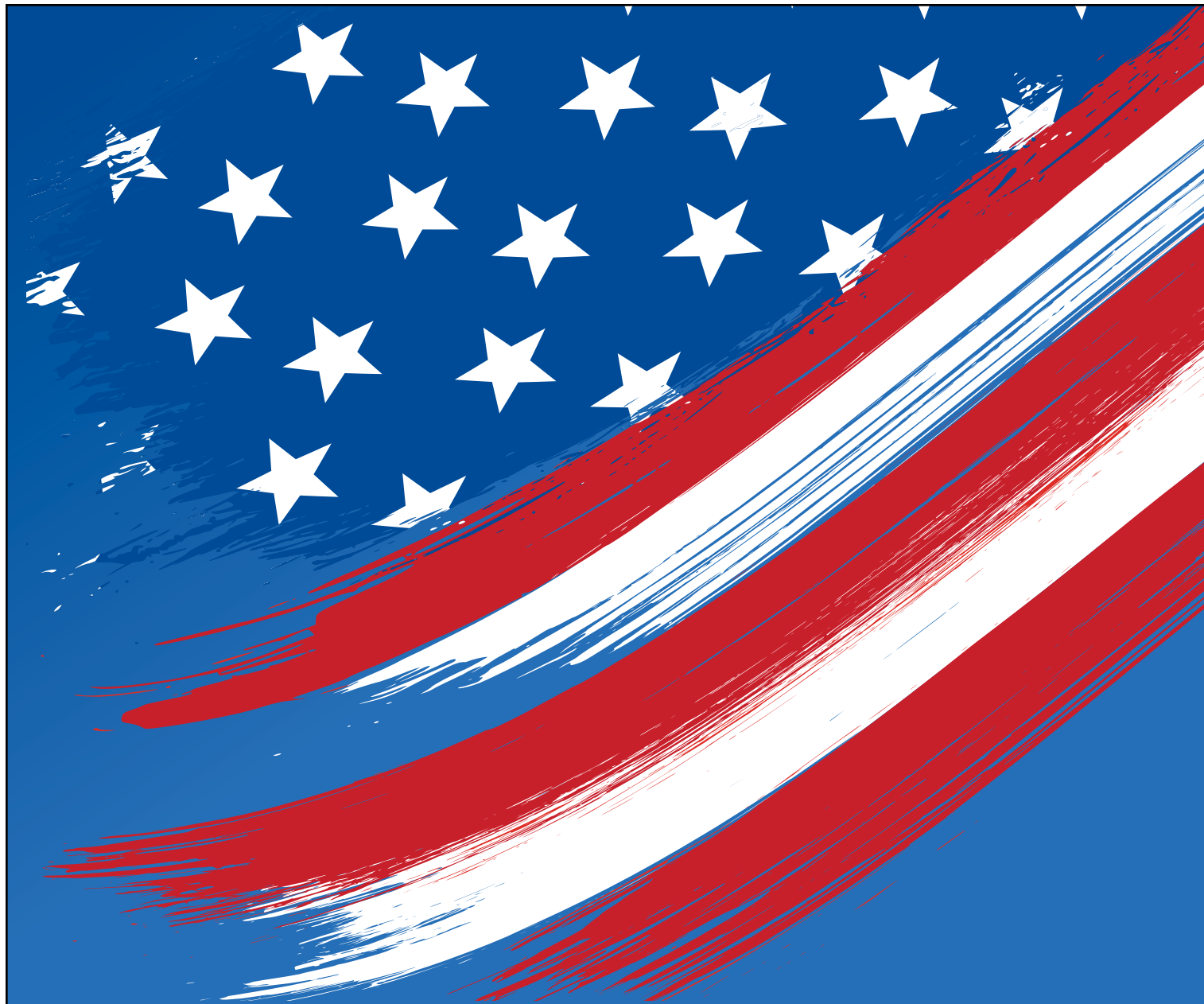
Once your business structure is defined, the next step is selecting a name. Make sure to conduct a thorough search to ensure the name you've chosen isn't already in use or trademarked.

Step 3: Register your business name

After settling on a unique business name, you must register it. The process varies depending on your state and the structure of your business. For example, if you're operating as an LLC or corporation, the business name will typically be registered when you file your articles of incorporation or organization.

Step 4: Get a federal tax ID

Also known as an employer identification number (EIN), a Federal Tax ID is necessary for tax purposes and is also often required to open a business bank account. You can apply for an EIN through the IRS website.



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Step 5: Apply for state and local tax IDs

Depending on your state and the nature of your business, you may need to apply for state and local tax IDs. Check the requirements in your specific area.

Step 6: Obtain necessary permits and licenses

Depending on your type of business and your location, you may need specific permits or licenses to operate. Check with your local and state government to see what's required.

Step 7: Register with the VA

As a veteran-owned business, register with the Department of Veterans Affairs (VA) to potentially qualify for government contracts.

Remember, each state has different rules and regulations for business registration. It's recommended that you seek legal advice when registering your business to ensure all legal requirements are met.

4. Find financing.

You can find a variety of financing options for your veteran-owned business. You could secure veteran-specific programs and grants or debt financing.

Veteran financing programs

In addition to generic business loans, you can find several financing options that are veteran-specific.

1. Veterans Business Fund (VBF)

The VBF is a nonprofit organization formed to help a growing number of unemployed veterans get access to supplemental capital to qualify for small business loans. So if you're struggling to qualify for a loan because you don't have the necessary base capital, apply for help from the VBF.

2. Military Reservist Economic Injury Disaster Loan program (MREIDL)

This interesting financing option is run by the U.S. Small Business Administration (SBA). MREIDL provides funds to small businesses that have been impacted by a leader or critical employee being called up to active duty with the reserves. Veterans can apply for this loan within one year of returning from active duty, but some



of the terms last up to 30 years.

3. Hivers and Strivers

If you're a veteran who graduated from a U.S. military academy, you may qualify for financing from Hivers and Strivers. Hivers and Strivers is an angel investment group that focuses on early-stage startups. Most of the group's founders and leaders have served in the military, so they're all about supporting young veteran entrepreneurs.

4. SBA Express Loan Program

Veterans can have the upfront guarantee fee waived if they qualify for an SBA Express loan. Maximum funding through the SBA Express Loan Program is capped at \$350,000, but that's really the only downside to this financing option.

5. Lendio

Lendio's marketplace can help you find the right veteran business loan, even if you've already been turned down by a bank. With a 15-minute application, we'll connect you with a loan from our network of more than 75 lenders.

This list is by no means definitive, but it's a great place to start looking for veteran-specific financing options.

Veteran Grants

Grants are considered by many to be the holy grail of business financing. Unlike loans, which a borrower must pay back with interest, grants are awarded for a specific purpose, with no repayment requirements. However, VA grants tend to be more difficult to secure than loans. Each grant has its own specific requirements, so do your research before applying to get the best shot of being approved.

Veteran-owned small business resources.

Money is only one part (although a large one) of building a business. You also need the know-how to use that money wisely. Veterans can gain this know-how and get a leg up on the competition with access to several veteran-specific small business resources. There are a lot of resources available, but here are a few of our favorites:

Patriot Boot Camp

Patriot Boot Camp (PBC) is an accelerator program (presented by Techstars) that helps veterans and their spouses create tech companies. PBC's flagship program is a free three-day event that includes education training and one-on-one mentorship. If you're thinking of starting a tech startup, trust PBC to give you the tools and talents you need to kick things off with a bang.

Veteran Business Outreach Centers

The SBA provides veteran-specific business training all over the U.S. right in the heart of their communities. Check the SBA's local assistance page to find a center near you. These Veterans Business Outreach Centers offer training, counseling, and mentorship to help you start and grow your business. Plus, the professionals helping you are from your community—so they'll be best positioned to answer your questions and guide you in the right direction.

Boots to Business

Boots to Business (B2B) is another SBA-offered program that provides business and entrepreneurship training to veterans.

Registrants start with a two-day, in-person program to learn the fundamentals. Afterward, participants can advance their studies with a free, eight-week online course that walks students through creating their business plan and other critical elements of a startup.

Veteran Entrepreneur Portal

The VA's Veteran Entrepreneur Portal (VEP) is a go-to resource for all things startup. Whether you're looking for best practices, financing, government contracting opportunities, or training, the VEP has it all and much more. All veteran business owners should spend some time scrolling through the incredible amount of free information and resources on this platform.

Warrior Rising - VetToCEO Business Accelerator

Warrior Rising is a non-profit organization committed to empowering U.S. military veterans and their immediate family members by providing them with the resources to start and grow their own businesses.

The organization's flagship offering is the VetToCEO Business Accelerator program. It's designed to help veterans transition from service to entrepreneurship. The program is a seven-week online course that takes participants through a step-by-step process of launching their own businesses. Each week, participants are required to complete assigned tasks related to their business. These assignments are reviewed and critiqued by established veteran entrepreneurs, providing valuable feedback and guidance.

In addition to the accelerator program, Warrior Rising also provides ongoing mentorship, networking opportunities, and access to capital to help veteran businesses grow and prosper. The organization not only fosters entrepreneurial skills, but also helps veterans create sustainable businesses that contribute to the economy and create jobs.

Source: Montgomery County Veterans Service Office

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