Issue 01 Winter 2025

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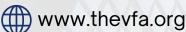
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NJ VETERAN MAGAZINE

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Cover Photo: Bravo Company, 404th Civil Affairs Battalion on deployment in Kirkuk, Iraq 2003.

Uniting New Jersey's Veterans: Our Shared Strength

As the Editor and Publisher of NJ Veteran Magazine, and as a retired U.S. Army Colonel, I've had the honor of serving alongside some of the finest men and women this nation has ever produced. But service does not end when the uniform comes off. In many ways, that's when the most important work begins—standing together, supporting one another, and building a stronger future for our veteran community.

Here in New Jersey, roughly 300,000 veterans call this state home. We represent every generation of service, every branch of the military, and every background imaginable. And yet, too often, we find ourselves disconnected—divided by distance, circumstance, or simply not knowing where to turn. It's time to change that. It's time to bring veterans together—not just in moments of remembrance, but in everyday action.

NJ Veteran Magazine was created with that mission in mind. Our goal is simple but profound: to unite the voices, stories, and strength of New Jersey's veterans into a single, powerful platform. Whether it's highlighting career opportunities, promoting health and wellness programs, advocating for legislative change, or celebrating the achievements of our fellow veterans, this magazine exists to inform, inspire, and connect.

When we unite, we become an unstoppable force. We can demand better care for our wounded warriors, ensure our veteran-owned businesses get a fair shot at contracts, support each other's mental health, and pass on the lessons we've learned to the next generation. We can advocate as one for housing, employment, and education—not as isolated voices, but as a unified front.

But unity doesn't happen by accident. It takes leadership. It takes collaboration. And most importantly, it takes participation. I encourage each of you reading this to not just consume the content of this magazine—but to be part of it. Share your stories. Attend

events. Support veteran initiatives. Reach out to the veteran who might be struggling. Join a veterans organization. Mentor a transitioning service member. The more we engage, the stronger we become.

Let this be the beginning of a new chapter for New Jersey's veterans. One where we are not just remembered, but respected, empowered, and heard. One where we lead not just in service, but in every community we call home.

Thank you for your service. Thank you for your continued commitment. And thank you for being part of this mission.

United we served. United we stand.

Sincerely,

Jeff Cantor Colonel, U.S. Army (Ret.) Editor & Publisher, NJ Veteran Magazine





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Joe Griffies and The Welcome Home Show: A Voice for Veterans

By Jeff Cantor NJ Veteran Magazine

In a world where many veterans feel forgotten, **Joe Griffies** has made it his mission to ensure they are heard, respected, and welcomed home. A proud Vietnam veteran, Joe is the passionate host of **The Welcome Home Show** on WIBG 1020AM/97.9 FM/101.3FM, a radio program dedicated to veterans' issues, advocacy, and awareness that airs every Sunday from 9AM to 11AM.

Born in 1947 and raised on Raymond Street in Philadelphia, Joe's journey of service began when he was drafted in the Army during the Vietnam War. Assigned to the **4th Infantry Division**, he served his country honorably and, like so many others, returned to a nation unprepared to receive its warriors with the gratitude they deserved. Joe carried those memories with him, and decades later, they fuel his ongoing commitment to his fellow veterans.

Joe's show is more than just a broadcast—it's a platform for action. Through **The Welcome Home Show**, he gives voice to those who often struggle to be heard: veterans battling PTSD, homelessness, and lack of proper care. The show routinely features guests ranging from veterans and caregivers to nonprofit leaders and government officials, each committed to making life better for the veteran community.

"Veterans don't want handouts. They want respect, opportunity, and someone to fight for them when they can't fight for themselves," Joe says. And fight he does. Joe is known across New Jersey as one of the most **tenacious advocates** for veterans' rights. Whether it's pushing for better healthcare access, speaking out against red tape in VA claims, or raising awareness about veteran suicide, Joe uses his platform with relentless purpose.

Listeners of the show regularly praise Joe's **authenticity**, **fierce advocacy**, and **unfiltered conversations**. He does not shy away from tough topics—he embraces them, knowing that hard truths must be faced if meaningful change is to occur. In doing so, Joe has built a community of listeners and supporters who trust him to deliver the news that matters most to veterans.

Beyond the airwaves, Joe is actively involved in **veteran outreach initiatives**. He collaborates with veteran organizations across the region and helps connect veterans to resources that can improve their quality of life—from housing and healthcare to business development and mental health services.

Joe's mission is simple: Make sure no veteran is ever left behind.

To tune in to **The Welcome Home Show**, visit www.wwacradio.com or tune in on WIBG 1020AM/97.9 FM/101.3FM every Sunday morning. You can also listen live and download the podcast at WIBG.com. For those who have served, and for those who care, this show is a beacon of hope and truth in a world that often overlooks our nation's heroes.



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United We Stand: A Salute to the New Jersey Vietnam Veterans' Memorial

and Museum By Molly Pugliese For NJ Veteran Magazine

A safe haven, a second home, a sanctuary of honor. This is what the New Jersey Vietnam Veterans' Memorial and Museum has meant to thousands of veterans, active-duty members, and their families and friends since the establishment's beginnings back in the late 1980s. The only one of its kind in the nation, the New Jersey Vietnam Veterans' Memorial and Museum has functioned since then to preserve the lives and legacies of those 1,565 New Jerseyans who paid the ultimate price for our freedoms during the Vietnam War. I am blessed to share with you that it has been the highest honor of my life to serve as this year's Ambassador to the NJVVMM. Being able to explore the ins and outs of the unique establishment and befriending the "regulars," including Vietnam veteran and Museum docent Pat Julian Vellucci, Major General Clark Martin, World War II Marine Corps veteran Leo Rosenzweig, and former New Jersey State Senator and Gold Star Family member Nicholas Asselta, has allowed me to learn firsthand what it means to be a true leader, and has shown me what good leadership can produce for a person, a group, or a nation as a whole. Being able to reach out and touch and converse with both inanimate and walking artifacts of our country's past at the New Jersey Vietnam Veterans' Memorial and Museum has ignited within me a desire to witness a more prosperous future. I commend the resolute team, generous donors, and creative visionaries at the NJVVMM for working tirelessly over the years to ensure that future generations may learn and never forget what our Vietnam heroes did when country called, nor how they answered with bravery, strength, and utmost selflessness.

When I think about the New Jersey Vietnam Veterans' Memorial and Museum, I am reminded of their long-standing promise of preservation. I have a personal connection with leadership and service, so taking on the Ambassador position felt natural and fulfilling. My father served in the U.S. Army, and his father served and was wounded in the Navy during World War II. My maternal great-grandfather also served in the U.S. Army in the Pacific during World War II, and his father, my great-great grandfather, served in the U.S. Army in France during World War I. My great-uncle was wounded twice and received two Purple Hearts during the Korean War. The importance and power in honoring our veterans and sharing their stories with the world is not lost on me for one moment. Dually serving as Miss South Jersey 2025, a preliminary to Miss New Jersey, it is a privilege to not only hold this leadership role at the New Jersey Vietnam Veterans' Memorial and Museum, but also to expand its reach within the South Jersey area. As Ambassador, what an experience it has been having the opportunity to give back to those members of my family who served with pride, as well as inform the public about veterans and a veteran's sacrifice — the purest leader and form of leadership this world will ever know.

Those stand-up members of my family tree were some of the lucky ones. We know that not all make it back home. This is what makes that element of preservation so precious and vital. New Jersey Vietnam Veterans' Memorial and Museum board member Nicholas Asselta has lived through the heavy tragedy that was and is the Vietnam War, having lost his older brother, Charles "Chickie" Asselta, to battle in 1965. "This is so important to teach the next generation how valuable freedom is, and that's why this place is important to tell that story." Asselta has believed in and promoted the mission of the New Jersey Vietnam Veterans' Memorial and Museum, "To remember, to honor, and to heal," since the start, and continues to work closely with the CEO of the institution, Amy Osborn, and other key members of the Memorial and Museum to ensure that the dead shall not have died in vain. Osborn does an impeccable job opening the New Jersey Vietnam Veterans' Memorial and Museum to hundreds of students and other members of the public for educational programs and tours, and, of course, to active-duty members and veterans, welcoming each person into a well-established family unit. "We have a War Dog Memorial, the Vietnamese Memorial, the Gold Star Family, the Meditation Garden...there's just so many great things to see here, and it means something different to everyone." The NJVVMM surely means something to World War II Marine Corps veteran Leo Rosenzweig, who stated, "I was wearing my Marine Corps uniform out one day, at a Cremains Ceremony, and Amy approached me," and from that time on "she invites me to all the different events at the Memorial and Museum." Leo also said that he has seen excellent improvement in the Memorial and Museum over the past few years, accrediting this to its current leadership. During my time serving as Ambassador to the New Jersey Vietnam Veterans' Memorial and



Ambassador, New Jersey Vietnam Veterans' Memorial and Museum

Museum thus far, I have been fortunate to feast my eyes on countless war artifacts — letters home, boots, uniforms, and decorations — and have very much enjoyed studying the origin story of the NJVVMM. The place I have lovingly deemed "The Hero's Home Away from Home," located off exit 116 on the Garden State Parkway, it was imagined and proposed in the late 1980s, when Vietnam veterans had drawn inspiration and collected names of the fallen from the walls of the Vietnam Memorial in Washington, D.C. These veterans had proposed that there be a facility built in New Jersey, and it was not long thereafter that their wish was granted. After calling upon Governor Tom Kean and Senator Ed O'Connor, Jr., the first Vietnam veteran to be elected to the New Jersey Senate, a committee was crafted, and a dream was born.

"I wanted to take the project on as my own, so I wrote a bill in the Senate. The bill passed quickly, and next up was to pick a site, pick a design, and raise the money," O'Connor said. After a design competition was held which drew over four hundred entries. Vietnamese refugee, and architect Hien Nguyen, along with his 200-foot diameter open-air pavilion and 366 black granite panels that were to include the names of the fallen, reigned supreme. Still, more was to be built for this place of honor to come to fruition. "We had received a generous \$1,000,000 contribution from Caesars Casino, and this helped to get it all started and settled. Additionally, a fundraiser held at Drumthwacket (the Governor's mansion) raised another 2.2 million for the blooming Memorial and Museum, and that is when I knew we were on the right track," O'Connor said. By the mid-1990s, the project had been proposed to Governor Christine Todd Whitman, as well as her husband and Vietnam veteran, John Whitman, and it all came together. Nguyen's five-star design was completed by the day of the dedication, May 7, 1995, and it was the Whitmans who were the providers of the official opening of the New Jersey Vietnam Veterans' Memorial and Museum. The couple had a personal and profound connection to the project, as Mr. Whitman served in the Army during Vietnam.

"Being married to a Vietnam vet, when I became Governor, it was natural to want to do something, to honor the men and women who served. The ways in which the vets were treated were appalling." Governor Whitman calls the Memorial and Museum a "joint effort," and states the educational establishment is "a unique experience for people." In addition to giving life to the NJVVMM, Governor Whitman is responsible for the Battleship New Jersey's rescue and voyage from Bremerton, Washington, to Camden, New Jersey. It is because of the "doers," individuals like Christine Todd Whitman, Ed O'Connor, Lou Vlahakes, Amy Osborn, and a few of our very own Vietnam heroes turned family, that the future will know about the past; that there will always be a place for a veteran to call "home." I passionately believe that with continued determination, guidance, and support, this Memorial and Museum will remain in the absolute best of hands for many years to come.

The day I joined the team at the New Jersey Vietnam Veterans' Memorial and Museum, I heard a quote that has stuck with me — a quote from Mr. Vellucci — that simply yet powerfully encompasses the spirit and the purpose of the NJVVMM. Vellucci, referring to those 1,565 New Jerseyans and all our country's deceased veterans to whom we owe our respects and admiration, said, "Here they live. We bring them back to life here." Why? For the life they have given to us.

Molly Pugliese

Ambassador, NJ Vietnam Veterans' Memorial and Museum Miss South Jersey 2025



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Citizens and Veterans Advisory Committee (CVAC) of Cape May County: 12 Years of Service, Compassion, and Community

By Johnnie Walker, Chairman CVAC For NJ Veteran Magazine



In the heart of Cape May County, where community spirit and military pride run deep, a remarkable volunteer-driven organization continues to make a profound difference in the lives of veterans and their families. The **Citizens and Veterans Advisory Committee (CVAC)** recently celebrated its **12th anniversary**—a milestone that marks over a decade of lifesaving and life-changing support to those who once served and now find themselves in need.

Founded by a visionary leader who recognized the gaps in veteran care, CVAC is built on a simple yet powerful mission:

"We take care of Veterans and Veterans' Families with Emergency Needs in Cape May County."

Filling the Gaps: Why CVAC Exists

While the U.S. Department of Veterans Affairs (VA) provides critical services to enrolled veterans, many fall through the cracks—whether due to ineligibility, bureaucratic delays, or lack of access. Recognizing this need, CVAC was established 12 years ago to become a **local safety net** for those who had nowhere else to turn.

What began as a grassroots effort has grown into a robust **team of approximately 80 volunteers**, each united by one goal: to **care for veterans and their families in times of crisis**.

Emergency Support That Saves Lives

CVAC's work focuses on addressing **immediate**, **emergency needs**—the kind of real-life challenges that can derail a veteran's stability and well-being. The team has helped **over 300 veterans**, delivering more than **\$250,000 in direct aid**, thanks to community support, grants, and fundraising efforts.

Their support includes:

- Paying utility bills, rent, and mortgages to keep veterans housed
- Repairing vehicles so veterans can get to work or medical appointments
- Helping the homeless by placing them in motels and transitioning them into shelter and housing programs like Catholic Social Services and Vet Haven South
- Home modifications including ramps, accessible bathrooms, and roof repairs
- Providing food, transportation, and companionship to elderly and isolated veterans
- Job readiness assistance for those transitioning from homelessness to selfsufficiency

Whether it's moving someone out of the woods, away from sleeping in a car, or getting them cleaned up for a job interview—CVAC doesn't just offer charity; they offer a **path back to dignity and community**.

All-Volunteer, All-In

What makes CVAC stand out is its **zero-administrative-cost model**. Not a single volunteer gets paid, and no money is taken out for expenses. Every dollar raised goes **directly to veterans in need**.

CVAC is a rare and inspiring example of how a "village" approach to social service can create real, measurable impact. Volunteers include:

- Nonprofit leaders
- · Business owners
- · Fraternal and veteran service organizations
- Retirees
- Local housewives and everyday citizens

Together, they form a united force driven by **compassion**, **commitment**, **and community values**.

A Model Worth Celebrating—and Replicating

CVAC's 12-year legacy offers a **model for other counties and communities** across New Jersey. Their success proves that meaningful support for veterans doesn't always come from federal programs—it can start at the kitchen table, at a town meeting, or with a neighbor's phone call.

At its core, CVAC is more than an organization—it's a movement. A testament to what happens when people come together not for recognition, but for purpose. As CVAC continues its mission into its 13th year and beyond, Cape May County's veterans can rest easier knowing that someone—actually many people—are there when the system can't be.

For more information on how to support CVAC or request assistance for a veteran in need, please reach out directly to the organization nand check out their facebook page at https://www.facebook.com/cvac.capemaycounty/. Because no veteran should ever be left behind—and thanks to CVAC, in Cape May County, they aren't.

To nominate a veteran-supporting organization for a future feature in NJ Veteran Magazine, contact us at jeff@thevfa.org.





By Lucy Del Gaudio, For NJ Veteran Magazine

As an organization that has been confronting gender and racial discrimination for over a century, YWCA Northern New Jersey remains steadfast in its mission to eliminate racism, empower women, and promote peace, justice, freedom, and dignity for all. Under the leadership of Helen Archontou, CEO of YWCA Northern New Jersey, and Lucy Del Gaudio, Operation Sisterhood's Equity Initiatives Specialist and U.S. Army Veteran, the program is deeply committed to ensuring that every woman veteran has equitable access

to the benefits, services, and community support she rightfully deserves. Transitioning to civilian life presents unique and significant barriers for women veterans, such as higher rates of unemployment, elevated mental health concerns, including PTSD and suicidal ideation, financial instability, and lasting impacts of sexual trauma and harassment. By directly addressing these systemic challenges, Operation Sisterhood aims to improve the quality of life for women veterans, connecting them to critical health and

wellness services and empowering them to achieve economic independence. Launched in 2024, Operation Sisterhood supports female veterans as they transition back to civilian life. Serving Bergen, Essex, Hudson, Morris, and Passaic Counties, the program offers comprehensive wraparound services that enhance health, financial stability, and overall wellbeing. These services address employment barriers, provide therapeutic

support, and offer entrepreneurship training—all within a supportive community that fosters the camaraderie women veterans often seek after military service. Did you know that women are the fastest-growing demographic in the veteran

community? Right now, over 2 million women—roughly 9.5% of America's 20 million living veterans—have served our country. And by 2045, that number is expected to rise to 18%.

Yet even as their presence grows, women veterans continue to face disproportionate and deeply rooted challenges including:

- Homelessness Women veterans 'are nearly four times more likely than their male counterparts to experience homelessness.
- Sexual assault during service Approximately 30% of women veterans' report experiencing sexual assault while serving.
- **Sexual harassment** An estimated **71% to 90%** of women veterans' report being subjected to sexual harassment during their service.

These statistics highlight the urgent need for tailored, trauma-informed support services that Operation Sisterhood is uniquely positioned to meet. Since its inception, YWCANNJ's Operation Sisterhood has addressed these challenges through a comprehensive range of services, including:

- **Case Management**: Personalized plans to connect veterans with vital resources.
- Workforce Development: Job readiness, skills training, and employment support.
- **Entrepreneurship Training**: Guidance and tools to help veterans start or grow
- **Counseling Services**: Specialized support for survivors of military sexual trauma.
- Housing Support: Assistance in securing safe and stable living environments.

We continue to receive heartfelt acknowledgments and testimonials from women veterans who have participated in Operation Sisterhood, and we're honored to share the story of Liliana Rosario. A Navy veteran living here in the Garden State, Liliana described discovering "a truly invaluable resource in the YWCA's Operation Sisterhood program." She shares, "It's been instrumental in helping me connect with other women veterans in a way I never thought possible. Before Operation Sisterhood, I often felt a bit isolated, but now I've been able to participate in so many incredible programs offered by the YWCA. Beyond just connecting us, the YWCA has an incredible ability to help women find their voice and power, offering so many great programs that foster empowerment." Operation Sisterhood is strengthened by integration with existing YWCA Northern New Jersey programs, including:

- healingSPACE: Bergen County's designated sexual violence resource center, offering 24/7 support, individual and group counseling, and medical/legal accompaniment.
- Next Chapter: A program supporting job seekers who are unemployed or underemployed by offering career coaching, skill development and networking opportunities with employers.
- YW WE360° Business Essentials: A business development initiative supporting women entrepreneurs with coaching, tools, and mentorship.

We encourage any women veterans in New Jersey who are seeking support services and resources to visit our website at ywcannj.org and follow us on social media @ywcannj to stay connected. For further questions, please email Lucy Del Gaudio at Idelgaudio@ ywcannj.org



YWCA Northern New Jersey's Operation Sisterhood provides personalized support to female veterans.

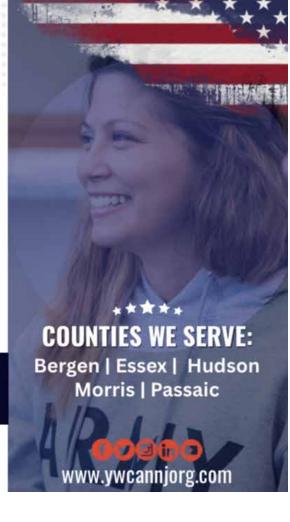
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LEARN MORE ABOUT OUR PROGRAM: www.ywcannjorg.com/womens-empowerment/

Questions? Contact Lucy Del Gaudio

Operation Sisterhood Fishing Trip







Creating the First NJ Department of Veterans Affairs: Thanks to the Leadership of Senators Joseph Vitale and Joseph Cryan

n a historic and long-overdue move, New Jersey is poised to create its first-ever standalone Department of Veterans Affairs—an effort led by the unwavering vision and leadership of Senators Joseph Vitale and Joseph Cryan. This groundbreaking change is not only a structural reform but also a bold promise to the roughly 300,000 veterans living in the Garden State: that their service, sacrifice, and needs will finally receive the singular, focused attention they deserve.



Senator Joseph Vitale

Senator Joseph Cryan

Creating the First NJ Department of Veterans Affairs: Thanks to the Leadership of Senators Joseph Vitale and Joseph Cryan (continued)

A Tragedy That Sparked Reform

The seeds of this transformation were planted in the painful aftermath of the COVID-19 pandemic. The crisis tragically exposed deep flaws in the state's care for veterans, particularly in its state-run veterans memorial homes. At Menlo Park Veterans Memorial Home—located in Senator Vitale's district—nearly one-third of the residents perished during the pandemic. Investigations revealed avoidable failures, such as improper use of personal protective equipment (PPE), inadequate staff training, and poor leadership decisions that cost lives.

"We had a CEO who told staff not to wear PPE because it might scare the residents," Senator Vitale recalled in frustration. "The veterans deserved better. That failure demanded accountability, and more importantly, change."

It was this reckoning that led Senator Vitale and Senator Cryan to begin discussing the need for systemic reform. The result of those conversations is a monumental legislative achievement: the bifurcation of the New Jersey Department of Military and Veterans Affairs (DMAVA), creating a new, independent Department of Veterans Affairs focused solely on veterans' services.

Why a Standalone Department?

The core reason for the split is simple: focus. Under the old structure, the same department was tasked with managing both New Jersey's military forces (the Army and Air National Guard) and its veteran services, a mission that was too broad and too divergent.

"There was just too much responsibility for one department," Vitale explained. "We needed leadership focused solely on veterans and their wellness, with the ability to act quickly and with full authority." Vitale drew inspiration from a previous reform effort he spearheaded in the early 2000s, when the child welfare system was extracted from the Department of Human Services to form the standalone Department of Children and Families. That effort, which resulted from a federal lawsuit and subsequent reforms, became a model for how bold structural changes can improve lives.

Building the New Department

The effort to establish a new department has been methodical and inclusive. Working with the McKinsey Group, state leaders analyzed how over 30 other states have separate departments for military and veterans affairs. Extensive stakeholder engagement followed, including "sensing sessions" with veteran service organizations (VSOs) across the state. "We spoke with everyone—VFW, American Legion, Vietnam Veterans, Jewish War Veterans," said Vitale. "While there were some initial concerns, the overwhelming consensus was supportive. The community recognized that this was a vital step forward."

The department will be led by a cabinet-level commissioner, with deputy commissioners responsible for key areas such as memorial home oversight, homelessness and housing, mental health, and veteran reentry support. The entire structure is designed to bring clarity, accountability, and singular focus to the diverse needs of veterans.

Budget and Implementation

Cost was a major consideration in the planning phase. McKinsey's analysis projected a worst-case one-time transition cost of \$6 million, with ongoing administrative costs adding an estimated \$2—\$6 million annually. However, Vitale emphasized that these figures are conservative and that most veteran-related funding will simply be shifted from the current DMAVA structure to the new department.

Importantly, the legislation mandates a 120-day implementation period. With the bill expected to be signed into law by Governor Phil Murphy this summer, the new department could be operational by the end of 2025.

Serving Veterans from Surviving to Thriving

The mission of the Department of Veterans Affairs extends far beyond administrative restructuring. It is designed to help veterans thrive—not just survive.

That includes addressing mental health needs with urgency and immediacy, ensuring access to safe and modern housing, improving food security, supporting reentry programs for incarcerated veterans, and connecting veterans to the benefits they've earned but often don't know how to access.

"Thriving is really the goal," said Vitale. "Veterans shouldn't have to navigate a bureaucratic maze. Services must be accessible, immediate, and impactful."

A Cabinet-Level Commitment

At its heart, the new department reflects a deeper shift: veterans' issues will no longer be buried in a long list of responsibilities. Instead, they will have a cabinet-level department with direct accountability to the Governor, the Legislature, and the veterans themselves.

That change, Vitale argues, is not just about structure—it's about respect. "Veterans gave their lives so that we didn't have to. Whether they served in war or peacetime, they stepped up, and now it's our turn to step up for them."

Looking Ahead

As the state prepares to operationalize the new department, the focus remains on ensuring a seamless transition that enhances services without disruption. A commissioner will soon be appointed, and the new budget will reflect the commitment to doing things right.

"This won't be easy," Vitale admitted. "But if something is worth doing, it's worth doing right. We owe our veterans nothing less."

Final Thoughts

Thanks to the leadership of Senators Joseph Vitale and Joseph Cryan—and the support of organizations, advocates, and fellow lawmakers—New Jersey veterans are finally getting the attention they deserve through a department built just for them.

At a time when many veterans feel overlooked, this department sends a clear message: New Jersey hears you, values you, and is committed to serving you with the honor and dignity you've earned.

The NJ Department of Veterans Affairs legislation was signed into law by Governor Murphy on 9/11/2025, and selected Vincent Solomeno as the new Commissioner of Veterans Affairs.



n New Jersey, **Veteran Service Organizations (VSOs)** are the backbone of advocacy, camaraderie, and direct support for those who served. From legislative reform to homeless outreach, transportation access to VA claims assistance, the VSOs of the Garden State continue to fight for the rights and well-being of our military veterans. Here's what they're working on in 2026.

Disabled American Veterans (DAV) – NJ Department

Commander: Robert BuccinoAdjutant: Edna Iverson Long

Membership: 17,850 across 32 chapters

Focus Areas:

- Membership growth remains a top priority in 2026.
- DAV maintains a strong **supportive relationship with DMAVA** and is committed to helping whenever called upon.
- While not currently engaged in legislative activity or direct reform efforts in veterans homes, the organization acknowledges post-COVID improvements in care.

Policy Recommendations:

- Improve transportation services for medical appointments
- End veteran homelessness through targeted state and community action

Veterans of Foreign Wars (VFW) – NJ Department

- **Commander**: Jon Hinker (statecommander@njvfw.com)
- Adjutant: Ken Hagemann (adjutant@njvfw.com)
- Membership: 25,638 across 177 posts

Legislative Agenda:

- A518 / S1069: \$2 million for a county veteran transportation grant program
- A3169 / S3084: Property tax rebates for disabled veterans
- A3171 / S3492: Convert veterans home rooms to single occupancy and upgrade ventilation
- A3161 / S1608: Expand civil service/pension benefits to veterans beyond wartime service
- A3157: Create a bereavement counseling program for veteran caregivers
- ACR58 / SCR81: Increase the veterans property tax deduction from \$250 to \$2,500
- ACR98 / SCR107: Expand civil service hiring preferences

Oversight & Advocacy:

- The VFW led the charge for accountability in state-run veterans homes following the COVID crisis.
- It is now pushing for **transparent leadership** and effective capital improvements.
- Partnered with Senators Cryan and Vitale, the VFW secured a federal capital improvement grant for veterans homes.

National Priorities:

- Full funding of VA programs
- Timely access to health care and benefits
- Free VFW Accredited Service Officer assistance for VA claims (609-393-1929)











Veteran Service Organization Update: What New Jersey's VSOs Are Doing for Veterans in 2026 (CONTINUED)

Vision for NJ's Next Governor:

- Ensure equitable delivery of veteran benefits
- Invest in mental health care and suicide prevention
- Support veteran employment and entrepreneurship

Vietnam Veterans of America (VVA) — NJ State Council

- State President: Phil Pesano (pesano@comcast.net)
- National President: Tom Burke
- Membership: Approx. 4,000 members in NJ, 93,000+ nationally, 14 chapters in NJ

Key Issues in 2026:

- Ending veteran homelessness
- Property tax relief for veterans
- POW/MIA accountability
- Improvements to veterans memorial homes post-COVID, including single occupancy rooms, better ventilation, and increased oversight

Relationship with DMAVA:

VVA holds seats on multiple councils and actively advises on issues related to **veterans homes**, the **William Doyle Cemetery**, and the **Vietnam Veterans Memorial**

National Agenda:

- · Accountability for POWs and MIAs
- Expanded healthcare access through the Veterans Community Healthcare Enhancement Act
- Compensation for Blue Water Navy Veterans exposed to Agent Orange

Recommendations to the Governor:

- Veteran home improvement funding
- Property tax relief increases
- Commissary vouchers for junior enlisted
- Free state park access, hunting/fishing licenses, and toll discounts
- Free weapon carry permits for combat veterans
- Tax incentives for veteran employers

American Legion – NJ Department

- Commander: Dan Channel (d.channel@njamericanlegion.org)
- Adjutant: John Baker (adjutant@njamericanlegion.org)
- Membership: 29,900 across 250 posts

Current Initiatives:

- · Suicide prevention training
- Homeless veteran housing
- Celebration of America's 250th birthday

Legislative Priorities:

- Veterans tax relief and accessible license plates for disabled veterans
- Increased housing funding for homeless veterans

Engagement:

- Ongoing dialogue with DMAVA leadership
- Supporting VA claim navigation and benefit access
- Advocating for **constant communication** between the Governor and veterans

Marine Corps League (MCL) – Department of New Jersey

- **Commandant**: Christopher Soldano (christopher.soldano@dnjmcl.org)
- Membership: ~2,400 across 34 detachments

2026 Goals:

- Designate an MCL-specific VSO
- · Expand membership
- Improve services to veteran families

Legislative Advocacy:

 While non-partisan, MCL supports any legislation benefiting veterans, and educates members on advocacy routes.

Veteran Home Oversight:

 MCL continues to seek greater communication and involvement with the state following COVID restrictions that limited access.

Recommendations to the Governor:

- Recognize veterans as a limited but valuable resource
- Invest in affordable housing, tax relief, and veteran nonprofits
- Enable greater impact from community-based veteran organizations

Shared Themes Across VSOs

Legislative Goals:

- Property tax relief
- Transportation access
- · Single-occupancy rooms in veterans homes
- Bereavement support for caregivers
- · Hiring preference and tax incentives for veteran employers

Health & Welfare:

- Suicide prevention and mental health remain top priorities
- Support for low-income veterans and caregivers
- Free legal, benefit, and claims assistance is increasingly in demand

Calls to the Governor:

- Improve **communication and presence** with the veteran community
- Increase funding for support services
- Provide greater recognition and resources for local VSOs and nonprofits

Final Thoughts

New Jersey's Veteran Service Organizations are not only **honoring service**—they are **providing it every day**. From the DAV to the VFW, the VVA to the American Legion, and the Marine Corps League, these organizations are building bridges between veterans, the state, and the community.

As we move through 2026, one thing is clear: New Jersey's VSOs are **united in their mission** to ensure that no veteran is left behind. Whether it's fighting in Trenton or providing help on the ground, they are the frontline advocates of those who once served on the frontlines for us.



1. What is your background in the Air Force and what are the jobs/roles you have had that you really enjoyed & why?

I began my military career in 1983 when I enlisted in the United States Air Force. As an enlisted Airman, I had the opportunity to support major operations early on, including Operation Just Cause and Operation Desert Storm. Those experiences gave me a strong foundation in teamwork and mission focus.

After earning my commission in 1999 through the Palmetto Military Academy, I transitioned into the Air National Guard and held a variety of roles that shaped my leadership style. Some of the assignments I have truly enjoyed were my time as the Bilateral Affairs Officer with our State Partnership Program in Albania, where I was able to build lasting international relationships, and serving as the Deputy Joint Task Force Commander during New Jersey's COVID-19 response, which was a critical moment for our state. Each of these roles allowed me to work closely with Soldiers, Airmen, and our civilian partners—something I find deeply rewarding. Being part of a team that can directly impact the safety and well-being of others has always been a driving force in my career.

2. What does a typical day in the life of The Adjutant General look like?

There's really no such thing as a typical day as The Adjutant General, which is part of what makes this job so rewarding. Each day can include a wide range of responsibilities—reviewing operations updates from our Army and Air National Guard units, meeting with senior leaders to discuss readiness and training, visiting our installations and armories across the state, or working closely with our veterans' programs to ensure we are meeting their needs.

I also spend a good deal of time coordinating with state and federal partners on issues like homeland security, emergency response, and future planning—overall ensuring that our Soldiers, Airmen, veterans, and their families have the support, resources, and opportunities they need to succeed. That focus guides every decision I make, no matter how my day is structured.

Recently, we had a large mobilization of Soldiers deploy to the Middle East. We are all thankful they returned safely. Can you describe this deployment, where the Soldiers were stationed, and what their roles & responsibilities

were?

The 44th Infantry Brigade Combat Team assumed command of Task Force Guardian at Erbil Air Base in Iraq on April 4, 2024, relieving the 2nd Brigade Combat Team, 10th Mountain Division. In that role, they served as the base command and combined-arms maneuver element, working alongside partner forces at several locations in Iraq, as well as Kuwait and Syria, to advise, assist, and enable them in defeating Daesh and stabilizing the region.

4. What are your top 3 priorities for the National Guard (both Army & Air) in the upcoming year?

My top three priorities for the upcoming year are People, Readiness, and Partnerships, as outlined in TAG Policy 25-01.

First and foremost, People are our foundation. We live our core values and place people first, always. Leaders at every level must foster an environment where dignity, respect, and accountability are non-negotiable.

Second, Readiness remains critical to our mission. Whether supporting domestic operations here in New Jersey or serving overseas, we must be locally engaged and globally prepared. That means sustained investment in individual training, physical and medical readiness, professional military education, and force protection measures.

Finally, Partnerships will be a major focus. We will continue to strengthen our State Partnership Program relationships with Albania and Cyprus, which are vital to U.S. national security. At home, we will leverage New Jersey's network of public, private, and non-profit organizations to better support our Service Members, veterans, and their families—because we are always stronger together.

By staying focused on these priorities, we will build elite organizations that are ready, resilient, and capable of meeting any mission, anywhere.

5. What is on your wish list for our National Guard members?

My wish list for our Soldiers, Airmen, and civilian teammates centers around ensuring they have what they need to be successful—both personally and professionally.

First, I want every member of our organization to feel valued and supported. That means continuing to invest in quality-of-life programs, resources for families,

The AdjutantThe Adjutant General of New Jersey lays out her priorities, a discussion with BG Yvonne Mays (continued)

and access to world-class healthcare, education, and professional development opportunities.

Second, I wish for the best possible training, modern equipment, weapon systems, and facilities so our teams can accomplish any mission, any place, any time with confidence. Modernization is a no-fail effort; as the Army and Air Force evolve, we must ensure the New Jersey National Guard evolves with them.

Finally, I want every member to know they belong here. I wish for—and demand—that leaders at every level create and maintain a culture where everyone is treated with dignity and respect, where leaders live our core values every day, and where each person understands how essential they are to our mission success.

If we can achieve those goals, we will have a force that is not only ready and resilient but also proud to serve and fully capable of meeting any challenge.

6. What are the missions of the Army & Air Guard units in the state of New Jersey?

The New Jersey National Guard has a dual mission: to defend our nation overseas and to support our communities here at home.

Our Army National Guard—including the 44th Infantry Brigade Combat Team and 42nd Regional Support Group—trains to deploy globally for combat and sustainment operations, while also providing critical support during state emergencies, such as natural disasters or domestic response missions.

Our Air National Guard, with the 108th Wing and 177th Fighter Wing, ensures air defense of the homeland, conducts global aerial refueling and special airlift missions, and can rapidly respond to both federal and state taskings.

7. Has the state of New Jersey deployed units or personnel in CONUS, such as to the Southern Border? What roles do they fill in that capacity?

Recently, the New Jersey National Guard deployed personnel to support border operations. While our Guardsmen are not involved in law enforcement functions, they have filled critical operational support roles—such as intelligence analysis, surveillance monitoring, engineering assistance, and logistical coordination—for Customs and Border Protection and other agencies.

8. We hear that there are many benefits to being a member of the New Jersey National Guard. What are some of those benefits (education, employment, civil service, etc.)?

Serving in the New Jersey National Guard comes with tremendous benefits that support our Soldiers, Airmen, and their families both during and after their service.

First, education benefits are a huge advantage. Our members receive 100% tuition

assistance at New Jersey state colleges and universities, as well as access to federal GI Bill programs and scholarships.

Second, employment and career opportunities are significant. Guard service provides leadership training, technical skills, and a pathway to competitive federal and state civil service employment. Members also enjoy strong job protection under the Uniformed Services Employment and Reemployment Rights Act (USERRA).

Third, our members receive comprehensive support for themselves and their families—including health and dental coverage options, retirement benefits, and access to military resources like family readiness programs, VA services, and veterans' preference for civil service jobs.

9. Given the recent bill that was passed by the legislature, splitting up DMAVA into two entities—one focused on the National Guard and one focused on veterans—how will your office continue to work with this new entity for the benefit of New Jersey veterans?

We fully support the creation of a dedicated Department of Veterans Affairs. The transformation creates two separate entities, each with a single focus on its respective mission.

We'll continue to work hand in hand—sharing information, coordinating outreach, and ensuring that all who have worn the nation's uniform and earned veteran status have access to the benefits, programs, and services they've earned. Even as two departments, our mission remains the same: to care for New Jersey's military members, veterans, and their families.

10. What is new and exciting for the National Guard in New Jersey? (New type of units, new type of hardware, drones, etc.)

Our Soldiers and Airmen are continuously involved in innovating and collaborating with our DOD, state, and federal partners—delivering cutting-edge solutions to some of our state and nation's most complex challenges in cyber operations, support to civil authorities, physical and operational security of our installations, and investing in our next generation of leaders, just to name a few.

One new development is the transition from the KC-135 Stratotanker to the KC-46A Pegasus as an Active Associate with our active-duty counterparts at Joint Base McGuire-Dix-Lakehurst. The KC-46A is a next-generation tanker that brings expanded range, refueling capacity, and modern defensive systems—enhancing our ability to project airpower worldwide while keeping New Jersey Airmen on the cutting edge of national defense.

It is the honor of my professional career to serve alongside the Soldiers and Airmen of the New Jersey National Guard.





1. What is your background of military service? What roles have you had in your career?

I earned my officer commission in the U.S. Army Corps of Engineers through the University of Scranton in Pennsylvania. I transferred to the New Jersey Army National Guard in 2010. I have spent the last fifteen years in a great organization of part-time professionals committed to serving the people of New Jersey and the United States. I was called to active duty to help during and after Hurricane Irene and Superstorm Sandy, and I was an operations officer on the statewide COVID-19 response. I have served in other assignments, including Garrison Commander of the National Guard Training Center in Sea Girt and Chief of Protection of the 44th Infantry Brigade Combat Team. Today, I hold the rank of Major and serve as Executive Officer of the 104th Brigade Engineer Battalion based out of Port Murray.

2. Have you served overseas?

Yes. I deployed to the U.S. Central Command Area of Operations as an operations officer with the 50th Military Engagement Team. I planned, managed, and personally led teams of subject matter experts to build relationships with foreign military partners and enhance security cooperation in support of Operation Enduring Freedom. I served alongside dedicated American warfighters, many of whom impressed me each day with their skills and professionalism.

3. What is your role in the delivery of veteran benefits, programs, and services here in New Jersey?

Today, the State of New Jersey is investing more, doing more, and achieving more for veterans and their families than at any time in our history. I have seen this progress with my own eyes, and I am honored to have played a small part in our shared

success. Since January 2023, I have served in the dual role of the State of New Jersey's Administrator of Veterans Affairs and the Deputy Commissioner of the Department of Military and Veterans Affairs. I see my job as ensuring that, when it comes to Garden State heroes and those who love them, state government exceeds standards in service delivery.

4. The State of New Jersey has several resources available for veterans. Can you discuss what they are and how veterans can access these resources?

One of the hallmarks of the Garden State is our collective respect for those who raised their right hand and swore an oath to serve our country. The State of New Jersey offers a range of benefits, programs, and services to assist veterans and their families. Under Governor Murphy, we saw a massive expansion of state veterans service offices from fourteen to one in each of our twenty-one counties. These offices are staffed by trained and accredited veteran service officers and serve as physical points of entry capable of explaining the range of resources at the local, state, and federal levels. Our job is to ensure that folks have access to the benefits, programs, and services that they have earned through their military service.

In addition to veteran service offices, the State of New Jersey also operates three long-term care facilities, or veterans homes, at Menlo Park, Paramus, and Vineland; two transitional housing facilities, or veterans havens, at Glen Gardner and Winslow; and the William C. Doyle Veterans Memorial Cemetery at Wrightstown, the busiest state-run veterans cemetery in the United States. We are also responsible for the 24/7, nation-leading Vet2Vet Peer Support Helpline, provide grants to county governments for transportation to and from VA medical appointments, and provide no-cost, in-person PTSD counseling delivered statewide by licensed, private mental health providers.

10 Questions for the Administrator of Veterans Affairs in New Jersey, Vincent Solomeno (CONTINUED)

This is a snapshot of the incredible work our team is achieving each day. I encourage readers to learn more by visiting www.nj.gov/military/veterans.

5. Veteran homelessness is a problem. What is the State of New Jersey doing to help?

I'm all about action. In a state where our official motto is "Liberty and Prosperity," there is no reason why a veteran should go to sleep at night without a roof over his or her head.

Since the start of 2025, the State of New Jersey's Bringing Veterans Home initiative has worked with non-profit and federal partners to permanently house over 1,000 veterans and their families. Led by the Department of Community Affairs, with DMAVA providing an assist, our goal is to effectively end veteran homelessness by achieving functional zero no later than July 1, 2026.

How do we get there? We surged the number of available housing vouchers, deployed six street outreach teams across the state, and onboarded case managers to help those in need navigate what can sometimes be a complicated system of benefits and care

There is more work to be done. I am so proud to be on the team making it happen. We owe so much to veterans service organizations who were already in this space helping our brothers and sisters and who continue to serve as indispensable partners. This, to me, will be one of the most important achievements of the last eight years.

If a reader knows a veteran or encounters one who is at risk of homelessness or currently homeless, contact the NJ Vet2Vet Helpline any time at 1-866-838-7654 or by visiting www.njvet2vet.com.

6. Five years on from the COVID-19 pandemic, how are the veterans homes doing?

We took decisive actions that included statutory reforms, changes in personnel, wage increases for frontline healthcare workers, upgrades to facilities and medical equipment, full-time resident advocates in each home, and the implementation of electronic medical records systems and other technology that helps deliver better care

Our progress is reflected in the results of independent inspections conducted by the New Jersey Department of Health, the U.S. Department of Veterans Affairs, and the U.S. Centers for Medicare and Medicaid Services.

For readers interested in learning more about the admissions process, please visit www.nj.gov/military/veterans.

7. You yourself are a post-9/11 veteran. What changes do you think private and public service providers should make to better serve a younger generation?

The generational, and I would also add demographic, change in the veterans community presents opportunities for local, state, and federal agencies, as well as nonprofit organizations. We should meet the cohort of post-9/11 veterans where they are. To me, this means an increased emphasis on new media and digital outreach.

As a result of training and experience, veterans add value wherever we go. There are veteran creators, entrepreneurs, and innovators who are achieving incredible outcomes in a host of disciplines. Applied sciences and technology come immediately to mind. We need to support them and integrate them into emerging initiatives.

The Murphy Administration has set the state up for the long term to be a global leader in technology and innovation. Through initiatives like the NJ Al Hub, we are uniting researchers, industry leaders, startups, and collaborators to grow our state's Al ecosystem. It's exciting when you consider the potential return on investment for our economy. Together with agencies like the New Jersey Economic Development Authority, we can—and we will—integrate veterans into these efforts.

8. What are your top three priorities for the veterans community in New Jersey?

I am one person. I stand on the shoulders of leaders who came before me. So much

of what I do is made possible by the leadership and advocacy of veterans service organizations and individual advocates who create the space for folks like me to action their ideas and expand the services that we provide Garden State heroes. I am also conscious of those who will come after me. When I am done, and the next generation of leaders looks back, I hope that they will say that I helped to effectively end veteran homelessness, that I raised awareness about the signs and risk of suicide and collaborated with others to foster mental health resilience in our community, and that I improved state government operations to better serve veterans and their families.

9. What advice do you have for someone who encounters a roadblock in trying to access services, whether it's at the local, state, or federal levels?

First and foremost, you are not alone. While there have been significant improvements across the continuum of care and services, no organization, whether it's my own or another, always gets it right. The State of New Jersey has a trained and accredited veteran service officer in your county ready to assist and, if necessary, advocate for you.

For those in need of support, visit www.nj.gov/military/veterans or contact the NJ Vet2Vet Helpline to talk to a veteran peer—any hour of the day, any day of the week—at 1-866-838-7654.

10. Where do you see state-delivered veterans benefits, programs, and services in five years' time?

As I said earlier, the State of New Jersey is investing more, doing more, and achieving more in this policy space than at any time in our history. This reflects the enduring bipartisan commitment to veterans and their families on the part of the Governor and the Legislature. I expect that to continue. I see great days ahead. The late President George H.W. Bush often recalled the acronym C.A.V.U. from his time as a World War II Navy pilot. If my sailor friends will permit this soldier to borrow it, when it comes to the future of state-delivered veterans benefits, programs, and services, I see C.A.V.U.—ceiling and visibility unlimited.

Vincent Solomeno III is a U.S. Army Veteran. He serves as the State of New Jersey Administrator of Veterans Affairs and Deputy Commissioner of the New Jersey Department of Military and Veterans Affairs.



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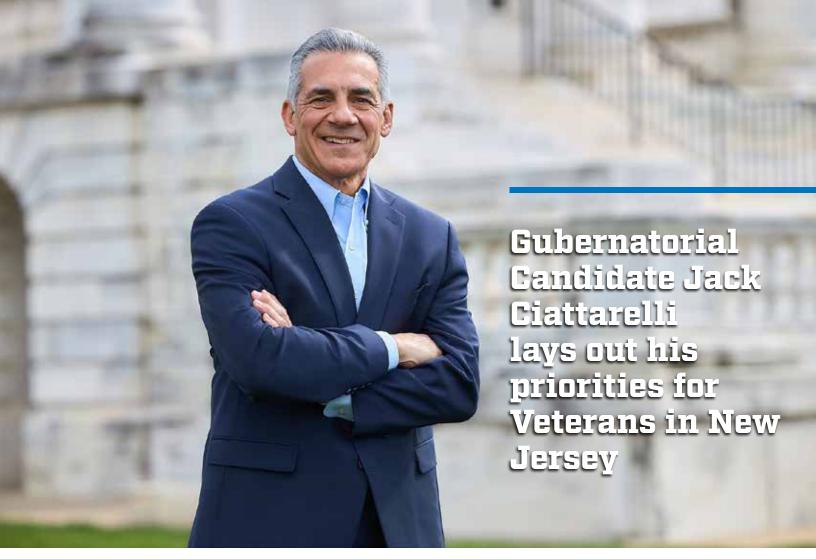
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Governor's Challenge

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What is your vision for the state of New Jersey? (Overall, not just for veterans)

A more affordable place to live where young people can buy a home, find a job, and settle down; families can afford to grow and prosper, and send their kids to good schools; and where seniors can afford to stay after retirement, close to family and friends.

A safer place where police are respected and law and order is restored — and where we are nolonger a Sanctuary State for illegal immigrants.

A more vibrant place where we cut taxes in half for businesses and encourage entrepreneurs and big companies alike to locate, invest, and hire New Jersey residents to well-paying jobs.

We are currently headed in the wrong direction, and we desperately need a change in leadership that can get serious about fixing our state. It's time.

What are the most pressing issues that you have to tackle in the state?

We have four major crises facing our state: 1) an affordability crisis driven by sky high taxes, rising utility bills, and out of control government spending; 2) a public safety crisis where we handcuff our police and coddle criminals; 3) an overdevelopment crisis where mandated "affordable" housing is overwhelming our suburbs, destroying our environment, and hampering quality of life; and 4) an education crisis where our school funding formula punishes success and drives up property taxes in the suburbs, while tolerating failure in our urban areas, where children and parents aren't given a chance or a choice to improve educational opportunities.

What are your top 3 priorities for the veterans community?

My top three priorities for veterans are:

- Preserving funding for military and veterans' affairs and the earned benefits of veterans.
- Enacting a "veteran is a veteran" policy, providing programs and benefits to all veterans
 regardless of the dates or location of their service including eliminating the requirement that a
 NJ National Guard member serve in federal active duty
- Partnering with the federal government to bring the Governor's and Mayors' Challenges to
 Prevent Suicide Among Service Members, Veterans, and their Families to New Jersey, and
 provide families and caregivers of veterans who commit suicide bereavement counseling.

How will you ensure that the state is enforcing and delivering on the 3% set-aside for Disabled Veteran Owned Businesses?

Further improvements need to be made to help the state consistently meet the statutory 3% set-aside goal. The bill passed into law last year to lower, from three to two, the number of qualified disabled veterans' business bidders was a good step to better align our state with the federal "rule of two" and ease access to set-aside opportunities.

We can better employ New Jersey's Supplier Diversity Management System (SDMS) to ensure it promotes progress toward the 3% goal as it collects vendor, contract, and spending data by increasing agency awareness and response time. Using data analytics, SDMS data can help identify patterns, underperforming agencies, and opportunities for improvement.

Agency compliance and motivation can be enhanced through recognition, guidance, and possible policy adjustments to ensure the set-aside target is not just a goal, but a reality.

I have proposed a NJ Department of Government Efficiency (NJDOGE) that can be used not only to root out waste and find efficiencies in state spending, but also to ensure programs are running well. NJDOGE can review agency compliance, highlight those that are not meeting goals, and recommend corrective measures.

Expanding outreach will be key. The new department and all contracting agencies should be doing everything possible to make sure qualified veterans' businesses are aware of contracting opportunities. The state should be conducting targeted outreach through partnerships with the New Jersey Veterans Chamber of Commerce and other veteran organizations.

Agencies such as the state's Business Action Center and organizations such as Choose New Jersey can also help improve outreach. My plan to consolidate and streamline the state's economic development planning and programs under one roof will facilitate a coordinated approach that will also yield benefits to veteran-owned businesses.

Will you properly fund the new Department of Veterans Affairs that will be created this year?

Properly funding the new Department of Veterans Affairs will be a priority of my administration. Legislative fiscal experts have found that creating the new department out of the soon-to-beformer Department of Military and Veterans' Affairs will require a minimum additional \$1

Gubernatorial Candidate Jack Ciattarelli lays out his priorities for Veterans in New Jersey (continued)

million annually to pay for increased salary and wage costs for positions created, an appropriate headquarters, and new websites and print materials.

To cover these new costs and ensure continued, long-term funding for existing operations and allow for expansion, substantial reform and reprioritization of state spending must be achieved. The financial mismanagement and waste in the state budgets enacted over the past eight years have depleted the budget surplus from its former \$10 billion amount and led to a \$1.5 billion structural deficit — the amount of spending that exceeds regular revenues. NJ DOGE will help reform state spending so that actual priorities such as veterans' needs are funded instead of billions in pork.

In addition, my economic development reforms will spur a burgeoning economy that will result in more state revenue without raising taxes.

As a two-time successful business owner, I know that budgets are about priorities. As the proud father of a son currently serving as a Logistics Officer with the 10th Mountain Division of the U.S. Army, I understand the dedication involved in military service and the need for robust support when veterans return home. I will make sure funding is available for that support.

How will you ensure that the organization will function properly?

The first three steps in ensuring the department will function properly have been mentioned: appointing qualified leadership, preserving and improving operations at the department, and properly funding it.

My experience as a business owner will be brought to bear in applying sound management practices to state government. I will be a hands-on Governor who will appoint and support good managers, but also hold people to account if and when necessary. Failing our veterans will not be tolerated in my administration

During the pandemic, many residents in the state's veteran homes died from Covid. What improvements would you like to see moving forward so that those residents are better protected?

It's clear that the more modern design of the Vineland home contributed greatly to the substantial difference between the pandemic death rates there and the much higher rates at Menlo Park and Paramus. To whatever extent is practical, the state must replicate those design features and also infectious disease protocols that helped the Vineland home minimize deaths.

Throughout the pandemic, the memorial homes faced deficiencies in infection control training, compliance checks, personal protective equipment (PPE) availability and use, contact tracing, testing, isolation protocols, and cleaning standards. Proper communication with the families of residents was not maintained. These issues have been covered by reports and studies following the disastrous loss of life at those facilities.

Reforms have been made, but we need to focus on lessons learned and make sure that we maintain rigorous staff training and infection control standards at the homes, sufficient supplies for any future emergency, and hands-on management to ensure follow-through. At the same time, we need to be ready for more conventional emergencies and keep up with fire safety standards and related training.

Finally, reliable family communication must be maintained. The concerns of those who love and care about the memorial home residents must be respected and properly addressed.

How will you ensure that your administration prioritizes veterans in the state? Many feel left behind after the last eight years.

I have abiding respect and admiration for those who take on the dangerous task of defending our country, and with a son currently serving in the Army, it's fair to say I will treat all veterans with the same compassion and respect that I have for my own son, and my administration will follow suit. I understand the motivation to serve and the need to provide appropriate services to vets after their service is done.

Further, going back to my experience as a business owner, I know how to prioritize resources and deliver results. I have experience in finding talented and motivated people, placing them in positions of responsibility, and making sure that they remain on track and are subject to accountability.

Leadership comes from the top, and veterans will have my word that I will have their backs in the decisions I make as Governor.

The state of New York spends over 6% with Disabled Veteran Owned Businesses. What will you do to ensure that veterans are getting their fair share of economic opportunity under your administration?

New York has a statutory 6% contracting goal for Service-Disabled Veteran-Owned Businesses (SDVOBs), and the law requires state agencies to make good faith efforts to reach that goal.

New York's spending on SDVOBs has steadily grown, from about \$16 million in 2016 to over \$375

million in 2024, and is on track to continue to grow. This indicates substantial progress for the program.

The state's most recent annual report on the program, covering the 12 months ending September 30, 2024, states that more than 40% of the 97 agencies and authorities met or exceeded the 6% goal. However, while the statewide percentage for disbursements to SDVOBs showed a laudable 20.3% increase over the prior year, the state still failed to meet the goal, coming in at 4.44%.

As New York is exceeding New Jersey's 3% goal, though, it would make sense to find out what that state is doing that is different from our state's efforts, and determine how those different tactics can be adapted to New Jersey. The approach I outlined under the previous question on how New Jersey can get to its 3% goal can be supplemented by reviewing the strategy of New York and any other states that have met or exceeded that percentage.

What will your administration do to tackle veteran suicide?

The state and the federal government have a number of programs to address this terrible and tragic issue. My administration will conduct a thorough review to determine what works best, and where we can improve.

As you know, DMAVA and partner agencies coordinate crisis helplines, peer support services, mental health first aid training, and outreach. While the Veterans Haven locations primarily focus on homelessness, they offer services that help with suicide prevention as well. As the transition to a stand-alone department proceeds, it's a good opportunity to evaluate all of these services and see if we can do better.

As Governor, I will continue New Jersey's participation in the Governor's Challenge to Prevent Suicide Among Service Members, Veterans and Their Families. This helps vets with identification, connectedness, and lethal-means safety.

In addition to the review of current services, I will direct my Commissioner of Veterans Affairs to evaluate services and therapies that help alleviate post-traumatic stress, such as animal assisted intervention (AAI), and outdoor therapy in conjunction with other therapies, as methods the state can either provide or contract for. I will further direct the commissioner to enhance coordination with the VA New Jersey Health Care System and its comprehensive suicide prevention program. As these resources already exist, my administration will ensure veterans in crisis have immediate access to the VA's suicide prevention coordinators and case managers, and certainly make use of the veterans crisis line which is available by phone or text at all times.

Transportation remains an issue among veterans seeking VA healthcare. How will you improve transportation for veterans needing to get to the VA medical centers in East Orange & Lyons, or to the Community-Based Outpatient Clinics, or to the Philadelphia or Wilmington VA Medical Centers?

We must build on the transportation services currently provided to expand options for veterans, and ensure they can easily and comfortably arrive on time for their medical appointments. County-run paratransit services that provide curb-to-curb transportation to the New Jersey and nearby VA centers, often at low or no cost, should be replicated wherever possible. State grants supporting these services will be a priority for my administration.

Also, the good people at the Disabled American Veterans provide free van rides to VA medical facilities, serving around 1,500-1,700 veterans per month statewide. State and county veterans service offices assist veterans with scheduling these rides. My administration will make sure the funding and personnel necessary to provide the best service possible are in place, and will look for expansion opportunities.

My administration will also prioritize outreach to ensure veterans know what transportation services are available, and collect information on gaps in service so that the new Department of Veterans Affairs can move to fill those gaps. We will exercise strong oversight and coordination of transportation services with a goal of expanding frequency and access, and increasing backup transportation options when needed.

Do you believe that a veteran is a veteran, regardless of the theater or timeframe they served? Currently, the state of New Jersey only recognizes veterans as those served during specific conflicts. Those that did not serve during those conflicts, are not eligible for many of the benefits for veterans in our state.

I'm a strong supporter of the "veteran is a veteran" policy, and will press for legislation to extend veterans' benefits to all who have served our country in uniform beyond the current limitations. We as a nation can never do enough to honor and thank veterans for their sacrifices and their willingness to place their lives on the line to protect the rest of us, and the American way of life. sProviding veterans' benefits to all veterans may be the least we can do.

Gubernatorial Candidate Mikie Sherrill lays out her priorities for Veterans in New Jersey



What is your vision for the state of New Jersey? (Overall, not just for veterans)

Throughout my campaign, I've traveled up and down the state hearing from thousands of New Jerseyans. In all corners of the state, what unites us is our love for New Jersey. I could write a book about people's favorite diners and shore towns. We love it here, but for too many working families, it's just too expensive and too hard to get by. My vision for the state starts with lowering utility, housing, and healthcare costs so families can afford to raise their kids here and seniors can afford to stay without breaking the bank.

I've always focused on the mission at hand — and I'm not afraid to go against my party or stand up to entrenched special interests to deliver for New Jerseyans. Both Trenton and Washington aren't working for too many of us, and I'm running to take on the status quo to change that.

I raised my right hand to protect and defend the Constitution of the United States for the first time when I was eighteen. I've taken that oath more times than I can count throughout nearly a decade in the Navy, as a Federal Prosecutor, and as a member of Congress. That oath has always been my north star, and right now, I see leaders abusing public office and violating that oath to enrich themselves. I'm running to live up to that oath, to make life better for my four kids and yours, and to chart a different path forward for our state.

What are the most pressing issues that you have to tackle in the state?

We have an affordability crisis in New Jersey. Working families cannot afford to live here, seniors can't afford to retire, and our kids cannot afford to stay. We need a governor who will take on these big challenges, and fight back against Trump's tariffs and policies that are making life even more expensive here., I'll start by cutting through red tape to build and fast track new solar, nuclear, and battery storage projects to lower utility costs, and take on PJM, our regional grid operator, that is driving up utility costs and failing to plug new projects into the grid..

We leave too much talent on the table because access to opportunity is too often determined by ZIP code. I'll help our students recover from pandemic learning loss with evidence-based tutoring and mental health programs. I'll also expand pathways into the workforce by offering more registered apprenticeships, boosting access to affordable community college, and working closely with employers to expand job training programs, including helmets to hard hats programs.

I'll make it easier for veterans to start and run a business by cutting wait times for licensing, lowering business registration fees, expanding online services, and increasing transparency at our state agencies with a dashboard that lays out clear, enforceable deadlines that the state has to it.

And I'll fight back as Donald Trump, supported by Jack Ciattarelli, imposes tariffs on New Jersey families and businesses that are raising prices, and takes away our rights and freedoms.

What are your top 3 priorities for the veterans community?

This is personal to me as somebody who served in the Navy for nearly 10 years. With legislation to establish a new Department of Veterans Affairs on the governor's desk, one of my first initiatives will be implementing the new law, building an effective new agency, and hiring qualified individuals to lead the department. It will be critical that this new agency starts with a strong foundation as we correct past shortcomings and deliver the services that our veterans have earned and deserve.

As governor, I will ensure veterans have access to medical care and the mental health support they need. While Donald Trump, supported by Jack Ciattarelli, is cutting thousands of jobs from the VA nationwide, I will ensure that New Jersey is delivering for our veterans, regardless of what Trump is doing in Washington.

I will also ensure veteran-owned businesses can thrive here in New Jersey. I will listen to veteran entrepreneurs about what obstacles are preventing them from using the skills and trades they learned during their service to start their businesses here in our state. I will lower barriers to entry and make it easier for them to get occupational licenses related to training they received in the military. I will also make sure we can provide support and reciprocal grants of licenses for spouses who received licensing in other states while moving across the country with their military spouse. I believe we can cut a lot of red tape and allow veterans to settle here in New Jersey and apply their skills in our business landscape — which will help them to quickly grow their business, hire employees, and raise their family.

How will you ensure that the state is enforcing and delivering on the 3% setaside for Disabled Veteran Owned Businesses?

Let's face the facts: the set aside program is only as strong as its results. I'll make sure the set aside program succeeds by increasing outreach to Disabled Veteran Owned Businesses, simplifying the contracting process, and holding departments accountable for meeting — and exceeding — their contracting targets. Our veterans deserve more than promises; they deserve measurable results.

I applaud the Governor and Legislature for lowering the required number of Disabled Veteran Owned Businesses needed to qualify for the set-aside. This will allow more opportunities for veterans to obtain contracts and expand their businesses.

Will you properly fund the new Department of Veterans Affairs that will be created this year? How will you ensure that the organization will function properly?

While the new Department of Veterans Affairs retains many existing functions, it will require new state funding. I will include the resources necessary to ensure that it is successful the moment the department is officially established.

While the state faces serious budget challenges, I will find savings in other areas like reforms to the State Health Benefits Program, including independent third-party auditing of claims. I will increase tax enforcement by cracking down on tax cheats, which will generate revenue for the state while increasing efficiency and fairness in our economy. I will support policies that will grow the New Jersey economy and attract jobs and business investment.

In order to ensure the agency is fulfilling its duties and serving veterans to the standards they deserve, I will appoint qualified leaders who share my values and expectations that this new department will meet the needs of our veteran community. I will also appoint a strong leader for the Office of Veteran Advocate. This position will play an important role in oversight and investigation of veterans facilities and programs, and act as an important ombudsman for veterans and their families.

During the pandemic, many residents in the state's veteran homes died from Covid. What improvements would you like to see moving forward so that those residents are better protected?

The conditions and operations of the state's veteran homes have been completely unacceptable. In 2020, I led efforts in Congress to improve New Jersey's response and increase oversight in VA nursing homes across the state. As governor, I will fulfill the terms of the consent decree that was agreed upon, which includes accountability measures, higher standards of care, stronger infection controls, and better emergency operations. I will ensure these improvements and remedial actions are continued and become standard practice into the future.

A new Department of Veterans Affairs will ensure the state is providing the right leadership and best practices for managing these facilities. The legislation mandates improved oversight, including mandatory drug testing for direct care staff, quarterly town halls with guardians, and the appointment of resident advocates and advisory councils. I am committed to turning these critical responsibilities into better care and quality of life for our veteran community.

How will you ensure that your administration prioritizes veterans in the state? Many feel left behind after the last eight years.

I am a veteran myself so I can tell you that veterans have a lot of the same concerns as any working family in the state. Once they return to New Jersey, or move here after serving or being deployed, they want to make sure they can find a good job in a community with good schools where they can raise their kids. They want to live in a state that is affordable, and so I'm focused on driving utility costs down, because we can't make New Jersey more affordable without combatting the skyrocketing energy costs that we're seeing this summer — I'll do that by aggressively expanding our energy infrastructure and generation capacity. I'll also drive down housing costs by expanding assistance for first-time homebuyers, reducing construction costs by cutting through permitting red tape, cracking down on landlords who collude to keep rents high, expanding housing options that are affordable for families — like starter homes — and ensuring that the Affordable Housing Trust Fund is dedicated to the development of housing that is affordable. And to bring tax relief to middle-class families, I'll expand New Jersey's Child Tax Credit and Earned Income Tax Credit.

I will make sure that our state does everything it can to help returning service members transition back to civilian life and use the skills they gained in the service in our workforce. Our veterans have hard-earned experience in leadership, teamwork, and in many cases technical knowledge, and I want our employers to bring this experience into their companies. As part of that transition, I will make sure that the state walks hand-in-hand with our veterans and their families to ensure they get all the benefits they've earned. I support the Veterans Service Offices established in each county to help them apply for the benefits they are entitled to.

Finally — no veteran who served their country should ever be without a roof over their head. I will continue to support state programs such as Veterans Haven North and South that provide transitional housing and I will support the work of our local and community partners who are tirelessly dedicated to helping homeless veterans in need.

The state of New York spends over 6% with Disabled Veteran Owned Businesses. What will you do to ensure that veterans are getting their fair share of economic opportunity under your administration?

As governor, I am committed to ensuring the state meets its commitment to the Disabled Owned Business set-aside. If we are to grow the number of disabled veterans doing business with the state, we need to create more opportunities for entrepreneurs to start and grow their businesses here in New Jersey.

I will make it easier to start a business by directing the Business Action Center to take on a stronger role to support entrepreneurs and small business owners. Depending on your industry, you may need licenses or follow regulations across several agencies that you have probably never heard of. And sometimes you just need a quick answer, and you're not sure who has it. I'll build out a more robust Business Action Center to make this easier and save business owners time and money.

I will also streamline and increase transparency within the state agency approvals and permitting process to reduce costs and delays. Whether you are waiting on a license or permit, state agencies don't provide real timelines and the uncertainty increases costs for business owners. In Pennsylvania, Gov. Josh Shapiro has cut waiting times for new business licenses by 90% — and I'll do the same in New Jersey.

What will your administration do to tackle veteran suicide?

As a Member of Congress, the mental health of our veterans has been top priority. I've advocated for accessible mental health resources for veterans, like legislation that designated 988 as the National Suicide Prevention Line, and worked alongside veterans and advocates to bring a Vet Center outpost to my district, so veterans did not have to travel over an hour in a mental health emergency to receive care. The VA's Vet Centers provide readjustment counseling that the veterans in the community have told me is essential.

As the Trump administration looks to cut back on the VA's workforce, I will make sure that New Jersey steps in and ensures that our state agencies, along with our county, local, and nonprofit partners, have all the resources they need to support and conduct outreach to veterans in the community in need, and their families. I will work with advocates to make sure all state, local, and nonprofit agencies in the state are coordinating and collaborating on efforts and services to prevent veteran suicide.

Transportation remains an issue among veterans seeking VA healthcare. How will you improve transportation for veterans needing to get to the VA medical centers in East Orange & Lyons, or to the Community-Based outpatient Clinics, or to the Philadelphia or Wilmington VA Medical Centers?

As a member of Congress, I've advocated for more access to VA services such as Vet Centers for readjustment counseling and their Community Access Points. However, it is not enough to simply get these facilities up and running. Many veterans have difficulty traveling to their appointments and navigating some of the larger campuses, such as at the Lyons VA Medical Center. These facilities are not adequately served by public transportation, as NJ Transit's Access Link only serves existing stops and routes. I will work to improve transportation services available to veterans traveling to VA facilities, as missed appointments are a big risk factor for suicide. We should work to build stronger collaborations between the VA, county-level Offices of Aging, NJ TRANSIT, and ride-share companies, which can help to boost transit access to VA facilities.

Do you believe that a veteran is a veteran, regardless of the theater or timeframe they served? Currently, the state of New Jersey only recognizes veterans as those served during specific conflicts. Those that did not serve during those conflicts, are not eligible for many of the benefits for veterans in our state.

This has been a longstanding issue. I believe we need a thoughtful process to ensure fairness and make sure that our veterans are receiving the benefits and support that they have earned. I would examine the various definitions of veteran found in state statues, which has grown to over 20 competing definitions.



* Nebojsa "Vic" Zlatanovic served in the Army's 173rd Airborne Brigade and was deployed to Iraq and Afghanistan. His private law practice focuses on veterans and surviving spouses seeking VA benefits. He is a former chairman of the New Jersey State Bar Association's Military Law and Veterans Affairs Section.

Since I was accredited by the U.S. Department of Veterans Affairs in 2011 to represent veterans before the VA, a lot has happened at both the federal and New Jersey levels.

In an effort to address a backlog in medical appointments, the Obama Administration enacted the Veterans Access, Choice, and Accountability Act of 2014 to allow eligible veterans greater access to non-VA healthcare providers. To resolve a years long claims backlog, the first Trump Administration adopted the Veterans Appeals Improvement and Modernization Act (AMA) of 2017 to reform the appeals process. With growing public awareness of in-service toxic exposures, President Joe Biden signed the Sergeant First Class Heath Robinson Honoring our Promise to Address Comprehensive Toxics (PACT) Act into law in August 2022, which, among other things, acknowledged presumptive service connection for certain medical conditions.

For background, the general rule for a VA claim for service-connected disability is that there has to be (1) a current diagnosis (2) linked to (3) an in-service occurrence or injury. The link, otherwise known as the nexus, has loosened a little bit due to expansion of presumptive service connection. Otherwise, the VA is obligated to assist the claimant to substantiate the claim, such as by requesting private treatment records or scheduling the claimant for a compensation and pension (C&P) examination.

Between the AMA and the PACT Act, the VA's claims process should improve. However, the operative word is should. With the VA, solving problems is like a game of whack-a-mole. Historically, claims by a wartime generation for service-connected disability compensation peak a few decades after the conclusion of that generation's conflict. For Vietnam War veterans, many of them are leaving the workforce and are now filing claims for the first time. For post-9/11 veterans, it may peak sometime around the year 2040 or 2050. In any case, the VA continues to make certain mistakes, such as ignoring competent lay evidence, not requesting or considering private treatment records, and not providing an adequate C&P examination.

During that same period of time, New Jersey's lawmakers passed legislation that established a statewide diversion program for veterans involved in the criminal justice system for certain offenses, signed into law by Governor Chris Christie. This legislation favored placing veterans in mental health treatment programs in lieu of incarceration. With a recidivism rate much lower than non-veteran civilians, this wasn't a terribly heavy lift for policymakers.

After Phil Murphy was elected governor in 2017, a transition advisory committee prepared a report in early 2018, outlining a series of recommendations, one of which suggested bifurcating the state's Department of Military and Veterans Affairs (DMVA) into two agencies, one focused on the National Guard and the other on veterans. Notwithstanding this recommendation, it was COVID-related nursing home deaths two years later that apparently

spurred the Murphy Administration to action, with legislation splitting DMVA advancing through the legislature in the middle of 2025.

One rather significant proposal in the state legislature to provide greater benefits to veterans was to adopt a proportional tax exemption based on one's rating, an idea going back well over a decade, with sponsors having moved on over time: Nia Gill no longer serves in the state legislature, and Jeff Van Drew was elected to Congress.



Generally speaking, honorably discharged veterans with a total disability rating and surviving spouses of such veterans can be exempt from local property taxes. Otherwise, there's a measly \$250 deduction that hasn't changed in who knows how long. A veteran with a 90% combined rating would not qualify for the exemption. Under a proportional tax exemption system, however, a veteran with a 90% combined rating would qualify for meaningful property tax relief.

Property tax relief for seriously disabled veterans appeared to get some traction soon after the COVID pandemic. There was talk in Trenton of the state being awash in a budget surplus, and this long-ignored proposal appeared to come back from the dead, with over half of the General Assembly sponsoring the idea in Assembly Bill 888 during the 2022-2023 session. However, A888 got stuck in committee hell, with the primary sponsor, Assemblyman Brian Bergen, attempting to dislodge to no avail. In the state Senate, its counterpart (S522) attracted over half of senators to sign on. After the Senate Community and Urban Affairs Committee approved S522, it was referred to the Senate Military and Veterans Affairs Committee, where it went no further. During the 2024-2025 session, Bergen reintroduced the bill as A2717, which once again attracted widespread support in the General Assembly. In the Senate, Senators Nilsa Cruz-Perez and Vin Gopal reintroduced the bill as S58. Both bills were referred to their respective veterans affairs committees but, as of July 2025, did not pass.

There were nearly 600 bills introduced in the state legislature referencing veterans or the military during the 2024-2025 session, of which only four became laws. In Congress, over 900 bills were introduced referencing veterans or otherwise affecting the VA, of which three were signed into law by late July 2025. In terms of rule making, nothing earth shattering has been adopted by the VA in the first several months of President Trump's second term.

What do I expect in the next couple of years? In New Jersey, DMVA gets split and, while there may be some increased focus by the new commissioner on veterans, not much else. At the federal level, I expect increased use of Al tools to process claims at a faster rate. Claimants could get their decisions faster, but that doesn't mean they'll be happy with those decisions, because it's possible that the VA will likely continue to make major mistakes that lead to appeals. There may be a growing number of appeals, as older veterans leave the workforce and post-9/11 veterans' claims continue to grow, so it's important to file as soon as possible.

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Information is current as of 6/3/2025. * Indicates new information since previous printing.

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1249 South River Rd., Suite 105, Cranbury 08512. (609) 395-9911
ASSEMBLYMAN WAYNE P. DEANGELO, D. 4621A Nottingham Way, Hamilton Square 08690. (609) 631-7501
ASSEMBLYWOMAN TENNILLE R. MCCOY, D. 3691A Nottingham Way, Hamilton Square 08690. (609) 631-0198

DISTRICT 15 (Parts of Hunterdon and Mercer Counties)

SENATOR SHIRLEY K. TURNER, D. 850 Bear Tavern Rd., Suite 101, Ewing 08628. (609) 323-7239 ASSEMBLYWOMAN VERLINA REYNOLDS-

JACKSON, D. 144 West State St., Trenton 08608. (609) 571-9638

ASSEMBLYMAN ANTHONY S. VERRELLI, D. 144 West State St., Trenton 08608. (609) 292-0500

DISTRICT 16 (Parts of Hunterdon, Mercer, Middlesex and Somerset Counties)

SENATOR ANDREW ZWICKER, D. 2 Clerico Lane., Bldg. 1, Hillsborough 08844. (908) 308-8672

ASSEMBLYWOMAN MITCHELLE DRULIS, D. 50 Main St., 2nd Floor, Flemington 08822. (908) 968-4329

390 Amwell Rd., Suite 301, Hillsborough 08844. (908) 829-4191

ASSEMBLYMAN ROY FREIMAN, D. 390 Amwell Rd., Suite 301, Hillsborough

08844. (908) 829-4191

50 Main St., 2nd Floor, Flemington 08822.

ROSTER OF MEMBERS (continued) (908) 968-4329

DISTRICT 17 (Parts of Middlesex and Somerset Counties)

SENATOR BOB SMITH, D. 216 Stelton Rd., Suite E-5, Piscataway 08854. (732) 752-0770 ASSEMBLYMAN JOE DANIELSEN, D. 334 Elizabeth Ave., Somerset 08873. (732) 247-3999

ASSEMBLYMAN KEVIN P. EGAN, D. 144 Livingston Ave., 2nd Floor, New Brunswick 08901. (732) 249-4550

DISTRICT 18 (Part of Middlesex County)

SENATOR PATRICK J. DIEGNAN, JR., D. 908 Oak Tree Ave., Unit P, South Plainfield 07080. (908) 757-1677
ASSEMBLYMAN ROBERT J. KARABINCHAK, D. 3 Stephenville Pkwy., Suite 2D, Edison 08820. (732) 548-1406
ASSEMBLYMAN STERLEY S. STANLEY, D. 197 State Hwy. 18, Suite 102 North, East Brunswick 08816. (732) 875-3833

DISTRICT 19 (Part of Middlesex County)

SENATOR JOSEPH F. VITALE, D. 569 Rahway Ave., Woodbridge 07095. (732) 855-7441

ASSEMBLYMAN CRAIG J. COUGHLIN, D. 569 Rahway Ave., Woodbridge 07095. (732) 855-7441

ASSEMBLYWOMAN YVONNE LOPEZ, D. 211 Front St., Perth Amboy 08861. (732) 638-5057

DISTRICT 20 (Part of Union County)

SENATOR JOSEPH P. CRYAN, D. 985 Stuyvesant Ave., Union 07083. (908) 624-0880

30 Union St., Suite 41, Elizabeth 07202. (908) 316-0266

ASSEMBLYMAN REGINALD W. ATKINS, D. 129 E. 1st Ave., Roselle 07203. (908) 445-7154

ASSEMBLYWOMAN ANNETTE QUIJANO, D. 30 Union St., Suite 41, Elizabeth 07202. (908) 316-0266

985 Stuyvesant Ave., Union 07083. (908) 624-0880

DISTRICT 21 (Parts of Middlesex, Morris, Somerset and Union Counties)

SENATOR JON M. BRAMNICK, R.
251 North Ave. West, 2nd Floor, Westfield
07090. (908) 232-2073
ASSEMBLYWOMAN MICHELE MATSIKOUDIS, R.
180 South St., Suite 202, New Providence
07974. (908) 679-8889
ASSEMBLYWOMAN NANCY F. MUÑOZ, R.
57 Union Place, Suite 310, Summit 07901.
(908) 918-0414

DISTRICT 22 (Parts of Somerset and Union Counties)

SENATOR NICHOLAS P. SCUTARI, D.
67 Walnut Ave., Suite 406, Clark 07066.
(732) 827-7480
ASSEMBLYWOMAN LINDA S. CARTER, D.
200 West 2nd St., Suite 102, Plainfield
07060. (908) 561-5757
ASSEMBLYMAN JAMES J. KENNEDY, D.
1445 Main St., Rahway 07065. (732) 943-2660

DISTRICT 23 (Parts of Hunterdon, Somerset and Warren Counties)

SENATOR DOUGLAS J. STEINHARDT, R.
127 Belvidere Ave., 2nd Floor, Washington
07882. (908) 835-0552
ASSEMBLYMAN JOHN DIMAIO, R.
208 Mountain Ave., Suite 3, Hackettstown
07840. (908) 684-9550
ASSEMBLYMAN ERIK PETERSON, R.
28 Center St., Clinton 08809. (908) 2380251

DISTRICT 24 (All of Sussex County and parts of Morris and Warren Counties)

SENATOR PARKER SPACE, R. One Wilson Dr., Suite 2B, Sparta 07871. (973) 300-0200

191 Main St., Suite C, Chester 07930. (908) 955-7429

ASSEMBLYWOMAN DAWN FANTASIA, R. One Wilson Dr., Suite 2B, Sparta 07871. (973) 300-0200

191 Main St., Suite C, Chester 07930. (908) 955-7429

ASSEMBLYMAN MICHAEL INGANAMORT, R. One Wilson Dr., Suite 2B, Sparta 07871. (973) 300-0200

191 Main St., Suite C, Chester 07930. (908) 955-7429

DISTRICT 25 (Parts of Morris and Passaic Counties)

SENATOR ANTHONY M. BUCCO, R.
75 Bloomfield Ave., Suite 302, 3rd Floor,
Denville 07834. (973) 627-9700
ASSEMBLYMAN CHRISTIAN E. BARRANCO, R.
762 Route 15 South, Suite 1A, Lake
Hopatcong 07849. (973) 810-2695
ASSEMBLYWOMAN AURA K. DUNN, R.
60 Washington St., Suite 303, Morristown
07960. (973) 206-1876

DISTRICT 26 (Parts of Morris and Passaic Counties)

SENATOR JOSEPH PENNACCHIO, R.
170 Changebridge Rd., Unit A1, Montville
07045. (973) 227-4012
ASSEMBLYMAN BRIAN BERGEN, R.
5 East Main St., Suite 22B, Denville 07834.
(973) 539-8113
ASSEMBLYMAN JAY WEBBER, R.
160 Littleton Rd., Suite 204, Parsippany

07054. (973) 917-3420

SENATOR JOHN F. MCKEON, D.

DISTRICT 27 (Parts of Essex and Passaic Counties)

555 Northfield Ave., Suite C, West Orange 07052. (862) 930-7071 ASSEMBLYWOMAN ROSAURA "ROSY" BAGOLIE, D. 651 Old Mt. Pleasant Ave., Livingston 07039. (973) 535-5017 ASSEMBLYWOMAN ALIXON COLLAZOS-GILL, D. 39 South Fullerton Ave., 2nd Floor, Suite 3, Montclair 07042. (973) 509-0388

DISTRICT 28 (Parts of Essex and Union Counties)

SENATOR RENEE C. BURGESS, D.
660 Stuyvesant Ave., Irvington 07111. (862)
231-6577
ASSEMBLYWOMAN GARNET R. HALL, D.
111 Dunnel Rd., Suite 100, Maplewood

ASSEMBLYWOMAN CLEOPATRA G. TUCKER, D. 1079 Bergen St., Newark 07112. (973) 926-4320

07054. (973) 762-1886

DISTRICT 29 (Parts of Essex and Hudson Counties)

SENATOR M. TERESA RUIZ, D. 475 Bloomfield Ave., Newark 07107. (973) 484-1000

ASSEMBLYWOMAN ELIANA PINTOR MARIN, D.

263 Lafayette St., 1st Floor, Newark 07105. (973) 589-0713
ASSEMBLYWOMAN SHANIQUE SPEIGHT, D.

ASSEMBLYWOMAN SHANIQUE SPEIGHT, D. 50 Park Place, Lobby 5, Newark 07102. (862) 237-9752

DISTRICT 30 (Parts of Monmouth and Ocean Counties)

SENATOR ROBERT W. SINGER, R.
1771 Madison Ave., Suite 202, Lakewood
08701. (732) 987-5669
ASSEMBLYMAN SEAN T. KEAN, R.
1967 Highway 34, Bldg. C, Suite 202, Wall
Township 07719. (732) 974-0400
ASSEMBLYMAN ALEXANDER "AVI" SCHNALL, D.
500 River Ave., Suite 220, Lakewood 08701.
(848) 245-9486

DISTRICT 31 (Part of Hudson County)

SENATOR ANGELA V. MCKNIGHT, D.
2324 John F. Kennedy Blvd., Jersey City
07304. (201) 360-2502
ASSEMBLYWOMAN BARBARA MCCANN
STAMATO, D.
39 Kearney Ave., Annex 4, Jersey City 07305.
(201) 451-5100
ASSEMBLYMAN WILLIAM B. SAMPSON IV., D.
25 West 8th St., Bayonne 07002. (201)
455-2966

DISTRICT 32 (Part of Hudson County)

SENATOR RAJ MUKHERJI, D.

433 Palisade Ave., Jersey City 07307. (201) 626-4000

ASSEMBLYMAN JOHN ALLEN, D. 80 River St., 2nd Floor, Hoboken 07030.

(201) 683-7917 ASSEMBLYWOMAN JESSICA RAMIREZ, D. 80 River St., 2nd Floor, Hoboken 07030. (201) 683-7917

DISTRICT 33 (Part of Hudson County)

SENATOR BRIAN P. STACK, D. 323 60th St., West New York 07093. (201) 721-5263

ASSEMBLYMAN JULIO MARENCO, D. 9060 Palisade Ave., North Bergen 07047. (201) 295-0200

ASSEMBLYMAN GABRIEL RODRIGUEZ, D. 5600 Kennedy Blvd., Suite 103, West New York 07093. (201) 223-4247

DISTRICT 34 (Part of Essex County)

SENATOR BRITNEE N. TIMBERLAKE, D. 520 Main St., Suite 1, East Orange 07018. (973) 395-1166 ASSEMBLYWOMAN CARMEN THERESA

MORALES, D.

152 Franklin St., Belleville 07109. (973) 450-0484

ASSEMBLYMAN MICHAEL VENEZIA, D. 299 Glenwood Ave., Bloomfield 07003. (973) 893-5869

DISTRICT 35 (Parts of Bergen and Passaic Counties)

SENATOR BENJIE E. WIMBERLY, D.
301 Main St., Suite 360, Paterson 07505.
(973) 925-7061
ASSEMBLYMAN AL ABDELAZIZ, D.
680 Broadway, Suite 2DA, Paterson 07514.

(862) 264-2540 ASSEMBLYWOMAN SHAVONDA E. SUMTER, D. 21 Mill St., Suite 5, Paterson 07501. (973) 925-7063

DISTRICT 36 (Parts of Bergen and Passaic Counties)

SENATOR PAUL A. SARLO, D.
496 Columbia Blvd., 1st Floor, Wood-Ridge
07075. (201) 804-8118
ASSEMBLYMAN CLINTON CALABRESE, D.
613 Bergen Blvd., Ridgefield 07657. (201)
943-0615
ASSEMBLYMAN GARY S. SCHAER, D.
1 Howe Ave., Suite 401, Passaic 07055.
(973) 249-3665

DISTRICT 37 (Part of Bergen County)

SENATOR GORDON M. JOHNSON, D. 96 Engle St., Englewood 07631. (201) 308-7060 ASSEMBLYWOMAN SHAMA A. HAIDER. D.

ASSEMBLY WUMAN SHAMA A. HAIDEK, I 96 Engle St., Englewood 07631. (201)

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Information is current as of 6/3/2025.
* Indicates new information since previous printing.

ROSTER OF MEMBERS (continued) 308-7061 ASSEMBLYWOMAN ELLEN J. PARK, D. 96 Engle St., Englewood 07631. (201) 308-7062

DISTRICT 38 (Part of Bergen County)

SENATOR JOSEPH A. LAGANA, D. 205 Robin Rd., Suite 122, Paramus 07652. (201) 576-9199 ASSEMBLYWOMAN LISA SWAIN, D. 205 Robin Rd., Suite 122, Paramus 07652. (201) 576-9199 ASSEMBLYMAN CHRIS TULLY, D.

205 Robin Rd., Suite 122, Paramus 07652. (201) 576-9199

DISTRICT 39 (Part of Bergen County)

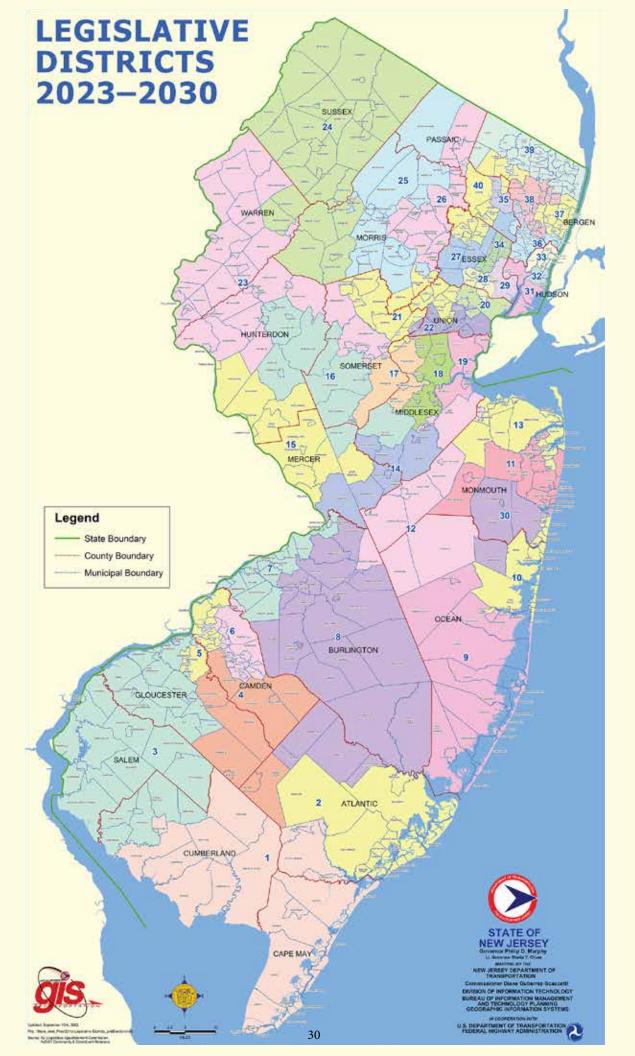
SENATOR HOLLY T. SCHEPISI, R. 28 West Grand Ave., Suite 15, Montvale 07645. (201) 666-0881 ASSEMBLYMAN ROBERT AUTH, R. 84 Herbert Ave., Bldg. A, Suite 103, Closter 07624. (201) 564-7420 ASSEMBLYMAN JOHN V. AZZARITI, JR., M.D., R. 28 West Grand Ave., Suite 15, Montvale 07645. (201) 666-0881

DISTRICT 40 (Parts of Bergen, Essex and Passaic Counties)

SENATOR KRISTIN M. CORRADO, R. 999 Riverview Dr., Suite 350, Totowa 07512. (973) 237-1360 ASSEMBLYMAN AL BARLAS, R. 100 Passaic Ave., Suite 155, Fairfield 07004. (862) 702-8458 ASSEMBLYMAN CHRISTOPHER P. DEPHILLIPS, R. 841 Franklin Ave., Unit 4, Franklin Lakes 07417 (201) 444-9719

GENERAL ASSEMBLY INDEX

NAME	PART	Y DIST.	PHONE	NAME	PART	Y DIST.	PHONE	NAME	PART	Y DIST.	PHONE
ABDELAZIZ, AL	D	35	(862) 264-2540	Majority Leader				QUIJANO, ANNETTE	D	20	(908) 316-0266
ALLEN, JOHN	D	32	(201) 683-7917	GUARDIAN, DONALD A.	R	2	(609) 677-8266	Speaker Pro Tempore			
ATKINS, REGINALD W.	D	20	(908) 445-7154	Assistant Minority Whip				RAMIREZ, JESSICA	D	32	(201) 683-7917
Deputy Majority Leader				HAIDER, SHAMA A.	D	37	(201) 308-7061	REYNOLDS-JACKSON, VERLINA	D	15	(609) 571-9638
AUTH, ROBERT	R	39	(201) 564-7420	Deputy Majority Leader & D	rence Leader	Constituent Outreach Chair					
AZZARITI, JOHN V., JR., M.	D. R	39	(201) 666-0881	HALL, GARNET R.	D	28	(973) 762-1886	RODRIGUEZ, GABRIEL	D	33	(201) 223-4247
BAGOLIE, ROSAURA "ROSY	" D	27	(973) 535-5017	HUTCHISON, DAN	D	4	(856) 401-3073	RUMPF, BRIAN E.	R	9	(609) 693-6700
BAILEY, DAVID, JR.	D	3	(856) 226-3530	INGANAMORT, MICHAEL	R	24	(973) 300-0200	Minority Parliamentarian			
BARLAS, AL	R	40	(862) 702-8458	KANE, MELINDA	D	6	(856) 435-1247	SAMPSON, WILLIAM B. IV.	D	31	(201) 455-2966
BARRANCO, CHRISTIAN E.	R	25	(973) 810-2695	KANITRA, PAUL	R	10	(732) 840-9028	Deputy Speaker			
Assistant Minority Conference Leader			KARABINCHAK, ROBERT J.	D	18	(732) 548-1406	SAUICKIE, ALEX	R	12	(609) 758-0205	
BERGEN, BRIAN	R	26	(973) 539-8113	KATZ, ANDREA	D	8	(609) 850-2397	SCHAER, GARY S.	D	36	(973) 249-3665
Minority Whip				KEAN, SEAN T.	R	30	(732) 974-0400	Policy Chair/Deputy Speake	r		
CALABRESE, CLINTON	D	36	(201) 943-0615	KENNEDY, JAMES J.	D	22	(732) 943-2660	SCHARFENBERGER, GERRY	R	13	(732) 856-9294
Deputy Whip				LOPEZ, YVONNE	D	19	(732) 638-5057	Minority Policy Chair			
CARTER, LINDA S.	D	22	(908) 561-5757	Deputy Speaker				SCHNALL, ALEXANDER "AVI	"D	30	(848) 245-9486
Majority Conference Leade	r			MARENCO, JULIO	D	33	(201) 295-0200	SIMMONS, HEATHER	D	3	(856) 226-3530
CLIFTON, ROBERT D.	R	12	(732) 970-6386	MATSIKOUDIS, MICHELE	R	21	(908) 679-8889	SIMONSEN, ERIK K.	R	1	(609) 778-2012
Assistant Minority Leader				Assistant Minority Conferen	ce Le	ader		SINGH, BALVIR	D	7	(856) 461-3997
COLLAZOS-GILL, ALIXON	D	27	(973) 509-0388	MCCANN STAMATO, BARBAR	A D	31	(201) 451-5100	SPEARMAN, WILLIAM W.	D	5	(856) 853-2960
COUGHLIN, CRAIG J.	D	19	(732) 855-7441	MCCLELLAN, ANTWAN L.	R	1	(609) 778-2012	SPEIGHT, SHANIQUE	D	29	(862) 237-9752
Assembly Speaker				Deputy Minority Leader				Deputy Speaker			
DANIELSEN, JOE	D	17	(732) 247-3999	MCCOY, TENNILLE R.	D	14	(609) 631-0198	STANLEY, STERLEY S.	D	18	(732) 875-3833
Deputy Whip				Deputy Conference Leader				Deputy Parliamentarian			
DEANGELO, WAYNE P.	D	14	(609) 631-7501	MCGUCKIN, GREGORY P.	R	10	(732) 840-9028	SUMTER, SHAVONDA E.	D	35	(973) 925-7063
Deputy Speaker				MILLER, CODY D.	D	4	(856) 232-6700	SWAIN, LISA	D	38	(201) 576-9199
DEPHILLIPS, CHRISTOPHER	R P. R	40	(201) 444-9719	MOEN, WILLIAM F., JR.	D	5	(856) 547-4800	Assembly Appropriations Ch	ıair		
Minority Conference Leade	r			Deputy Majority Leader				SWIFT, CLAIRE S.	R	2	(609) 677-8266
DIMAIO, JOHN	R	23	(908) 684-9550	MORALES, CARMEN THERESA	D	34	(973) 450-0484	TORRISSI, MICHAEL, JR.	R	8	(856) 817-2143
Minority Leader				MUÑOZ, NANCY F.	R	21	(908) 918-0414	TUCKER, CLEOPATRA G.	D	28	(973) 926-4320
DONLON, MARGIE, M.D.	D	11	(732) 704-3808	Minority Budget Officer				TULLY, CHRIS	D	38	(201) 576-9199
DRULIS, MITCHELLE	D	16	(908) 968-4329	MURPHY, CAROL A.	D	7	(856) 242-2018	Deputy Majority Leader			
DUNN, AURA K.	R	25	(973) 206-1876	Majority Whip				VENEZIA, MICHAEL	D	34	(973) 893-5869
Assistant Minority Whip				MYHRE, GREGORY E.	R	9	(609) 693-6700	VERRELLI, ANTHONY S.	D	15	(609) 292-0500
EGAN, KEVIN P.	D	17	(732) 249-4550	PARK, ELLEN J.	D	37	(201) 308-7062	Deputy Majority Leader			
FANTASIA, DAWN	R	24	(973) 300-0200	Parliamentarian				WEBBER, JAY	R	26	(973) 917-3420
FLYNN, VICTORIA A.	R	13	(732) 856-9833	PETERPAUL, LUANNE M., ESQ.		11	(732) 704-3808	Minority Appropriations Off	icer		
Deputy Minority Conference Leader				PETERSON, ERIK	R	23	(908) 238-0251				
FREIMAN, ROY	D	16	(908) 829-4191	Deputy Minority Whip						ANS:	
Deputy Majority Leader				PINTOR MARIN, ELIANA	D	29	(973) 589-0713	Dana M. Burley, Clerk of	the	Gener	al Assembly,
GREENWALD, LOUIS D.	D	6	(856) 435-1247	Assembly Budget Chair				(609) 847-3115			



Your Service Matters: A Guide to New Jersey Veterans Benefits By Jeff Cantor, NJ Veteran Magazine

New Jersey is home to nearly 300,000 military veterans—men and women who have worn the uniform with honor and now call the Garden State home. To recognize and support their service, New Jersey offers a robust range of state-sponsored benefits that can make a meaningful difference in veterans' everyday lives.

From tax savings to educational support, and from employment preferences to discounted licenses, New Jersey is committed to helping veterans and their families thrive after military service. Here's a breakdown of some of the most valuable benefits available to veterans in our state.

Income Tax Exemption

Veterans can reduce their New Jersey state income tax burden through a \$6,000 exemption available to those who were honorably discharged. This exemption applies even if a veteran receives a pension or other retirement income. To claim the exemption, veterans must submit Form DD-214 the first time they file.

Tip: If you haven't claimed this before, you can retroactively amend your prior year return.

Property Tax Deduction

Veterans who served during wartime and were honorably discharged may be eligible for a \$250 property tax deduction. Surviving spouses of eligible veterans can also receive this benefit.

Additionally, 100% permanently and totally disabled veterans may qualify for a full property tax exemption on their primary residence. This benefit can result in thousands of dollars in annual savings and is also available to eligible surviving spouses.

Education Assistance

New Jersey helps veterans and their dependents access higher education through a number of programs:

- Tuition-Free Education for National Guard Members at state institutions.
- Veterans Tuition Credit Program, offering \$500 per year for veterans attending approved institutions.
- Surviving Child Scholarships for dependents of service members killed in action.

Bonus: Many state colleges and universities offer priority registration and dedicated veteran support services.

Burial Benefits

The Brigadier General William C. Doyle Veterans Memorial Cemetery in Wrightstown, NJ, provides a dignified resting place for New Jersey veterans and their eligible family members. Burial in this state-run cemetery is free of charge and includes perpetual care.

Veterans may also be eligible for U.S. Department of Veterans Affairs headstones or markers, and military honors can be arranged at the time of interment.

Employment Preferences

Veterans receive hiring advantages in public sector jobs in New Jersey, including:

- · Veterans Preference Points on civil service exams.
- Absolute Preference for disabled veterans in certain hiring decisions.
- State Training and Career Services through One-Stop Career Centers and veteran employment specialists.

This support is designed to help translate military skills into civilian careers and increase veteran representation across public agencies.

License Plates & Vehicle Benefits

Veterans can take pride in their service with special license plates, including:

- General Veteran
- Disabled Veteran
- · Purple Heart, Silver Star, and Medal of Honor recipients
- · Gold Star Family tags

These plates often come with parking privileges and registration fee exemptions for disabled veterans.

If you are actively registered in the military, or are a veteran, you may purchase military plates for passenger or commercial vehicles (not for motorcycles).

For Air Force, Army, Coast Guard, Marine and Navy Reserve units the cost for plates is \$25.

Other Military plates include:

- The National Guard (\$15)
- Disabled American Veterans (\$15)
- Combat Infantryman Badge (\$15)
- Congressional Medal of Honor (issued only to holders of the Congressional Medal of Honor at no charge)
- Gold Star Family (no charge)- apply through NJ Gold Star Mothers
- Navy Cross (\$15)
- · Silver Star (no charge)
- Prisoners of War (no charge)

Call the MVC at (609) 292-6500 ext. 5061 to request an application.

Mail the completed application to: NJ Motor Vehicle Commission Special Plate Unit PO Box 015 Trenton, NJ 08666-0015





Hunting, Fishing & Outdoor Discounts

Veterans can enjoy the great outdoors with discounted New Jersey hunting and fishing licenses. Those with 100% service-connected disabilities may receive free licenses.

Note: Active-duty military members stationed in New Jersey can also obtain resident licenses regardless of home state.

How to Apply

To access these benefits, veterans should ensure they have copies of their DD-214 (honorable discharge papers) and consult the New Jersey Department of Military and Veterans Affairs (DMAVA) or visit www.nj.gov/military/veterans.

Local County Veterans Service Offices (CVSOs) can also assist with applications, questions, and connecting with federal VA programs.

You Served Us-Now Let New Jersey Serve You

From financial relief to education and honor in retirement, the State of New Jersey is proud to support those who have served. Make sure you and your family are taking full advantage of the benefits you've earned.

For more information or help accessing any of these services, visit www.nj.gov/military/veterans or contact your local Veterans Service Officer today.

Unlocking the Past: How to Get Military Records and the DD-214

By NJ Veteran Magazine Staff

For veterans and their families, **military records** are more than just paperwork — they are proof of honorable service, a key to unlocking hard-earned benefits, and a vital part of preserving a proud legacy.

Whether you're applying for VA benefits, accessing burial honors, verifying awards, or simply preserving history for future generations, the **DD-214** — the Certificate of Release or Discharge from Active Duty — is the most important document in a veteran's personal file.

Here's a step-by-step guide to help you or your loved one access military records, including the DD-214.

What is a **DD-214** and Why Is It So Important?

The DD-214 is issued to military members upon separation or retirement from active duty. It outlines key service information including:

- Dates of enlistment and separation
- · Branch and component of service
- Character of service (e.g., honorable, general)
- Military occupational specialties (MOS)
- · Awards and medals received

This document is required to access VA health care, education benefits, home loans, burial benefits, employment preferences, and state veteran programs — including many offered right here in New Jersey.

How to Request Military Records or a DD-214

The **National Archives** maintains service records for most veterans. You can request records in one of the following ways:

1. Online Request (Fastest)

Go to the National Archives' official website:

https://www.va.gov/records/get-military-service-records/

You'll be redirected to the National Personnel Records Center (NPRC) via **eVetRecs** to complete the process online.

2. By Mail or Fax

Download and complete **Standard Form SF-180** from:

https://www.archives.gov/files/research/order/standard-form-180.pdf

Mail or fax the completed form to:

National Personnel Records Center (NPRC)

1 Archives Drive St. Louis, MO 63138 Fax: (314) 801-9195

Note: Mail and fax requests may take several weeks. Online requests are typically faster.

What Information You'll Need

To speed up the process, be ready to provide:

- · Veteran's full name
- Social Security number or service number
- · Branch of service
- Dates of service (approximate)
- · Date and place of birth
- Your relationship to the veteran (if you're not the veteran)

Who Can Request Records?

- The **veteran** (or legal representative)
- The **next of kin** of a deceased veteran (e.g., spouse, child, parent, sibling)
- Authorized persons with written consent from the veteran

For public record requests (e.g., for obituaries or historical purposes), only limited information may be released.

Need Records for Burial or Funeral Services?

If you're requesting a DD-214 for burial at a **VA national cemetery**, funeral honors, or a **state veterans cemetery**, such as **Brigadier General William C. Doyle Cemetery** in **Wrightstown**, **NJ**, your request will be expedited.

Call the NPRC emergency line for funeral directors:

(314) 801-0800 (Monday-Friday, 8:00 AM to 4:00 PM CST)

What If the Records Were Lost or Destroyed?

Unfortunately, millions of Army and Air Force records were destroyed in the 1973 fire at the National Personnel Records Center. If your records were affected:

- Provide as much supporting information as possible.
- Include copies of any available documents (e.g., discharge orders, award citations, ID cards).
- The NPRC may reconstruct records using alternate sources

Need Local Help in New Jersey?

Veterans in New Jersey can also reach out to their County Veterans Service Officer (VSO) for assistance. These professionals are trained to help with:

- · Records retrieval
- · VA benefits applications
- Burial arrangements

Find your local VSO:

https://www.nj.gov/military/veterans/services/vso/

Final Tips:

- Always **request multiple certified copies** of the DD-214 when possible.
- Keep a digital backup stored in a secure location.
- Never send original documents unless required use certified copies.

Your service matters. Your records prove it.

Don't wait until they're urgently needed. Take steps today to ensure that your — or your loved one's — military history is preserved and accessible when it matters most.

For more help, contact the New Jersey Department of Military and Veterans Affairs https://www.nj.gov/military/ or visit www.va.gov.

Because in New Jersey, we don't forget our veterans — we honor them, every step of the way.



Serving Those Who Served: How New Jersey Can Better Support Veterans

By NJ Veteran Magazine Staff

Across the United States, veterans have access to a range of state-level programs designed to ease their transition into civilian life, promote entrepreneurship, ensure quality healthcare, and support mental well-being. While New Jersey has made important strides in recent years—especially through the creation of a standalone Department of Veterans Affairs—there is still much to be learned from states leading the charge in veteran support.

This article explores how other states are stepping up for their veterans and what New Jersey can do to build on its progress.

Lessons from Across the Nation

Texas: Entrepreneurship and Education

Texas sets a gold standard in veteran entrepreneurship through its *Veteran Entrepreneur Program*, which helps veterans start and scale businesses with expert mentorship, business planning assistance, and access to capital. The state's *Hazlewood Act* offers up to 150 credit hours of free tuition at public colleges for veterans and their families—a model worth emulating to reduce educational debt.

California: Contracts and Housing

California mandates that 3% of state contracts be awarded to Disabled Veteran Business Enterprises (DVBEs). This policy actively opens up procurement pipelines for veteranowned companies. Additionally, CalVet provides below-market-rate home loans tailored to veterans—a valuable resource for those struggling to afford homeownership.

Florida: Wellness in the Outdoors

Florida's *Operation Outdoor Freedom* offers hunting, fishing, and camping opportunities for wounded veterans on state-owned lands. These experiences promote healing and resilience while also fostering camaraderie among participants—an innovative approach that addresses mental health in non-clinical settings.

Virginia: Employment and Women Veterans

The *Virginia Values Veterans (V3)* program trains employers to effectively hire, retain, and support veterans in the workforce. Virginia also leads in providing tailored services for female veterans through its *Women Veterans Program*, acknowledging the unique needs of women who served.

New York: Peer Support and Education

New York's *Dwyer Peer Support Program* is a national model for addressing PTSD and mental health through community-based peer counseling. The state also offers *Veterans Tuition Awards* for education and job training, helping veterans secure meaningful civilian employment.

Where New Jersey Stands—and How It Can Improve

New Jersey has taken promising steps, including the launch of **WarriorPortal.com**, which provides access to resources like Veterans University, business training programs, and event listings. The state has also worked to connect veterans to healthcare and housing benefits and provides income tax exemptions for eligible veterans.

However, there is room to grow in several key areas:

1. Veteran Entrepreneurship

New Jersey could emulate Texas and California by creating a robust, state-funded veteran entrepreneurship program that provides seed funding, one-on-one coaching, and priority access to procurement opportunities.

2. Procurement & Contracting

Although New Jersey has a 3% set-aside goal for disabled veteran-owned businesses, stronger enforcement mechanisms and outreach to agencies could ensure this target is met consistently. California's DVBE model provides a framework for greater transparency and accountability. New York State has been successful in meeting its 6% SDVOB goal and

has awarded over \$380 Million in contracts to disabled veteran businesses.

3. Outdoor Therapy and Mental Health

Florida's outdoor therapy model is worth replicating in the Garden State. With its forests, lakes, and shorelines, New Jersey is well-positioned to launch its own version of Operation Outdoor Freedom—pairing mental health support with nature-based experiences.

4. Transition Services and Employment

Programs like Virginia's V3 demonstrate how public-private partnerships can bridge the employment gap. New Jersey could invest in similar employer training and veteran hiring initiatives that reward businesses for veteran retention.

5. Female Veteran Support

As the number of women veterans continues to grow, New Jersey must ensure its programs are inclusive and comprehensive. A dedicated office or task force focused on female veterans could address gaps in healthcare, housing, childcare, and career development.

A Call to Action

Veterans bring discipline, leadership, and resilience to our communities—but they need strong, coordinated support systems to thrive after service. New Jersey's recent creation of a Department of Veterans Affairs is a significant milestone. Now is the time to amplify that progress by learning from best practices across the country.

Whether it's expanding business opportunities, ensuring access to education and housing, or promoting innovative wellness programs, New Jersey has the tools—and the responsibility—to lead in veteran care.

Let's build a state that not only honors veterans with words, but with action.





NJ SOS Veterans Stakeholders Group: Catholic Charities' Dedicated Service to New Jersey Veterans By NJ Veteran Magazine Staff

In New Jersey, Catholic Charities of the Diocese of Paterson plays a pivotal role in veteran support through its collaboration with the **NJ SOS Veterans Stakeholders Group**. This initiative unites community partners, faith organizations, and state agencies to deliver essential services that uplift veterans and their families across the state.

What Is SOS Veterans Stakeholders Group?

Launched under Catholic Charities (Paterson Diocese), the **SOS Veterans Stakeholders** Group is a nonprofit coalition aimed at addressing the unmet needs of veterans in New Jersey. In 2023, the NJ Legislature appropriated **\$500,000** in **grants** to support its mission—funds administered via the NJ Department of Military & Veterans Affairs (DMAVA) to assist veterans in dire circumstances. https://legiscan.com/NJ/text/A5319/id/2754149

How They Support Veterans

1. Emergency Hotel Assistance Rapid Response

NJ SOS Veteran Stakeholders has an emergency hotline (1-855-289-8527) that any veteran in New Jersey can contact and obtain assistance to ensure that they do not end up on our streets. The EHA program can also provide emergency transportation through Uber and can provide an emergency meal through Uber Eats. All veterans also get a referral to our SSVF partners in the respective municipalities and to the NJ DCA 'BVH" Bringing Veterans Home provider for more long-term support and assistance. https://bvh.dca.nj.gov

2. Veteran Service Provider Networking Meetings

In the Northern NJ Counties they serve, NJ SOS Veteran Stakeholders plans, creates, and conducts biannual networking events for Veteran Service Providers. These gatherings are intended to give all available community resources a stage on which to network and showcase their services or activities that can help our local veterans. "How can we help?" is our motto, and we welcome everyone to the table.

The Stakeholders Group hosts regular meetings with county-level partners to share insights, disseminate best practices, and coordinate referral networks across faith-based organizations, benefits agencies, and social service providers.

Local Appreciation Events for Veterans, National Guardsman, and their families

The NJ SOS Veteran Stakeholder Group has extensive experience organizing and executing important and influential events. NJ SOS Vets sponsors two of the largest stand-downs in Newark and Wayne in conjunction with Catholic Charities. Over 500 veterans in need have benefited from these events. Veterans have been given access to community resources, delicious food, and an enjoyable atmosphere during appreciation events held in Passaic, Morris, and Sussex counties.

"We think it's critical to let our veterans know how much we appreciate their sacrifices and service" said David Pearson of Catholic Charities. For the Veterans Homes in Paramus and Menlo Park, NJ SOS Vets and Catholic Charities also organize holiday events where

our veterans receive holiday goodies and live entertainment. Additionally, we provide free movie nights for our National Guard members and their families, professional wrestling matches in the area, and a Six Flags Great Adventure event for about 100 veterans and their families.

4. Suicide Prevention & Mental Health Outreach

SOS Stakeholders have co-led interfaith suicide awareness seminars across New Jersey, bringing faith leaders, VA staff, and community health providers together to expand education, referral pathways, and local support networks.

Why This Matters for New Jersey Veterans

- No Veteran Needs to be on the street: Our program is designed to reach out
 to veterans in danger of being homeless in 4 hours or less. Besides the emergency
 hotel stay, an Uber ride and meal can be provided along with referrals to
 community resources that can assist more long term.
- Meaningful Impact: We can establish connections with other community
 resources that can also make a significant impact due to NJ SOS Vets' deep roots in
 the community. Stakeholder meetings provide organizations with the opportunity
 to publicize the services they can provide for our veterans.
- Holistic Partnerships: Collaboration across public, nonprofit, and faith organizations enhances outreach and reduces duplication.
- Mental Health Resilience: By empowering clergy and communities, the Stakeholders Group expands suicide prevention reach into trusted local settings.

Get Help—or Get Involved

- Need Assistance? Call the NJ SOS Veterans Stakeholders Group at 1-201-431-6240 to inquire about the EHA program for homeless veterans and for upcoming Stakeholder Meetings and Events.
- Faith-Based Organizations: Connect with the Stakeholders Group to participate in suicide awareness training or referral networks.
- To Donate or Partner: You can contact AJ Luna at 201-431-6240 or email ajluna@ njsosvets.org or visit the website at https://ccpaterson.org/sos-veterans-unmet-needs-fund?utm_source=chatgpt.com

Final Thought

By utilizing the SOS Veterans Stakeholders Group, Catholic Charities is able to overcome gaps in veteran care by aiding in the form of financial assistance in times of emergency, access to housing, counseling for benefits, and education regarding mental health. The purpose of this partnership is to guarantee that veterans receive the compassion, care, and tools that they deserve in communities where a call to crisis may be the first step toward healing.



Veteran Businesses Helping Other Businesses By Jeff Cantor, NJ Veteran Magazine

In the vibrant heart of New Jersey's entrepreneurial ecosystem, Navy veteran Andrew Frazier is leading the charge in empowering small businesses to thrive. As the founder of *Small Business Pro University (SBProU)*, Frazier has made it his mission to equip entrepreneurs with the tools, knowledge, and connections they need to scale their businesses successfully—and he's doing it with a strong commitment to giving back to his fellow veterans.

"We empower entrepreneurs and business owners to grow their revenue, increase profitability, and get financing to grow," said Frazier. "We do that through coaching, consulting, training, and educational events that allow people to connect and collaborate."

One of the cornerstone initiatives of SBProU is the **Small Business Pro Power Conference**, a dynamic event held annually to bring together entrepreneurs, business leaders, and subject-matter experts for a day of learning and high-impact networking. Held this year at Nico's at NJPAC, the conference drew a packed house of motivated attendees eager to "supercharge" their business journey.

"People come in one way, but they leave energized, more knowledgeable, with new connections and greater opportunities," Frazier explained. "Our events help them be more successful—faster and easier."

Frazier, a Navy veteran with a deep background in business strategy, has hosted this conference and several other events for over a decade. His model is simple but powerful: offer education, foster community, and deliver consistent value.

"We host a full-day conference once a year, and two power breakfasts annually," he added. "Our goal is to create consistent, valuable opportunities for business owners to grow."

For those interested in tapping into SBProU's wealth of resources, the best place to start is the website: www.sbprou.com. Entrepreneurs can sign up for the **POW (Plan of the Week)** newsletter, which includes weekly tips and updates on upcoming events. Frazier also encourages people to connect with him on LinkedIn, where SBProU hosts weekly live-stream interviews with business experts and shares valuable content across social media platforms.

But Frazier's passion for business growth doesn't stop at general entrepreneurship—it extends deeply into the veteran community.

"Being a veteran gave me a stronger foundation in leadership, which is critical to business success," said Frazier. "And I've always been committed to supporting veterans the way others supported me."

That commitment is clear in his partnership with the **New Jersey State Veterans Chamber of Commerce**, through which he helped create **Veterans University**—a robust online educational platform hosted on WarriorPortal.com. This platform offers specialized training for veteran entrepreneurs, bridging the gap between military experience and civilian business success.

Frazier has also authored three books, including *Running Your Small Business Like a Pro*, which breaks down the core principles of entrepreneurship. His number one lesson? "The most important job of a business owner is sales and marketing," he said. "You might own a barbershop, but your job isn't to cut hair—it's to sell and market. Ninety percent of small business problems come down to not selling enough."

With over 1,000 business owners coached one-on-one, Frazier has developed a comprehensive understanding of what it takes to go from startup to scale. His structured approach, honed through years of experience and reinforced by his military background, offers entrepreneurs a roadmap through the five stages of business evolution. In every sense, Andrew Frazier embodies the spirit of service—first to his country, and now to his community of entrepreneurs. His work with Small Business Pro University and Veterans University reflects the power of veteran-led business leadership in building a stronger, more inclusive economy.

For more information on upcoming events, educational resources, or to get involved, visit www.sbprou.com or connect with Andrew Frazier on LinkedIn. And for veteran-specific programs, be sure to visit www.WarriorPortal.com and click the University link. Veterans helping veterans. Veterans helping businesses. That's the power of service continued.





Transitioning from military service to civilian work opens a world of opportunity—especially in careers where veterans' unique skills are in demand and well-compensated. Here's an updated look at high-paying and high-growth job sectors that are highly suited to New Jersey veterans.

Top Career Fields Where Veterans Excel

1. Information Technology & Cybersecurity

Veterans with technical backgrounds, from logistics systems to communications, find strong demand in roles like IT Manager, Database Administrator, or Information Security Analyst. These positions frequently offer six-figure salaries and opportunities for rapid promotion. Veterans transitioning into IT can boost credentials via programs like the Institute for Veterans and Military Families' *Onward to Opportunity*, which offers over 30 industry-recognized career pathways.

2. Logistics, Operations & Project Management

The organizational skills veterans honed in the military directly translate to careers in supply chain coordination, operations management, and government contracting. Employers frequently seek veterans for leadership roles.

3. Skilled Trades & Apprenticeship Programs

Apprenticeship programs are booming in New Jersey. Local unions like Building Trades Local 363 offer electricians' tracks that are veteran friendly—free, immersive, and leading to high pay as journeyman tradespeople.

Companies such as Spectrum also sponsor mobile tech apprenticeships with structured training and certifications while veterans can still use their GI Bill benefits. Rapid promotion—up to 50% pay increases within a few years—is possible.

4. Government & VA Roles

Federal, state, and local government jobs offer competitive salaries, healthcare benefits, and job stability—with veteran preference status improving hiring prospects. Positions include logistics analyst, VA site lead, peer support specialist, and more.

The VA New Jersey Health Care System and Port Authority of NY & NJ are known for actively recruiting veterans into healthcare, facilities, and operations roles.

5. Healthcare & Emergency Services

Veterans with medical MOS experience can transition into highdemand roles such as Combat Medic to Emergency Medical Technician or Paramedic. Healthcare support roles and counseling positions (e.g., Veterans Affairs Counselor) also provide stable career paths. VA Claims Insider Hire Veterans

6. Aviation & Transportation

Pilots, aviation managers, intelligence officers, and aircraft maintenance technicians often earn well above \$50K—and many veterans already meet basic certification requirements. Civilian airlines, air cargo companies, and government contractors all actively seek ex-service members.

7. Commercial Real Estate & Corporate Leadership Programs

Innovative corporate fellowship programs like Cushman & Wakefield's MVP initiative hire and train veterans for roles in operations, marketing, HR, and facilities management. Starting salaries are competitive, and the structured onboarding leads to fast-track placements. New York Post Drexel Hamilton is a veteran-founded financial firm offering six-month training programs in finance and investment, leading to roles as brokers or financial advisors. Many graduates move on to major institutions.

Why These Jobs Are Ideal for Veterans

- High Demand & Strong Growth: Fields like cybersecurity, logistics, and trades are chronically understaffed—creating openings with security and upward mobility.
- Skill Alignment: Veterans bring leadership, structure, attention to detail, and resiliency in high-pressure settings. Employers value these traits.
- Support Access: Programs like Onward to Opportunity, the Call of Duty Endowment, and Hiring Our Heroes offer career transition coaching and job placement support. The Endowment reports average starting salaries around \$75K and has placed over 150,000 veterans nationwide.

New Jersey-Specific Opportunities

- High-Demand Local Sectors: New Jersey's strong pharmaceutical, finance, tech, and logistics industries offer veterans pathways in STEM, project management, and operations. Orion Talent
- Regional Support: Employers like the Port Authority and VA New Jersey Health System provide veteran-specific hiring tracks and career support. Join the Port Authority Veterans Affairs
- Local Training: Apprenticeships in skilled trades affiliated with Building Trades locals across NJ offer free certifications and placement.

Tips for Transitioning Veterans

- Translate Your Military Experience: Use available resources (e.g., Hire Heroes USA, RallyPoint) to reframe MOS-designated roles into civilian job functions.
- Leverage GI Bill & TAP Programs: Use training programs like Onward to Opportunity, or SkillBridge internships, to gain credentials, handson experience, and industry exposure.
- Network Smartly: Engage with veteran-friendly employers and attend career fairs supported by organizations like NJ State Veterans Chamber of Commerce and Call of Duty Endowment partners. Wikipedia
- Know Your Preference: Apply through federal or state job boards using the veterans' preference path to secure priority in hiring.DOL

In Summary

Veterans in New Jersey have access to a wide range of in-demand careers with excellent earning potential—from cybersecurity and logistics to skilled trades, healthcare, and corporate leadership programs. With transferable skills, network resources, and specialized training, veterans stand well-equipped to build rewarding careers in sectors actively seeking their service pedigree.

Whether preparing for your first civilian role or advancing upward, vetfocused initiatives and employer partnerships in NJ are paving the way your mission continues, now in the workforce.





In New Jersey, a powerful movement is underway to ensure that veterans are not only honored for their service but also empowered in their civilian lives—especially in business. At the heart of this mission is the New Jersey State Veterans Chamber of Commerce (NJSVCC), the only statewide chamber dedicated exclusively to serving veteran-owned and disabled veteran-owned businesses.

Through advocacy, education, strategic partnerships, and relentless action, the Chamber is helping open doors for veterans to access contracts, capital, and opportunities that once seemed out of reach.

Partnering with the State to Improve Veteran Spending

One of the Chamber's primary goals is ensuring the State of New Jersey lives up to its promise to support veteran entrepreneurs. NJSVCC works closely with the administration, Treasury, and legislators to push for meaningful change that boosts state spending with veteran and disabled veteran-owned businesses.

From meeting with department leaders to advising on procurement policies, the Chamber is making sure veteran voices are heard where it matters most—at the table where funding decisions are made.

Leading Programs that Deliver Results

The Chamber doesn't just talk—it acts. Through an array of programs, the NJSVCC is building a thriving veteran business ecosystem. These include:

- Veteran Business Summits: Full-day events featuring workshops, keynote speakers, and access to resources for aspiring and established veteran entrepreneurs.
- Networking & Matchmaker Events: Opportunities for veteran businesses to connect directly with government agencies, corporate buyers, and potential partners.
- Vet Talk Series: Educational seminars focused on business development, leadership, accessing capital, and expanding into new markets.
- Access to Capital Support: Helping veteran entrepreneurs secure funding, navigate grants and loans, and improve their financial positioning.
- Policy Collaboration: Working with state leaders to shape and expand programming for veteran-owned businesses.

Technology-Driven Connection: The Warrior Portal

In today's digital world, connection is everything. That's why the Chamber launched the Warrior Portal at www.warriorportal.com—a one-stop online hub for veteran entrepreneurs to register, find contracts, discover events, and get matched with corporate and government partners.

This innovative platform is already helping veteran-owned businesses find new pathways to success and makes it easier than ever to plug into the statewide veteran business community.

Advocacy That Drives Legislative Change

Legislation matters—and the Chamber is deeply involved in crafting and supporting bills that expand opportunity. A landmark example is Senate Bill S855, which successfully added disabled veteran-owned businesses to the state's definition of socially and economically disadvantaged businesses. This small change unlocked millions of dollars in new contracting opportunities for veterans who had previously been excluded from key programs.

The Chamber is also actively working with the Department of Treasury to eliminate unnecessary barriers for veterans, including waiving all business certification fees, streamlining paperwork, and ensuring timely approval processes.

And they are holding the state accountable to enforce the existing 3% set-aside law for disabled veteran-owned businesses—ensuring it's not just a promise on paper, but a policy in practice.

Engaging Political Leaders on Veteran Business Policy

With the next gubernatorial election approaching, the Chamber is proactively engaging with candidates on both sides of the aisle, urging them to share their vision and policies for the veteran business community. The goal? To ensure that whoever leads New Jersey in the future understands that supporting veteran entrepreneurs is not just good policy—it's a moral obligation.

A Voice, A Platform, A Future

The New Jersey State Veterans Chamber of Commerce has quickly become a national model for what effective advocacy and veteran empowerment can look like. It's not just about creating businesses—it's about creating legacies of ownership, leadership, and impact for those who've already served with honor.

Whether you're a veteran looking to start a business, a policymaker seeking to build a more inclusive economy, or a private-sector leader aiming to subcontract with qualified veteranowned firms—the NJSVCC is your ally and your advocate.

For more information, resources, and event registration, visit www.njveteranschamber. com or www.warriorportal.com.

Together, we're not just thanking veterans for their service—we're investing in their future.

VETERAN BUSINESS

NETWORKING

Join the NJ State Veterans Chamber of Commerce for networking events throughout the year!



MEET FELLOW VETERAN

BUSINESS OWNERS

Seek out opportunities to work together with other veteran business owners on state & private sector contracts LEARN FROM VETERANS

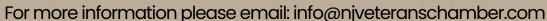
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Financial Literacy for Veterans – Improving your financial well being

By Andrea Ganzman NJ Bankers Association for NJ Veteran Magazine

For veterans transitioning to civilian life, one often overlooked area that can pose a challenge is finances. That's why the New Jersey Bankers Association (NJBankers) has been partnering with its member banks to offer veterans financial literacy classes. Over the past year, NJBankers and its members have offered four classes across the state.

"NJBankers' commitment to providing educational services to our veterans is a cornerstone of the Association," said NJBankers President and CEO Michael Affuso. "This program enables us to help our veterans regain essential life skills, empowering them to reintegrate into their communities with self-sufficiency, dignity, and honor."

Last year, NJBankers partnered with Northfield Bank to host a veterans financial literacy class in Glen Gardner, NJ. Tim Bartels, AVP Branch Manager of Northfield Bank's Flemington branch, said some of the unique challenges veterans may face include: transitioning to civilian employment, which can mean inconsistent income or a delay in finding a job; understanding and managing VA benefits, which can be complex and confusing; relocation costs when leaving the military or adjusting to new living situations, and disability or medical expenses related to service.

"Financial knowledge helps them make informed decisions, avoid debt, and build long-term stability," Bartels said.

Thomas Vogel, Loan Officer at OceanFirst Bank, which hosted a financial literacy class with NJBankers in Neptune, noted that challenges may be as simple as veterans having more opportunities to spend money than they did while serving. For example, they may choose to buy new vehicles, which can come with a high monthly payment.

"While having a new car is great, it is an asset that loses value and the costs of ownership could impact qualifying for other loans, like a mortgage," Vogel said. But he added, "I think one area where veterans have an advantage when it comes to personal finance is their discipline and mental toughness. While there is a math component to budgeting, a lot of it comes down to making the right decisions on how you spend and save your money."

An important part of making those decisions is creating a budget. Veterans should begin by evaluating their current financial situation, said Luanne Siverio, SVP, CRA Compliance Officer at Manasquan Bank — which hosted a veterans financial literacy class with NJBankers in Forked River, NJ. This means listing all sources of income, monthly expenses, and outstanding debts. They should also check their credit score and obtain a free annual credit report from each of the three major credit bureaus.

She added that veterans looking to improve their financial well-being can benefit from

several key strategies like the 50/30/20 rule, which suggests allocating 50% of income to essential needs like housing and groceries, 30% to discretionary spending such as entertainment and dining out, and 20% to savings and debt repayment.

Plus, building an emergency fund with three to six months' worth of living expenses is also crucial, offering a buffer for unexpected events like medical bills or car repairs. Paying down high-interest debt, particularly credit cards and personal loans, should also be a priority, Siverio said, as it reduces financial strain over time.

"As early on as possible, make saving and investing part of your financial habits. When creating a budget, be realistic in goals and understand that there will also be some bumps, build in that protective cushion," Vogel noted. "Also, check to make sure your providers are the best for your current situation, maybe their costs or rates were better when you were stationed in a different state. It is about finding healthy balance, enjoying your life; however, do not endanger meeting your bigger goals, by going for the here and now."

In addition, veterans are encouraged to start investing early, Siverio said, whether through a Roth or Traditional IRA, or in low-cost index funds or ETFs. Even small contributions can grow significantly through the power of compound interest, which builds wealth over time by earning interest on both the initial investment and accumulated interest.

"As with any financial decision, it's important to research investment options thoroughly and be aware of any restrictions or withdrawal penalties that may apply," she cautioned.

In the short term, veterans should take the time to learn about the various financial products available and ask questions about which ones best suit their individual needs and goals, added Heather Schick, SVP, Cash Management at Manasquan Bank. Whether it's opening a bank account, choosing the right insurance policy, or exploring credit options, seeking guidance from professionals can help them understand the pros and cons of each solution.

A great starting point is finding a trusted individual—whether a financial advisor, banker, mentor, or fellow veteran—who can offer guidance and support, Schick noted. Having someone to talk to can make financial topics feel more approachable and provide personalized recommendations based on one's circumstances.

"Taking that first step toward financial planning with the support of a knowledgeable person can make all the difference in building confidence and momentum," she said.



Northfield Bank Photo: NJ Assembly Minority Leader John DiMaio and State Assemblyman Erik Peterson address a group of veterans from Veteran's Haven North, a transitional facility dedicated to supporting homeless veterans during a veteran's financial literacy class hosted by NJBankers, Northfield Bank and the NJ VFW.



OceanFirst Bank: NJBankers partnered with OceanFirst Bank and VFW Post 1333 in Neptune on a financial literacy class for our state's veterans. NJBankers VP/Director of Government Affairs Brittany Wheeler addressed attendees, and the class was facilitated by OceanFirst's Thomas Vogel, who spoke to the importance of credit scores, saving, creating personal budgets to achieve financial qoals, and identity theft.



Manasquan Bank: NJBankers partnered with Manasquan Bank on a financial literacy class for veterans in Forked River. Pictured include: Senator Carmen Amato Jr., NJBankers VP/Director of Government Affairs Brittany Wheeler, and Manasquan Bank's Luanne Siverio, Heather Schick and Cheryl Lewis.





Veterans, like all consumers, must remain vigilant to avoid falling victim to financial scams.



PHISHING

Emails, texts, or calls that seem to come from someone you know - possibly the VA or other government agency - but are actually from scammers. They ask you to click on a link or share personal information so they can steal your money and/or identity.



IMPOSTER SCAMS



Imposters pretend to be fellow veterans or service members in distress and request quick financial assistance via wire transfer or gift cards. These scams rely on urgency and emotional appeal to bypass rational decision-making.



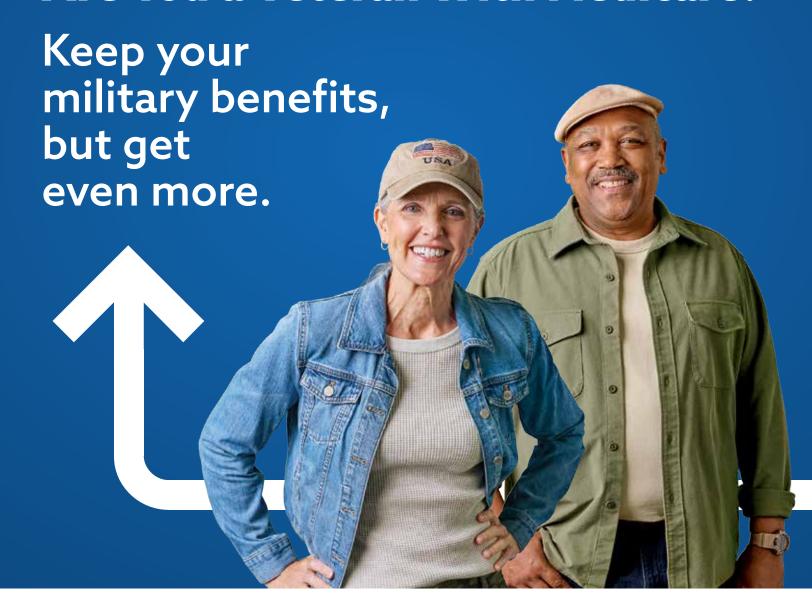
FAKE CHECKS

This type of fraud can have many different variations. Scammers issue you a check or money order worth more than the amount owed to you and instruct you to wire the excess funds back to them before receiving your lump sum payment. After you've sent the money, you find out that the check or money order is fake.

"Veterans may be particularly vulnerable if a scam is disguised as a benefit or support service, which underscores the importance of ongoing education, vigilance, and verification before sharing personal or financial information."

- Ana Ferreira, VP, Fraud Officer, Manasquan Bank

Are You a Veteran With Medicare?



If you have Medicare Part A and Part B, enrolling in a Medicare Advantage plan can be a smart move. It complements your military benefits with extra benefits like routine dental, vision and hearing coverage. Many plans also offer a Medicare Part B Giveback Benefit that helps you save hundreds on your Medicare Part B premium. Plus, if you have VA benefits, you can still get care from your VA providers with the option to get care outside of the VA system.

You'll gain extra coverage and flexibility without affecting your military benefits.





A Medicare Plan that Gives New Jersey Veterans Over \$3,275 in Extra Benefits.

Learn more about what you get with Braven Medicare Salute - NoRx (PPO)

You don't have to be a veteran to qualify.

- Up to \$720/year Medicare Part B Giveback Benefit a \$75/month credit for your Part B premium
- \$2,000 or \$2,500 in coverage for comprehensive dental services (amount varies by plan)
- A \$75/quarter allowance for over-the-counter (OTC) items and a \$275/year fitness allowance on a Braven Health &more™ Card
- An extra \$100/quarter for eligible members to spend on groceries (healthy food and produce)*
- Up to \$385/year in Healthy Journey Program rewards

You'll get nationwide access to care and the freedom to use doctors and hospitals outside the VA system. You'll also get money-saving benefits like:

- \$0 premium and medical deductible
- \$0 copays for in-network Primary Care Provider visits
- \$0 in-network preventive dental services** and routine hearing and eye exams
- \$0 telehealth visits for urgent care and outpatient behavioral health services



Visit <u>BravenHealth.com/Salute</u> or call 1-833-713-1313 (TTY 711), weekdays, 8 a.m. to 8 p.m., Eastern Time (ET), to learn more. You can also scan the QR code to learn more.



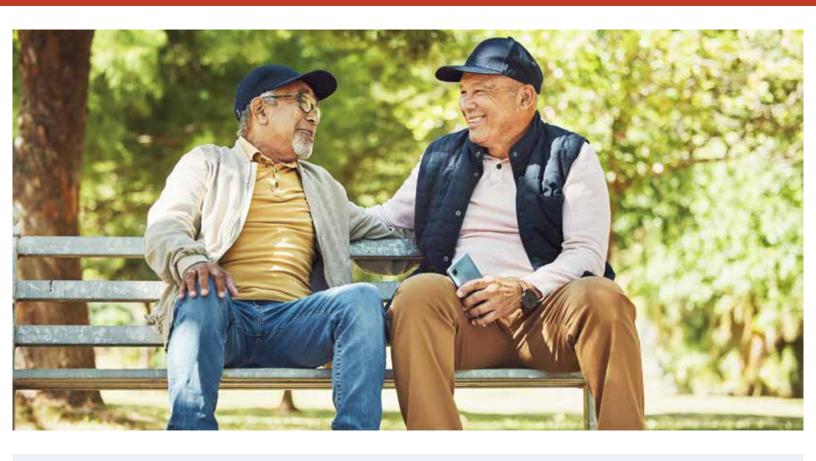
Braven Medicare Salute – NoRx (PPO) is not available in Sussex, Warren, Morris or Somerset counties.

Anyone can enroll as long as they:

- Have Medicare Part A and Part B
- Live in one of these New Jersey counties: Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Ocean, Passaic, Salem, Union

**Basic services only. Does not include major comprehensive services such as crowns, bridges, dentures and other services.

^{*}The benefits mentioned are a part of a special supplemental program for the chronically ill. Not all members qualify. To be considered for these benefits, they must meet the CMS definition of chronically ill and have been diagnosed with one or more of these chronic conditions: diabetes, chronic heart failure (CHF), cardiovascular disorders, chronic obstructive pulmonary disease (COPD). Other eligibility and coverage criteria apply.



When Can You Enroll?

Once you are enrolled in Medicare Part A and Part B, you have the option to enroll in a Medicare Advantage plan offered where you live. There are certain times of the year when you can enroll into a Medicare Advantage plan.

Annual Enrollment Period

From October 15 to December 7 every year, you can join, drop or switch to another Medicare Advantage plan. You can also switch from Original Medicare to a Medicare Advantage plan or from a Medicare Advantage plan to Original Medicare.

Open Enrollment Period

If you are already enrolled in a Medicare Advantage plan, you can switch to another plan from **January 1 through March 31**. During this period, you can also drop your Medicare Advantage plan and return to Original Medicare or join a separate Medicare prescription drug plan.

Special Enrollment Period

In some instances, you may have a special circumstance that allows you to enroll in Medicare Part B or a Medicare Advantage plan outside of the enrollment periods already described. For example, if you lose group or employer coverage or you move and your current plan is not available in your new location.

Medicare beneficiaries who have other creditable prescription drug coverage like TRICARE or VA health care can use a Special Enrollment Period (SEP) to disenroll from a Medicare Advantage Prescription Drug (MAPD) plan or a stand-alone Prescription Drug Plan (PDP) and enroll in a Medicare Advantage (MA) plan (without drug coverage) at any time during the year.

Creditable drug coverage refers to prescription drug coverage that meets Medicare's minimum standards and is considered equivalent to or better than Medicare Part D coverage.



Keep Your Current Military Benefits but Get Even More. Enroll in Braven Medicare Salute - NoRx (PPO).



Questions? Ready to enroll?

CALL:

1-833-713-1313 (TTY 711)

October - March:

Monday through Sunday, 8 a.m. to 8 p.m., ET

April - September:

Weekdays, 8 a.m. to 8 p.m., ET



Please note: Braven Medicare Salute - NoRx (PPO) plans do not include Part D prescription drugs. You must get prescription drug coverage through the VA, TRICARE or private drug insurance. You cannot be enrolled in Braven Medicare Salute - NoRx (PPO) and a stand-alone prescription drug plan (PDP) offered by another Medicare Advantage company at the same time.

Braven Medicare Salute – NoRx (PPO) is not available in Sussex, Warren, Morris or Somerset counties. TRICARE is a registered trademark of the Department of Defense, Defense Health Agency. All rights reserved.

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NJ Department of Treasury supporting the Veteran Business Summit

Veteran-owned businesses in New Jersey have unique opportunities to do business with the State, particularly through set-aside programs, procurement platforms, and contract opportunities offered by the **Division of Purchase and Property (DPP)** and the **Division of Property Management and Construction (DPMC)**. This guide explains how veteran entrepreneurs can successfully position themselves to compete for and win state contracts.

What is the Division of Purchase and Property (DPP)?

The DPP is the **central procurement agency** for the Executive Branch of New Jersey's state government. It awards contracts for goods and services—not including construction, space, investments, grants, or third-party contracts—on behalf of state agencies. Its goal is to maintain a level playing field for all vendors.

What is the Division of Property Management and Construction (DPMC)?

DPMC handles **construction and consultant contracts** and allocates a **3% Disabled Veteran-Owned Business (DVOB) set-aside**, supporting veterans specifically in these industries. To participate in DPMC's construction or consultant contracts, DVOB firms must be classified or prequalified (details below).

Step 1: Certify Your Business as a VOB or DVOB

Before bidding on state contracts, **veteran-owned businesses must be certified**. Visit:

https://www.njportal.com/DOR/SBERegistry

Requirements:

- **VOB**: 51% veteran ownership and control
- DVOB: 51% ownership and control by a disabled veteran or verified SDVOSB

Certification is valid for five years and requires annual verification.

Step 2: Register in NJSTART (eProcurement System)

All vendors seeking state contracts must register at:

www.nistart.gov

- 1. Click "Supplier Registration" to begin
- 2. Select relevant **NIGP codes** (commodity/service identifiers)
- 3. Use the keyword search to help find codes that match your offerings
- 4. Keep your contact info updated to receive bid notifications

Video Tutorials & Quick Guides:

Available at the NJSTART Vendor Support page under the "Vendor Quick Reference Guides" tab.

Step 3: Monitor and Respond to Bid Solicitations

All state bid opportunities are posted at: www.njstart.gov > Open Bids

When you find a relevant solicitation:

- · Read the Bid Solicitation carefully
- Complete all required documents and price sheets
- Do not alter the price sheet format or add extra terms

Submit your Quote electronically through NJSTART only.

Quotes by fax or email are not accepted under N.J.A.C. 17:12-2.2.

Step 4: Submit a Quote – Best Practices

Common mistakes to avoid:

- Leaving price lines blank
- · Submitting the wrong version of a price sheet



NJ Department of Treasury DORES Director Jim Fruscione helps a female veteran entrepreneur certify her business at the Veteran Business Summit

Securing a State Contract for Your Veteran-Owned Business in New Jersey

(continued)

- · Adding language like "quote valid for 30 days" or "nonbinding quote"
- Failing to include required forms or attaching blank forms

Before submission:

- Double-check all attachments
- Review with the guide:

How to Review a Submitted Quote (PDF) at https://www.nj.gov/treasury/purchase/njstart/pdf/HowtoReviewaSubmittedQuote.pdf

Ask Questions – the Right Way

Questions must be submitted **during the Electronic Q&A Period** listed on the Bid Solicitation cover page. Do **not** contact agency staff directly.

What Happens After You Submit?

- All quotes are opened after the submission deadline
- The state evaluates for completeness, responsiveness, and vendor responsibility
- · You will be notified via email of the award outcome

What if There's No State Contract?

If a good or service is not on a state contract:

- · An agency may procure it below its bidding threshold using informal competition
- Review thresholds on the Division's website

For Construction & Consulting: DPMC Requirements

Construction Contracts (Classification Required):

- 1. Certify your DVOB business
- 2. Register your NJ Business & Public Works Contractor Certification Get Registered
- 3. Submit Form DPMC-27 https://www.njportal.com/DPMC/ClassificationRequest/
- 4. If approved, receive Notice of Classification indicating trades and workload capacity

Consultant Contracts (Prequalification Required):

- 1. Certify your DVOB business
- 2. Register your NJ Business
- 3. Submit Form DPMC-48A https://www.njportal.com/DPMC/PreQualification/
- If approved, receive Notice of Prequalification indicating disciplines and contract sum limits

Other Key Documents

Business Registration Certificate (BRC)

Required for doing business with NJ public entities. Get BRC

Equal Employment Opportunity (EEO) Certificate (AA-302)

Required for contract compliance.

Submit Online

Questions? Email: eeoaa@treas.nj.gov | 609-292-5473

DVOB Set-Asides and Good Faith Efforts

- If a contract has a DVOB or SBE subcontracting set-aside, you must make a good faith effort to find qualifying subcontractors.
- If unsuccessful, document your efforts—you may still use non-certified subcontractors with proper justification.

Need Help?

- NJSTART Support: njstart@treas.nj.gov
- Certification Status: Revenue Inquiry Form
- General Procurement Info: www.nj.gov/treasury/purchase/

Final Thoughts

Securing a state contract for your veteran-owned business in New Jersey is not only possible—it's encouraged. With the right certification, registration, and preparation, your business can compete for and win contracts that contribute to New Jersey's economy while honoring your service.

Veterans have already served our country. Now it's time to serve the community—through business.

From Boots to Business Suits: A Veteran's Guide to Transitioning into Civilian Life By NJ Veteran Magazine Staff

Transitioning out of the military is one of the most pivotal moments in a veteran's life. Whether you served four years or four decades, the shift from military to civilian life brings new freedoms, challenges, and opportunities. While some veterans seamlessly step into their next chapter, many face uncertainty, identity shifts, or logistical hurdles. The good news? With the right tools and mindset, this transition can be not just smooth—but empowering.

At NJ Veteran Magazine, we believe veterans deserve a clear roadmap and the full support of their community. Here's how to make your transition into civilian life a mission accomplished.

1. Plan Early—Start Strong

The best transitions begin with early preparation. Ideally, start planning your exit 12 to 18 months before your End of Active Service (EAS) date.

- Attend TAP (Transition Assistance Program): Mandatory briefings provide a wealth of information on VA benefits, career resources, and financial planning.
- **Set Goals:** What do you want to do next—go back to school, start a business, find a civilian job, or retire? Clarify your goals so you can build a path to reach them.

2. Translate Your Skills

One of the biggest hurdles for veterans is communicating military experience in civilian terms. Don't undersell yourself—your leadership, discipline, and problem-solving are invaluable assets.

- **Use translation tools**: 0*NET's Military Crosswalk or My Next Move for Veterans can help align your skills with civilian job descriptions.
- Create a civilian-ready resume: Avoid acronyms. Focus on outcomes. "Managed logistics for 500 personnel" translates to "Operations Manager with large-scale team and supply chain coordination."

3. Leverage Education and Training Benefits

Your service has earned you powerful benefits. Don't leave them on the table.

- **Post-9/11 GI Bill®:** Covers tuition, housing, and books for college or vocational training.
- Veteran Readiness and Employment (VR&E): Available to veterans with service-connected disabilities, offering career counseling, training, and job placement.
- **SkillBridge**: Offers real-world work experience during your last 180 days of service with private sector employers.

4. Build Your Civilian Network

In the military, your team was assigned. In civilian life, you build it.

- Join LinkedIn: Create a professional profile and connect with veterans, recruiters, and organizations.
- Attend networking events and veteran job fairs: Groups like Hiring Our Heroes, NJ State Veterans Chamber of Commerce, and Veterans Foundation of America often host hiring and business summits.
- **Mentorship matters**: Platforms like *American Corporate Partners* (ACP) and *Veterati* pair you with industry mentors.

5. Understand Your VA Benefits

Navigating the Department of Veterans Affairs can be complex—but it's essential.

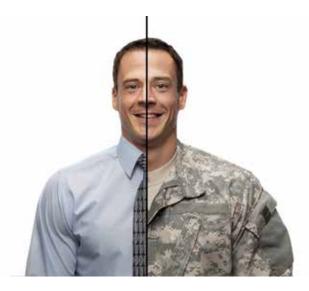
- **Healthcare**: Enroll in VA healthcare as early as possible.
- Disability Compensation: File claims for service-connected injuries or conditions.
- Housing: VA home loans offer competitive rates and no down payment.

For help, visit www.va.gov or connect with a NJ Veterans Service Officer.

6. Prioritize Mental & Physical Health

The shift to civilian life can be disorienting. You're not alone.

• Use VA and community-based services: Vet Centers, Give an Hour, and Wounded



Warrior Project offer counseling and peer support.

- Stay active: Join a gym, take up a sport, or explore veteran-focused outdoor therapy programs like those run by Project Healing Waters or Team RWB.
- Find your purpose: Many veterans rediscover fulfillment through volunteering, mentoring, or starting a business.

7. Secure Your Finances

Life after military paychecks requires a new financial plan.

- Create a post-service budget: Account for job search time, relocation, and insurance.
- TSP and retirement: Understand how to roll over your Thrift Savings Plan or manage retirement pay.
- Consult a financial advisor: Many organizations offer free or low-cost financial planning for veterans.

8. Explore Entrepreneurship

Many veterans find success as business owners—bringing military discipline to civilian innovation.

- Resources in New Jersey:
 - WarriorPortal.com includes Veterans University, built by Navy veteran Andrew Frazier, offering business training.
 - *NJ State Veterans Chamber of Commerce* supports veteran-owned businesses through advocacy and access to procurement opportunities.
 - SBA Office of Veterans Business Development provides startup resources and funding pathways.

Final Thought: Your Next Mission Awaits

Transitioning out of the military isn't the end of your service—it's the start of your next mission. You've already proven your strength, adaptability, and leadership. Now it's time to apply those skills to build the life you want.

There's no one-size-fits-all path, but there is a community ready to walk with you. From nonprofit partners to state agencies to fellow veterans, help is just a call—or a click—away.

For more transition support and veteran resources in New Jersey, visit www. njveteranschamber.com or reach out to the NJ State Veterans Chamber of Commerce via email at info@njveteranschamber.com.

Because serving doesn't stop with the uniform—and neither should the support.

How to Register and Certify Your Veteran-Owned Business in New Jersey

By NJ Veteran Magazine Staff

New Jersey is committed to supporting its veteran entrepreneurs through official certification programs that recognize **Veteran-Owned Businesses (VOBs)** and **Disabled Veteran-Owned Businesses (DVOBs)**. If you're a veteran looking to gain a competitive edge in state contracting, improve visibility, and be included in special procurement opportunities, **certification is a must**.

Here's a step-by-step guide on how to register and certify your veteran-owned business in New Jersey.

Step 1: Confirm Your Eligibility

To be eligible for certification as a **VOB** or **DVOB**, you must meet the following requirements:

- Your business must have its principal place of business in New Jersey.
- It must be independently owned and operated.
- At least 51% of the business must be owned and controlled by one or more veterans.
- For DVOBs, the 51% ownership and control must be by disabled veterans or the business must be verified as a service-disabled veteran-owned business (SDVOSB) by the U.S. Department of Veterans Affairs.

Step 2: Apply Online

Begin your application by visiting:

https://www.njportal.com/DOR/SBERegistry

There, you'll find:

- · Documentation requirements
- · A checklist for eligibility
- · The online application portal

Helpful Video Tutorial:

For a walkthrough, view the step-by-step instructions here:

https://youtu.be/RiW9_VpFHAc

Step 3: Monitor Your Application

After submitting your application, you can **check its status** by:

- Emailing: https://www.nj.gov/treasury/revenue/revgencode.shtml Include:
 - · Submitter's name
 - · Business name
 - Type of certification (VOB/DVOB)
 - · Date submitted (online or by mail)
- Calling the Division of Revenue: 609-292-2146

Step 4: Receive Certification Notification

If your application is approved, you will receive an email notification. It will include:

- · Confirmation of certification
- Instructions for downloading your Veteran/Disabled Veteran-Owned Business certificate

If your application is **incomplete**, you'll be contacted via email requesting additional information.

Step 5: Appeal If Necessary

If your application is denied:

- You may submit an appeal within 10 business days of receiving the denial notice.
- Your appeal must include:
 - 1. Detailed grounds for appeal, with documentation
 - 2. Request (if desired) for an **in-person presentation**, with justification



The **Director's decision is final** and may be appealed to the Appellate Division of the Superior Court. You may **reapply one year** after a denial or revocation.

Certification Validity and Renewal

- Your VOB/DVOB certification is valid for 5 years
- You must submit an **Annual Verification Statement** each year to confirm continued eligibility. You'll be notified via email when this is due.

You can also update your certification information anytime at:

https://www.njportal.com/DOR/SBERegistry

Check Your Certification Status

You can check the status of your certification via **NJSAVI**, the New Jersey Selective Assistance Vendor Information system:

https://data.nj.gov/stories/s/GoNJSAVI/9k98-6fqb/

NJSAVI lists all certified businesses including:

- Veteran-Owned Businesses (VOBs)
- Disabled Veteran-Owned Businesses (DVOBs)
- Minority-, Women-, LGBTQ+, and Disadvantaged Business Enterprises

Related: Business Registration Certificate (BRC)

To contract with the State of New Jersey, you also need a **Business Registration Certificate (BRC)**.

Apply online here:

https://www1.state.nj.us/TYTR_BRC/jsp/BRCLoginJsp.jsp

Starting or Registering a Business

Whether you're launching a new veteran-owned enterprise or forming a nonprofit:

- Visit: https://www.nj.gov/treasury/revenue/gettingregistered.shtml
- · Access start-up resources: https://business.nj.gov
- Watch how-to videos: https://www.nj.gov/treasury/revenue/videos.shtml

Final Thoughts

Certification as a Veteran or Disabled Veteran-Owned Business in New Jersey is more than a credential—it's a gateway to opportunities, visibility, and the recognition you deserve. The process is streamlined, transparent, and fully accessible online. Whether you're bidding on government contracts or looking to connect with major corporations that prioritize supplier diversity, certification is your first strategic step.

If you're a veteran entrepreneur, **take action today** to certify your business and proudly represent New Jersey's strong community of veteran-owned enterprises.

Need Help?

Call: 609-292-2146

Email: https://www.nj.gov/treasury/revenue/revgencode.shtml

Your service matters. Let your business reflect your continued commitment to excellence.



Forging a New Future: How Veterans Are Launching Careers in Advanced Manufacturing with NJMEP By NJ Veteran Magazine Staff

When veterans transition out of the military, they bring with them a wealth of skills — discipline, leadership, mission focus, and the ability to work in high-pressure environments. These attributes are highly valuable in today's evolving industrial economy, especially in the world of **advanced manufacturing**. In New Jersey, the **New Jersey Manufacturing Extension Program (NJMEP)** is leading the way in connecting veterans to rewarding, hands-on, and high-tech careers in this critical sector.

What is NJMEP and Advanced Manufacturing?

The New Jersey Manufacturing Extension Program, or NJMEP, is a private, nonprofit organization that works with small to mid-sized manufacturers across the state to help them become more competitive, efficient, and profitable. Although not a government agency, NJMEP is part of the national Manufacturing Extension Partnership (MEP) under the National Institute of Standards and Technology (NIST).

Advanced manufacturing refers to modern, technology-driven production processes that include everything from **robotics and AI** to **precision welding**, **CNC machining**, **and digital design**. It's not your grandfather's factory floor — it's clean, computerized, and constantly innovating.

Why Manufacturing Is a Great Fit for Veterans

"Veterans already have the mindset and work ethic that manufacturing companies are looking for," says the team at NJMEP. "If you're hands-on, tech-savvy, and ready for a career where you can build, lead, and grow — this is the place for you."

For veterans looking to enter or grow in the field of advanced manufacturing, NJMEP offers **free training and placement support**, made possible through state and federal funding. This includes **soft skills training** (communication, leadership, teamwork) and **hard skills** development in areas like:

- Safety procedures
- · Welding & fabrication
- CNC (Computer Numerical Control) operation
- Production best practices
- Logistics and inventory management

The goal: create a pipeline from military service to a long-term, high-paying civilian career.

The Opportunity Is Real — and It's Growing

New Jersey currently has around **30,000 open positions in advanced manufacturing** — roles that offer competitive pay, benefits, and advancement opportunities. And for veterans, **the training costs are covered** through NJMEP's workforce development initiatives (veterans are encouraged to inquire for specific eligibility).

In just five years, many veterans in the field can expect to earn \$75,000 to \$100,000 annually, depending on specialization and experience. Apprenticeships typically last 1 to 2 years, and jobs are available in both union and non-union environments.

And the future looks even brighter. While **AI** is revolutionizing the industry, it's not replacing workers — it's **augmenting them**. "AI can't replace a welder," says NJMEP, "but it can make them more effective and accurate. It's helping manufacturers become more agile and precise."

From the Shop Floor to Entrepreneurship

For veterans with an eye toward business ownership, starting in advanced manufacturing can be a springboard. "Absolutely," NJMEP confirms. "Many veterans start out on the shop floor, gain valuable experience, and eventually launch their own businesses — often hiring other veterans and even pursuing government contracts."

The **transferable nature of manufacturing skills**, combined with job security and upward mobility, makes this field one of the most promising sectors for post-military success.

Why Choose Advanced Manufacturing in New Jersey?

- · High demand and strong job security
- Transferable skillsets with national relevance
- Opportunities to gain government contracts
- Supportive training programs tailored to veterans
- Access to a growing, tech-forward sector

Want to Get Started?

If you're a veteran interested in a **well-paying, future-focused career** where you can use your hands, your head, and your heart — NJMEP is here to help. Reach out today and take the first step toward building something incredible.

Visit www.njmep.org or call (973) 998-9801 to connect with a veteran career advisor.

Because the skills that built our military can build New Jersey's future.



RESILIENCE FIRST AID



IMPROVE YOUR



INCREASE RESILIENCE AND HELP OTHERS



3-YEAR CERTIFICATION

This 2-day seminar will change the way you think and better prepare you to become more resilient and improve your mental health

SIGN UP TODAY





https://thevfa.org/resilience-first-aid



Building a Culture of Strength: Why Resilience First Aid Training Is Vital for the Veteran Community

By Jeff Cantor, NJ Veteran Magazine — Fall 2025 Issue

In a world where the invisible wounds of service—like post-traumatic stress, anxiety, depression, and suicide—remain among the most pressing challenges facing veterans, a new solution has emerged. It's not reactive. It's not built solely around crisis. It's proactive, science-backed, and designed to empower everyday people to become mental health champions. While crisis intervention remains critical, a growing body of evidence underscores a powerful truth: we can do more to prevent mental health challenges before they escalate. That's where **Resilience First Aid (RFA)** comes in—a groundbreaking mental health certification program that puts *prevention first* and empowers veterans to support themselves and each other through resilience-building peer support.

The Need for Primary Prevention

With suicide rates continuing to rise—reaching nearly **50,000 deaths annually in the U.S.**—and 17 a day in the veterans community, the need for new approaches is urgent. Traditional reactive models, while important, are not enough. The estimated **\$510 billion annual cost of suicides** in the United States is not just an economic toll—it reflects a crisis in our ability to intervene early and support those at risk.

Resilience First Aid (RFA) was developed as a response to this crisis. Rather than waiting for someone to reach the brink, RFA equips people with the tools to build mental strength and recognize early warning signs in themselves and others. It's a new kind of first aid—one designed not for emergencies, but for *everyday conversations* that can save lives.

What Is Resilience First Aid?

Resilience First Aid (RFA) is a groundbreaking, **two-day accredited mental health certification course** designed to build **resilience and peer support skills**—before a crisis occurs. Built on the **Predictive 6 Factor Resilience (PR6) Model**, RFA trains individuals to spot early signs of low resilience, engage in impactful, strength-based conversations, and offer proactive mental wellness support using a conversational framework called the **ALL Protocol**: Appreciate, Listen, Lift.

In a veteran community where trust, camaraderie, and peer-to-peer support are essential, RFA meets veterans where they are—empowering them to support one





another while also taking care of themselves.

Why Is This Training Needed in the Veterans Community?

According to the CDC, nearly **50,000 Americans die by suicide every year**, and the **economic burden of suicide in the U.S. exceeds \$510 billion** annually. Veterans, who often face unique post-service challenges, remain **at increased risk** of suicide, mental illness, substance use disorders, and social isolation.

Traditional crisis intervention models—while critical—often arrive too late. Resilience First Aid introduces **primary prevention**, aiming to **intervene early** by training veterans and their support networks to recognize signs of distress and take action before a crisis escalates.

"This is the proactive, preventative program I've been waiting for."
— Juliet Foster — Jersey City Department of Veterans Services

Backed by Research and Results

A 2024 pilot study of RFA found impressive outcomes:

- 33.3% increase in recognizing suicide warning signs
 - 11.3% improvement in peer support skills
 - 10.2% increase in personal resilience
- 21.9% growth in interpersonal skills

Building a Culture of Strength: Why Resilience First Aid Training Is Vital for the Veteran Community (Continuted)

- 17.2% improvement in emotional composure
- 14.7% increase in tenacity
- 9.0% boost in participants' ability to identify and reduce mental health stigma

These results highlight RFA's role as a **vital tool in suicide prevention and veteran mental health support**—especially in peer-led environments where veterans often feel more comfortable opening up.

The Science Behind the Training

At the heart of RFA is the PR6 Model, which breaks resilience into six domains:

- **1. Vision** Purpose and direction
- 2. Composure Emotional regulation
- 3. Reasoning Problem-solving and adaptability
- 4. Health Physical wellness
- **5. Tenacity** Grit and motivation
- **6. Collaboration** Social connection and support

Through neuroscience-informed modules, RFA helps participants understand how the **brain and body interact under stress**, and how to build protective habits and communication skills that foster long-term mental health.

The ALL Protocol: A Simple, Impactful Approach

One of RFA's most practical and memorable tools is the **ALL Protocol**:

- **Appreciate** Acknowledge the person's strengths and experiences
- **Listen** Create space for safe, empathetic dialogue
- **Lift** Offer support, encouragement, and action steps

This conversational model is designed for **daily interactions**, not just emergencies—making it easy to integrate into workplace check-ins, family conversations, or barracks banter.

"The course helped me better recognize what triggers me into some sort of distress" — Shy Hopkins, Air Force Veteran - Small Business Administration

Veteran-Led Support. Veteran-Specific Impact.

The tight-knit veteran community thrives on shared experience and mutual trust. RFA taps into that strength, equipping veterans to:

- Become **resilience champions** in their families, units, or organizations
- Support fellow veterans navigating mental health, reentry, housing, or employment challenges
- Reduce the stigma surrounding mental illness
- Create a culture of psychological safety in high-stress environments

And just as importantly, RFA prioritizes **self-care**—teaching veterans how to **anchor their own** resilience, prevent burnout, and sustain their capacity to support others.

What's Included in the RFA Certification?

- 14 hours of training with a 3-year certification
- Resilience First Aid Responder Kit (manual, wallet card, skill tiles, and more)
- 12 months of access to the Driven Resilience App for daily skill-building
- Personal PR6 Resilience Report
- Ongoing development through community-building tools and digital coaching

Train the Force. Build the Shield.

RFA is not a substitute for clinical care or crisis intervention. Rather, it is a **force multiplier**—a way to empower veterans and their communities to **notice earlier**, **support better**, **and prevent more**.

It's time to move upstream in our fight against suicide. And RFA offers a way forward by equipping those who've worn the uniform with tools to save lives long after their last deployment.

Want to get certified in Resilience First Aid?

Visit www.thevfa.org to find upcoming trainings and learn how to bring RFA to your organization, unit, or community.

Because resilience isn't just surviving—it's thriving.

And every veteran deserves the chance to do both.

- Learn in 5 minutes a day



Check your resilience levels



Track your progress as you learn



700 activities and courses



Casting Hope: How the Veterans Foundation of America is Reeling in Healing for NJ Vets By Jeff Cantor, For NJ Veteran Magazine

For many veterans, the battle doesn't end when they return home—it simply changes shape. The transition to civilian life can bring unseen struggles, especially around mental health, isolation, and purpose. That's where the Veterans Foundation of America (VFA) steps in, offering a powerful remedy that's as old as time: the healing power of nature, brotherhood, and a fishing rod.

Throughout the year, the VFA organizes free fishing trips for veterans across New Jersey, offering not just a chance to land a striped bass or sea bass—but to reconnect with fellow warriors in an environment that fosters support, reflection, and renewal.

Not Just a Fishing Trip—A Mental Reset

These aren't your average day trips. VFA's excursions are professionally organized, targeting a wide range of fish species found in the North Atlantic Ocean, including striped bass, fluke, blackfish, ling, sea bass, tuna, tilefish, and sheepshead. Whether you're an experienced angler or new to the water, each trip is designed to be inclusive, enjoyable, and—most importantly—healing.

"Being around other veterans, especially out on the water, creates a space where you don't have to explain yourself," said one Marine Corps veteran who joined the spring striped bass outing. "There's just this understanding, this quiet camaraderie, that happens naturally."

The Therapeutic Power of the Outdoors

Decades of research have shown that spending time outdoors has measurable benefits on mental health—reducing stress, improving mood, and increasing feelings of connection and self-worth. For veterans dealing with PTSD, depression, or anxiety, these trips can be a life-affirming experience.

"Nature doesn't judge. It doesn't rush you," says a Navy veteran who participated in a fall sea bass trip. "You breathe different out here. And with other vets beside you, it reminds you that you're not alone in this fight."

A Badge of Honor: The Custom Fishing Shirt

Each veteran who attends receives a custom-designed fishing shirt as a token of appreciation and pride. More than just a shirt, it becomes a conversation starter—a visual symbol of community and resilience that veterans wear long after the trip ends.

"These shirts are cool," said an Army vet with a grin, "but what they really mean is that I belonged to something again—even if it was just for a day."

Open to All Veterans—Year-Round

Thanks to generous sponsors and donors, all trips are completely free for veterans. The program is designed to be year-round, with seasonal excursions targeting different species. No fishing gear? No problem. Everything is provided, including expert guidance and a welcoming atmosphere.

Whether you're looking to hook a big tuna offshore or enjoy a quiet day reeling in fluke inshore, VFA's fishing trips offer more than just sport—they offer a pathway back to wellness.

How to Get Involved

If you or a veteran you know would like to join an upcoming trip, support the program, or learn more, visit www.thevfa.org. Spaces fill up quickly, so early registration is encouraged.

Rebuilding Lives, One Cast at a Time

In a world that moves fast and heals slow, the Veterans Foundation of America is proving that sometimes the best therapy is a boat, a rod, and someone beside you who gets it. These fishing trips are more than recreation—they're a reminder that while the battles may change, no veteran ever has to face them alone.









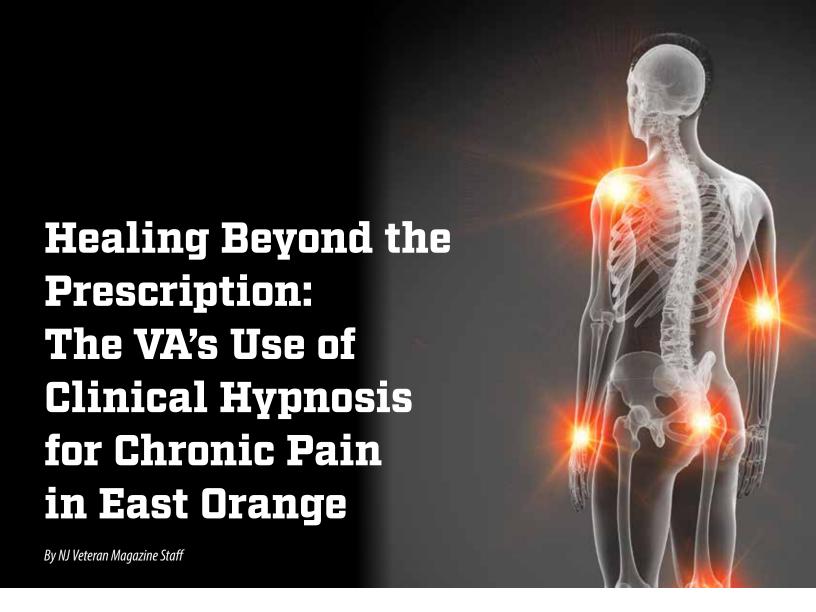


Veteran Fishing

Come out with the Veterans
Foundation of America and explore
fishing with other veterans. We fish
throughout the year for different
species of fish. All expenses are
paid by the foundation for the
fishing trips. Sign up on the
website today at www.thevfa.org







For many veterans, chronic pain is more than just an ailment—it's a daily battle that often begins on the battlefield and continues long after the uniform comes off. In response to the pressing need for safer, more holistic treatments, the **VA New Jersey Health Care System in East Orange** is leading the way with a cutting-edge, evidence-based therapy: **clinical hypnosis**.

Spearheading this innovative initiative is **Dr. Marc Murphy**, a psychologist with deep expertise in mind-body medicine and trauma recovery. Dr. Murphy has been offering **clinical hypnosis sessions** to veterans suffering from chronic pain, anxiety, and stress-related conditions. His work is part of a larger VA effort to reduce reliance on opioids and empower veterans with alternative tools for healing.

"Hypnosis is not about losing control—it's about gaining control over how you experience pain," says Dr. Murphy. "It taps into the body's natural ability to regulate discomfort, reduce tension, and promote self-healing."

What Is Clinical Hypnosis?

Clinical hypnosis is a **therapeutic technique** that uses focused attention, guided imagery, and deep relaxation to alter perception, sensations, and behaviors. It's not the stage-show spectacle that many imagine; rather,

it is a **medically recognized treatment** endorsed by the American Psychological Association and supported by decades of research.

In a VA clinical setting, hypnosis is used as a **complement to traditional medical care**, often as part of a multimodal approach to pain management. Veterans are guided into a calm, relaxed state where they become more open to positive suggestions and strategies that can **reframe pain**, reduce emotional distress, and improve overall wellbeing.

Benefits for Veterans

Dr. Murphy's program at the East Orange VA is already delivering tangible

- **Reduced chronic pain** without medication
- Improved sleep and reduced insomnia
- Lower stress and anxiety
- Decreased reliance on opioids or other painkillers
- Increased sense of control and empowerment
- Improved focus and mood regulation

Veterans who have participated in hypnosis sessions often report a **sense of peace and clarity** that they haven't experienced in years. Some describe it as "mental armor" in the fight against pain and trauma.

Healing Beyond the Prescription: The VA's Use of Clinical Hypnosis for Chronic Pain in East Orange (continued)

"After just a few sessions, I could feel a difference," said one Army veteran who suffered from lower back pain and PTSD. "I was skeptical at first, but Dr. Murphy helped me take back control of my body and my life."

A Model for Whole Health

The clinical hypnosis program is part of the VA's broader **Whole Health model**, which views veterans not just as patients, but as partners in their own care. This approach prioritizes **personal goals**, **lifestyle factors**, **and integrative therapies** that address the whole person—mind, body, and spirit.

Veterans interested in the program are typically referred by their primary care provider or pain specialist. Sessions are conducted one-on-one or in small groups and are tailored to individual needs. In some cases, veterans are even taught self-hypnosis techniques to use at home, giving them tools for long-term resilience.

A New Chapter in Veteran Pain Care

Clinical hypnosis is not a magic cure. But for many veterans at the East Orange VA, it's a game-changing resource that **bridges the gap between science and self-empowerment**.

Dr. Murphy hopes more veterans will be open to exploring what hypnosis can offer: "The mind is powerful, and when we learn to work with it instead of against it, we unlock real possibilities for healing."

For more information about clinical hypnosis at the East Orange VA, veterans are encouraged to speak with their VA care team or contact the Mental Health & Behavioral Sciences Department directly.

To schedule an appointment or inquire about eligibility, call the VA New Jersey Health Care System at (973) 676-1000 or visit www.va.gov/new-jersey-health-care.

SIDEBAR: Hypnosis vs. Traditional Pain Treatments

Treatment	Pros	Cons
Clinical Hypnosis	Non-invasiveNo medicationsPromotes self-regulationReduces stress	Requires active participationMay take multiple sessions
Opioid Medications	 Fast-acting relief Easy to prescribe	Risk of dependencySide effectsNot a long-term solution
Physical Therapy	 Strengthens body Improves mobility	Requires frequent visitsMay aggravate pain if overdone
Surgical Intervention	Can resolve mechanicalissues	InvasiveLong recoveryNot guaranteed to reduce pain
Cognitive Behavioral Therapy (CBT)	Addresses mental impact of painLong-term copingstrategies	May not address physical symptoms directly

Did You Know?

Clinical hypnosis is endorsed by the **American Psychological Association** and used in **over 50 VA facilities** nationwide as part of chronic pain and PTSD treatment





Guarding the Guardians: How Braven Health and the Veterans Foundation of America Are Putting Veteran Health First By Jeff Cantor, For NJ Veteran Magazine

When it comes to our nation's veterans, health and wellness must be a top priority. That's why the Veterans Foundation of America (VFA)—in partnership with Braven Health—is on a mission to deliver life-saving care directly to the communities that need it most. Through a series of free Veteran Health Fairs across New Jersey, VFA is bringing top-tier screenings, diagnostics, and wellness education to the people who served us first.

And they're doing it with heart, purpose, and a side of BBQ.

A Comprehensive Approach to Veteran Wellness

At each health fair, veterans receive completely free access to a wide array of clinical services designed to detect and prevent the most pressing health issues facing the veteran community today. These include:

Cardiovascular Screenings

- Blood pressure
- Body Mass Index (BMI)
- · Heart rate
- · Total cholesterol
- Blood glucose

Cancer Screenings

- Prostate cancer screenings
- Colorectal cancer screening via at-home FIT kits
- Skin cancer screenings

Pulmonary & Respiratory Health

- Asthma screenings
- Pulmonary function testing

Chronic Disease Assessments

- · Diabetes and stroke risk assessments
- HbA1C testing

Additional Services

- Sleep assessments
- Nutrition education
- Mental health screenings

For female veterans, especially those aged 40 and older or those with burn pit exposure during service, the VFA provides mobile mammography units—a critical service that's often underutilized due to access or cost barriers.

More Than a Checkup—It's a Community Event

While the health screenings are essential, VFA also knows that wellness is about connection. Each event includes a free BBQ luncheon catered by the beloved Red, White & Que Smokehouse, where veterans can unwind, share stories, and connect with other service members and families.

"Many of our veterans delay care because they feel isolated or overwhelmed," says a VFA spokesperson. "These health fairs make healthcare approachable. You get top-notch screenings and honest conversations with providers who understand veterans' needs—all in a welcoming, stress-free setting."

Statewide Reach with Trusted Partners

So far, hundreds of veterans across New Jersey have benefitted from this initiative, with seven health fairs scheduled throughout the year. The remaining 2025 locations include:

- October Ocean County & Camden County
- November Middlesex County

Clinical services are made possible thanks to the commitment and support of leading New Jersey health systems, including:

- · RWJ Barnabas Health
- · Hackensack Meridian Health
- Cooper University Health System
- Deborah Heart & Lung Center
- · Virtua Health

These partners bring not only world-class medical staff and equipment but also a deep respect for the veteran population they serve.

Register Today

Veterans interested in attending one of the upcoming health fairs can register online at: www.thevfa.org/veterans-health-fairs

Space is limited, and early registration is encouraged to ensure access to all services.

Honoring Service Through Health

By delivering proactive, personalized healthcare directly to veterans, the Veterans Foundation of America and Braven Health are doing more than screening for illness—they're affirming that veterans' lives matter, long after their time in uniform ends.

When we protect those who protected us, we build a stronger, healthier future for everyone.





Veterans Health Fair & Luncheon

Camden County, New Jersey

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- STROKE ASSESSMENTS
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- **EDUCATIONAL CLASSES**
- **BRAIN GAMES**
- CARDIOVASCULAR CHECKS
- RESOURCES FOR VETERANS

Helping veterans get access to information and healthcare services.

Event Registration

Please register at www.thevfa.org/veterans-health-fairs or scan the QR Code below

You can also download the flyers at www.thevfa.org































Sunday, October 26th, 2025 from 10AM - 3PM www.thevfa.org



By NJ Veteran Magazine Staff

Research is helping us understand whether psychedelic drugs, in combination with psychotherapy (or talk therapy), might improve PTSD. Most of this work focuses on MDMA. Although MDMA is not approved for clinical use by the FDA, it can be studied in research settings. There is hope that psychedelic-assisted therapy, including MDMA, might help more people with PTSD have a better response to therapy.

There is growing interest in the use of psychedelic drugs to treat mental health problems like PTSD, depression, anxiety, eating disorders, and substance use disorders. Although there are effective treatments for PTSD, there is room for improvement. Researchers are currently testing whether psychedelic drugs in combination with psychotherapy (talk therapy) might improve PTSD and related outcomes.

What are psychedelic drugs?

Classic psychedelic drugs (like psilocybin, LSD, mescalin, and DMT or dimethyltryptamine) are a group of drugs that act on the serotonin system in the brain. There are other drugs, like MDMA (or 3,4-methylenedioxymethamphetamine) and ketamine, that are generally classified as psychedelics because they have mind-altering effects, but they act on systems in addition to the serotonin system. Psychedelic drugs can be natural, from plants or mushrooms, or synthetic and made in a lab.

Psychedelic drugs can alter a person's thoughts, mood, or sense of reality. When a person takes one of these drugs, the person may feel intense emotions. Depending on the drug, a person may report seeing colors and shapes, experience distortions in time and perception, and euphoria (feeling high). In the case of MDMA people may feel happy, more connected to others, increased empathy, and heightened senses.

For treating PTSD, most of the research has focused on MDMA. MDMA is a synthetic substance made in a lab. It is also called "ecstasy" or "molly" in recreational use. MDMA is less likely than other psychedelic drugs to create hallucinations.

Is MDMA legal and safe?

According to federal law, psychedelic drugs are not legal for use in standard clinical care. Currently, MDMA is classified as "Schedule I" by the FDA, which means the drug has high potential for abuse and no accepted medical use. Schedule I drugs can be used in medical research, however, making the drugs available to individuals who are participating in approved research studies.

In controlled research studies, MDMA is associated with side effects that are usually mild to moderate in severity and do not last long. The most common side effects include elevated heart rate or blood pressure, feeling anxious or jittery, muscle tightness, jaw clenching, decreased appetite, nausea, excessive sweating, feeling cold, restlessness, dilated pupils, uncontrolled eye movements, chest pain or discomfort, blurred vision, and chills.

Taking MDMA for treatment as prescribed and supervised by a medical provider is different from taking MDMA recreationally. The potential benefits of MDMA for PTSD have only been demonstrated when the drug is taken during a course of psychotherapy. Also, MDMA obtained outside of a clinical setting may contain drugs other than MDMA or harmful impurities. In addition, side effects can be best managed in a clinical setting.

What is MDMA-assisted therapy for PTSD?

In MDMA-assisted therapy, the drug is given on a limited basis, in a controlled setting, where side effects are managed by trained clinicians. They are used in combination with psychotherapy (talk therapy in a clinical setting-such as a hospital or other health care environment), usually with 2 therapists present. The drug is given in a room designed to make patients feel safe and comfortable while taking the drug. Patients often lie down on a bed or reclining chair, wear an eye mask, and listen to music while the drug takes it effect under supervision of the therapists.

In current research designs, MDMA is given in a limited number of sessions (usually 1-3) that may last 6 to 8 hours and are spaced 3-4 weeks apart if there is more than 1 session. A typical MDMA study will include preparatory sessions that take place before the first medication session. During these sessions patients learn about what to expect when taking MDMA and how to respond to any feelings that arise. These sessions are followed by 6- to 8-hour long medication sessions. During these sessions the therapists focus on creating a sense of safety while helping the patient turn inward. The therapy is non-directive and there is a focus on attending to what is happening in a patient's body. After an MDMA session there are several 90-minute psychotherapy integration sessions. The focus of these sessions is to develop a deeper understanding of insights gained during the MDMA session and any thoughts and feelings that came up on the impact of PTSD on the patient's life. The medication and integration sessions are repeated three times. The entire

MDMA-Assisted Therapy for PTSD

treatment takes about 18 weeks if 3 medication sessions are given.

What do we know from research about MDMA-assisted treatment for PTSD?

The best way to test treatments is with randomized controlled trials (RCTs). In an RCT, participants are assigned at random (by chance, like flipping a coin) to a study group that either includes the treatment being tested or a control treatment. The control treatment may be a placebo--which is a pill that does not contain an active drug--or can be another known treatment such as another drug.

The RCTs of MDMA have shown promising results. However, research is ongoing to explore different models of MDMA-assisted therapy for PTSD as well as studies to further determine the risks and benefits of MDMA. Research on psilocybin and other psychedelics drugs for treating PTSD is at an earlier stage. RCTs of psilocybin for treating depression also have shown promising results for effectiveness.

Summary

There is a lot of hope that psychedelic-assisted psychotherapy, including MDMA, might help more people with PTSD have a better response to therapy. Although not approved for clinical use by the FDA, psychedelic drugs continue to be studied in research settings. Currently there are a number of studies testing MDMA- and psilocybin-assisted therapy for PTSD underway. The studies include Veteran and community participants and are being done in the U.S. as well as other countries. Veterans interested in MDMA-assisted psychotherapy can explore opportunities to participate in approved clinical trials underway within the VA setting.

continucuy

Don't get too excited for this therapy yet.

A panel of experts advising the Food and Drug Administration on the use of the psychedelic MDMA for post-traumatic stress disorder found in June 2024, that the available evidence fails to show that the drug is effective or that its benefits outweigh its risks

It represents a major setback for proponents of the drug and its sponsor Lykos Therapeutics, potentially jeopardizing FDA approval of the treatment.

Following public comment and discussion, the panel voted 9-2 that MDMA — in combination with talk therapy — is not effective for treating PTSD. And they voted 10-1 that the benefits of MDMA treatment don't outweigh its risks.

While the FDA puts stock in the panel's advice, it does not have to follow their recommendation.

There is hope.

The Heroic Hearts Project does offer legal psychedelic retreats for veterans with PTSD.

Heroic Hearts Project hosts retreat programs for veterans with PTSD throughout the year and has helped over 1100 veterans and veteran spouses reduce or eliminate their PTSD symptoms and improve their overall quality of life.

They now provide legal psychedelic retreats in Oregon where psilocybin has been legalized. They anticipate offering similar retreats in Colorado beginning in late 2025. They also offer international retreats in countries where psychedelics are currently legal, such as Peru, Mexico, and Jamaica. All of their programs were designed by veterans for veterans, with the needs of this unique community in mind. For more information and to find out about upcoming retreats, visit their website at www.heroicheartsproject.org.





By NJ Veteran Magazine Staff

What Is the PACT Act?

The Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics Act of 2022—better known as the **PACT Act**—represents the most sweeping expansion of VA healthcare and benefits since the Vietnam Era. Signed into law on **August 10**, 2022, the PACT Act:

- Expands VA healthcare eligibility to millions of veterans exposed to burn pits, Agent Orange, radiation, contaminated water at Camp Lejeune, and other environmental hazards.
- Establishes 20+ new presumptive conditions—
 including cancers and respiratory illnesses—so veterans no
 longer need to prove their service caused those conditions.
- Requires the VA to provide a toxic exposure screening for all enrolled veterans at least once every five years.
- Accelerates health care enrollment for veterans who performed toxic exposure risk activities (TERAs), served in specified combat zones, or supported designated contingency operations ahead of original phase-in dates. https://www.va.gov/resources/the-pact-act-andyour-va-benefits
- Key Implementation Milestones
- November 8, 2022: VA began nationwide toxic exposure screenings for enrolled veterans.

Impact To Date

- Over **660,000 New Jersey veterans** have received toxic exposure screenings through the VA.
- Nationally, more than 1.4 billion USD in PACT Act benefits

- have been delivered. Over **660,000 veterans** filed claims, **287,000** enrolled in VA healthcare as part of the PACT Act initiative, and overall enrollment jumped by 40,000 veterans compared to the previous year.
- VA performance shows high efficiency: 78.9% approval rate for PACT Act claims, with 47.9% of claims processed within 125 days.

New Jersey-Specific Updates

New Jersey is actively engaging its veterans:

- State outreach events were held across New Jersey to mark the PACT Act and encourage participation. These events targeted the estimated 100,000+ eligible veterans statewide not yet enrolled.
- NJDMAVA leverages its website portal and has partnered with platforms such as Unite Us to connect veterans with healthcare, housing, mental health, and benefits services.
- Local offices offer assistance—veterans can apply for benefits, schedule toxic exposure screenings, or get help with claims via NJ Veterans Service Officers and county VSO offices.

What Veterans Should Do Now

- Enroll in VA health care if you're not already enrolled—PACT Act eligibility does not require disability claims first.
- **2. Schedule a toxic exposure screening** (about a 5–10 minute process) if you are enrolled in VA care.
- Submit or file a claim for PACT Act conditions or

The PACT Act: A Transformational Update for New Jersey Veterans

(continued)

presumptives. Many claims are being approved quickly and benefits are retroactive to August 10, 2022.

4. Join New Jersey outreach events like VetFests or VA clinics to access information and application help in-person.

Why This Matters

- This is **the largest benefit expansion** in decades, recognizing illnesses linked to military toxic exposure that veterans previously struggled to prove.
- Benefit backdating means approved claims get retroactive compensation—often significantly improving financial support.
- Health screenings and care are now accessible to broader cohorts, sliding barriers that previously delayed care.

Final Thought

The PACT Act represents a historic breakthrough for veterans exposed to toxic environments during military service. For New Jersey veterans, the key is acting promptly: **enroll, screen, and submit claims** to take full advantage of expanded VA benefits.

Need assistance? Reach out to your local New Jersey Veterans Service Officer or call NJDMAVA at **1-888-865-8387**, or email **VBB@dmava.nj.gov**. And stay updated via https://www.va.gov/resources/the-pact-act-and-your-va-benefits/

Above all, know this: America sees you, and it's working harder than ever to give veterans the health care and benefits they've earned.



Veterans Dealing with Chronic Pain: A Smarter Approach to Physical Therapy

By Dr. Zach Fendrick, PT, DPT, ATC-L Physical Therapist, Game Changer Physical Therapy

Understanding the Veteran Pain Experience

Chronic pain is a reality many veterans face. Whether from training injuries, combat trauma, or wear and tear from years of service, managing pain can be frustrating—especially when the solutions offered seem ineffective or impersonal.

The traditional route often looks like this: You notice pain, consult a physician, receive a diagnosis (sometimes backed by imaging), and are then referred to physical therapy. But for many, that's where progress stalls. Physical therapy sessions can be rushed, cookiecutter in nature, and often supervised more by aides than by licensed professionals. If relief doesn't come quickly, the assumption becomes that "physical therapy doesn't work." But what if that assumption is wrong?

Not All Physical Therapy Is Created Equal

Many veterans who've tried physical therapy and found little relief might not have failed at rehab—the rehab may have failed them. Generalized explanations like "your muscles are tight" or "your core is weak" rarely get to the heart of why pain exists in the first place. Pain is rarely isolated. Our bodies operate as interconnected systems. One malfunctioning part of the chain—say, an ankle that doesn't move well—can send ripple effects up the leg, affecting the knee, hip, or even the back.

Think of your leg like a slinky. If one end (your foot) lands awkwardly, that wave of motion affects the entire structure above it. If a joint can't respond properly, the "wave" stops short, forcing other parts of your body to absorb stress they weren't designed to handle.

A More Integrated, Thoughtful Approach

Modern physical therapy, especially when it is individualized and hands-on, considers these whole-body dynamics. Veterans benefit most when assessments look beyond symptoms to uncover the true source of dysfunction. The goal isn't just to strengthen or stretch—it's to re-educate movement patterns and redistribute stress across the body more effectively.

For example, starting treatment at the foot and working upward can help realign how the body responds during movement. Exercises that promote mobility, coordination, and sequencing—done in the right order—can restore harmony to the musculoskeletal system.

A Sample Routine for Body Rebalancing

Veterans experiencing nagging pain can try this five-step progression, starting at the feet

and working upward. These activities are designed to help unlock restricted areas and restore proper movement flow:

- 1. Lacrosse Ball Plantar Release Mobilizes the bottom of the foot.
- **2.** Half-Kneel Tibial Internal Rotation Frees up ankle and shin mechanics.
- **3. Foam Roll Vastus Lateralis** Targets the outer thigh to reduce hip tension.
- 4. Lateral Pelvic Compression on Foam Roll Encourages pelvic mobility.
- **5. Right Side lying Lazy Rolling** Reinforces full-body coordination.

You can find guided demonstrations of these exercises on the YouTube channel *Game Changer Experience*. While self-care is helpful, it's always best to consult a trained therapist for personalized guidance.

Veterans Deserve Better Care

Many veterans are caught in a cycle of prescriptions, referrals, and temporary relief. What's often missing is a more thorough, tailored evaluation that sees the veteran as a whole—not just a body part or diagnosis.

A shift toward one-on-one, personalized care can change the outcome dramatically. Veterans deserve not just access to care—but access to the right care.

If traditional methods haven't helped, don't lose hope. There are clinicians committed to going deeper, asking better questions, and helping you find lasting relief—not just symptom suppression.

Resources for Veterans

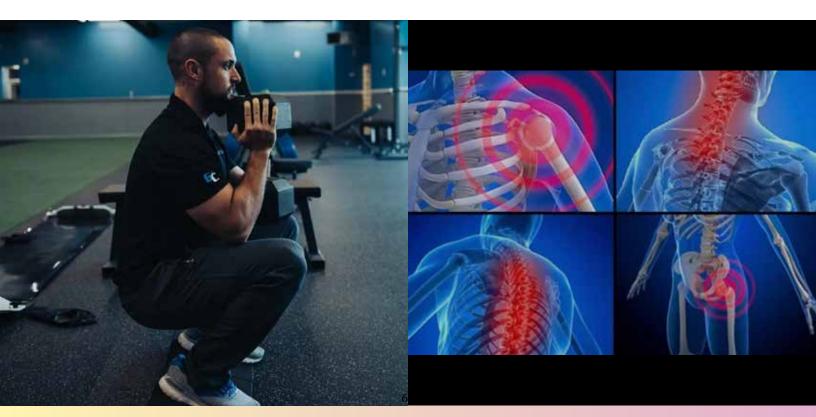
If you're curious to learn more, check out educational resources on movement, rehab, and recovery at:

- **YouTube**: *Game Changer Experience*
- Instagram: @gamechangerpt_nj
- Facebook: facebook.com/gamechangernj

For veterans interested in a free one-on-one consultation (in person or via Zoom), contact:

Dr. Zach Fendrick 732-740-5384 support@gamechangernj.com www.gamechangernj.com

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SJI is proud to support the **New Jersey State Veterans Chamber of Commerce** and honors the brave men and women who protect our freedom.

Thank you for your service.















There are stories of service, and then there are stories that span the globe, cut through generations, and reflect the full measure of a soldier's life—on and off the battlefield. **Colonel Martin Bischoff's story** is one such account. A veteran of Iraq and Afghanistan, a lifelong civil affairs leader, and a corporate executive, his life offers a powerful glimpse into duty, legacy, sacrifice, and purpose.

A Life Rooted in Service

Colonel Bischoff's journey began in **New York's Hudson Valley**, just a stone's throw from the United States Military Academy at West Point. Growing up surrounded by parades, cadets, and patriotic traditions, military service was more than an idea—it was a way of life. With a father who served in the 101st Airborne, an uncle in Vietnam, and a grandfather who fought in WWII, service was part of his DNA.

"I never looked at it as being thanked for my service—it was an honor," Bischoff reflects.

Even as a young boy, he was captivated by the military mystique—at one point sending a photo of himself in full dress uniform with a GI Joe to Hasbro. That early spark grew into a calling.

The Long Gray Line

Bischoff was accepted to the U.S. Military Academy at West Point—an unexpected but welcome surprise, announced by Congressman Ben Gilman himself. He joined "Beast Barracks" that summer and, like all Old Corps graduates, emerged with an engineering degree. "Ronald Reagan spoke at our graduation," he recalls with pride.

Commissioned into the **Field Artillery**, he was assigned to the **3rd Infantry Division** "**Rock of the Marne**" in Cold War-era Germany. Amid freezing winters and the looming threat of Soviet aggression, he trained in now-legendary sites like Grafenwoehr and patrolled the East German border. But it wasn't just combat training—his fluency in German earned him a post in civil-military coordination, working with NATO forces and local German agencies.

Transition and Transformation

After five years of active duty, Bischoff transitioned to the civilian sector, working with Pfizer in sunny Miami—a stark contrast to the cold barracks of Bavaria. But he didn't leave the military behind. He joined a **Civil Affairs (CA)** unit, eventually branch transferring into this specialized field—an area that would define the rest of his military career.

As a reservist stationed at **Fort Dix, New Jersey**, Bischoff supported CA missions across **Africa and South America**, and trained alongside **Special Forces**. His experiences there solidified the value of integrating military missions with humanitarian assistance and local governance.

Global Leadership in a Changing World

Bischoff's career bridged not only continents but eras. He was mobilized during humanitarian crises, peacekeeping missions, and eventually, the **Global War on Terror**.

When 9/11 shocked the world, Bischoff was tasked with preparing CA soldiers for the invasions of Afghanistan and Iraq. As commander of a **Provincial Reconstruction**Team (PRT) in Hillah and later Ramadi, he worked alongside the 1-4 Marines and the 82nd Airborne, rebuilding communities, supporting local leadership, and managing security during one of the most volatile phases of the Iraq War.

He bore witness to the collapse of Iraq's security infrastructure after the disbandment of the Iraqi Army and saw firsthand the rise of insurgent violence. Despite the chaos, his team worked to deliver essential services, uncover mass graves, and provide hope in a landscape of uncertainty.

Afghanistan and the Final Mission

Years later, Bischoff returned to the battlefield—this time in **Afghanistan**, serving with the **82nd Airborne Division** as J9 Director. Leading a multinational and multiagency team, including Polish and French troops, USAID officials, and State Department personnel, he oversaw a multimillion-dollar civil affairs operation across the region.

His final command was of **Torkham Gate at the Khyber Pass**, a strategic and symbolic post in world history. "In the footsteps of Alexander the Great," he reflects, "I found this to be a fabulous and rewarding experience. As my last hurrah, I felt that I had made a difference."

The Return Home

His final military duty was as an instructor at the U.S. **Army War College**, training the next generation of colonels. Fittingly, he oversaw the **EUCOM desk**—bringing his career full circle, back to his earliest days in Europe.

He remembers the moment he took off the uniform for the last time, quoting The Forgotten Soldier by Guy Sajer:

"Everything looked as it had; only I had changed."

A Soldier's Wisdom

Colonel Bischoff's story is a tribute not just to service, but to **evolution**—from cadet to commander, from Germany to the Middle East, from kinetic warfare to reconstruction. Through deployments, civilian careers, fatherhood, and diplomacy, he remained committed to a simple principle: **Service is not something you endure**—**it's something you live**.

His message to young veterans is clear: Stay connected. Stay purposeful. Never stop serving in your own way.

As he concludes:

"I'd go back tomorrow."



FOCUS ON GOLD STAR FAMILIES A Brother's Devotion: Honoring 2LT Charles "Chickie" Asselta, KIA Vietnam, 1968

By Jeff Cantor Colonel, US Army (Ret) NJ Veteran Magazine

In the quiet corners of Vineland, New Jersey, the legacy of one soldier echoes far beyond the battlefield. It resonates in the hearts of his family, the halls of his high school, and the stone monuments erected in his honor. This is the story of 2LT Charles "Chickie" Asselta—a young man who volunteered to serve his country during one of the most turbulent chapters in American history—and the family who has carried his memory ever since.

We sat down with **Senator Nick Asselta**, Chickie's younger brother, who shared the intimate and emotional journey of what it means to be part of a **Gold Star Family**—a title earned not by choice, but by sacrifice.

A Family Rooted in Service

Nick Asselta comes from a family steeped in public service. A fifth-generation Vinelander, his father served in the Army Air Corps during World War II, flying B-17s and B-24s in the Pacific. After the war, his father returned home to build homes and a better community—literally and figuratively—as a police officer and later a detective in Vineland.

Charles "Chickie" Asselta, born in 1947, was the firstborn son. A gentle giant at 6'4", he was a standout athlete and a kind soul who looked out for the underdog. He dreamed of becoming an architect and began college at Spring Garden Institute in Philadelphia. But when many of his peers were drafted into the Vietnam War, Chickie made a fateful choice—he **volunteered**, hoping to lead and protect others.

Answering the Call

Chickie's military journey began at **Fort Dix**, followed by officer training at **Fort Sill**, **Oklahoma**, **Fort Hood**, **Texas**, and **jungle warfare school in Panama**. He became a Second Lieutenant in the artillery and was deployed to Vietnam on **Christmas Night**, **1967**.

Stationed near **French Port**, northeast of Saigon, he was assigned to reconnaissance missions—dangerous, daily excursions with a small team dropped into enemy territory by helicopter. Chickie completed over **40 search and destroy missions**, often spending nights in the jungle. His letters home painted two vastly different pictures: one filled with reassurance and optimism for his mother, and the other—sent to his father—unvarnished and raw, detailing the horrors and hardships of war.

A Hero Among Heroes

During the **Tet Offensive**, Chickie's base took a direct mortar hit that killed every officer in his bunker—except him. Saved only by the placement of three extra sandbags, he was promoted to acting company commander. With morale collapsing, he was told to hold the line near Saigon.

Despite dwindling support, Chickie pressed on. In his final letter, dated March 28, 1968,



Former State Senator Nick Asselta



he wrote that he was heading out on another reconnaissance mission. That would be his last. He was **killed in action that day during a firefight on the landing zone**. His family learned of his death the next morning when two uniformed soldiers arrived at their door. Nick, then a junior in high school, had fainted on the basketball court the evening before—**at the same moment Chickie was killed**.

Life After Loss

The aftermath was devastating. Nick's father never returned to the police force, battling deep grief and guilt. His mother held the family together with quiet strength. "She was our rock," Nick recalls.

There were no official support systems then for Gold Star Families. There was no counseling, no financial relief, no government assistance beyond a small death benefit—and even that was delayed due to a technicality in Chickie's paperwork.

Still, the family persevered. They built a **memorial in Vineland's Landis Park** honoring the 14 Vineland soldiers who died in Vietnam. Years later, the **Vineland High School was renamed in Chickie's honor**—believed to be the only high school in the country named after a Vietnam veteran.

A Legacy Continued

tending to Chickie's grave.

Nick Asselta would go on to serve in the **New Jersey State Senate**, where he focused on improving services for veterans. He helped expand the **Vineland Veterans Home**, passed legislation including a **state income tax checkoff to support the NJ Vietnam Veterans Memorial**, and today serves on the Memorial's advisory board. But his work goes deeper than politics. "My brother was my compass," Nick says. "He taught me to fight for the little guy, to respect service, and to honor sacrifice." That mission continues every day, whether it's through policy, remembrance, or simply

What It Means to Be a Gold Star Family

"To be a Gold Star Family is to carry a weight that never leaves you," Nick reflects. "It's the responsibility to live in a way that honors the life that was lost—and to ensure that sacrifice was not in vain."

He urges all Americans to **appreciate the freedoms we too often take for granted**, and to remember that everything **we have was earned through the blood and courage of others**.

And what would he like people to remember about Chickie?

"That he was a kind, loyal, and courageous young man. That he volunteered to lead. That he gave everything. And that his life—and his death—meant something."

We honor 2LT Charles "Chickie" Asselta, his devoted family, and all those who have given their lives for our country. May we never forget the weight carried by Gold Star Families—and may we always live in a way that makes their sacrifice matter.

To support Gold Star Families and Vietnam veterans, visit www.njvvmf.org.

PROFILES IN COURAGE

Dave Drummond American POW

Capt. David Drummond POW in Vietnam for NJ Veteran Magazine

How does a Jersey boy become a Prisoner of War in a North Vietnamese hellhole?

I was born in England and moved to the United States when my parents legally immigrated in 1952. I went to school in New Jersey, first in Hudson County and then in Bergen County after my parents bought a house in Westwood, NJ. I was a gymnast, wrestler, and football player. Sports, especially wrestling, taught me to accept pain and motivated me to work hard, lessons that helped me later.

I attended Newark College of Engineering (now called NJIT) as a mechanical engineering student. I joined the Air Force ROTC program to finish my education and serve my country. The Vietnam War was ongoing, and there was a real risk of being drafted while still in school.

I earned a Bachelor of Science in Mechanical Engineering and was commissioned as a second Lieutenant in June 1969. I married my wife, Jill, two months before graduation. We have now been married for 56 years.

I was assigned to pilot training in Columbus, Mississippi. After a year of training, I earned my Air Force wings. It was a very proud moment indeed.

After receiving my first assignment to a C-7A (Caribou), I attended combat crew training, the Global Survival School, and the Jungle Survival School in the Philippines. I then moved on to my squadron assignment at Cam Ranh Bay, South Vietnam, with the 535 TAS (Tactical Airlift Squadron). During that year, I flew across South Vietnam, sharpening my flying skills. I experienced the war firsthand. After completing my tour, I was assigned to the 9th Bomb Squadron at Carswell AFB in Fort Worth, Texas, as a co-pilot on B-52s.

I completed B-52 training at Castle AFB in Merced, CA, and then returned to Carswell AFB for my crew assignment. After being assigned to a crew, I completed additional training and was declared combat certified. After flying with my aircraft commander, Lt. Col. John Yuill, I knew I was flying with a top-tier crew. We were deployed to Guam in the Mariana Islands. After a month of bombing raids in South Vietnam, we were transferred to U-Tapao Royal Thai Air Force Base. There, we carried out a few bombing missions in South Vietnam. Then word came that we were on standby for a mission change.

The background was that the Paris peace talks to end the war had collapsed. President Nixon believed the North Vietnamese were stalling to secure a better deal. He thought force was necessary to motivate the North Vietnamese to return to the peace negotiations seriously.





As a result of this decision, the president ordered all U.S. air assets to strike North Vietnam, including all targets that had previously been off limits. This included all tactical aircraft from the Air Force, Navy, and Marines, as well as strategic aircraft, such as the B-52s stationed at U-Tapao and Guam. The primary targets were the cities of Hanoi and Haiphong. The attacks began on December 18, 1972.

These attacks involved 100 B-52s and many other aircraft. My crew participated in the raids. The aircraft were organized into groups of three aircraft called cells. On the first night, we were assigned to attack a power plant outside Hanoi. We conducted nighttime bombing runs from altitudes of 30000 ft to 40000 ft. As we neared the Hanoi area, we saw explosions on the ground and in the air, along with the fiery tongues of rocket engines from the SA-2 surface-to-air missiles. It was a chilling sight. Fortunately, our cell didn't face any threats that night.

The second night, we had a target closer to Hanoi. The view was the same, except the SA-2s were tracking us, and we could see B-52s explode from missile hits.

The tactics used were those from World War II. We had to fly directly over a target to drop bombs, not relying on the standoff weapons of today.

On the third night, we were on stand down (a day off). That night, a pilot training classmate was killed when an SA-2 hit his bomber. The entire crew, except the gunner, perished.

On the fourth night, we were back on the schedule, and our target was in downtown Hanoi, one of the most heavily defended airspaces in the world.

We departed around midnight, aiming to arrive at our target by about 4 AM local time. We flew at 35000 feet in a three-ship formation, as usual. As we approached the city, we saw an undercast below us. Near the target, we observed flashes from the previous aircraft's bombs, flames from the rocket motors of the SA-2s being launched, explosions of aircraft being hit, and the snakes of light from anti-aircraft artillery. Fear had to be set

PROFILES IN COURAGE Dave Drummond American POW (continued)



aside for the job at hand—putting the bombs on the target.

As we approached the IP (Initial Point, where we headed toward our target), the EW (Electronic Warfare Officer), responsible for analyzing the threat and jamming the missile or gun electronics, indicated we had a radar lock from a missile battery. He attempted to jam the signal.

I looked over the nose of the aircraft and saw multiple missiles, one of which appeared to be heading directly toward us. Moments later, as we continued the bomb run, a missile struck under the left wing. The shrapnel ignited three engines (out of our eight), penetrated the lower compartment where the Radar Navigator (who dropped the bombs) and the Navigator were located. Both were wounded by shrapnel. We experienced explosive decompression, three engine fires, and loss of electrical systems, among other problems. I managed to restore electrical power, which allowed us to continue the bomb run. We released our bombs but were then hit by another SA-2 missile.

The second missile disabled all our systems except for our emergency power, which allowed us to use backup instruments. The blast created a hole in the fuselage with shrapnel flying through the upper deck, wounding the captain and causing the EW's equipment to explode, injuring him from flying debris. The gunner's compartment, located at the rear of the aircraft, caught fire, and he was burned. It also punched a hole the size of a baseball in the front windscreen. With all systems except the emergency instruments inoperative, and a noise level in the cockpit comparable to a freight train passing next to your ear, verbal communication between crew members was impossible.

We turned away from the target toward the ocean, hoping to eject over the water and be rescued by the Navy. Unknown to me, we had a wing fire on the left wing, which I could not see. Each pilot could only see the wing on their respective side.

While the situation was dire and reaching a critical point from the Aircraft Commander's (A/C) perspective, I was unaware of how serious it was and still believed we would reach the ocean. The A/C gave me a thumbs-up, which I took as a sign that everything was fine, but in hindsight, it was a signal to eject. He looked at me again and gave a thumbs-up. I repeated the gesture, thinking we had agreed to head to the ocean. I assume he thought I was the dumbest person alive and that I needed convincing, so he ejected from the critically damaged bomber. Saying I was surprised would be an understatement.

While being promoted to A/C was an honor, in this situation, following my A/C's lead would be a much better course of action.

I ejected at 550 mph into the outside airflow at 35,000 feet with an outside air temperature of -65 degrees. I lost my helmet, but my oxygen mask stayed with me. I fell from 35,000 feet to 14,000 feet, following the standard procedure for a high-altitude

ejection. The descent to 14,000 feet took about 2 minutes. I was falling headfirst until the parachute deployed. I hung in the parachute with an undercast below, exploding bomb flashes, and AAA (anti-aircraft artillery) sweeping the sky around me. As I looked around, I saw my bomber on fire, upside down, plunging to the ground with a massive fireball rising from beneath the clouds as it struck the ground. There was no sign of my fellow crew members.

I was preparing for the parachute landing fall (PLF, the way you minimize injury from a parachute landing). The clouds continued to the ground, so I landed in a heap with no preparation. I had just missed the Sewage Ditch to my right by about 6 feet. I gathered all the survival equipment I needed and threw the rest, along with the parachute, into the sewage ditch. I headed into a stand of tall grass to radio for help and decided on the best course of action. I was unable to reach anyone on the radio, but I was determined to try for a jungle area to improve my chances of escape and rescue.

It was just getting light as I lay on the embankment of a rice paddy, wondering how to cross a heavily trafficked road, when I heard and felt automatic rifle fire impact on one side of my position and then the other.

I looked around and saw four soldiers pointing their weapons at me. I became their prisoner. They first took my watch, then my wedding ring, and my credit card and money. They had their priorities straight. Removing my life vest, the survival vest, was also an adventure.

I was then told to remove my flight suit. I unzipped the front and bent over to unzip the leg zippers. As I did this, the soldier behind me stabbed me in the back. The reason remains unknown. All the noise drew a crowd from the village, about 100 yards away. The crowd was angry and excited, encouraged by someone behind them. The mob began attacking me with fists, sticks, and whatever else they had. The guards led me through the crowd to a road where a truck was waiting. Along the way, I was beaten and stabbed again. I arrived at the truck and was bound with wire at my wrists, elbows, and ankles. A bag was placed on my head, and I was thrown into the truck. The truck didn't start, so we repeated the passage through the mob to the next truck down the road.

Then I started the trip to the Hanoi Hilton. We stopped to pick up more prisoners, who turned out to be the rest of my crew, except the EW. The EW had been captured near the Hanoi Hilton and was taken straight into the prison.

We were pushed off the back of the truck and gathered in the prison courtyard. Each of us was taken to an interrogation cell. The North Vietnamese focused more on propaganda than on military intelligence. This was as much a propaganda war as a military one for the North Vietnamese.

I was eventually brought to a radio station to announce my status as a Prisoner of War. This broadcast informed my wife and family that I was alive, since I was listed as MIA



PROFILES IN COURAGE Dave Drummond American POW (continued)

(Missing in Action) at the time.

I was then placed in a solitary confinement cell for the next 10 days. I was interrogated once a day, along with threats of execution. I was able to see and hear part of the bombing campaign. The flashes from the bombs and the explosions of aircraft were visible through the small slit window near the ceiling of the cell.

I was eventually moved to a large cell with seven other POWs. It was great to see other Americans. We all described our shootdown and capture, and what the V (North Vietnamese) wanted during interrogations. About a month later, we were all moved to another POW camp called The Zoo. This camp was on the outskirts of Hanoi, and from there, we could see the MiGs take off from the nearby airfield.

The Paris peace accords were signed on January 27, 1973, and took effect the following day. The prisoners suspected it was a North Vietnamese trick. After the Red Cross arrived and our food situation improved, we knew we'd be going home.

Our situation was a waiting game until it was our turn to be released. One quarter of the prisoners were to be released every two weeks. I was in the last group, which was released on March 29th, 1973. The prisoners were released based on the length of captivity and the severity of injuries.

When my turn came to be released, I reported to the US Air Force Colonel. I was then escorted to a C-141 aircraft. We were given food and a bunk. It was impossible to sleep because we were so excited that we could barely contain ourselves.

We arrived at Clark AFB in the Philippines to a hero's welcome. We were placed in the base hospital in private rooms. We could call our families. We were bussed to the Officers

Club and served the best meal I have ever had. Then we went to the Base Exchange to get personal items and fitted for uniforms. We stayed at Clark for three days, underwent a preliminary medical exam, and received treatment for injuries and diseases.

I traveled through Hawaii on my way to Sheppard AFB for medical treatment and to see my family and friends. The reunion with my wife was incredible. She initially thought I was dead, then later learned I was a prisoner. It felt like I had come back from the dead.

I left the Air Force after 60 days of recuperation leave. Then I started working for American Airlines as a pilot, but I was laid off six weeks later. After that, I found a job with Bell Helicopter as a flight test engineer, testing experimental helicopters for the next three years. I received a recall notice from American Airlines, which I accepted. I have flown for American for 30 years and retired in 2005.

Since retirement, I have been involved with several volunteer organizations. I am currently a member of the Manalapan Township Veterans Committee and chair of the Veterans Walk of Honor. I am also a member of VVA 233 and serve on the Cremains Committee, which recovers abandoned cremains (cremated remains) of veterans left in funeral homes. Additionally, I speak to groups and schools about my POW experience.

My wife, Dr. Jill Drummond, PhD, is a clinical psychologist, and we have been married for 56 years. Jill has written a book on PTSD about our story and the resources available for treatment. We have one son who is married and lives in Miami. Jill and I are passionate ballroom dancers. We also enjoy the outdoors and traveling.



PROFILES IN COURAGE

The Story of John D'Amato, Vietnam War Purple Heart Recipient

By Jeff Cantor NJ Veteran Magazine

For **John D'Amato**, courage wasn't a word—it was a calling. Born and raised in **Jamaica**, **Queens**, **New York**, he answered that call in 1968 during one of the most harrowing periods of the Vietnam War: the **Tet Offensive**. At just 19 years old, John made a decision that would shape the rest of his life—he enlisted in the U.S. Army to serve his country.

"I'm a patriot at heart and I felt it was time to do my part," John recalls.

From the moment he stepped off the bus at **Fort Jackson, South Carolina**, he began training to become a warrior. He graduated both Basic and Advanced Infantry Training and was then assigned to the legendary **1st Infantry Division—The Big Red One**. It was there that John took on two specialties that demanded sharp instinct and unshakeable nerve: **point man** and **sniper**.

The Man Who Walked First

As a point man, John led patrols deep into the dense and dangerous jungles of Vietnam, relying on a compass and raw experience to navigate enemy terrain. His role was critical—and deadly. He was the eyes and ears of his platoon, responsible for identifying traps, bunkers, and signs of enemy movement.

"There were times I lost sight of my objective when the jungle was too dense," he explained. "I'd look at my compass, cut a path 10 yards at a time, and repeat until we reached our destination."

But John's skills went even deeper. He completed sniper training in-country, one of only **18** soldiers to graduate, personally recognized by **General William Westmoreland**. Armed with deadly precision and steely calm, John was tasked with eliminating threats before they could ambush his brothers in arms.

In the Crosshairs

His sniper missions were as intense as they were isolating. During one mission, John lay in wait for hours until a North Vietnamese soldier entered a clearing. He fired a calculated shot—but the enemy fled. Pursuing the blood trail with his partner, John eventually found the enemy fighter lying in wait. In a chilling moment face-to-face, the man turned and smiled. John responded with fire. The image of that encounter still haunts him.

"Till today I can still see his face."

The Day Everything Changed

On **July 19, 1969**, during a night ambush near **Cu Chi**, John's life changed forever. As he advanced with his platoon, an **RPG** ripped through the jungle air and exploded near him, throwing him eight feet through the air.

"Everything moved in slow motion," he recalls. "I landed face-first. I heard the blast and felt the pain—I knew I was hit, and I knew it was bad."

Despite the chaos, John's first instinct was to reach for his rifle. His comrades rushed to his aid, yelling for a medic. Bleeding profusely and wracked with pain, he was given morphine and medevaced out of the jungle.

The damage was devastating: injuries to his **legs**, **back**, **waist**, **scrotum**, **hand**, **and forearm**. His large intestine was perforated, requiring a **colostomy**. Multiple surgeries followed, stretching across hospitals in **Vietnam**, **Japan**, **and eventually St. Albans in New York**. His total hospital stay lasted nearly six months, followed by rehabilitation and reassignment to **Fort George G**. **Meade in Maryland** until his discharge in **July 1970**.

Living with the Scars

Now **76 years old**, John lives with the physical toll of his service—nerve damage, degenerative pain, and the long-term effects of his injuries. But he also carries the **invisible wounds**: memories of fallen comrades, split-second decisions, and close encounters that never fade.

"I'm a fighter. But the memories I have of Vietnam still haunt me."



For his bravery and sacrifice, John was awarded the **Purple Heart**, but more than medals, it is his **resilience** that defines him. He stands as a living testament to the strength, sacrifice, and unwavering loyalty of America's Vietnam veterans.

Honoring the Brave

John D'Amato's story is one of thousands—each one a unique thread in the tapestry of American courage. Through the pain, trauma, and recovery, John's voice reminds us that true valor endures long after the battlefield goes quiet.

PROFILES IN COURAGE

The Story of Dennis Robbins, 5th Special Forces Group, Vietnam

By Jeff Cantor NJ Veteran Magazine

Courage isn't always forged in a single moment. Sometimes, it is molded over time—through hardship, sacrifice, brotherhood, and the quiet resolve to endure. Such is the story of Dennis Robbins, a U.S. Army Special Forces veteran whose service in Vietnam reflects the deep strength of character and commitment that defines America's fighting forces.

From New York to Vietnam

Dennis Robbins grew up between Queens and Rome, New York. In April 1966, while living in Rome, he was drafted into the U.S. Army. But at orientation at Fort Dix, Robbins made a decisive choice that would chart the rest of his life. "I dropped the draft status and joined the U.S. Army," he recalled, officially enlisting under the designation RA51571913.

His journey to becoming a Green Beret began with intensive training at Fort Gordon and Fort Benning in Georgia, then on to Fort Bragg, North Carolina, and temporary duty at Fort Belvoir, Virginia. After successfully completing the rigorous Special Forces Training Group (Airborne) in July 1967, Robbins earned the Military Occupational Specialties (MOS) of 12F3S, Special Forces Engineer and Demolitionist, and 11F3S, Intelligence.

He was first assigned to the 3rd Special Forces Group (Airborne) before deploying to Vietnam in June 1968 with the elite 5th Special Forces Group.

In the Central Highlands

Once in Vietnam, Robbins was assigned to Detachment A-243 in Plateau Gi, located in the rugged Kontum Province. As an Intelligence Specialist, his role was vital to the operational success of his team. Missions were carried out weekly and spanned at least six days, deep in enemy-controlled territory. Each patrol consisted of two American Special Forces soldiers, two Vietnamese Special Forces, and a company of approximately 130 CIDG (Civilian Irregular Defense Group) Montagnard fighters.

"The Montagnards were the best," Robbins recalled with admiration. "Excellent fighters, well disciplined, and great trackers."

Combat was a constant reality. On one operation, a team member was killed. Robbins and his team sergeant personally recovered the body, and despite the tragedy, the mission continued. It was a sobering testament to the reality of war and the unwavering commitment of Special Forces teams to complete their objectives, no matter the cost.

When Detachment A-243 was turned over to the Vietnamese Special Forces as part of the Vietnamization program, Robbins was reassigned to Detachment A-244 at Ben Het, another strategic outpost near the Laos and Cambodian borders.

After the War

Robbins redeployed from Vietnam on April 11, 1969. Like many Vietnam veterans, his transition home was not easy. "My recovery at the time was not good," he shared candidly. "A lot of personal problems." Encouraged by a supervisor, he reached out to the VA for help, but at the time, support was inadequate. "I got a lot of help much later," he said.

The reception from the American public was also disheartening. "Coming home was not good and very disappointing," he said, reflecting a sentiment all too familiar to his generation of warriors. It wasn't until 1982 that Robbins felt seen—when New York City held a parade down Broadway to finally honor Vietnam veterans. "That made up for it," he said.

A Life of Service Continues

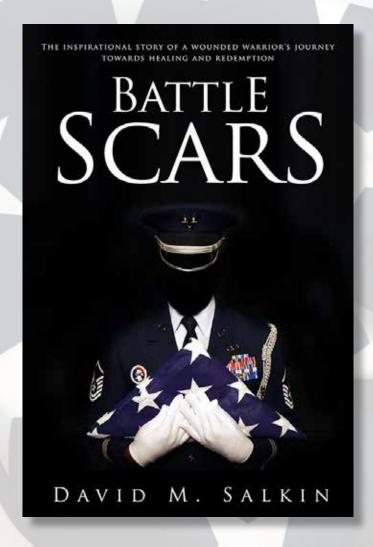
Despite the struggles, Dennis Robbins continued to serve his community. He went back to work for the New York Telephone Company and later retired from Verizon in 2002. His life, both in and out of uniform, exemplifies perseverance, dedication, and quiet strength.

Today, Robbins' story stands as a powerful reminder that courage is not just found on the battlefield—it's in the lifelong journey of healing, resilience, and purpose.



About "Profiles in Courage"

This series in *NJ Veteran Magazine* highlights the real-life experiences of New Jersey veterans who served with distinction. Their stories deserve to be told—not only to honor their service, but to ensure future generations understand the price of freedom.



BATTLE SCARS

An interview with author David M. Salkin

David M. Salkin is the award-winning author of seventeen thrillers, with more on the way. His novels span military-espionage, crime, and horror, and he's been published by Penguin Books, Post Hill Press, Permuted Press, and TEG publishing. Crystal Lake Publishing will release his next project in 2026.

Colonel Jeff Cantor: Dave, you've written multiple thrillers in several genres, but you say Battle Scars is a different type of book. Explain what you mean?

Dave: I write to entertain audiences. I like to provide mental vacations for my readers, in whatever genre I'm working in. They're always thriller style, with fast-paced story lines. Battle Scars is different for a few reasons. First, I wrote it as a screenplay. When I write any novel, I basically watch the movie in my head, then write it down. In this case, I really wanted to see it on the screen, so I wrote a script. Unfortunately, I don't have Hollywood contacts, so I decided it needed to be a book. When I wrote it into a book, it was short- a novella. Too short for most publishers, but it felt perfect. So I decided to self publish it. It's not my typical entertainment. This one is what I consider my most "important" book. I've worked as a volunteer with wounded warriors and veterans for thirty years. The main character is taken from stories from my friends.

Jeff: Without giving too much away, what's the book about?

Dave: It's a wounded warrior story, but it's bigger than just a straightforward one-person event. This is a story about camaraderie and sacrifice, pain and redemption. It offers hope and inspiration, and pays tribute to those who have served. It's actually a book selection in a college history class in Florida now. Accolades from MG James E. Livingston (MoH), and many other combat veterans have been extremely humbling. I wrote it for them.

Jeff: You've said this is one of your favorite books, even though it was a self-published novella?

Dave: No question. I've had vets that are true heroes call me crying and thanking me. That's about as rewarding as it gets for an author. It also has what I think is one of my best endings. It makes you really think about it for days after you're finished. I'm proud of this one.

Jeff: Thank you for this much-needed story. Your books can be found on Amazon or ordered through book stores. I know our veterans would love your "Team" series books as well.

Green Genius Founder Chef Tori Funn Debuts Korean Fried Wrap 3-Way as a Plant-Based Power Statement

A veteran-built brand reshaping food access, flavor, and healing from the ground up.

Newark, NJ — Chef Tori Funn, Army veteran, culinary architect, and founder of Green Genius, is creating a new standard in plant-based eating—one rooted in power, precision, and purpose. Based in Newark, NJ, Green Genius isn't a trend. It's a movement built to dismantle food deserts, reeducate the palate, and make wellness undeniable.

Chef Tori's approach is direct: no soy, no gimmicks, no shortcuts. Her recipes deliver unapologetic flavor, rooted in holistic nutrition and cultural depth. She uses food as a tool—feeding communities that have been historically underserved, starting with her own. Veterans, single mothers, and families across Newark are already tapping into Green Genius as more than a brand. It's a lifestyle of healing, heritage, and high standards.

The Korean Fried Wrap 3-Way is one of her signature formulas—fast, bold, and engineered for real life. Designed to meet every diet without watering down the experience, it's available in three styles: crispy oyster mushroom, golden cauliflower, or classic seasoned chicken. The layers hit hard: gochujang slaw, sticky BBQ drizzle, fresh vegetables, and crunchy protein—all wrapped in less than 30 minutes.

Korean Fried Wrap 3-Way

Built for speed. Backed by flavor. Designed to nourish.

Base Ingredients:

- · 4 tortillas or gluten-free wraps
- 1 cup shredded cabbage or slaw mix
- ½ cup sliced cucumber
- ¼ cup chopped scallions
- Sesame seeds
- Gochujang Mayo Slaw Dressing
- Korean BBQ Drizzle

Gochujang Mayo Slaw Dressing

- ¼ cup mayo (vegan or traditional)
- 1 tbsp gochujang
- 1 tsp rice vinegar
- ½ tsp maple syrup
- · Pinch of salt

Whisk. Toss with slaw. Save some for layering.

Korean BBQ Drizzle

- 2 tbsp tamari or soy sauce
- 1 tbsp maple syrup
- 1 tsp gochujang
- 1 tsp toasted sesame oil
- 1 tsp garlic powder
- 1 tsp rice vinegar

Simmer 2-3 minutes until thickened.

Choose Your Crunch Mushroom (Vegan)

- 1 cup oyster mushrooms, torn
- ½ cup unsweetened plant milk
- ½ cup flour
- 1 tbsp cornstarch
- · Garlic powder, salt
- · Oil for shallow frying

Dip, dredge, and fry until golden.



Chicken (Meat-Based)

- 1 cup diced boneless chicken thigh or breast
- · 1 egg or flax egg
- ½ cup flour
- 1 tbsp cornstarch
- Garlic powder, salt, pepper
- · Oil for frying

Season, coat, fry until crisp and cooked through.

Cauliflower (Plant-Forward)

- 1 cup cauliflower florets
- ½ cup chickpea or AP flour
- ½ cup water or plant milk
- 1 tbsp cornstarch
- Garlic powder, salt, pepper
- · Oil for frying

Mix batter smooth, coat florets, fry until golden.

Assembly

- 1. Warm tortilla.
- 2. Spread gochujang mayo.
- 3. Layer slaw, cucumber, crispy protein, scallions, sesame seeds.
- 4. Drizzle with Korean BBQ sauce.
- 5. Wrap, slice, serve hot.

Green Genius was born from necessity. Chef Tori Funn built it to reclaim health, disrupt the norm, and pour resources back into the community through food. From veteran resilience to culinary excellence, she moves with intention—and the work speaks for itself.

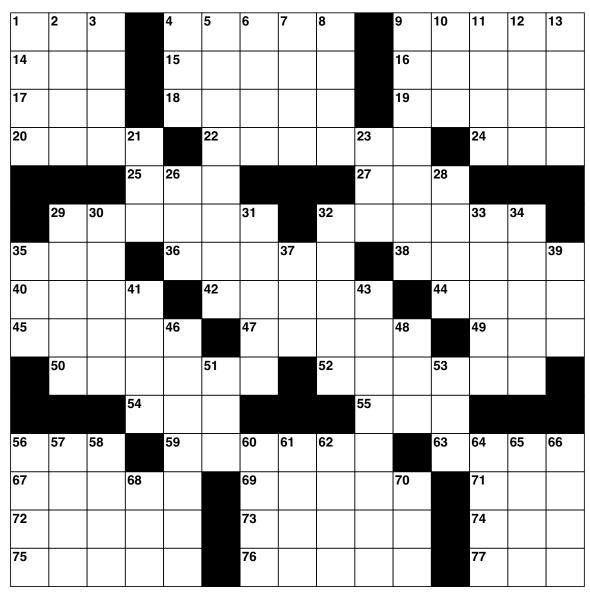
To follow the Green Genius movement or catch the food truck in Newark, visit greengeniusmeals.com or follow @greengeniusfunn on Instagram.

Press Contact:

Chef Tori Funn

cheftori@greengeniusmeals.com

Veterans Crossword



ACROSS

1 Unidentified flying object 4 Land measurements

9 Flow in a stream 14 Sun's name

15 Type of cheese

16 Pretender

17 Before, poetically

18 Beginning

19 Firearm with a long barrel

20 Desist

22 Classification

24 Caustic substance

25 Sticky black substance

27 Night bird 29 Annoys

32 Court game 35 Thirst quencher

36 Lauder cosmetics

38 Person sent ahead to acquire information in a

war zone 40 Opposed

42 Biblical woman

44 Corn syrup brand

45 Mustang

47 Parrot

49 Exhaust 50 Make camp

52 Acts out

54 Boxer Muhammad

55 Pot

56 No. eggs in a package

59 Unbox

63 Type of missile 67 Right angle to a ships

length

69 Japanese city

71 United States of America

72 Grieve

73 Steel, for example

74 Prohibit

75 Irritating 76 High ranking man-used

formerly 77 Behind

DOWN

1 Wields

2 Military post 3 Margarine

4 Gone by

5 Legislative branch of a

government 6 Tactic

7 Paradise 8 Satiate

9 Spreads out

10 Luau dish 11 Defunct football league

12 Depend 13 Oak

21 School group

23 Fish eggs 26 Snacked

28 Dead bolt

29 Particular category

30 City Boca ____ 31 Postage

32 Freedom from hostile

action 33 Drink to 34 Halos 35 Bill 37 Time period

39 Summit

41 Ancient Indian

43 Jewish holiday 46 Deceive

48 Armed conflicts between

nations

51 Least amount

53 Nervous system 56 Moist

57 Double-reed instrument

58 Jupiter 60 Magnificence

61 At sea

62 Tigers

64 Island nation 65 U.S. Air Force

66 Run quickly

68 Boat

70 Wing

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PHOTOS FROM DEPLOYMENT







Parwan AFG 2010







Kids in Kirkuk Iraq welcoming the US Soldiers













Veterans Crossword Answer Key

Solution:

¹U	² F	³ O		⁴ A	⁵ C	⁶ R	⁷ E	⁸ S		S	¹⁰ P	¹ U	¹² R	¹³ T
14 S	0	L		15 G	0	U	D	Α		¹⁶ P	0	S	Е	R
17 E	R	Е		18 O	N	S	Е	Т		19 R	ı	F	L	Е
20 S	Т	0	P ²¹		²² G	Ε	Ν	Е	²³ R	Α		24 L	Υ	Е
			²⁵ T	²⁶ A	R				²⁷	W	28 L			
	²⁹ G	30 R	Α	Т	Е	³¹ S		³² P	Е	L	0	³³ T	34 A	
³⁵ T	Е	Α		36 E	S	Т	37 E	Е		38 S	С	0	U	³⁹ T
40 A	N	Т	41 		⁴² S	Α	R	Α	43 H		44 K	Α	R	О
⁴⁵ B	R	0	N	46 C		⁴⁷ M	Α	С	Α	48 W		⁴⁹ S	Α	Р
	50 E	N	С	Α	⁵¹ M	Р		52 E	N	Α	⁵³ C	Т	S	
			54 A	L	I				55 U	R	N			
⁵⁶ D	⁵⁷ O	⁵⁸ Z		⁵⁹	N	⁶⁰ P	61 A	62 C	K		63 S	64 C	65 U	66 D
67 A	В	Е	68 A	М		⁶⁹	S	Α	K	⁷⁰ A		⁷¹ U	S	Α
⁷² M	0	U	R	N		⁷³ M	Е	Т	Α	L		⁷⁴ B	Α	R
⁷⁵ P	Е	S	K	Υ		⁷⁶ P	Α	S	Н	Α		⁷⁷ A	F	Т

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North Jersey Community Research Initiative (NJCRI)

Contact: Name: Ida Seshie, Email: i.seshie@njcri.org, Phone: 973-483-3444 ext. 204

www.njcri.org

NJCRI provides a wide array of invaluable services to the veteran community. Veterans have access to drop-in center services that include two congregate meals per day, showers, laundry facilities, technology support, and a food pantry. We offer primary medical care for adults and adolescents, comprehensive mental health and psychiatric care, substance use counseling, and harm reduction programs.

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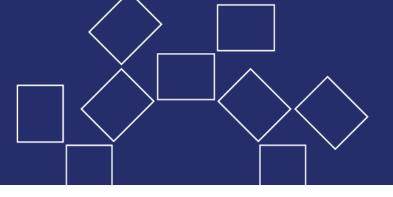
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