

Issue 03

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NJ VETERAN

A KEEPSAKE MAGAZINE FOR THE VETERANS COMMUNITY

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Understanding the six domains of resilience really helped me with everyday life. I was able to regain better composure and I had a vision of where my life was going to go. It really helped me get back on track to accomplish what I truly wanted in life.

- RFA Student



NJ VETERAN MAGAZINE

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Cover Photo: Bamyan Province, Afghanistan US and New Zealand forces on patrol above the city of Bamyan

Leave No Veteran Alone

A Letter from the Editor

There is an enemy affecting far too many veterans today. It doesn't wear a uniform. It doesn't carry a weapon. And it often goes unnoticed until someone is already in trouble.

That enemy is isolation.

Think about military life. We trained together, ate together, complained together, laughed together and deployed together. We always had someone on our left and right. We belonged to something. We had a mission.

Then one day, the uniform comes off.

The unit disappears. Friends scatter across the country. The phone doesn't ring as often. The mission that got you out of bed every morning is gone. And for some veterans, the silence can become overwhelming.

I recently interviewed Major General (Ret.) Mark Graham, who lost one son, Kevin, to suicide and another son, Army 2nd Lt. Jeffrey Graham, to an IED in Iraq. Today, General Graham leads Vets4Warriors, helping service members, veterans and their families find something incredibly powerful:

Connection.

His message stuck with me: **Stay connected.** It sounds simple. But sometimes simple things save lives. We don't always need a big program to make a difference. Sometimes we need to pick up the phone. Call the veteran you haven't spoken to in six months. Invite someone to breakfast. Check on the older veteran living alone down the street. Text the buddy you deployed with 20 years ago. Invite someone fishing, golfing, hiking or just out for coffee.

And when you ask, **"How are you doing?"** don't accept the automatic "I'm good" and move on. Take another minute. Listen.

Most importantly, **don't wait for someone to ask for help.**

Veterans are trained to push through adversity. We're trained to accomplish the mission and take care of everyone around us. Sometimes that makes us reluctant to admit that we're lonely, depressed or simply having a difficult time.

So we need to watch out for one another.

We also need to help veterans rediscover **purpose.** Volunteer. Mentor another veteran. Join a veterans organization. Coach a kid's team. Take a class. Exercise with other people. Go fishing. Learn something new. Help

another veteran find a job or start a business.

Find a reason to get out of the house. Find your people. Find another mission.

And sometimes you simply need to talk with someone who understands. Vets4Warriors provides confidential, 24/7 peer support from trained veterans. Call **855-838-8255** or visit **Vets4Warriors.com**. If you or someone you know is in crisis or thinking about suicide, call or text **988 and press 1** for the Veterans Crisis Line.

There is no weakness in reaching out.

When we were in uniform, asking for support wasn't surrender. It was how we completed the mission and brought our people home.

We often say in the military, **"Leave no one behind."** That promise shouldn't end when our military service does.

Leave no veteran behind.

Leave no veteran forgotten.

And leave no veteran alone.

Today, I challenge everyone reading this to do one thing: Call a veteran. You never know how much that phone call might matter.

Stay connected. Keep talking. Keep looking out for the person on your left and your right.

That is one mission from which none of us should ever retire.

Colonel (Ret.) Jeff Cantor

Editor & Publisher

NJ Veteran Magazine



Local Afghan man selling containers on his bicycle
in Bamyān, Afghanistan



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A Son's Legacy - A Family's Mission -Dennis and Marion Zilinski

Turned the Loss of Their Son in Iraq into a Lifeline for America's Veterans

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

There are moments in life when time divides permanently into two parts: everything that came before, and everything that came after.

For Dennis and Marion Zilinski, that moment arrived late one cold November night in 2005 with a knock on the front door of their New Jersey home.

Their son, U.S. Army First Lieutenant Dennis W. Zilinski II, was serving in Iraq with the 101st Airborne Division. Earlier that day, Dennis Sr. had seen reports that Soldiers from the 101st had been killed near Bayji. He kept checking the computer, trying to learn more while shielding Marion from the news. Hours passed without official word.

Then came the knock.

Marion walked toward the door and saw a police vehicle outside. Then she saw the Soldier standing there.

He was wearing his Army green uniform.

Before Dennis Jr. deployed, he had prepared his mother for what military notification might look like. If Soldiers came to the house wearing combat uniforms, he told her, it meant he had been wounded. If they arrived in their greens, he was gone.

Marion knew before she ever opened the door.

"I saw the greens," she recalled. The cold air, the smell of that night and the image of the men standing outside remain with her more than two decades later. She told them they could not come inside until she got her husband. Then she went upstairs and said the words no parent should ever have to say: "Dennis is gone."

That night changed the Zilinski family forever.

But it did not end Dennis Zilinski's service.

In many ways, it began a new chapter of it.

Through the Dennis W. Zilinski II Memorial Fund, Dennis and Marion have spent the years since their son's death helping veterans, active-duty service members and military families. What began as an effort by family and friends to honor a fallen young lieutenant has grown into a mission that has provided more than \$2 million toward service dogs and sponsored approximately 125 dogs, while also supporting wounded veterans, deployed troops and military families.

It is an extraordinary legacy born from an extraordinary loss.

And at its center is a New Jersey family whose story of military service spans generations.

From Vietnam to Iraq

Dennis Jr. grew up in Middletown, New Jersey, but the idea of service was present in the Zilinski home long before he ever put on a uniform.

His father had worn one first.

Dennis Sr. served in the U.S. Army from 1968 to 1970 and deployed to Vietnam in April 1969, returning home in May 1970. He served with the 14th Combat Engineer Battalion and was stationed at Firebase Nancy between Quang Tri and Phu Bai. He was barely removed from high school when he found himself halfway around the world in

a war zone.

It was a different generation and a different war. Dennis Sr. remembers military service as something young men of his generation simply expected might happen. He graduated high school in June, enlisted that October, completed training and by the following April was in Vietnam.

On his first day at Firebase Nancy, there was incoming fire.

He was 18 years old.

Looking back decades later, Dennis Sr. speaks about the experience with the perspective common among many Vietnam veterans. He does not embellish what he endured and is quick to point out that infantrymen operating in the jungles faced hardships beyond his own. Everyone had a job to do, he says. You followed instructions, learned from those who had been there longer and moved forward.

That quiet sense of duty became part of the environment in which Dennis Jr. grew up. The family attended Memorial Day and Veterans Day parades. Dennis Jr. saw his father as a Vietnam veteran. He saw other men and women in uniform. According to Marion, he was fascinated by military service from an early age.

But there was something deeper in him as well.

"He was always the kid that cared about all of the kids in his class," Marion remembered. If another child was different or excluded, Dennis made sure that child was included. He stood up for people who did not have anyone standing behind them. He volunteered through his church beginning when he was only in elementary school and consistently gravitated toward the underdog.

"He just wanted to give back to America," Marion said.

Eventually, that desire took him to the United States Military Academy at West Point.

A Leader Built to Serve

Dennis Jr. graduated from West Point in 2004 and became an infantry officer. He completed Ranger School and had already attended Airborne School while a cadet at West Point. He ultimately joined the storied 187th Infantry Regiment—the "Rakkasans"—of the 101st Airborne Division and became a platoon leader.

His parents describe a young man who seemed almost designed for leadership.

Dennis Sr. puts it simply: his son was "meant to serve."

There is a difference between being placed in charge and being someone others choose to follow. Dennis Jr. appears to have understood that difference instinctively.

In Iraq, he developed a relationship with a local sheikh who, according to his parents, would only speak with Dennis. Building trust across cultures is one of the hardest things a young combat leader can be asked to do, yet Dennis found a way. Marion even remembers hearing how her son, who did not smoke, accepted a cigarette from the sheikh as part of building that relationship, carefully avoiding inhaling so he would not choke in front of him.

It is a small story, but it says something significant about the kind of leader he was. He understood people.

He understood relationships.

And he understood that leadership was not always about giving an order. Sometimes it meant sitting down with someone from a completely different world and finding enough common ground to build trust.

That relationship would ultimately play a role in his final mission.

November 19, 2005

Dennis and his Soldiers had already been outside the wire earlier in the day. Back at their base, he was preparing to play a pickup basketball game when word came that a meeting was needed with the local leader.

Dennis needed to go because the man trusted him.

The Soldiers who ended up together in Dennis's Humvee that day were not normally a crew. His usual ride had already departed, so Staff Sergeant Eddie Karolas, another New Jersey Soldier, volunteered to drive. Other Soldiers who happened to be nearby climbed aboard.

They joined the convoy.

According to Marion's account, the convoy was directed onto another road. Two Humvees passed through. Dennis was traveling in the third.

Then the bomb exploded.

The improvised explosive device was enormous. The family was later told it was powerful enough to destroy a tank. Dennis and three other Soldiers in the vehicle were killed; a medic thrown from the vehicle survived. A firefight followed as American forces fought to recover their fallen comrades.

First Lieutenant Dennis W. Zilinski II was gone.

He was a West Point graduate, Ranger, paratrooper, infantry officer and platoon leader.

But to Dennis and Marion, none of those titles came before the most important one.

He was their son.

And then they had to wait for him to come home.

Dennis was killed on November 19. His funeral service would not take place until December 1. Marion remembers learning that his autopsy was performed on Thanksgiving Day and initially wondering why it mattered anymore.

Her older son gave her an answer she has never forgotten: the military needed to understand what had happened so it could learn how to protect other Soldiers.

"Dennis would want that," he told her.

Even in death, the family found themselves thinking about how Dennis might help the next Soldier.

Perhaps that helps explain what came next.

The Knock That Never Really Goes Away

There is a phrase used often in the veteran community: **Gold Star Family**.

We say it with reverence, as we should.

But sometimes the phrase can become so familiar that we forget what it actually represents.

It represents a mother opening a door and seeing a uniform she prayed she would never see.

It represents a father searching a Department of Defense website, hoping desperately that the casualty report does not contain his son's name.

It represents siblings receiving a telephone call that changes the rest of their lives.

It represents an empty chair at Thanksgiving.

Birthdays that continue to arrive.

Weddings, grandchildren and family milestones where someone is always missing.

More than two decades after Dennis's death, Marion does not pretend grief has disappeared.

"It doesn't get any easier," she said. "We speak his name to keep his memory and spirit alive."

That sentence may be the key to understanding everything Dennis and Marion have done since.

They speak his name.

And then they put that name to work.

The Dennis W. Zilinski II Memorial Fund

In 2006, friends and family began what became the Dennis W. Zilinski II Memorial Fund. The first major event was the Run With Dennis.

At the beginning, there was no elaborate long-term plan. People simply wanted to do something meaningful in Dennis's memory.

Then one run became another.

The family began sending care packages to troops. They donated to Fisher House. They purchased handcycles for wounded warriors and provided support to Walter Reed.

Events grew, more people became involved and the mission expanded.

Over time, one particular mission emerged as the Fund's largest commitment: **service dogs for veterans**.

The Zilinskis saw what properly trained service dogs could do for veterans dealing with the visible and invisible wounds of war. They saw men and women whose lives had become constricted by trauma begin venturing back into the world. They heard veterans describe how a dog helped them sleep, navigate crowds, regain independence and reconnect with their families.

Most importantly, they heard veterans say something even more powerful:

The dog saved my life.

The Fund began working with K9s For Warriors early in that organization's development. According to the Zilinskis, since 2012 their Fund has provided more than **\$2 million toward service dogs** and has sponsored approximately **125 dogs**. Today, a majority of the Fund's resources go toward service dogs because Dennis and Marion have seen firsthand the difference those animals make.

For them, this is not an abstract charitable program.

It is saving veterans.

And if Dennis Jr.'s name is attached to something, his parents want it to matter.

Giving Veterans a Way Forward

The Fund's work extends beyond service dogs.

Over the years, the Zilinskis have helped veterans facing financial hardship, supported



wounded warriors, sent packages to deployed service members and helped connect veterans with resources that might provide a more sustainable way forward.

They have even helped fund amputations.

Dennis and Marion also understand that helping someone means more than writing a check. Sometimes it means having a difficult conversation about what comes next. Dennis Sr. speaks candidly about trying to guide veterans toward VA counselors and other resources that can help address underlying financial challenges rather than simply treating the immediate crisis.

That approach reflects the seriousness with which the family views every donation entrusted to them.

Whether someone gives five dollars or a thousand, Dennis Sr. believes the Fund has a responsibility to use that money wisely.

Why?

Because the work is being done in Dennis's name.

"We take that pretty seriously," he explained. They want people who hear their son's name associated with the Fund to know "it's a positive thing."

That is stewardship in its purest form.

"Dennis Moments"

There are moments when Dennis and Marion believe their son lets them know that his story is still unfolding.

Marion calls them "Dennis moments."

One happened recently at a New Jersey State Police graduation.

An award bearing Dennis Jr.'s name is presented to a recruit selected for military service and related qualities. At the graduation, the recipient approached Dennis and Marion and told them something remarkable.

The Zilinskis had sent him care packages when he was deployed to Iraq.

Years after Dennis's death, a New Jersey service member deployed to the same country where Dennis gave his life received packages sent in Dennis's memory. He came home, entered the New Jersey State Police and then, without the Zilinskis orchestrating it, was selected to receive an award bearing Dennis's name.

Marion knew exactly what to call it.

A Dennis moment.

She pictures her son in heaven, "sitting on a star, swinging his legs" and saying, essentially, *Wait until they see this one.*

It is difficult to imagine a better illustration of legacy.

A young lieutenant who died in Iraq in 2005 was still influencing another New Jersey service member serving in Iraq nearly two decades later.

Then he welcomed him home.

A Family Tradition That Continues

The Zilinski family's military story did not begin with Dennis Jr., and remarkably, it did not end with him.

Dennis Sr. served in Vietnam.

Dennis Jr. served in Iraq.

Their son Matthew continued the family's military tradition and became a lieutenant colonel in the Army National Guard. Other members of the extended family have served as well, including a grandson who completed ten years of military service and another grandson who recently returned from a deployment to Jordan as an airman. This is a family that understands service not as a slogan but as something lived across generations.

It also makes the Zilinskis' continued commitment to veterans even more remarkable. They know the cost.

They know what deployment does to a family.

They know what it means to wait for the phone call.

And they know the unimaginable reality of the knock on the door.

Yet rather than turning away from the military community after losing their son, they moved closer to it.

They chose to keep serving.

Remember His Name

When I asked what they wanted people to take away from Dennis's story, their answer became bigger than Dennis.

Yes, they want people to remember their son.

Every parent who loses a child wants the world to remember that their child lived—that he mattered, that he loved, that he laughed, that he had friends and dreams and a future.

"You don't want them to be lost," Marion explained. You want other people to know what they did and remember them.

But Dennis and Marion want us to remember more than one Soldier.

They want Americans to remember all of the men and women who have worn the uniform and sacrificed on our behalf—and the families who sacrifice alongside them.

Their son's name may be on the Memorial Fund, but its mission reaches far beyond one family.

"I think we want people to remember all our military men and women that sacrificed," Marion said, noting that sacrifice extends outward to families and friends as well.

That is perhaps the most powerful part of the Zilinski story.

A family suffered the worst loss a military family can experience.

They could not change what happened on that road near Bayji on November 19, 2005.

They could not bring Dennis home alive.

They could not erase the sight of those Army greens at the front door or reclaim all the birthdays and holidays that should have followed.

But they could decide what happened next.

And they did.

They took their grief and turned it into service.

They took their son's name and attached it to hope.

They took the memory of one young infantry officer and used it to help wounded warriors, deployed Soldiers, struggling military families and veterans searching for a path forward.

They helped put service dogs beside veterans who needed someone watching their backs again.

More than \$2 million in service dogs.

Approximately 125 dogs sponsored.

Care packages traveling halfway around the world.

Veterans receiving help during their darkest moments.

And generation after generation of young people learning the name **Dennis W. Zilinski II**.

Dennis and Marion are older now. Dennis Sr. jokes that when they started this journey he was 55; today he is 76, and they are still moving forward. But when asked about the Fund's greatest accomplishment, the answer remains clear: the service dogs and the veterans whose lives those dogs have changed. And Dennis Sr. is quick to credit the countless people who have supported the Fund and believed in its mission.

Twenty-one years after their son's death, Dennis and Marion Zilinski are still serving. Dennis Jr. is, too.

His uniform is no longer hanging on his shoulders. His boots no longer touch the ground. He will never again lead his platoon outside the wire.

But somewhere today, a veteran may walk into a crowded store because a service dog named in Dennis's honor is beside him.

Somewhere, a military family may receive help at the moment they need it most.

Somewhere overseas, a young Soldier may open a care package and discover the story of a New Jersey lieutenant who went before him.

And somewhere in New Jersey, someone who never met First Lieutenant Dennis W. Zilinski II will speak his name.

That is what Dennis and Marion have built.

Not simply a memorial.

A living legacy.

And for a Gold Star family that has spent more than two decades making sure their son's sacrifice continues to serve others, perhaps there is no greater tribute than that:

Dennis is still taking care of his Soldiers.



Two Sons, Two Battles, One Lifelong Mission

Major General (Ret.) Mark Graham Turns Unimaginable Loss Into a Mission of Connection and Hope Turned the Loss of Their Son in Iraq into a Lifeline for America's Veterans

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

There are some experiences in life for which no amount of military training can prepare you.

Major General (Ret.) Mark Graham spent more than 34 years serving in the United States Army. He commanded soldiers, led organizations and carried the responsibilities that come with senior leadership. But the most difficult battles of his life were not fought on a battlefield.

Within the span of just eight months, Mark and his wife, Carol, lost both of their sons. Their 21-year-old son Kevin died by suicide in June 2003 after struggling with depression. Eight months later, their 23-year-old son, Army 2nd Lt. Jeffrey Graham, was killed by an improvised explosive device while leading a patrol in Iraq.

Two sons. Two very different battles. One family forever changed.

Today, more than two decades later, Graham has transformed that unimaginable grief into a mission: making sure service members, veterans and their families know they never have to face their darkest moments alone.

That mission is at the heart of **Vets4Warriors**, a national peer-support network operated through Rutgers University Behavioral Health Care, where Graham has spent nearly 13 years helping build a lifeline for members of the military and veteran communities.

A Family Built Around Service

Graham grew up in Fairview Heights, Illinois, and earned his Army commission through ROTC at Murray State University in Kentucky in December 1977. He would go on to serve 34½ years in uniform.

Service was also becoming part of the next generation of the Graham family.

Mark and Carol had three children: Jeffrey, Kevin and Melanie. Jeffrey graduated from the University of Kentucky with an engineering degree in 2003 and was commissioned as an Army armor officer. His father had the honor of commissioning him.

Kevin was also an Army ROTC scholarship student. But behind the accomplishments of a talented young man was a struggle his family did not fully understand at the time.

Kevin was battling depression.

Graham recalled that Kevin had been taking medication but apparently stopped because he feared his treatment could affect his ROTC scholarship and military future. In June 2003, while Mark and Carol were stationed in South Korea, Kevin died by suicide.

He was only 21.

"We knew Kevin was sad," Graham recalled. "We didn't know he could die from being too sad."

Those words capture one of the most painful realities surrounding mental illness, particularly during an era when depression and suicide were discussed far less openly within the military community.

The Graham family was devastated.

But another son was preparing to go to war.

"Dad, You Know I've Got to Go"

After Kevin's death, the Army gave Jeffrey the opportunity to remain at Fort Knox rather than immediately deploying to Iraq.

His father desperately wanted him to stay.

During a walk together, Jeffrey stopped his father and told him something Mark Graham would never forget:

"Dad, you know I've got to go."

Graham understood the conflict better than most. As a father, he wanted his surviving son safely at home. As a soldier, he understood why Jeffrey believed he needed to join his unit.

"You don't have to go," Graham told him.

But Jeffrey went.

He joined his unit at Fort Riley and deployed to Iraq. While leading a foot patrol, Jeffrey noticed something suspicious near a bridge. He stopped his platoon short and moved forward to investigate.

The enemy detonated an IED using a cell phone.

Jeffrey was killed.

"In eight months we lost Kevin by suicide in June of 2003," Graham said. "In February 2004, Jeffrey was killed in Iraq by an IED."

Jeffrey was 23 years old.

Graham describes his sons as having died fighting two different kinds of wars.

"Kevin was fighting a battle of his mind, and Jeffrey was fighting a battle with an enemy in a faraway land."

It is a powerful reminder that not every battlefield is visible.

Faith, Family and Friends

How does a family survive something like that?

For Graham, the answer comes down to three things: **faith, family and friends.**

The Graham family leaned on one another, their military family and the people who simply showed up when they were needed. There was no judgment and no expectation that grief would follow a schedule.

"There's no right way to grieve," Graham said.

An important part of their survival was that family members did not blame one another. They grieved together while allowing each other to grieve differently. Their daughter, Melanie, became an enormous source of strength and inspiration. Graham noted that she had endured more by age 20 than many people experience in a lifetime. Today, she is a nurse practitioner in New York City and the mother of three children.

The pain, however, never simply disappears.

"I think about my boys every day," Graham said. "Not a day goes by."

But grief eventually became connected to purpose.

A Promise to Jeffrey

Shortly before Jeffrey deployed to Iraq, something happened that would profoundly influence the Graham family's future.

A soldier unexpectedly came to Jeffrey's apartment at Fort Riley. The soldier's brother had died by suicide, and the young man was struggling with suicidal thoughts himself.

Jeffrey invited him inside.

Graham doesn't know everything the two soldiers discussed that night. But he knows his son listened.

Later, Jeffrey called his parents.

He was crying.

Jeffrey told them that before Kevin's death, he probably wouldn't have known what to say to someone experiencing suicidal thoughts. But now he understood the seriousness of what the soldier was experiencing.

He urged the soldier to stay alive.

Jeffrey then asked his mother and father to promise him something: **Keep talking about mental health and suicide.**

They promised.

Jeffrey would soon deploy to Iraq and never return home.

For Mark and Carol Graham, that promise did not end with their son's death.

It became part of their life's work.

Vets4Warriors: Discover the Power of Connection

After retiring from the Army in 2012, Graham continued speaking publicly about mental health and suicide prevention. Eventually, an opportunity emerged with Rutgers University Behavioral Health Care and Vets4Warriors.

Graham did not originally create Vets4Warriors. The program's roots date to 2011 and efforts to provide peer support following suicides at Fort Hood. But Graham would become one of the driving forces behind its growth.

There was one issue he felt strongly about from the beginning: **families needed to be included.**

Today, Vets4Warriors serves active-duty personnel, National Guard members, Reservists, veterans and their families nationwide.

Its approach is deceptively simple and incredibly important.

Veterans answer the phone.

Vets4Warriors hires veterans as paid employees and trains them to provide peer support to fellow members of the military community. Callers are connected with people who understand military culture because they have lived it themselves.

"Our goal is that no one would be alone," Graham explained. "They can always talk to another veteran about whatever they're going through."

The service operates 24 hours a day. Calls are answered live, with a goal of answering within 30 seconds. Peers can follow up with callers, help connect them to resources and remain involved for as long as the individual wants continued contact.

That continued relationship matters.

A person experiencing depression, loneliness, financial stress, relationship difficulties or simply a difficult night may not be ready to walk into a clinic. They may not know



what type of professional assistance they need.

Sometimes the first step is simply talking to another person who understands.

The Enemy of Isolation

One of the most significant issues Graham sees today is isolation.

Loneliness and isolation have consistently ranked among the leading reasons people contact Vets4Warriors. Graham said they have remained among the top reasons for reaching out since 2016 and rose to number one for a period during the COVID-19 pandemic.

This is especially important within the veteran community.

Leaving military service can mean losing much more than a uniform. Service members can suddenly find themselves separated from their unit, mission, daily structure and the people who understood their experiences without explanation.

Isolation can grow quietly.

That is why Vets4Warriors' message is so important:

Discover the power of connection.

You don't have to wait until someone reaches a crisis to call. You don't need to have the perfect words. You don't even need to know exactly what is wrong.

You can simply reach out.

And friends and family members can reach out too.

Graham encourages people to save the Vets4Warriors number in their phones even if they personally don't need it. Someday, a battle buddy, family member or friend might.

You can sit beside someone and make that call together.

Sometimes a conversation is enough to get a person through the next few minutes — and those minutes can matter enormously.

The Phone Call Graham Wishes Kevin Could Have Made

For Graham, this mission will always be personal.

He thinks about what might have been different in 2003 if Kevin had possessed the type of resource that exists today.

"I wish our son Kevin had a phone number that he could have called in the middle of the night," Graham said.

Maybe, he reflected, talking to someone could have interrupted that moment of overwhelming pain.

"It might have stopped him long enough to not do what he did."

No one can know what would have happened.

But Graham can help make sure another young service member has that number today.

That may be one of the most meaningful legacies imaginable for both of his sons.

One Minute, One Hour, One Day

September is Suicide Prevention Month, but Graham believes the issue cannot be confined to a month on the calendar.

"For us, Suicide Prevention Month is every day."

His advice to families dealing with profound loss is similarly straightforward:

Take life one minute at a time.

Then one hour.

Then one day.

And keep moving.

"Don't stop. Call somebody. Talk to somebody," Graham said. "Stay connected."

Major General Mark Graham spent more than three decades serving his country in uniform. His sons fought two very different battles. Jeffrey died serving his nation in Iraq. Kevin lost his battle with depression.

Their father continues fighting for both of them.

Every telephone answered at Vets4Warriors represents another opportunity for someone to be heard. Every veteran employed as a peer represents another person who can say, I've worn the uniform. I understand. And every connection offers the possibility that someone who feels completely alone will discover that they are not.

That is the Graham family's legacy.

Not simply tragedy.

Service.

Connection.

And hope.

Need Someone to Talk To?

Vets4Warriors provides confidential peer support for active-duty service members, National Guard and Reserve members, veterans and military families.

Call: 855-838-8255

Online: Vets4Warriors.com

Available: 24 hours a day, 7 days a week

Callers can speak with a trained veteran peer, use live chat through the website, or request follow-up contact. Graham emphasizes that the goal is to meet members of the military community wherever they are and make sure no one has to struggle alone.

If you or someone you know is in immediate crisis or may be in danger, call or text 988 and press 1 for the Veterans Crisis Line.



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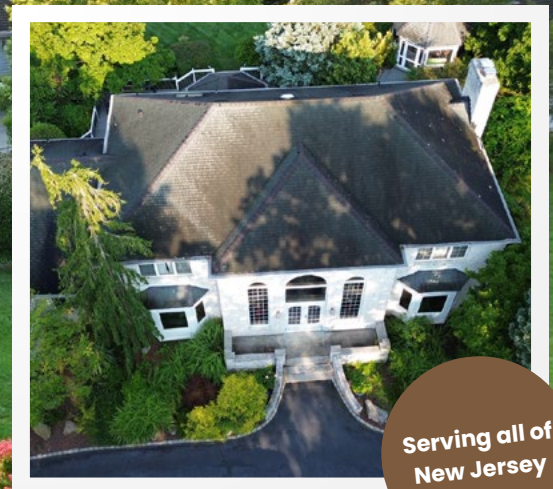
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The Generosity of Scars

LTC (Ret) Scott Mann on the Power of Storytelling

Retired Green Beret Scott Mann believes veterans are carrying some of the most powerful stories in America—and that learning how to tell them can build connection, preserve legacy and help others find their way forward.

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

Veterans know stories.

Some are funny. Some are painful. Some become better every time they are told. Others remain buried for decades because they are too difficult to revisit, because we do not think anyone wants to hear them, or because we were raised in a military culture that taught us to keep moving forward and not make things about ourselves. Lieutenant Colonel (Ret.) Scott Mann, a retired U.S. Army Green Beret, believes that needs to change.

Mann has spent much of his post-military career teaching veterans, business leaders and others how to communicate through stories. To him, storytelling is not simply entertainment. It is a way humans make sense of experience, connect with one another and transform struggle into something that can serve somebody else. And veterans, Mann says, are sitting on an extraordinary reservoir of stories. "One of the things that will help us come home as warriors is we've got to become storytellers," Mann told *NJ Veteran Magazine*.

Storytelling Started Long Before Special Forces

Mann's connection to storytelling began well before he became a Green Beret. He grew up throughout the South, with family roots in Appalachia and western North Carolina, and remembers stories being part of everyday life. Family members would gather around fires and older generations would talk about what life was like years before. His grandfather told stories about the American chestnut tree and the world he remembered growing up in.

Mann says he developed an instinctive appreciation for storytelling in that environment.

Then came Special Forces.

There he encountered senior noncommissioned officers who could walk into a room, tell a story and command everyone's attention.

"They could captivate the entire room," Mann recalled, "and they could move people to action."

At the time, he did not have a formal framework for what made those men effective communicators. He simply understood that stories worked.

It was after leaving the military that he began studying storytelling as a craft.

Mann describes his transition from military service as an extremely difficult period. He

had spent much of his life pursuing the goal of becoming a Green Beret and suddenly found himself separated from the identity, mission, team and sense of purpose that had shaped his adult life.

Looking back, Mann believes one of the greatest challenges was failing to separate his identity from the uniform before leaving service.

"I thought that what I took off in the form of that uniform was my identity," he said.

Eventually, mentors introduced Mann to the deliberate craft—the "art and science," as he describes it—of storytelling. What had once been instinct became a skill he could study, practice and teach.

That discovery would become an important part of his next mission.

The Veteran Who Has Not Quite Come Home

Mann uses a powerful image to describe military transition.

Think of the ancient hero's journey: a warrior leaves home, undergoes trials and eventually returns to shore carrying the lessons of the journey.

For too many veterans, Mann believes, that final return never fully happens.

"If you were to metaphorically lay out so many veterans," he said, "I think you would see a whole bunch of boats out in the harbor that just haven't quite made it to shore."

They are caught between two identities—no longer fully part of the military world, but uncertain where they belong in the civilian one.

"You're in transition purgatory," Mann said.

That concept will sound familiar to many veterans.

Military life provides structure, purpose, mission and community. A Soldier knows where to be, who is depending upon them and what success looks like. After leaving service, those reference points can disappear almost overnight.

Mann believes storytelling can help bridge that divide.

Not because telling a story magically solves every problem, but because it allows people to understand what happened to them, identify how they changed and decide what they will carry forward.

What Makes a Story?

For someone who teaches storytelling professionally, Mann offers a remarkably simple definition:

A story is a character-based narration of a character overcoming obstacles to reach an important goal.

Character. Obstacles. Goal.

Then there is one more critical ingredient: resolution.

Resolution does not necessarily mean everything ended happily.

It means answering two questions:

How did you change?

What did you learn?

Mann points to fellow Green Beret Romulo “Romy” Camargo as an example. Camargo was shot in the neck in Afghanistan and returned home with devastating injuries. His original goal—to come home physically whole—was not achieved.

But that was not the end of his story.

Camargo and his wife, Gaby, went on to establish the Stay In Step Spinal Cord Injury Recovery Center, helping other individuals and families confronting spinal cord injuries.

The objective changed. The struggle remained. But the experience ultimately produced a new purpose.

That, Mann says, is resolution.

And it leads to perhaps his most important rule of storytelling:

“No struggle, no story.”

“You cannot talk about what changed and what you learned if you don’t first talk about the struggle,” Mann explained.

That can be difficult for veterans.

Military culture often rewards toughness, emotional control and humility. Many veterans grew up professionally under the idea of the “quiet professional.”

Mann respects that tradition, but makes an important distinction.

There is a difference between being quiet and being silent.

Being quiet means serving with honor, avoiding self-promotion and protecting information that should remain protected.

Being silent can mean allowing valuable experiences and lessons to disappear.

Stories Are About the Listener

Mann rejects the idea that telling a personal story is necessarily self-centered.

The best stories, he says, are actually acts of service.

“Stories are told in the service of the audience,” he explained.

Thousands of years ago, storytelling helped human beings pass along lessons about survival. Someone would return to the group after encountering danger and explain what happened. The listeners could experience that event indirectly, learning from the storyteller’s mistakes or discoveries without having to experience the same danger themselves.

Modern stories operate in much the same way.

When veterans are willing to talk candidly about a difficult experience—and then explain what changed and what they learned—the listener can find pieces of his or her own life in that experience.

Mann calls this the “**generosity of scars**.”

It means repurposing the difficult things that happened to you so they can be useful to someone else.

“You’re sitting on, literally, a goldmine of service,” he said.

Imagine a veteran talking honestly about losing a friend, making a leadership mistake, struggling after leaving the military, rebuilding a marriage, starting a business that failed or learning how to become a parent after years of deployments.

The details may be unique.

The emotions usually are not.

Loss. Fear. Failure. Love. Loyalty. Purpose. Regret. Redemption.

Those are universal.

“What’s Personal Is Universal”

One of the greatest barriers to storytelling is the voice telling us nobody cares.

Mann talks about what author Steven Pressfield calls **Resistance**—that internal



force that says:

Nobody wants to hear your story.

Your story is not important enough.

Someone else had it harder.

People will think you are bragging.

You are going to bore them.

That voice causes many people to retreat before they ever tell the story.

Mann argues the opposite is usually true.

If an experience genuinely matters to you, chances are something within it will matter to somebody else.

“What’s personal is universal,” Mann said, invoking a principle he uses in his teaching.

A parent battling cancer. Being bullied as a child. Addiction. Changing schools. Losing somebody you love.

The specific circumstances belong to one person. The human experience underneath them belongs to everyone.

The key is intent.

If you tell the story simply to impress people, the audience will probably sense it.

But when the story is offered generously—to give the listener something useful—it becomes something entirely different.

“As long as the story is told in the service of the listener,” Mann said, “you’re never gonna bore anybody.”

Follow the Hero’s Journey

One structure Mann often teaches is the classic **Hero’s Journey**.

The character begins in the ordinary world.

Then comes a call—a challenge, opportunity, crisis or moment that pulls the person out of familiar territory.

Often, the person initially resists.

Eventually, he or she accepts the journey.

Then come obstacles.

Some are external.

Others are internal.

The struggles intensify until reaching what Mann describes as an “all-is-lost” moment.

Then a guide may appear.

That guide does not necessarily have to be a person. It might be a mentor, a book, a conversation, a piece of music or something else that arrives at precisely the right moment.

Eventually, the character moves through the crisis and returns home.

The character may achieve the original goal.

Or may not.

But the most important part is what the person carries home.

“The gift,” Mann explained, “is how we changed and what we learned.”

That is resolution.



Once you understand that framework, Mann jokes, movies will never look the same again.

From *Star Wars* to *The Odyssey*, the structure repeats itself because it mirrors how human beings naturally understand struggle and transformation.

Veterans know that journey exceptionally well.

Great Storytellers Listen First

Perhaps the most surprising piece of Mann's storytelling advice has nothing to do with speaking.

It is about listening.

"The first advice I would give is it's not the stories you tell, it's the stories you ask to hear," Mann said. "Storytellers are the best listeners."

He encourages people to ask thoughtful, open-ended questions—particularly questions beginning with what and how.

Ask your children what surprised them today.

Ask a veteran what it felt like when they arrived at their first unit.

Ask your parents what their neighborhood was like growing up.

Ask someone how an important event changed them.

Then listen.

Really listen.

Mann suggests that as much as two-thirds of our interactions should involve "story listening." By understanding another person's fears, aspirations and experiences, storytellers become much better at knowing which stories will actually matter to the people in front of them.

That leads to another simple principle worth remembering:

Listen to understand, not to respond.

In an age dominated by social media, instant reactions and increasingly polarized conversations, that may be one of the most valuable lessons Mann teaches.

Veterans Have Stories America Needs

Mann has turned these ideas into his book *Generosity of Scars*, which he describes as a practical field guide for people who have experienced struggle and want to transform those experiences into stories that serve others.

The book follows his earlier work, *Nobody's Coming to Save You*, focused on human connection and rapport building. Mann also discussed a forthcoming book, *Leaving Tracks*, centered on legacy and purpose and written with his father, a career wildland firefighter, before his death.

Mann also teaches and coaches individuals who want to become better storytellers and encourages people interested in that work to contact him through his website. But underneath the books, speaking engagements and workshops is a larger mission.

Mann wants veterans to understand that their stories have value.

Not simply the spectacular stories.

Not just combat stories.

Not only Special Forces stories.

The story of leaving the military matters.

The story of becoming a parent matters.

The story of failing matters.

The story of starting over matters.

The story of losing someone matters.

And the story of discovering a new purpose matters.

Veterans sometimes believe that unless their experience ended in victory, there is no story worth telling.

Mann sees it differently.

The story lies in the struggle—and in what you carried home from it.

That may be the greatest lesson in all of this.

For generations, veterans have passed along lessons around squad bays, VFW halls, kitchen tables, campfires and bar stools. Those stories preserve history, teach younger generations, keep memories alive and remind veterans that other people have traveled similar roads.

Today, our country may need those stories more than ever.

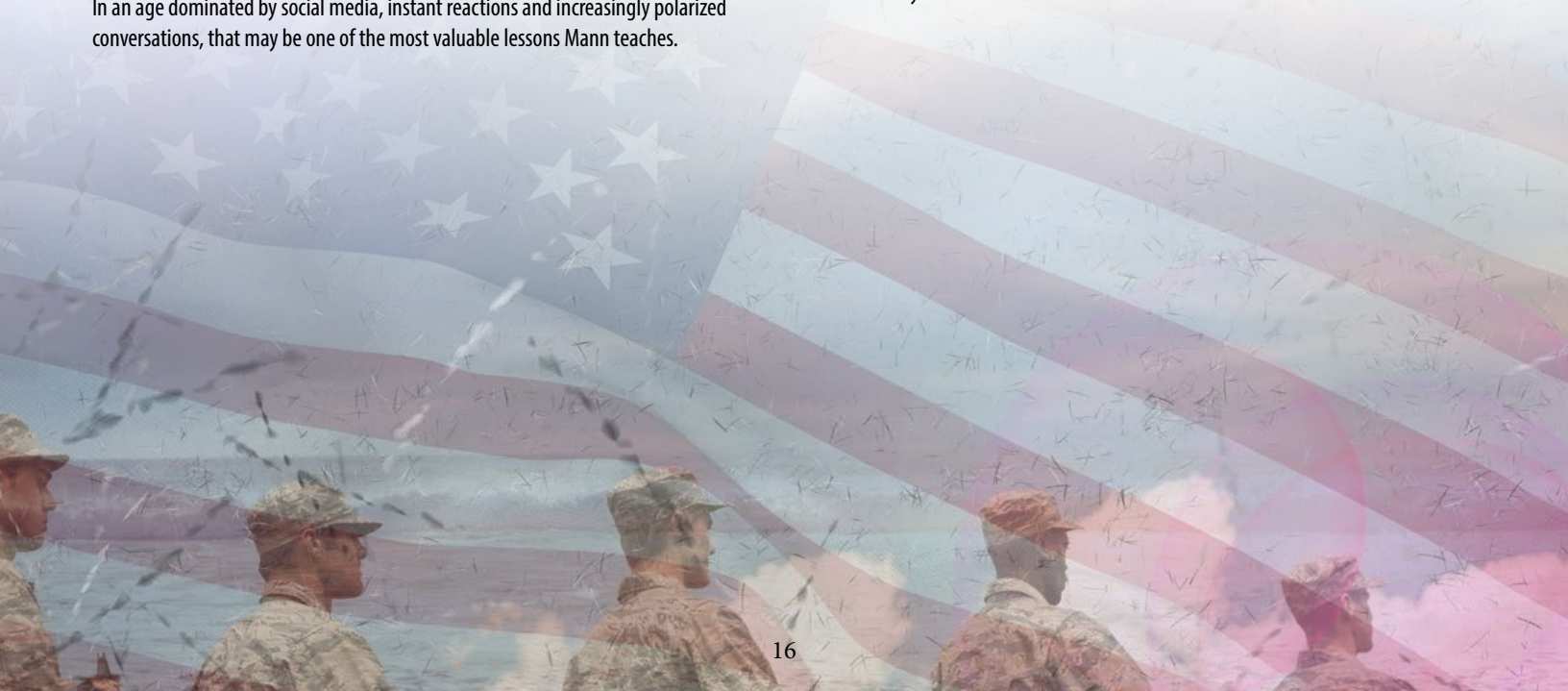
Mann put it powerfully:

"We need your stories."

Because when a veteran tells the truth about struggle, change and what was learned along the way, that veteran is doing more than remembering the past.

They are leaving something behind for the next person making the journey home.

And that may be one final form of service.



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One Last Exit: The 404th Civil Affairs Battalion Closes Its Airborne Chapter

The Fort Dix-based unit's "Sunset Jump" marked the end of an airborne tradition—but not the mission, brotherhood or fighting spirit of the 404th.

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

There is something unmistakable about an airborne operation.

The aircraft. The equipment. The commands. The nervous energy mixed with confidence. The final equipment checks. And then, one by one, Soldiers leave a perfectly good aircraft and trust their training, their parachute and one another.

For generations of airborne Soldiers, earning the right to wear jump wings—and maintaining that proficiency—has represented much more than another military qualification. It is part of an identity.

In August 2026, that identity entered a new chapter for one of New Jersey's most unique Army Reserve units.

The 404th Civil Affairs Battalion, based at Joint Base McGuire-Dix-Lakehurst, conducted its final airborne operation while on jump status. Soldiers jumped from helicopters onto Coil Drop Zone in South Jersey in an event appropriately called the "Sunset Jump."

I was honored to attend.

For me, it was personal. I previously served with the 404th, and Civil Affairs was an important part of my own military career. Standing there watching another generation of 404th Soldiers descend beneath their parachutes brought back a lot of memories.

But this was not simply another jump.

It was the end of an era.

Closing One Chapter

Lieutenant Colonel Mike Szczurowski, Commander of the 404th Civil Affairs Battalion, described the moment as both emotional and necessary.

"It was the closing of a chapter," he said.

The Army is once again transforming its force, and part of that transformation involves

reducing the number of paid parachute positions across the Total Army. Civil Affairs previously had approximately five airborne battalions. Under the restructuring, most of those units—including the 404th—will stand down their airborne capability.

For the Soldiers who built careers around airborne service, the change is significant.

That is what made the Sunset Jump much more than a training exercise.

Former members of the battalion returned. Families and friends came out. Senior Civil Affairs leaders attended. Former commanders stood alongside current Soldiers. The event became both a reunion and a tribute to the generations of men and women who wore the 404th patch and jumped as members of the battalion.

Szczurowski acknowledged that there was sadness associated with the change, particularly for Soldiers whose careers have been closely tied to the airborne community. But the loss of jump status does not mean the 404th is abandoning the airborne spirit—or the standards that came with it.

The battalion can still send Soldiers to Airborne School. What changes is the requirement to maintain unit-wide airborne proficiency.

For an Army Reserve formation, that distinction matters. Reservists have a limited number of training days each year, and maintaining airborne proficiency requires significant time, resources and preparation. Every hour spent preparing for an airborne operation is an hour that cannot be devoted to another critical skill.

And the next fight may require a different set of priorities.

More Than a Parachute

One of the biggest questions surrounding the change is whether losing airborne status will affect recruiting and retention.

Szczurowski initially wondered the same thing.

The airborne mission certainly attracted Soldiers to the 404th. But he believes the unit offers something even more powerful: its people.

The 404th draws highly skilled Soldiers not only from New Jersey, New York and Pennsylvania, but from across the country. Some travel significant distances simply to serve in the formation. And while airborne status may have helped attract some of them, Szczurowski believes the real reason people stay is the culture.



"I think they come for the brotherhood and the sisterhood," he said.

That will not disappear when the parachutes are packed away.

That statement captures something anyone who has served in a great military unit understands. Equipment changes. Missions change. Commanders change. Organizational charts change.

Relationships endure.

In fact, Szczurowski pointed to the Sunset Jump itself as proof. Approximately five former battalion commanders were present, reflecting the community that has developed around the 404th over the years. He believes that connection among current Soldiers, alumni and families is one of the qualities that makes Civil Affairs organizations successful.

What Is Civil Affairs?

To understand why the 404th remains so important, you first have to understand Civil Affairs.

Civil Affairs Soldiers operate at the intersection of the military and the civilian world. They help military commanders understand the civilian environment in which military operations take place and engage with governments, communities, institutions and other civilian organizations.

That mission requires a very different kind of Soldier.

Army Reserve Civil Affairs units benefit enormously from the dual lives their Soldiers lead. During the week, they may be law enforcement officers, business executives, engineers, healthcare professionals, government employees, educators, emergency-management professionals or experts in countless other fields.

Then they put on the uniform.

Szczurowski believes that Soldier-civilian model is one of the great strengths of Reserve Civil Affairs. The Army gains access to knowledge and experience that would be extraordinarily difficult to replicate inside a purely military organization.

That has always been one of the things I loved about Civil Affairs.

During my own service, I saw firsthand what Civil Affairs Soldiers could accomplish. On a deployment to Cameroon, Africa, I had to quickly learn about Central Africa, its people and the operational environment. Not long afterward, I deployed to Kosovo, which meant understanding an entirely different region, culture, history and political landscape.

In Iraq, I experienced the same challenge on an even greater scale. Civil Affairs Soldiers found themselves working on problems ranging from sanitation and healthcare to local governance. We were often asked to help solve complicated civilian problems in places where the normal institutions of government had been disrupted or destroyed.

That is the extraordinary value of Civil Affairs.

It requires Soldiers who can think.



Training for the Next Fight

The end of airborne status is therefore not an ending for the 404th. It is an opportunity to redirect training toward what its Soldiers may need in the next conflict.

Szczurowski has made that one of his priorities.

"We need to train for the next fight, not the last one," he said.

His focus is straightforward: shoot, move, communicate, medicate, decontaminate and survive.

The battalion is returning considerable attention to fundamental Soldier skills. Soldiers have trained on the M17 pistol, M4 rifle, M240 machine gun and M320 grenade launcher. Companies have conducted night-fire training, and the battalion recently certified approximately 30 additional military vehicle drivers.

The objective is not to diminish the importance of Civil Affairs expertise. It is to make sure Civil Affairs Soldiers can survive long enough in a potentially far more dangerous battlefield to employ that expertise.

That distinction could prove critical.

Future Civil Affairs teams may not always operate from large, secure bases. They may find themselves dispersed across contested environments where communications, logistics and freedom of movement cannot be taken for granted.

Before a Civil Affairs Soldier can engage a mayor, assess critical infrastructure or advise a commander about the civilian environment, that Soldier must first be able to operate and survive on the battlefield.

A Battalion Built for Change

Change is hardly foreign to the 404th.

The battalion has deployed and operated around the world throughout its history, and its current Soldiers continue that tradition. Szczurowski said the unit has been employed



Special Forces Association chapter 19 enjoying a day on the drop zone.

and deployed numerous times across the globe and believes its ability to adapt will continue as the Army restructures for emerging threats.

The battalion has maintained a significant focus on Africa, while Reserve Civil Affairs forces continue supporting missions associated with major geographic combatant commands. Future realignments could broaden those opportunities even further.

That adaptability is part of the 404th's DNA.

Szczurowski knows it personally.

His own sixth parachute jump—and his first after Airborne School—was with the 404th during the McGuire Air Show. Years later, after serving in a variety of assignments, he ranked the 404th as his first choice when competing for battalion command.

Now he has the unusual distinction of commanding the unit during the final chapter of its airborne history and helping shape what comes next.

His goal is to eventually hand his successor a battalion whose Soldiers have mastered the fundamentals and are prepared to build toward the next mission.

The parachutes may be disappearing from the unit's regular training calendar.

The standards are not.

The People Are the 404th

Perhaps the most powerful lesson from the Sunset Jump had nothing to do with parachutes.

It was seeing who came back. Former commanders. Former Soldiers. Current Soldiers. Families. Friends. Senior leaders. They came because being part of the 404th meant something.

Szczurowski wants the battalion to do an even better job preserving that history. Photographs line the unit's walls, but he believes the stories behind those photographs must also be captured so future Soldiers understand who came before them and what they accomplished.

He is right.

Military history is not simply a collection of unit crests, deployment streamers and photographs hanging in hallways. It is the accumulated experience of the people who served—the missions they accomplished, the friendships they formed, the sacrifices their families made and the lessons passed from one generation of Soldiers to the next.

That is why the final jump mattered.



404th Battalion Commander LTC Mike Szczurowski

On that August day in South Jersey, the Soldiers of the 404th Civil Affairs Battalion exited the aircraft one final time as members of an airborne-status battalion.

Their parachutes opened. They descended onto the drop zone. And an extraordinary chapter of 404th history came to a close.

But anyone who interprets that moment as the end of the 404th would misunderstand the unit entirely.

The 404th was never defined solely by a parachute.

It has been defined by its Soldiers—their willingness to deploy, adapt, solve problems, operate among civilian populations and represent the United States in some of the most complicated environments in the world.

The next generation of the 404th may reach the battlefield differently.

But they will carry the same history with them.

Airborne may have been a chapter in the story of the 404th Civil Affairs Battalion. The mission continues.

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Senator Cory Booker: “Veterans’ Issues Are Everyone’s Issues”

An Exclusive Interview with New Jersey’s Senior U.S. Senator

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

But they will carry the same history with them.

Airborne may have been a chapter in the story of the 404th Civil Affairs Battalion. The mission continues.

For more than a decade in the United States Senate, Senator Cory Booker has been a consistent voice on behalf of New Jersey’s veterans. Whether advocating for expanded health care, supporting the PACT Act, improving access to VA services, or promoting veteran entrepreneurship, Booker has made veterans a recurring priority throughout his public service.

Recently, I had the opportunity to sit down with New Jersey’s senior senator for an exclusive interview with NJ Veteran Magazine to discuss his commitment to veterans, the lessons that shaped his career, and his vision for supporting those who have served our nation.

A Jersey Boy Through and Through

Although born in Washington, D.C., Senator Booker proudly describes himself as “a Jersey boy through and through.”

Raised in Bergen County, he attended Harrington Park Elementary School and Northern Valley Regional High School at Old Tappan before earning degrees from Stanford University, the University of Oxford, and Yale Law School. Rather than pursuing a lucrative legal career, Booker returned to New Jersey with a different mission.

“My parents always taught my brother and me that life isn’t about the degrees you get—it’s about the service you give,” Booker told me.

That philosophy led him to Newark, where he worked as a public-interest attorney representing low-income tenants against negligent landlords.

He never expected that work to become a political career.

Booker recalled how neighborhood leaders approached him about running for Newark City Council. His initial answer was no. It was veteran community organizer Virginia Jones who challenged him with a simple question that changed his life:

“Are you here to do what you want to do, or what the community needs you to do?”

That question ultimately launched a career in public service that would take him from Newark’s City Council to the Mayor’s Office and eventually to the United States Senate.

Transforming Newark

When asked what he was most proud of during his years leading New Jersey’s largest city, Booker didn’t point to a single project or accomplishment.

Instead, he spoke about changing perceptions.

For decades, Newark had experienced population decline, economic hardship, and negative public perception.

Booker said his administration worked alongside residents to reverse that trend by reducing crime, increasing affordable housing, improving parks and recreational facilities, and attracting billions of dollars in investment—even during the Great Recession.

By the time he left to serve in the Senate, Newark had achieved something many



believed impossible: more people were moving into the city than leaving it.

“It became a city of possibility again,” Booker said.

A Champion for Veterans

One of the most personal moments during our conversation came when Senator Booker discussed why veterans have become such an important part of his public service.

He credits much of that commitment to the late Jack Fanous, one of New Jersey’s most respected veterans advocates.

Booker recalled that Fanous introduced him to Newark’s large veteran population early in his career and opened his eyes to the unique challenges many veterans faced after returning home.

“He really helped me realize that we weren’t stepping up for the people who had stepped up for us,” Booker said.

As Mayor of Newark, Booker established what he described as the first municipal veterans office in a New Jersey city hall, providing veterans with assistance obtaining housing, employment, health care, legal services, and other support.

Listening to veterans’ stories transformed his understanding of military service.

“It became one of the great sources of strength for me as an American,” he said.

Taking the Fight to Washington

Booker carried that commitment with him when he entered the United States Senate in 2013.

One of his earliest experiences involved learning that funding for a pilot program assisting veterans with traumatic brain injuries was about to expire.

He sought help from Senator John McCain.

Working together, the two senators successfully secured funding to continue the program.



Booker described McCain as one of his earliest Senate mentors and said the experience reinforced the importance of bipartisan cooperation on veterans' issues.

Since then, Booker has continued advocating for expanded VA health care, greater access to Community-Based Outpatient Clinics (CBOCs), improved services for women veterans, and implementation of the PACT Act.

Listening to Women Veterans

Among the conversations that left the greatest impression on Booker were meetings with women veterans.

He recalled being shocked by stories of lengthy waits for gynecological care and the lack of facilities adequately equipped to address the needs of women who had experienced military sexual trauma.

"The fastest-growing group of veterans are women veterans," Booker said. "We have to do better."

He said improving services for women veterans remains one of the accomplishments of which he is most proud.

Veterans as Entrepreneurs

While health care remains a priority, Booker also believes New Jersey should place greater emphasis on helping veterans succeed in business.

He noted that veterans start businesses at higher rates than the general population and often experience greater long-term success as entrepreneurs.

"I want to see expanding opportunities for training and entrepreneurial opportunities for veterans," Booker explained.

During our interview, I shared details about the New Jersey State Veterans Chamber of Commerce's new StandSmall.com initiative, which will connect veteran-owned, minority-owned, women-owned, Hispanic-owned, LGBTQ-owned, and other small businesses with purchasing opportunities.

Booker immediately recognized the broader significance of the project.

"The great thing about New Jersey veterans is every group you just talked about—that's our veterans," he said.

His comments reflected an understanding that today's veteran community is one of the most diverse populations in America and that strengthening veteran entrepreneurship benefits the entire state.

The Power of Advocacy

When asked what veterans can do to increase support for legislation affecting their community, Booker had a simple message.

Never underestimate your power.

He pointed to passage of the PACT Act as evidence that organized veterans can influence national policy.

Booker emphasized that the legislation succeeded not simply because members of Congress supported it, but because veterans themselves united, advocated, and made their voices impossible to ignore.



"The more you're organized, the more you're involved, the more you're part of organizations that advocate, the more Congress is going to continue to focus on your issues," he said.

Booker also reminded veterans that supporting those who have served benefits the entire nation.

"Veterans' issues are everyone's issues," he said.

Holding the VA Accountable

No discussion about veterans would be complete without addressing the Department of Veterans Affairs.

Booker expressed concern about maintaining adequate staffing levels within the VA and emphasized the importance of accountability and transparency throughout the system.

Drawing on his experience managing Newark's police and fire departments, Booker said effective organizations should welcome oversight and public accountability.

He believes Congress has an important responsibility to ensure veterans receive timely, high-quality care and that concerns raised by veterans are addressed.

Booker stressed that veterans deserve a system that earns their trust through responsiveness and transparency.

Service Before Self

Throughout our conversation, one theme surfaced repeatedly. Service.

Whether discussing his parents' influence, his years representing tenants in Newark, his relationship with Jack Fanous, or his work in the Senate, Booker consistently returned to the idea that public office is about serving others.

That perspective has shaped his work on behalf of New Jersey's veterans.

From expanding access to health care and supporting women veterans to promoting entrepreneurship and advocating for stronger veteran services, Booker has remained engaged with issues affecting those who wore the uniform.

As our interview concluded, one comment stood above the rest.

Reflecting on the veteran community, Senator Booker said:

"Supporting veterans really has a multiplier effect in the quality of life for all Americans."

For New Jersey's veterans, those words are more than a philosophy—they are a reminder that the voices of veterans continue to matter, and that effective advocacy, strong partnerships, and dedicated public servants can make a meaningful difference.

As veterans continue to fight for better health care, expanded economic opportunities, and improved services, Senator Cory Booker made one thing clear:

The mission of serving those who served is far from over.



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Lessons in Leadership Democracy Under Fire:

Building the First Free Election in Post-Saddam Iraq

By Colonel (Ret.) Jeff Cantor | *NJ Veteran Magazine*

When most Americans think about Iraq, they remember the toppling of Saddam Hussein's regime in 2003, the insurgency that followed, and years of difficult combat operations. What many do not know is that while Soldiers were fighting terrorists on one front, others were quietly building the foundations of democracy on another.

I had the privilege—and enormous responsibility—of helping organize what became the first local democratic election in Iraq following the fall of Saddam Hussein. It took place in Kirkuk, Iraq's fourth-largest city, and one of the most ethnically and politically complex places in the country.

Looking back more than two decades later, I still believe it was one of the most meaningful missions of my military career.

A City Without Government

When coalition forces entered Kirkuk, Saddam's military had disappeared. The Ba'ath Party officials who had governed the province simply melted back into the population. Overnight, a city of nearly 1.2 million people found itself without functioning government, police, clean drinking water, reliable electricity, or basic public services. Without immediate action, we knew desperation would create fertile ground for an insurgency.

Our first priority wasn't politics—it was survival.

We coordinated water deliveries from Turkey, located Iraqi electrical engineers who could restore portions of the city's power grid, and worked to establish a functioning police force. As essential services slowly returned, we began tackling an even greater challenge: rebuilding public trust.

The Ethnic Crossroads of Iraq

Kirkuk has long been called the ethnic crossroads of Iraq. Kurds, Sunni Arabs, Shia Arabs, Turkmen, Assyrians, and Chaldean Christians all claimed deep historical ties to the city. Decades of Saddam Hussein's policies had fueled resentment among every community.

Rather than imposing a government, we asked each ethnic and religious community to recommend respected local leaders. Approximately five representatives from each major group began meeting several times each week to discuss the city's future. Those meetings were unlike anything I had experienced before.

The participants argued passionately. They disagreed on nearly everything. Yet they continued showing up because they all recognized that Kirkuk's future depended on cooperation rather than conflict.

One meeting forever changed my perspective on democracy.

During a council session, protesters gathered outside the government building, shouting insults and criticizing council members. One respected Arab physician serving on the council stood and demanded that police immediately disperse the crowd. He viewed public criticism as something that threatened stability. I explained that in a democracy, criticism isn't a weakness—it is a right.

People have the right to disagree with their government. They have the right to

protest peacefully. The responsibility of elected leaders is not to silence opposing voices but to serve their citizens well enough that trust replaces anger. It was a concept that many had never experienced after decades under dictatorship.

Designing Democracy

Eventually, Colonel Mayville directed us to move beyond an interim council and establish a legitimately elected city government.

There was just one problem. No one had ever done this before.

Working alongside an outstanding Judge Advocate General officer from the 173rd Airborne Brigade, we began designing an election system that every ethnic community could view as fair. The only available population data came from census information collected decades earlier during the 1950s. While imperfect, every community generally accepted those figures.

We counted every seat inside the government auditorium—300 in total.

Using the historical population percentages, we allocated 288 seats proportionally among the city's ethnic groups. The remaining 12 seats were reserved for business and religious leaders to ensure additional community representation.

We then presented the proposal to every major ethnic group. To our surprise, nearly everyone agreed. The real work, however, happened after the meetings.

Winning Trust

For weeks, I spent nearly every evening visiting Kurdish, Arab, Turkmen, and Christian community leaders. We shared meals. We discussed the qualities of good leadership. We talked about compromise. Most importantly, we built relationships.

I encouraged every community to nominate leaders who were respected, willing to listen, capable of compromise, and focused on serving all citizens rather than only their own ethnic group.

I also quietly encouraged a balance of leadership.

My hope was that if a Kurd became mayor, an Arab could serve as deputy mayor, and





a Turkmen could serve as council president. Sharing leadership responsibilities would encourage cooperation rather than domination.

The Christian community understood they would likely not hold one of the top positions, but they recognized that participation in the democratic process itself would strengthen their voice in Kirkuk's future. Trust became our greatest asset.

Election Day

Election day finally arrived. Thousands of Iraqis lined up outside the government building. Every person entering was screened for weapons and explosives. Coalition Soldiers secured ballot boxes while ensuring that every vote remained protected.

The atmosphere was electric. People waited patiently for hours simply for the opportunity to cast a vote. Many had spent their entire lives under Saddam Hussein's dictatorship. For countless citizens, this was the first time they had ever participated in choosing their own government.

There were challenges.

One Arab candidate had been arrested the evening before the election, threatening a boycott. After lengthy discussions with Arab leaders, I assured them the process would remain fair and personally committed to addressing the situation after voting concluded.

They stayed. The election moved forward.



A Test of Democracy

Major General Raymond Odierno, commander of the 4th Infantry Division, flew from Tikrit to observe the historic election and announce the results. As the winners were announced, one unsuccessful Turkmen leader erupted in protest, accusing the process of being unfair.

The room fell silent. General Odierno paused the proceedings until the allegations could be reviewed. Because I had spent weeks working with every ethnic community, I understood the underlying dispute. The controversy stemmed from internal political rivalries within one ethnic bloc—not from flaws in the election itself.

After reviewing the process, General Odierno determined the election had been conducted fairly and allowed certification to proceed. Kirkuk officially had its first democratically elected city council since the fall of Saddam Hussein.

One Final Crisis

The newly elected council still needed to select its mayor, deputy mayor, and council president.

Unfortunately, the process nearly collapsed.

A senior officer unfamiliar with Kirkuk's political dynamics attempted to conduct the leadership election in a manner that unintentionally undermined trust among the council members. Tensions escalated rapidly, and discussions stalled.

Colonel Mayville asked me to rejoin the process. Rather than conducting public voting, we implemented a simple but effective secret ballot using an improvised ballot box constructed from a Meals Ready-to-Eat (MRE) carton. Votes were counted independently and verified by a second team to ensure transparency and credibility. Within ninety minutes, the council successfully elected its leadership. Just as we had hoped, the positions reflected the city's diversity.

A Kurd became mayor. An Arab became deputy mayor. A Turkmen became council president.

When the new leaders emerged, cheers erupted throughout the building.

International media documented the moment as Kirkuk demonstrated that peaceful political compromise was possible even after decades of dictatorship.

Later that evening, Major General Odierno presented me with his Commander's Coin in recognition of helping preserve the integrity of the election.

It remains one of the greatest honors of my military career.

Democracy Is Never Easy

People often ask what I remember most about Iraq. It isn't the firefights. It isn't the explosions. It isn't even the danger.

What I remember most are ordinary Iraqi citizens standing patiently in line, hoping their vote might help build a better future for their children.

Democracy is rarely neat. It requires compromise. It requires patience. It requires people willing to listen to one another despite profound differences.

In Kirkuk, we witnessed those principles emerge under extraordinarily difficult circumstances.

History often remembers the wars. Sometimes it forgets the builders.

Yet helping a city choose its own leaders peacefully may have been one of the most important victories of all.





A New Mission Takes Flight

A Write to Heal's Veterans Drone Training Program Gives Veterans Skills, Purpose and a Path to New Careers



By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

For many veterans, leaving the military means more than changing careers. It can mean leaving behind a mission, a team and the sense of purpose that defined years—or even decades—of their lives.

Lisa Regina believes that sometimes a new mission can be found by simply looking up. Regina, a filmmaker, producer and FAA Part 107 drone pilot, is the founder of **A Write to Heal**, a 501(c)(3) nonprofit organization, and creator of its **Veterans Drone Training Program**. The program helps veterans learn the skills necessary to become FAA-certified commercial drone pilots and provides a pathway toward employment, entrepreneurship and renewed purpose.

The idea grew naturally out of Regina's career in filmmaking.

Whenever she brought veterans onto her film sets, she noticed something different. "They were the best crew I ever had on a film set because they never panicked when things went wrong," Regina told *NJ Veteran Magazine*. "They were focused, they were committed, they saw the mission through, they were highly adaptable in any emergency situation."

There was something else that caught her attention. Regina had become a Part 107 drone pilot to capture aerial cinematography for her films, and veterans working on her sets were repeatedly drawn to the technology. Some had experience with unmanned systems during their military service. Others were simply fascinated by the aircraft.

That combination—veterans' military-developed skills and their interest in drones—gave Regina an idea.

She wanted to create something veterans could take beyond the film set: a tangible, marketable skill that could become a job, supplement their income or even provide the foundation for their own business.



Finding a New Mission

The connection between veterans and drone operations makes sense to Regina.

Operating an unmanned aircraft commercially requires discipline, situational awareness, sound judgment and the ability to remain calm when circumstances change. Drone pilots operate within FAA-regulated airspace and must understand weather, sectional charts, airspace classifications, flight restrictions, safety procedures and federal aviation regulations.

Those are responsibilities that can align naturally with skills developed through military service.

But Regina says the impact goes much deeper than learning how to operate an aircraft.

Veterans participating in the program have told her they feel "independent," "liberated" and that they have regained a sense of self-worth. Others have described returning home without knowing what their next mission would be—and discovering that flying drones gave them something new to pursue.

That sense of purpose is central to the program.

A drone license is valuable. A new mission can be transformative.

From a \$150,000 Grant to a Growing Program

The Veterans Drone Training Program formally began in March 2023 through a **\$150,000 congressionally funded grant**.

A Write to Heal partnered with the Atlantic County Economic Alliance and Atlantic Cape Community College to launch its first in-person training class. Twelve veterans participated in the inaugural program, receiving drone instruction and DJI drone packages to help them continue flying after completing their training.

The first class also became a learning experience for Regina and her team.

Participant feedback showed that stretching the training across several months could be difficult for veterans balancing careers, families, travel and other responsibilities. The organization subsequently partnered with the **Pilot Institute** to offer online training that can be completed on a veteran's own schedule.

Participants are encouraged to complete the coursework within approximately four weeks. They are then scheduled to take the FAA Part 107 examination at a testing center near their home.

Throughout the process, A Write to Heal stays involved.

Air Force veteran and Part 107 pilot **Frank Sean Johnson**, now Executive Director of the Veterans Drone Training Program, works directly with participants. Regina and other members of the organization also regularly check in with veterans to keep them moving toward completion.

It is not simply an online course followed by a test.

It is a support system.

"We make sure that we're there to support them emotionally as well," Regina said, "and just kind of make sure [they] see it through so they can get that Part 107."



Getting Back Up After a Setback

One of Regina's favorite examples is Vietnam veteran and photographer **Patrick Hughes**.

Hughes had not taken a formal examination in decades and was nervous about the Part 107 test. He narrowly missed passing on his first attempt.

The program did not allow that setback to become the end of the story.

Regina, Johnson and the team encouraged Hughes to keep studying and try again. He did—and Regina recalled that he returned and passed with a score in the high 80s.

Today, drone photography has added another dimension to Hughes' photography work.

For Regina, that success represents exactly what the program is intended to accomplish: confidence, capability and a renewed belief in what is possible.

More Than a License

A Write to Heal also recognizes an important reality: earning a commercial drone credential is only part of the equation.

A veteran needs equipment to actually put that credential to work.

When funding permits, the organization doesn't want veterans leaving the program with only their training and certification preparation. It raises money to provide participants with drones so they can begin building flight experience and portfolios immediately.

Recent support from the **New Jersey State Elks Association**, for example, was designated to put six veterans with VA disability ratings of 70 percent or greater through training and provide each participant with a drone. Regina said the organization had also recently received a **\$15,000 award from the Patriot Fund**, helping the small, volunteer-run nonprofit continue expanding the initiative.

When grant funding doesn't cover equipment, A Write to Heal turns to individual donors and sponsors.

"We don't want to leave him with just a license," Regina explained while discussing one veteran awaiting equipment. "We want him to have the equipment."

Turning Drone Skills Into Economic Opportunity

The commercial possibilities for veterans who earn their Part 107 certification are significant.

Drone technology can support photography and videography, filmmaking, real estate, construction documentation, infrastructure inspection, emergency management, public safety, land surveying and mapping, search-and-rescue operations, special events and other applications.

Several graduates are already putting their training to work.

Hughes has incorporated aerial photography into his existing photography business. Johnson is building his own portfolio by covering community and veterans events.

John Ryder, who works in veteran services at Rowan College, has used drone technology to document college events and commencement activities.

The program has also expanded its reach to firefighters, first responders and law

enforcement personnel, where drones can help professionals assess potentially dangerous situations before sending people into harm's way.

For veterans interested in entrepreneurship, the possibilities are equally compelling.

A veteran-owned drone company can potentially serve homeowners, municipalities, real estate professionals, construction companies, filmmakers, public safety agencies and businesses needing aerial imagery or data.

The same training can therefore serve several purposes: a new career, a second source of income, an enhancement to an existing business or the beginning of an entirely new veteran-owned company.

The Story Behind A Write to Heal

Regina's desire to help others find purpose is rooted in her own life.

Originally from South Jersey, she moved to New York City and spent decades working in film, acting, coaching, directing and producing. She studied acting and theater at New York University and screenwriting and film production through NYU's Tisch School of the Arts.

Her life changed dramatically after she survived a violent domestic assault by her then-fiancé.

In the aftermath, Regina was approached about turning the notoriety surrounding the incident into reality television. Instead, she chose another path.

She wanted to educate people about domestic violence, help survivors recognize warning signs and use storytelling as a means of advocacy and healing.

"I chose the advocacy path," Regina said.

That decision ultimately helped shape the mission behind A Write to Heal: using creativity, storytelling, education and opportunity to help people move forward.

Today, that mission includes helping veterans write their own next chapter.

Veterans Helping Veterans

Another important element of the Drone Training Program is that veterans increasingly help lead it.

Johnson's progression from program participant to Executive Director is especially meaningful to Regina because it creates a veteran-to-veteran connection for participants navigating the training.

That peer relationship matters.

Military service creates a language and culture that can be difficult to replicate. Having veterans who have already completed the program available to encourage those following behind them adds an element of camaraderie reminiscent of the teamwork Regina first observed on her film sets.

And that brings the Veterans Drone Training Program full circle.

What started with veterans working alongside Regina on movie sets has developed



into a program capable of giving other veterans a new technical skill, a commercial credential, equipment, camaraderie and potentially a new livelihood.

The technology may be different from what many veterans operated during military service, but the underlying principles remain familiar:

Learn the mission. Master the equipment. Trust your training. Take care of the person next to you. Complete the mission.

For some veterans, that next mission may now be waiting several hundred feet above the ground.

How Veterans Can Participate

Veterans interested in the Veterans Drone Training Program complete an application and provide documentation of their military service. Candidates participate in an interview with the A Write to Heal team to ensure they understand the commitment involved in preparing for the FAA Part 107 examination.

Because funding is limited and the program maintains a waiting list, eligibility may also depend upon requirements established by individual grants or sponsors.

Veterans, donors and organizations interested in supporting the program can contact A Write to Heal and the Veterans Drone Training Program for additional information.

Heroic Episodes

Regina's work with the veteran community also includes Heroic Episodes, a weekly program featuring veterans and other individuals with compelling stories of service, resilience and leadership.

Regina and photographer Barry Morgenstein host the program Thursday evenings at 7:00 p.m. on the Heroic Episodes YouTube channel, with programming also streamed through social media. Guests have included veterans such as Benghazi survivor Mark "Oz" Geist and Colonel Gregory Gadson, with additional guests planned for future episodes.

For Lisa Regina, whether the medium is filmmaking, storytelling or an unmanned aircraft taking flight, the underlying mission remains much the same: create opportunity, restore purpose and help people move forward.

For the veterans learning to fly, that opportunity may provide something especially important after military service—a chance to look toward the horizon and discover that their next mission is just beginning.



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“Understanding the six domains of resilience really helped me with everyday life. I was able to regain better composure and I had a vision of where my life was going to go. It really helped me get back on track to accomplish what I truly wanted in life.”

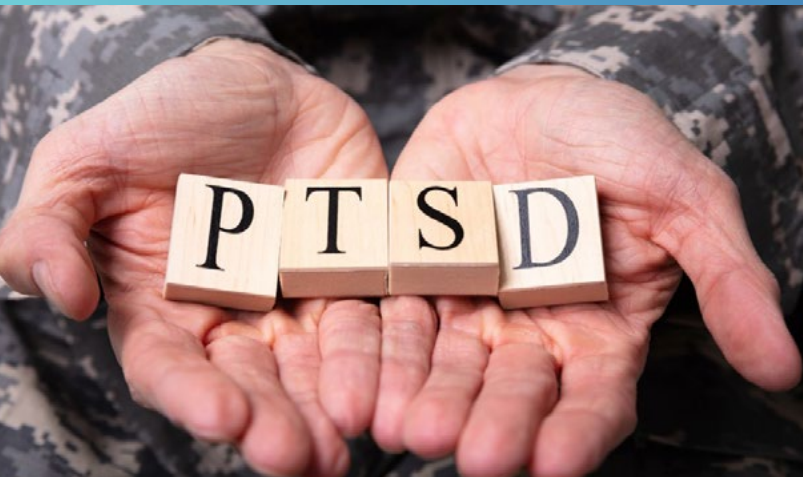
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The Invisible Battle: Understanding PTSD and Taking Back Your Life

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

When most people think about the wounds of war, they picture visible injuries—missing limbs, scars, or physical disabilities. But for hundreds of thousands of veterans, the deepest wounds cannot be seen.

Post-Traumatic Stress Disorder (PTSD) is one of the most common invisible injuries affecting veterans of every generation—from Vietnam and Desert Storm to Iraq, Afghanistan, and today's military operations. It doesn't mean someone is weak. It doesn't mean they are "broken." It means their brain and body have adapted to survive traumatic experiences, and those survival responses continue long after the danger has passed.

The good news is this: PTSD is treatable, and countless veterans have learned how to regain control of their lives.

PTSD Changes More Than Your Thoughts

Most people associate PTSD with nightmares or flashbacks. While those symptoms are certainly common, PTSD often affects something much more personal—our emotions.

Many veterans tell the same story.

"I don't feel like myself anymore."

The emotions they once experienced naturally can become difficult to recognize or control.

You may find yourself becoming angry over something that normally wouldn't bother you.

You may withdraw from family and friends because social situations become exhausting.

You may struggle to feel happiness, excitement, or even love the way you once did. Many veterans describe feeling emotionally numb—as if life is happening around them instead of with them.

Others experience constant anxiety, sadness, guilt, shame, or fear without understanding why.

These emotional changes are not character flaws.

They are common reactions to trauma.

Why Does PTSD Affect Emotions?

During combat or other traumatic events, your brain becomes highly focused on survival.

Your body's alarm system stays activated.

Your heart beats faster.

Your senses become sharper.

Your brain constantly scans for threats.

In combat, those responses can save your life.

The problem occurs when your brain continues operating in survival mode after you've returned home.

Instead of identifying enemy combatants, your brain may interpret ordinary situations

as dangerous.

A loud noise.

Crowded rooms.

Fireworks.

A particular smell.

A song.

A news story.

A stressful conversation.

Your body reacts before your mind has time to process what's happening.

This constant state of alertness is exhausting.

Over time, it can affect your mood, relationships, sleep, concentration, and overall quality of life.

Common Emotional Effects of PTSD

Every veteran experiences PTSD differently, but many report similar emotional challenges:

Irritability and Anger

Small frustrations can trigger disproportionately strong reactions. Many veterans become easily frustrated because their nervous system is already operating at a heightened level of stress.

Anxiety

Constant worry or feeling "on edge" may make it difficult to relax, even in safe environments.

Depression

Some veterans lose interest in hobbies, relationships, or activities they once enjoyed. Feelings of hopelessness or isolation may develop.

Emotional Numbness

Rather than feeling too much, some veterans feel very little. They may struggle to express affection or experience joy.

Hypervigilance

Always watching exits, scanning crowds, or sitting with your back against a wall are common examples of remaining constantly alert.

Guilt and Shame

Many veterans carry survivor's guilt or question decisions made during combat, even when those decisions were necessary.

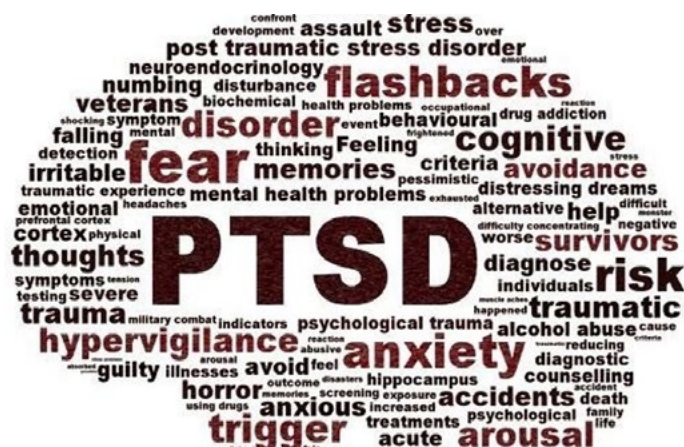
Understanding that these emotions are common responses to trauma can be the first step toward healing.

PTSD Doesn't Just Affect Veterans

PTSD affects entire families.

Spouses often notice emotional changes before veterans do.

Children may wonder why mom or dad seems distant or easily irritated.



Friends may mistake withdrawal for disinterest.

The truth is that PTSD frequently causes veterans to isolate themselves—not because they don't care about others, but because emotional exhaustion makes social interaction difficult.

Family members should remember that many of these behaviors are symptoms, not choices.

Communication, patience, and education can help families heal together.

There Is No One-Size-Fits-All Solution

One of the biggest misconceptions about PTSD is that there is a single treatment that works for everyone.

Healing looks different for every veteran.

Some benefit from counseling.

Others find strength through peer support.

Many benefit from combining several approaches.

The important thing is to take the first step.

Practical Ways Veterans Can Manage PTSD

While professional treatment is often the cornerstone of recovery, many veterans find that daily habits and healthy coping strategies make a significant difference.

Talk to Someone You Trust

Isolation often makes PTSD worse.

Speaking with another veteran, family member, trusted friend, chaplain, counselor, or therapist can help reduce the emotional burden.

Sometimes simply saying the words out loud begins the healing process.

Build a Routine

Military life thrives on structure.

Creating a daily schedule after leaving the service helps restore predictability and reduces stress.

Regular sleep, meals, exercise, and meaningful activities provide stability.

Stay Physically Active

Exercise is one of the most effective non-medication strategies for improving mood and reducing anxiety.

Walking, hiking, swimming, weight training, cycling, yoga, martial arts, and adaptive sports all provide both physical and emotional benefits.

Many veterans report that even a 30-minute walk dramatically improves their outlook.

Prioritize Sleep

Poor sleep often fuels PTSD symptoms.

Developing healthy sleep habits—such as limiting caffeine late in the day, reducing screen time before bed, and maintaining consistent sleep schedules—can improve both physical and emotional health.

Learn Breathing and Relaxation Techniques

Simple breathing exercises help calm the body's stress response.

Mindfulness, meditation, guided imagery, and progressive muscle relaxation may feel unfamiliar at first, but many veterans report significant improvements over time.

Connect with Other Veterans

No one understands military service like another veteran.

Joining a veteran organization, attending peer-support groups, volunteering, or participating in community events reminds veterans they are not alone.

Shared experiences often create healing conversations that cannot happen anywhere else.

Find Purpose Again

Military service provides a powerful sense of mission.

After leaving the service, many veterans struggle to replace that sense of purpose.

Volunteering, mentoring, coaching, starting a business, continuing education, serving in community organizations, or helping fellow veterans can restore meaning and direction.

Limit Alcohol and Substance Use

Some veterans attempt to numb emotional pain through alcohol or drugs.

While these may provide temporary relief, they often worsen anxiety, depression, sleep problems, and relationships over time.

Healthy coping strategies provide longer-lasting benefits.

Spend Time Outdoors

Research continues to demonstrate the benefits of spending time in nature.

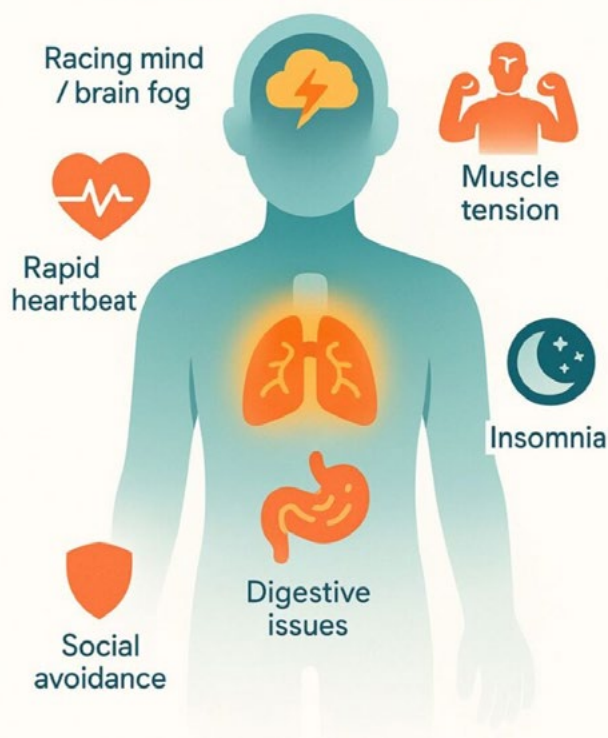
Fishing, hunting, kayaking, hiking, camping, gardening, and simply walking in a local park can reduce stress and improve emotional well-being.

Programs that combine outdoor recreation with peer support have helped many veterans reconnect with themselves.

Ask for Professional Help

There is tremendous strength in asking for help.

BEING STUCK IN FIGHT OR FLIGHT



Evidence-based treatments—including trauma-focused therapy, cognitive behavioral therapy, prolonged exposure therapy, EMDR (Eye Movement Desensitization and Reprocessing), and, for some individuals, medication—have helped countless veterans manage PTSD and reclaim fulfilling lives.

Seeking treatment is not giving up.

It is taking control.

Strength Looks Different Than It Did Before

Many of us were taught in the military to solve problems ourselves.

We learned to carry heavy loads without complaining.

We became accustomed to putting the mission before ourselves.

Those qualities make outstanding Soldiers, Sailors, Airmen, Marines, Coast Guardsmen, and Guardians.

But they can also make it difficult to ask for help.

One of the greatest acts of courage a veteran can demonstrate is recognizing when they don't have to fight alone anymore.

There Is Hope

PTSD is not the end of your story.

Thousands of veterans who once struggled with overwhelming anxiety, nightmares, anger, depression, or isolation now lead fulfilling lives.

They have successful careers.

Strong marriages.

Healthy families.

Meaningful friendships.

They laugh again.

They sleep better.

They discover purpose beyond the uniform.

Recovery doesn't happen overnight.

Some days will be harder than others.

Progress isn't always measured by giant leaps. Often it comes through small victories—sleeping through the night, attending a family gathering, asking for help, or simply deciding to keep moving forward.

Every one of those victories matters.

You Are Not Alone

If you are living with PTSD, remember this:

You are not weak.

You are not damaged beyond repair.

You are not fighting this battle by yourself.

Your military service taught you that no mission succeeds alone.

Healing works the same way.

Reach out.

Accept help.

Support another veteran.

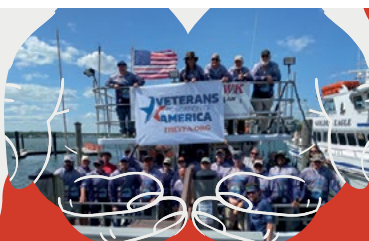
Keep moving forward.

The invisible wounds of war deserve the same attention, respect, and treatment as any physical injury.

There is hope.

There is healing.

And there is an entire community of veterans standing beside you every step of the way.



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Veterans: A Simple Blood Test Could Help Find Cancer Before You Know It Is There

Inclusion Criteria for the Sentinel Study

- 4 Years of service (Active or Reserve/Guard)
- 45 Years old or older
- Must have been seen at the VA at least once within the last 5 years

After years of deployments and exposure to potentially harmful environments, veterans should make cancer screening a priority

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

Veterans are trained to pay attention to threats. During our military service, we inspected our equipment, maintained our weapons, checked our vehicles, assessed our surroundings, and prepared for things that could go wrong. We understood that finding a problem early was almost always better than discovering it when it was too late. We need to start looking at our health the same way.

I recently had the opportunity to sit down with Dr. Betsy O'Donnell and Dr. Catherine Marinac of the Dana-Farber Cancer Institute to talk about the Sentinel Study, cancer screening, and what this emerging technology could eventually mean for the veterans community.

For many veterans, military service meant being exposed to environments that were anything but normal. Depending on where and when we served, we may have breathed smoke from burn pits, worked around fuels and solvents, encountered dust and industrial pollutants, or been exposed to Agent Orange and other potentially hazardous substances. Some veterans may never experience health consequences from these exposures. For others, however, the effects may not become apparent until years or even decades after their military service.

That is one reason cancer screening should be an important part of every veteran's healthcare plan. Dr. Betsy O'Donnell of the Dana-Farber Cancer Institute points out that approximately 70 percent of cancers do not have standard screening tests. That leaves an enormous gap—and it is exactly the kind of gap researchers at Dana-Farber are trying to address through a new approach known as multi-cancer early detection. There is also an exciting new area of cancer research that could be particularly important for the veterans community. Researchers at the **Dana-Farber Cancer Institute** in Boston are studying whether a simple blood test can help identify signals from many different cancers—sometimes before a person even knows something is wrong.

The research project is called the **Sentinel Study**, and it is specifically focused on veterans.

One Blood Draw Can Look for Signals From More Than 50 Cancers

The concept behind the study is surprisingly simple.

When some cancers grow inside the body, they shed tiny pieces of DNA into the bloodstream. Scientists have developed technology that can analyze a blood sample and look for patterns in that DNA that may indicate cancer.

The Sentinel Study is evaluating the **Galleri multi-cancer early detection blood test**. Galleri can screen for signals associated with more than 50 types of cancer from a blood draw. If it detects a cancer signal, the technology also attempts to identify where in the body that signal may be coming from.

Think about what that could potentially mean for a veteran.

You may feel perfectly healthy. You may have no pain, no lump, no unexplained weight loss, and no obvious indication that anything is wrong. Yet a blood test may identify a signal that tells your healthcare team, **"We need to look more closely."** That does not mean the person definitely has cancer. Galleri is a **screening test**,

not a cancer diagnosis, and any positive result needs additional medical testing. A negative result also does not guarantee that someone is cancer-free.

But it may provide another opportunity to look for something that otherwise might remain hidden.

And when we're talking about cancer, finding something earlier can potentially mean having more treatment options.

Why This Could Be Especially Important for Veterans

Veterans are not the same as the general population when it comes to their life experiences.

Many of us have deployed to places where the air we breathed, the water we drank, and the substances around us were very different from what we encounter at home. Depending on the era and location of service, veterans may have encountered burn-pit smoke, Agent Orange, airborne particulate matter, fuels, chemicals, industrial pollutants, and other environmental or occupational hazards.

That does **not** mean every veteran exposed to these substances will develop cancer, and individual cancer risk depends on many factors. But our military history is an important part of our medical history.

When you talk to your physician, don't just say, "I was in the Army," "I was in the Marines," or "I served overseas."

Tell them **where you served and what you were around**.

Were you around burn pits? Were you regularly exposed to heavy smoke or dust? Did you work around fuels, solvents, chemicals, or other potentially hazardous materials? Did you serve in Vietnam or another location associated with Agent Orange exposure? Those details matter.

Most Cancers Don't Have a Routine Screening Test

This may be the most important reason to pay attention to the Sentinel Study.

Most people know about mammograms for breast cancer and colonoscopies for colorectal cancer. Eligible people may receive low-dose CT scans for lung cancer, and there are established screening approaches for cervical cancer. Men may also discuss PSA testing for prostate cancer with their healthcare providers.

But what about pancreatic cancer?

What about liver cancer?

What about ovarian or esophageal cancer?

For many cancers, there is no routine population-wide screening test. That means some cancers are discovered only after symptoms appear.

Dr. Betsy O'Donnell of Dana-Farber explained during our interview that approximately **70 percent of cancers do not have established screening tests**. That is the enormous gap researchers hope multi-cancer early detection technology may someday help fill.

Galleri is designed to look for cancer signals across many cancer types, including cancers for which routine screening does not currently exist. GRAIL, the company that developed Galleri, says the test screens for signals associated with more than 50 cancer types.

For a veteran who has spent years wondering what certain deployment exposures might mean for their future health, that possibility deserves attention.



I Took the Test Myself

I don't write about cancer as someone looking at the issue from the outside. I am a cancer survivor.

After returning from Iraq, I was diagnosed with malignant melanoma. I still remember what it was like when the doctor said the word **cancer**. Anyone who has heard that word directed at them knows the feeling. Everything else in the conversation seems to disappear.

I also recently lost one of my soldiers, **SPC Lou Rose**, to stage IV esophageal cancer that had spread to his brain and liver. Experiences like these have made cancer screening very personal to me.

That is why I participated in the Sentinel Study and took the Galleri test myself. I couldn't believe how simple it was.

Two tubes of blood.

That's it.

The blood was drawn and sent for analysis. A couple of weeks later, I received my results.

No cancer signal detected.

That was certainly reassuring. But I also understand what that result does—and does not—mean. A negative Galleri test does not guarantee that I don't have cancer, and I still need all of the regular cancer screenings my physicians recommend.

The Galleri test is another tool in the toolbox.

Dana-Farber Is Bringing the Test to Veterans

Another great feature of the Sentinel Study is that you don't necessarily have to travel to Boston just to have your blood drawn.

Dana-Farber has worked to make participation relatively simple. Veterans can go through the enrollment and informed-consent process remotely. Depending on where they live, blood can be collected at a local laboratory or, in some situations, a phlebotomist may even come to their home. The sample is then sent to a central laboratory for analysis, with results generally available in approximately two to three weeks.

The Dana-Farber researchers told me they have already reached veterans in nearly every state.

For veterans who qualify for the study, that means participating in sophisticated cancer research doesn't necessarily require living near a major cancer center.

What Happens if the Test Finds Something?

This is where I think Dana-Farber's approach is particularly important.

A veteran who receives a positive cancer signal is not simply handed a result and left to figure everything out alone.

Dr. O'Donnell personally works with participants in the Sentinel Study who receive positive results. Veterans who come to Dana-Farber can receive an appropriate diagnostic evaluation, which may include additional blood work, imaging, and potentially a biopsy. The study has resources to cover the diagnostic evaluation at Dana-Farber. If the veteran cannot travel to Boston, the team can help coordinate appropriate follow-up locally, although care outside Dana-Farber would be billed

through the veteran's insurance.

And this point is critical: **a positive Galleri result does not mean you definitely have cancer.**

It means something was detected that needs to be investigated.

Likewise, **a negative result doesn't mean you can stop getting screened.**

The American Cancer Society emphasizes that multi-cancer detection tests should not replace established screenings such as mammograms, colonoscopies and other recommended tests.

Veterans, Don't Wait Until Something Hurts

If there is one message I want veterans to take away from this article, it is this:

Don't wait for symptoms before taking your health seriously.

We were exposed to too many things during our military careers to simply assume everything is fine because we feel fine today.

Get your physical.

Get your blood work.

Get your colonoscopy when it is recommended.

Get your skin checked.

If you qualify for lung cancer screening, get the scan.

Women veterans should stay current with recommended breast and cervical cancer screening.

Tell your doctor where you served and what you may have been exposed to.

And consider asking whether additional screening or participation in research such as the Sentinel Study makes sense for you.

The Sentinel Study described eligibility during our interview as including veterans **45 years of age or older who served for at least four years and have received care through the VA at least once within the previous five years.** Because study criteria can change, veterans should check their current eligibility directly with the study.

Learn more about the Sentinel Study and check eligibility

A Few Minutes Could Be Worth It

Veterans are notoriously good at ignoring things.

We walked on bad knees, worked through back pain, survived on too little sleep, ate terrible food, operated in extreme heat and cold, and learned to keep going when we didn't feel particularly good. That toughness helped us accomplish the mission.

It isn't always the best healthcare strategy.

Cancer doesn't care how tough you are.

For veterans who qualify for the Sentinel Study, participating may require little more than completing the enrollment process and giving a couple of tubes of blood. In return, you are participating in research that could help scientists better understand how multi-cancer screening might be used in veterans—and you receive the results of your own screening test.

The science is still developing. Galleri does not detect every cancer, false positive and false negative results can occur, and researchers are still studying whether multi-cancer early detection testing ultimately reduces cancer deaths. It has also not replaced any of our existing cancer-screening recommendations.

But the idea behind it is powerful:

What if we could find cancer before cancer finds us?

For veterans who have spent years wondering what we breathed, touched, inhaled, or encountered during deployments, that is a question worth pursuing.

You maintained your weapon. You maintained your vehicle. You maintained your equipment because your life depended on it.

Now maintain yourself.

Get screened. Know your risks. Talk to your doctor about your military exposures. And if you qualify, take a few minutes to learn about the Sentinel Study.

Because when it comes to cancer, **earlier knowledge may mean more options—and more time.**

To enroll in the Sentinel Study: www.sentinelstudy.com



When Life Knocks You Down: Finding the Strength to Get Back Up

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

Life has a way of testing us when we least expect it. You can work hard, make responsible decisions, treat people well, and still find yourself facing circumstances that completely change the direction of your life. A serious medical diagnosis, bankruptcy, losing a job, a divorce, an unfavorable court decision, the failure of a business, the loss of someone close to you, or a sudden financial crisis can make it feel as though everything you worked for is slipping away at once. For veterans, these moments can be especially difficult because military service teaches us to operate with a mission, a team, a chain of command, and a clear objective. Civilian adversity often comes without any of those things, which means we sometimes have to create the next mission ourselves.

One of the most important lessons in dealing with adversity is recognizing the difference between what has already happened and what happens next. We cannot control every employer, every judge, every business partner, every economic downturn, every illness, or every personal decision made by someone else. We also cannot go back and rewrite the past. What we can influence is how we respond. A setback can be painful, unfair, financially devastating, or emotionally exhausting, but it does not have to become our permanent identity. Losing a business does not make someone a failure. Losing a job does not erase years of experience and accomplishment. A divorce does not eliminate a person's value. A difficult medical diagnosis does not take away everything that person has contributed to their family, community, or country.

Veterans are often very good at pushing through difficult situations, but that same toughness can sometimes make it harder to acknowledge when something hurts. In the military, we learned to drive on, complete the mission, and place the needs of the team above our own discomfort. Those qualities can be tremendous strengths, but resilience does not mean pretending that a life-changing event has no emotional impact. If you lose a business that took years to build, you are allowed to be devastated. If your marriage ends, you are allowed to grieve. If a doctor gives you news you never expected to hear, you are allowed to be frightened. If you are laid off after years of loyalty to an employer, anger and disappointment are understandable. The goal is not to deny those feelings. The goal is to experience them without allowing them to dictate the rest of your life.

It is also important to avoid making permanent decisions during temporary periods of intense emotion. Immediately after a major setback, fear, anger, exhaustion, and uncertainty can interfere with good judgment. People sometimes make drastic financial decisions, burn professional relationships, isolate themselves, or lash out at others because they are reacting to the immediate pain of the moment. Whenever possible, take time to gather information before making major decisions. Speak with trusted friends, family members, mentors, financial professionals, attorneys, medical providers, or counselors depending on the situation. Write down the options in front of you and think about where each one could lead six months or several years from now. The best next step is often the one that protects your long-term future rather than satisfying your short-term emotions.

Veterans understand the importance of defining the mission, and that same principle can be incredibly helpful when recovering from adversity. After losing a job, the mission may initially be to stabilize the household finances, update a résumé, reconnect with professional contacts, and find meaningful employment. Following a serious health diagnosis, the mission may be to understand the condition, identify the best available medical care, and develop a plan for treatment and family support. After a divorce, the immediate objective may simply be to get through the process with dignity while protecting relationships with children and rebuilding a healthy personal life. After a business failure, the mission may be to determine what went wrong, stabilize finances, and decide whether the next chapter should involve another venture or an entirely different

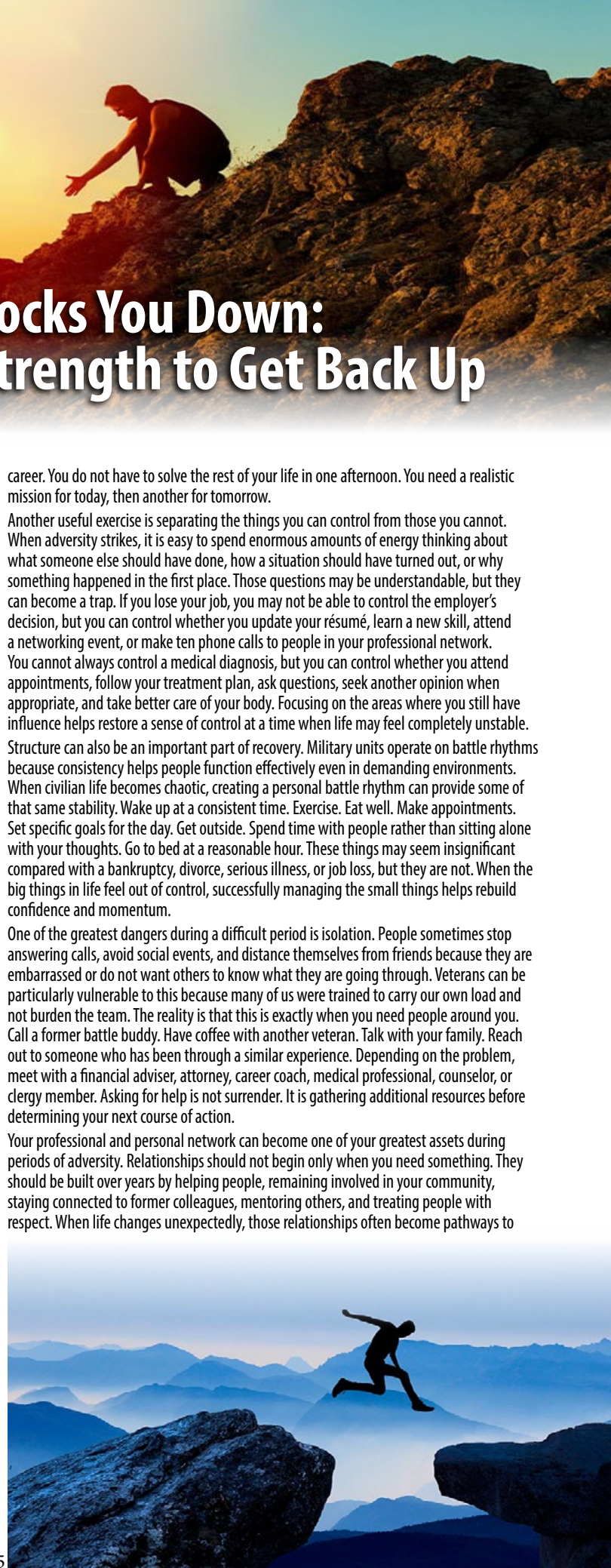
career. You do not have to solve the rest of your life in one afternoon. You need a realistic mission for today, then another for tomorrow.

Another useful exercise is separating the things you can control from those you cannot. When adversity strikes, it is easy to spend enormous amounts of energy thinking about what someone else should have done, how a situation should have turned out, or why something happened in the first place. Those questions may be understandable, but they can become a trap. If you lose your job, you may not be able to control the employer's decision, but you can control whether you update your résumé, learn a new skill, attend a networking event, or make ten phone calls to people in your professional network. You cannot always control a medical diagnosis, but you can control whether you attend appointments, follow your treatment plan, ask questions, seek another opinion when appropriate, and take better care of your body. Focusing on the areas where you still have influence helps restore a sense of control at a time when life may feel completely unstable.

Structure can also be an important part of recovery. Military units operate on battle rhythms because consistency helps people function effectively even in demanding environments. When civilian life becomes chaotic, creating a personal battle rhythm can provide some of that same stability. Wake up at a consistent time. Exercise. Eat well. Make appointments. Set specific goals for the day. Get outside. Spend time with people rather than sitting alone with your thoughts. Go to bed at a reasonable hour. These things may seem insignificant compared with a bankruptcy, divorce, serious illness, or job loss, but they are not. When the big things in life feel out of control, successfully managing the small things helps rebuild confidence and momentum.

One of the greatest dangers during a difficult period is isolation. People sometimes stop answering calls, avoid social events, and distance themselves from friends because they are embarrassed or do not want others to know what they are going through. Veterans can be particularly vulnerable to this because many of us were trained to carry our own load and not burden the team. The reality is that this is exactly when you need people around you. Call a former battle buddy. Have coffee with another veteran. Talk with your family. Reach out to someone who has been through a similar experience. Depending on the problem, meet with a financial adviser, attorney, career coach, medical professional, counselor, or clergy member. Asking for help is not surrender. It is gathering additional resources before determining your next course of action.

Your professional and personal network can become one of your greatest assets during periods of adversity. Relationships should not begin only when you need something. They should be built over years by helping people, remaining involved in your community, staying connected to former colleagues, mentoring others, and treating people with respect. When life changes unexpectedly, those relationships often become pathways to





opportunities you never could have predicted. The person you helped several years ago may know someone who is hiring. Another veteran may know a business owner looking for a partner. A former colleague may introduce you to an attorney or physician. A chamber member may know of a contract opportunity. Networking is not simply collecting business cards. It is building a community of people who know your character and are willing to help when circumstances change.

Veterans also understand the value of an After-Action Review. When something goes wrong, we ask what happened, what was supposed to happen, what went right, what went wrong, and what we should do differently next time. That same process can be applied to life's setbacks. If a business failed, look honestly at the reasons. Was it undercapitalized? Did it grow too quickly? Were margins too thin? Did you trust the wrong people? Did the market change? If you lost your job, consider whether there are new skills you should develop or whether the industry itself is changing. If a relationship ended, think about what you can learn about communication, priorities, and yourself. The goal is not to blame yourself for everything that happens. Sometimes people genuinely do everything right and still lose. The purpose of an AAR is to extract lessons so the experience becomes valuable rather than merely painful.

Pride can also keep people stuck longer than necessary. Sometimes what we struggle to let go of is not the job, the money, the house, or the business itself, but the picture we once had of who we were supposed to be. Someone who spent years as an executive may suddenly find themselves looking for work. A successful business owner may have to start over. Someone who viewed themselves as physically strong may now be dealing with a chronic illness or disability. A person who believed a marriage would last forever may have to build an entirely different life. Circumstances change, but personal worth does not disappear with a title or a bank balance. Careers end, businesses fail, relationships change, and finances fluctuate. Character, integrity, experience, and the ability to contribute remain.

Adversity can also become an unexpected source of growth. Some of the most successful people in business, public service, athletics, and everyday life have experienced significant failures, injuries, losses, and disappointments along the way. A great example is former New York Giant football star **Saquon Barkley**. In 2020, while playing for the New York Giants, Barkley suffered a devastating injury to his right knee, tearing his ACL and damaging his meniscus. The injury required reconstructive surgery and an extensive rehabilitation process, ending his season after only two games. For an elite running back whose career depends on speed, explosiveness, cutting, and power, an injury of that magnitude could have permanently altered the trajectory of his career. Instead, Barkley committed himself to rehabilitation, returned to the field, endured additional physical setbacks, and continued working toward becoming an elite player again. His perseverance ultimately became part of his story rather than the conclusion of it. Barkley's journey is a reminder that being knocked down does not determine where you ultimately finish. What matters is what you do afterward. The same lesson applies outside of sports. People lose companies, elections, relationships, money, jobs, court cases, and opportunities. What separates those who recover is not that adversity somehow avoided them, but that they eventually decided what they were going to do with the experience. A setback can make someone bitter, or it can make them wiser and more determined. Business failure can stop someone from ever trying again, or it can make the next venture far more disciplined. Pain does not automatically create growth, but perseverance, reflection, hard work, and action can turn some of life's most difficult experiences into the foundation for an extraordinary comeback. It is equally important to find purpose beyond the immediate problem. During a crisis, it is easy for the situation to consume every waking thought. You become the person going through the lawsuit, the divorce, the bankruptcy, the unemployment, or the health crisis. But you are still more than the challenge in front of you. Volunteer. Mentor another veteran. Coach a youth sports team. Spend time with children or grandchildren. Help a neighbor. Learn something new. Get involved with a veterans organization. Start working on an idea you always wanted to pursue. Sometimes helping someone else is what reminds us that we still have tremendous value to offer.

Taking care of your physical health is equally important because stress affects the entire body. When people are overwhelmed, exercise often stops, sleep becomes irregular, food choices deteriorate, and alcohol consumption can increase. That combination usually makes emotional stress worse. You do not need to become an elite athlete. Walk every day. Stretch. Lift some weights. Ride a bike. Go fishing. Hike. Spend time outdoors. Keep medical appointments and take prescribed medications properly. Good physical habits will not solve every problem, but they give your mind and body a stronger foundation from which to deal with those problems.

Social media can make difficult periods even harder because we often compare the worst moments of our own lives with the best moments other people choose to post online. Someone going through a divorce opens Facebook and sees anniversary photos from a tropical vacation. A struggling entrepreneur sees another owner celebrating record revenue on LinkedIn. Someone who has just been laid off watches an old colleague announce a promotion. Remember that social media is usually a highlight reel, not an honest representation of another person's entire life. Do not judge your behind-the-scenes struggle against someone else's carefully selected public image.

Recovery should also include things to look forward to. Life cannot become an endless sequence of appointments, financial calculations, legal documents, and difficult conversations. Put something enjoyable on the calendar. Plan a fishing trip, dinner with friends, a ballgame, a concert, a hike, a weekend away, or simply an evening sitting outside with someone you enjoy talking to. These activities do not mean you are ignoring your problems. They remind you that the problem is not your entire life.

As circumstances change, your definition of success may need to change as well. At one point, winning may have meant earning more money, buying a larger home, growing a company, or earning another promotion. After adversity, success might mean being healthy enough to enjoy your family, getting out of debt, rebuilding a relationship with your children, finding work you actually enjoy, or simply sleeping peacefully again. There is nothing wrong with changing the scoreboard. Sometimes the greatest victory is not getting back everything you lost. It is realizing that you have the ability to build something different.

Veterans should also remember what they have already survived. Think back to the hardest periods of your military service: basic training, deployment, separation from family, exhaustion, combat, uncertainty, lost friends, long nights, and difficult missions. At the time, you probably did not know exactly how the story would end either. Yet you made it through. That does not mean every future challenge will be easy, and it does not mean military resilience makes someone immune to emotional pain. It simply provides evidence that you have already demonstrated an ability to operate under difficult circumstances.

There is no perfect formula for overcoming adversity. Some setbacks take weeks to overcome, while others take years. Progress is rarely a straight line. There may be days when you believe things are finally improving, followed by another unexpected problem. The objective is not to move forward perfectly. It is simply to continue moving. One phone call, one application, one doctor's appointment, one workout, one meeting, one difficult conversation, and one new opportunity can eventually become a completely different life. If you are in the middle of a difficult period right now, do not mistake the chapter you are living for the ending of your story. Bankruptcy is not the end. Divorce is not the end. Losing a job is not the end. Losing in court is not the end. A business failure is not the end. A health crisis does not erase everything you have accomplished or everything you may still contribute. Life may not look the way you expected it to look, but veterans understand better than most that missions change when circumstances change. Sometimes we advance, sometimes we regroup, and sometimes we find an entirely different route to the objective.

The original plan may not survive first contact. That does not mean the mission is over.

The setback may always be part of your story, but it does not have to define how the story ends. Establish a new mission, surround yourself with good people, take care of yourself, learn from what happened, and continue moving forward.

Your next chapter is still yours to write.





Honoring Those Who Heal: The SPC Lou Rose Health Care Hero Award

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

The Veterans Foundation of America is proud to present the **SPC Lou Rose Health Care Hero Award**, an honor dedicated to the memory of a Soldier whose service, sacrifice, and legacy continue to inspire the veterans community.

SPC Lou Rose served with Bravo Company, 404th Civil Affairs Battalion, in Kirkuk, Iraq, from 2003 to 2004. Like so many service members who deployed during the wars in Iraq and Afghanistan, Lou served in an environment where burn pits were routinely used to dispose of waste and other materials. Years after returning home, Lou was diagnosed with Stage 4 esophageal cancer associated with his burn-pit exposure. His death left behind a grieving family, fellow Soldiers and friends, but it also created a determination among those who knew him to ensure that his service and sacrifice would never be forgotten.

The award bearing Lou's name recognizes healthcare professionals and leaders who have demonstrated an extraordinary commitment to the health, dignity and well-being of veterans and their families. This year, we recognize **six remarkable individuals** whose actions demonstrate what it means to care for those who served.

Remembering SPC Lou Rose

For those of us who served alongside Lou in Kirkuk, he was more than another Soldier. He was part of a team operating in a dangerous and uncertain environment during the earliest stages of Operation Iraqi Freedom.

The 404th Civil Affairs Battalion worked among Iraqi communities helping restore essential services, support local government, rebuild infrastructure and establish stability following the fall of Saddam Hussein. Civil Affairs Soldiers frequently operated outside traditional military bases, working directly with local populations. Those missions required courage, patience, compassion and the ability to build trust under extraordinarily difficult circumstances.

Lou served honorably during that critical period. His death is also a painful reminder that the consequences of military service do not necessarily end when a deployment does. For many veterans, another battle may emerge years or even decades later in the form of cancer, toxic-exposure-related disease, chronic illness, mental-health challenges or other conditions connected to their service.



The SPC Lou Rose Health Care Hero Award keeps Lou's memory alive by recognizing people who have chosen to fight those battles alongside our veterans.

Debbie Rittenour: Making Veterans' Health a Priority

Among this year's recipients is **Debbie Rittenour, Senior Vice President, Government Programs at Horizon Blue Cross Blue Shield of New Jersey**, whose commitment to improving healthcare access for veterans has been instrumental in expanding the reach of the Veterans Foundation of America's health initiatives.

Debbie has been an inspirational advocate for ensuring that veterans throughout New Jersey have access to quality healthcare and preventive services. Her support has gone far beyond words. Through her leadership, **more than 14 veteran health fairs have been funded**, helping the Veterans Foundation of America bring healthcare directly to veterans in communities across New Jersey.

Those health fairs have now reached and treated **more than 1,300 veterans**.

Behind that number are individual veterans who were given opportunities to better understand their health. Veterans have received access to cardiovascular checks, cancer screenings and other preventive health services and information that can identify





SPC Lou Rose



Dr. Mary Campagnolo



Dr. Ernani Sadural



Dr. Steve Lieberman



Debbie Rittenour, Horizon BC/BS NJ

potential problems earlier and connect them with appropriate follow-up care.

That matters tremendously in the veterans community.

Many veterans spent years being trained to push through discomfort, ignore pain and complete the mission. That mindset can save lives in combat, but years later it can also contribute to veterans postponing medical appointments or ignoring symptoms that deserve attention.

Debbie understood that one of the most effective ways to address this challenge was to bring healthcare to veterans

rather than simply wait for veterans to seek it out.

Her support helped turn an idea into a sustained healthcare initiative. Fourteen-plus health fairs represent fourteen-plus opportunities to meet veterans where they are, remove barriers to care and potentially discover a serious medical condition before it becomes more difficult to treat.

Her leadership demonstrates an important truth about veterans healthcare: **access doesn't happen by accident. Someone has to make it a priority.**

Debbie Rittenour has consistently made veterans a priority, and that commitment embodies the purpose of the SPC Lou Rose Health Care Hero Award.

Dr. Mary Campagnolo: Always Ready to Help

Dr. Mary Campagnolo of Virtua Health is being recognized for her outstanding support of veterans healthcare initiatives and her willingness to respond whenever the veterans community needed help.

Dr. Campagnolo supported several Veterans Foundation of America health fairs. Whenever assistance, medical expertise or institutional support was needed, she stepped forward. Her commitment went beyond professional responsibility; it reflected an understanding that veterans deserve accessible, compassionate and comprehensive care. Veteran health fairs are particularly important for individuals who may not receive regular preventive screenings or who simply do not know where to turn for assistance. Through her support, Dr. Campagnolo helped veterans gain access to screenings, information, referrals and healthcare resources.

That willingness to answer the call when veterans need assistance represents exactly what this award was created to recognize.

Dr. Ernani Sadural and Margie Heller: Reaching More Than 1,300 Veterans

Dr. Ernani Sadural and Margie Heller of RWJBarnabas Health are being honored for their extraordinary commitment to supporting the Veterans Foundation of America's statewide health fairs.

Through their leadership and partnership, RWJBarnabas Health helped provide medical services and resources to more than **1,300 veterans**. But that number tells only part of the story.

Each person represents a veteran who may have received a screening capable of identifying a serious condition earlier. Another may have been connected with a healthcare provider. A spouse may have received information that provided reassurance or prompted a follow-up appointment.

Dr. Sadural and Margie recognized the importance of taking healthcare directly into the veterans community. Their support helped transform individual health fairs into meaningful points of access for veterans throughout New Jersey.

Their work embodies one of the Veterans Foundation of America's central principles:

Veterans should not have to navigate healthcare alone.

Florety Cruz-Cerpa: Bringing Healthcare Directly to Veterans

Florety Cruz-Cerpa of Hackensack Meridian Health is being recognized for her commitment to expanding healthcare access for veterans throughout New Jersey.

When the Veterans Foundation of America needed partners capable of delivering preventive services directly to veterans, Florety stepped forward. Through her leadership and collaboration, Hackensack Meridian Health partnered with the Foundation to provide screenings, wellness checks and medical resources to hundreds of veterans.

Community-based healthcare can help eliminate some of the barriers that prevent veterans from seeking preventive care: transportation, appointment availability, uncertainty about available services and sometimes a reluctance to ask for help.

By bringing healthcare professionals and screenings directly to veterans, Florety helped create opportunities for early detection, education, referrals and follow-up care. Just as importantly, her work helped create a sustainable partnership rather than support for a single event.

Dr. Steve Lieberman: Standing Up for a Veteran's Family

Dr. Steve Lieberman, Director of the East Orange VA Medical Center, is being recognized for his commitment to the health and well-being of veterans and for demonstrating how responsive leadership can make an enormous difference to a military family.

His connection to Lou's story is especially meaningful.

Following Lou's death, his wife, Melissa Rose, contacted me because the family had been denied benefits. Instead of being allowed to grieve with the support they needed, the Rose family was confronting an administrative decision that added uncertainty and hardship to an already devastating situation.

I contacted Dr. Lieberman and asked for help.

He responded.

Dr. Lieberman helped review the situation, correct the error and secure the VA benefits



Margie Heller

Lou's family needed. He did not treat the Rose family as another case number. He recognized that there was a family behind the paperwork and acted.

That is leadership.

For Melissa and her family, his intervention made a profound difference. For the broader veterans community, it demonstrated what can happen when compassionate leaders are willing to take responsibility and help navigate a complicated system.

Why Veteran Health Fairs Matter

The Veterans Foundation of America created its veteran health fairs around a straightforward concern: **too many veterans are not receiving the preventive care, screenings and health education they need.**

Veterans receive their healthcare in different ways. Some depend heavily on the VA. Others use private health systems. Some may be uninsured or underinsured, while others simply don't understand what services or benefits are available to them.

Then there is the culture many of us carried home from the military.

We learned to suck it up.

Keep moving.

Finish the mission.

Don't complain.

That mentality has value in difficult military environments. It becomes dangerous when a veteran notices a symptom and decides to ignore it for another six months.

That is why early detection matters.

At Veterans Foundation of America health fairs, veterans can access services and information that may include blood pressure and cardiovascular checks, diabetes education, respiratory testing, cancer-screening information, mental-health resources, nutritional counseling and referrals for additional care.

More than **1,300 veterans have already been reached**, but we believe this work is only beginning.

It has been possible because people like Debbie Rittenour, Dr. Mary Campagnolo, Dr. Ernani Sadural, Margie Heller, Florey Cruz-Cerpa and Dr. Steve Lieberman have been willing to turn their support for veterans into action.

Six People, One Commitment

These six healthcare leaders serve veterans in different ways.

One helps provide the resources necessary to bring preventive healthcare directly into communities.

Others provide physicians, screenings, health systems and medical expertise.

Another makes sure that when a veteran's family becomes lost in a complicated system, someone is willing to listen and act.

Together, they demonstrate that taking care of veterans is not the responsibility of a single organization.

It requires the VA.

It requires private healthcare systems.

It requires insurers.

It requires physicians and healthcare professionals.

It requires nonprofits.

It requires businesses.

And it requires individual leaders willing to say:

We can do more.



More Than an Award

The presentation of the SPC Lou Rose Health Care Hero Award at the Veteran Business Summit is a moment of recognition, but it should also be a call to action.

New Jersey must continue expanding preventive healthcare access for veterans. Health systems should continue building partnerships with veteran organizations. Government must ensure that veterans exposed to burn pits and other toxic substances receive the care and benefits they earned. Healthcare organizations and insurers can continue finding innovative ways to bring preventive services into veteran communities.

And all of us need to remember that supporting veterans cannot end when the uniform comes off.

Lou Rose's story demonstrates why.

The consequences of service followed him home.

His legacy now gives us an opportunity to help ensure that other veterans receive screenings earlier, obtain treatment sooner, understand their healthcare options and know that someone is willing to fight for them.

This Year's SPC Lou Rose Health Care Heroes

We proudly recognize:

Debbie Rittenour

Senior Vice President, Government Programs

Horizon Blue Cross Blue Shield of New Jersey

Dr. Mary Campagnolo

Virtua Health

Dr. Ernani Sadural

RWJBarnabas Health

Margie Heller

RWJBarnabas Health

Florey Cruz-Cerpa

Hackensack Meridian Health

Dr. Steve Lieberman

Director, East Orange VA Medical Center

Each has demonstrated leadership, compassion and a commitment to improving the lives of veterans.

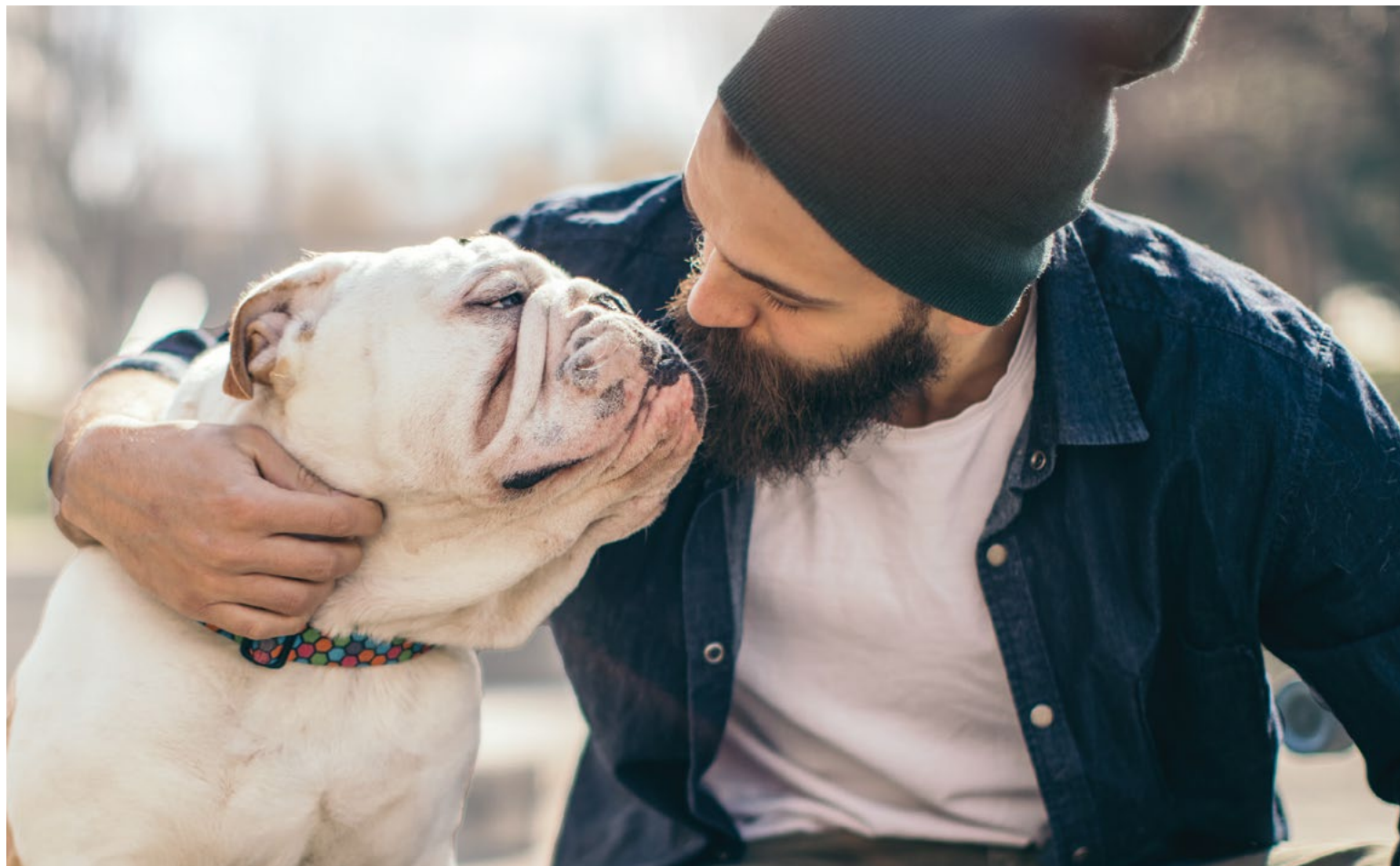
But ultimately, this award is about more than the six people receiving it.

It is about the Soldier whose name is on it.

SPC Lou Rose served our country in Kirkuk, Iraq, and carried the consequences of that service long after he came home. Although his life was cut short, his legacy will continue through his family, the Soldiers who served beside him, the award that bears his name, and every veteran who receives better healthcare because someone was inspired to do more. The original article closes with the same essential commitment: caring for those who served and remembering the families who continue to carry their sacrifice.

We will remember Lou. We will care for those who served. And we will continue working to make sure no veteran has to fight the next battle alone.





You go to the doctor to keep
your body healthy.

Do the same for your mind.

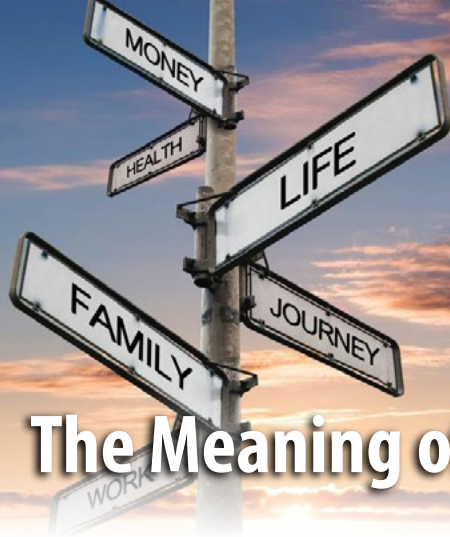
Whole health means caring for your body and mind. Horizon Blue Cross Blue Shield of New Jersey connects you to thousands of doctors, therapists and facilities, plus tools for stress, mental health care and substance use support. The care you need to feel your best.

A healthier you, covered by Blue.



Learn more at HorizonBlue.com/YourHealth

Horizon Blue Cross Blue Shield of New Jersey is an independent licensee of the Blue Cross Blue Shield Association. Coverage may vary by plan.



The Meaning of Life: Finding Purpose Beyond the Uniform

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

What is the meaning of life?

It may be the biggest question any of us will ever ask, and perhaps the reason it is so difficult to answer is that there is no single answer that applies to everyone. Is life about success? Family? Faith? Happiness? Service? Love? Leaving a legacy? Maybe it is some combination of all of them. And perhaps the answer changes as we get older and begin to understand that many of the things we once thought were important really weren't as important as we imagined.

Veterans may have a particularly interesting perspective on this question. Military service exposes us to experiences most people will never encounter. We leave our families, live in unfamiliar places, endure hardship, lose friends, experience danger, and learn what it means to depend on the person standing beside us. Some of us have witnessed life end far too soon. Those experiences have a way of changing how you measure what really matters.

When we are young, many of us think life is about getting somewhere. We want the promotion, the bigger paycheck, the successful business, the impressive title, the beautiful house, or the recognition that comes with accomplishment. There is nothing wrong with ambition. Goals give us direction and accomplishment can be enormously satisfying. But as the years pass, many people discover that accumulating things and collecting titles does not necessarily produce a meaningful life. You can have an impressive résumé and still feel empty. You can have money and still be lonely. You can be successful in the eyes of everyone around you and still wonder whether any of it truly mattered.

The Mission Changes

One of the hardest adjustments for some veterans is discovering that the mission we once had is over. In the military, purpose was rarely difficult to identify. We knew our mission, understood our responsibilities, and knew who was on our team. There was always another training exercise, deployment, promotion, or objective ahead of us. We were part of something larger than ourselves, and even when military life was frustrating, that sense of belonging and purpose was incredibly powerful. Then one day the uniform comes off.

For some veterans, that transition is liberating. For others, it creates a void they never expected. The phone stops ringing as often. The rank disappears from your name. The organization that once depended upon you continues without you. The people you saw every day scatter across the country and the world. You suddenly have to answer a question that the military used to answer for you: **What is my mission now?**

That may be one of the most important questions a veteran can ask.

Retirement from the military does not mean retirement from purpose. Your mission simply changes. It might become raising a family, building a business, mentoring young people, helping other veterans, volunteering in your community, pursuing a second career, traveling, teaching, coaching, or simply becoming the kind of spouse, parent, grandparent, and friend you never had enough time to be while serving.

You still have something to contribute.

Maybe the Meaning of Life Is People

Think about the moments in your life that you remember most vividly. Chances are they aren't ordinary days at the office or the things you purchased. They are probably connected to people.

You remember holding your child for the first time. You remember laughing until your stomach hurt with old friends. You remember the Soldier who sat beside you during a miserable deployment and somehow made everything seem manageable. You remember your parents. You remember weddings, birthdays, reunions, fishing trips, holidays, and conversations that lasted late into the night. You remember the people who believed in you when you weren't sure you believed in yourself.

Veterans understand this particularly well. Ask someone who deployed what they miss about the experience, and very few will say the heat, the food, the long hours, or sleeping in terrible conditions. They will tell you they miss the people.

There is something profound about relationships forged through shared hardship. You learn quickly that someone's bank account, hometown, religion, ethnicity, or education matters far less than whether they will be there when you need them. You learn that trust is earned through actions. You discover that some of life's strongest relationships are built not when everything is going well, but when everything is going wrong.

Maybe that tells us something important about the meaning of life. Perhaps, in the end, it is less about what we accumulated and more about whom we loved, whom we helped, and who was better off because we were here.

Adversity Changes the Question

It is easy to talk about the meaning of life when everything is going well. The question becomes much more serious when life suddenly changes.

A doctor gives you a diagnosis you weren't expecting. A business fails. A marriage ends. You lose your job. A close friend dies. You lose in court. Your financial security disappears. A child is struggling. Someone you trusted betrays you. Suddenly, the future you had carefully planned no longer exists.

Adversity forces us to reconsider what matters.

It can strip away the superficial parts of life and reveal the things we genuinely value. A person who once measured success by income may suddenly define success as being healthy enough to walk their daughter down the aisle. Someone obsessed with career advancement may discover that having dinner with family is more valuable than another promotion. A person who loses nearly everything financially may discover that the relationships remaining around them were their real wealth all along.

None of this means hardship is somehow good or that suffering should be romanticized. Some things are simply painful, unfair, and difficult. But adversity can provide clarity. It can force us to stop living on autopilot and ask questions we should probably have been asking all along.

What really matters to me?

Who really matters to me?

How do I want to spend whatever time I have left?

Happiness May Be the Wrong Goal

Our culture constantly tells us that we should be happy. Advertising promises happiness if we buy the right car, take the right vacation, live in the right house, or achieve the right level of success. Social media reinforces the illusion by showing us everyone else's vacations, accomplishments, anniversaries, promotions, and perfect family moments.

But nobody is happy all the time.

Life includes disappointment, grief, boredom, frustration, anxiety, failure, and loss. A meaningful life doesn't eliminate those experiences.

Perhaps the better goal is not constant happiness, but **purpose**.

Purpose gives us a reason to get out of bed when we aren't particularly happy. It allows us to endure difficult periods because we know there is something worth fighting for. Parents understand this. Caregivers understand it. Entrepreneurs understand it. Anyone who has served in the military understands it.

There were plenty of days in the military when we weren't happy. We were exhausted, cold, hot, wet, hungry, frustrated, and counting the days until we could go home. Yet we kept going because the mission mattered and the people beside us mattered.

A meaningful life may work much the same way.

Service Gives Life Meaning

One lesson military service teaches better than almost anything else is that there is tremendous satisfaction in serving something larger than yourself.

That principle doesn't have to end when military service ends.

You can serve your family. You can serve your community. You can mentor a young veteran trying to find a career. You can help a struggling entrepreneur. You can volunteer at a food bank. You can coach a kid who needs a positive adult in their life. You can sit with an elderly veteran who doesn't receive many visitors. You can use your professional experience to help a nonprofit organization. You can simply call someone who is going through a difficult time.

We often think we need to do something enormous to make a difference. Most of the time, we don't.

Some of the greatest impacts we have on other people's lives happen through actions we barely remember.

A phone call.

An introduction.

A recommendation.

A conversation.

Showing up.

Listening.

Giving someone another chance.

Telling someone, "I believe in you."

You may forget doing it.

They may remember it for the rest of their life.

Stop Waiting for Someday

One of the great traps in life is believing that the important things will happen someday.

Someday I'll travel.

Someday I'll spend more time with my family.

Someday I'll call that old friend.

Someday I'll start exercising.

Someday I'll go fishing again.

Someday I'll start that business.

Someday I'll volunteer.

Someday I'll take my grandchildren somewhere special.

Someday I'll apologize.

Someday I'll tell someone how much they mean to me.

The problem is that none of us knows how many "somedays" we have left.

Veterans may understand this better than most. We have known people who left home expecting to return and never did. We have known people who survived war

only to lose their lives years later to cancer, illness, accidents, or circumstances nobody could have predicted. We have attended too many funerals and memorial services for people who should have had decades ahead of them.

Those experiences teach a difficult but valuable lesson: time is the one resource we cannot replenish.

Money can be lost and earned again. Businesses can fail and be rebuilt. Careers can change. Houses can be replaced.

Time only moves in one direction.

Spend it carefully.

Forgive More

If life is short, one of the worst ways to spend it is carrying anger toward people who may not even realize you are angry.

That doesn't mean accepting abuse or allowing toxic people back into your life. Boundaries are important, and forgiveness does not require forgetting what happened.

But carrying resentment has a cost.

Sometimes forgiveness isn't something we give another person. It is something we give ourselves so that what happened yesterday no longer controls tomorrow.

Veterans often carry other forms of guilt as well. We replay decisions. We wonder whether we could have done something differently. We remember people who didn't come home. We question why we survived when someone else didn't.

We cannot change yesterday.

We can honor it by deciding how we live today.

Your Legacy Isn't Your Résumé

Eventually, every career ends.

Someone else takes your office.

Someone else gets your title.

Someone else commands the unit.

Someone else runs the company.

Someone else sits in your chair.

Within surprisingly little time, the organization moves forward.

That can sound depressing, but it is actually liberating. It reminds us that our professional accomplishments, while important, are only one part of our lives.

Your real legacy is found in people.

How did you treat people when you had authority?

Did you help someone succeed without expecting anything in return?

Were you there when your family needed you?

Did your employees know you cared about them?

Did younger veterans benefit from your experience?

Did you make your community stronger?

Did you leave people with more confidence than they had before meeting you?

Those are accomplishments that never appear on a résumé.

They may be the ones that matter most.

Don't Stop Having Fun

Meaning doesn't always have to be serious.

Sometimes life is simply meant to be enjoyed.

Go fishing.

Play golf.

Take the trip.

Eat the pasta.

Listen to live music.

Sit on the beach.

Take your grandchildren somewhere ridiculous.

Learn something completely unrelated to your career.

Laugh with old friends.

Have the cigar.

Watch the sunset.

Life cannot consist entirely of responsibilities, appointments, bills, work, and worrying about tomorrow.

Veterans are often exceptionally good at completing missions and exceptionally bad at giving ourselves permission to enjoy the time between them.

There is value in accomplishment.

There is also value in simply being alive.

The Final After-Action Review

Veterans know the value of an After-Action Review. When a mission ends, we examine what happened, what went right, what went wrong, and what we learned.

Imagine conducting the ultimate AAR on your own life.

Would you wish you had spent more time working?

Would you wish you had purchased more things?

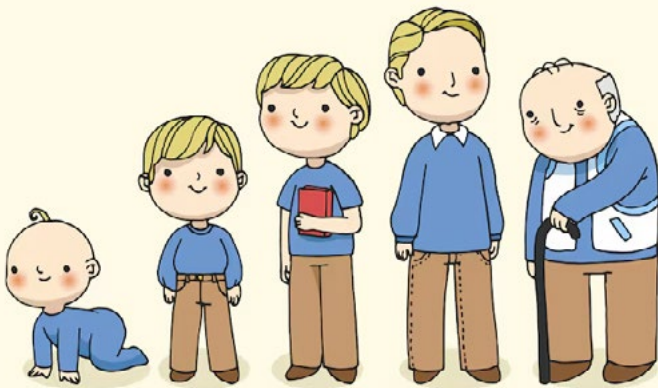
Would you care how many social media followers you accumulated?

Or would you think about people?

Would you wish you had spent another afternoon with your parents before they were gone? Another dinner with your children? Another fishing trip with your friends? Another conversation with the person you loved? Would you wish you had forgiven someone sooner, taken more chances, traveled more, worried less, or helped more people?

Those questions can be uncomfortable.

They can also help us live better right now.



So, What Is the Meaning of Life?

I don't pretend to have the answer.

Maybe nobody does.

But after years of military service, business, family, friendship, success, failure, loss, adversity, and watching people I care about navigate their own battles, I have come to believe that a meaningful life probably isn't measured by how much we acquire.

It is measured by how much we give.

It is about finding people to love and allowing ourselves to be loved. It is about having a purpose larger than our own comfort. It is about helping people when we have the ability to help them and accepting help when we need it. It is about learning from failure without allowing failure to define us. It is about laughing often, forgiving when we can, remaining curious, and having enough humility to recognize how quickly our time passes.

For veterans, perhaps the greatest challenge after military service is realizing that the mission never really ended.

It simply changed.

We spent part of our lives serving our country. Now we have an opportunity to serve our families, our communities, our fellow veterans, and generations that will follow us.

And while we are doing all of that, we should remember to enjoy the ride.

Call the friend.

Take the trip.

Help the veteran.

Start the business.

Spend time with your family.

Watch the sunset.

Say "I love you."

Do something that matters.

Because someday, all of us will reach the end of our mission. When that day comes, perhaps the most important question won't be **"How successful was I?"**

It will be:

"Did I make my time here matter?"

If we can answer yes, perhaps we have come pretty close to discovering the meaning of life.





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Building More Than Homes: Habitat for Humanity Opens Doors for New Jersey Veterans

Affordable homeownership, critical home repairs and a growing Veterans Initiative are giving veterans another pathway toward housing stability

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

For most veterans, the word *home* carries special meaning. After months or years spent moving between duty stations, deployments, barracks, ships, tents and temporary quarters, there is something powerful about finally having a place that is truly yours. Unfortunately, in New Jersey, achieving that dream can be difficult. The cost of buying a home has put homeownership beyond the reach of many working families, including veterans. At the same time, older veterans who already own homes may struggle with the cost of repairs or modifications necessary to remain safely and independently in the place they love.

That is where Habitat for Humanity can make a difference.

I recently sat down with **Liz DeCoursey of Greater Middlesex & Morris Habitat for Humanity** to talk about the organization's growing efforts to serve veterans. What became clear during our conversation is that Habitat does far more than build houses. It provides pathways to affordable homeownership, helps existing homeowners make necessary repairs, assists seniors who want to age in place, provides financial and mortgage-readiness education, and brings volunteers and communities together to help their neighbors.

And now, Habitat wants more veterans to know that these programs are available to them.

A Growing Commitment to Veterans

Greater Middlesex & Morris Habitat for Humanity launched a Veterans Initiative in 2025 with a straightforward goal: increase the organization's engagement with veterans and make sure veterans know they can apply for Habitat's homeownership and home-repair programs.

But the vision extends beyond housing. Habitat also wants to build relationships with veterans organizations and veteran-owned businesses that can provide construction services, materials, supplies, technology, marketing and other support for its projects. That presents an exciting opportunity for the veterans community. Instead of looking at veterans only as people who might need assistance, Habitat recognizes that veterans can also be contractors, volunteers, business owners, community leaders and partners in helping other veterans.

That approach makes sense to me. Veterans generally don't want a handout. We want an opportunity and a pathway forward.

DeCoursey emphasized exactly that point during our conversation. Habitat's model has traditionally incorporated what it calls "sweat equity," with families working alongside Habitat and its volunteers. Depending on the program, homeowners can participate in building or repairing their homes and can bring friends and family members into that process. Habitat isn't simply giving someone a house and walking away; it is creating a partnership.

For veterans accustomed to teamwork and mission accomplishment, there is something particularly appealing about that philosophy.

Habitat Does Much More Than Build Houses

When many people hear "Habitat for Humanity," they picture volunteers with hammers building a new house. That is certainly part of the mission, but it is only one part.

Habitat develops and sells affordable homes to qualifying low- and moderate-income households. It also provides home repairs and aging-in-place assistance designed to help people remain safely in their existing homes. The organization operates ReStores, where primarily donated merchandise is sold and proceeds help support Habitat's mission. Volunteers remain an important part of the Habitat model, while prospective homeowners can also receive assistance with budgeting and becoming mortgage-ready.

For veterans, those different programs can address very different stages of life.

A younger veteran with a family may be looking for a first home but finding New Jersey's housing market impossible to enter. A disabled veteran may already own a home but need repairs or modifications. An aging Vietnam or Gulf War veteran may want to remain in the house where he or she has lived for decades but need improvements that make the home safer.

Habitat potentially offers solutions across that spectrum.

Veterans Can Receive Preference for Affordable Homes

One of the most important things I learned during my conversation with DeCoursey was that certain Habitat affordable-housing projects can include a **veterans preference**.

Under the rules discussed in our interview, up to 50 percent of the affordable homes in an eligible project can receive a veterans preference in the selection process. Greater Middlesex & Morris Habitat is actively using that opportunity to try to increase affordable homeownership among veterans.

A great example is happening right now in **Old Bridge**.

Habitat is beginning a 12-home project there, and **six of the 12 homes are designated for veterans preference**. At the time of our interview, DeCoursey said Habitat already had 11 certified veteran applicants for those six preference opportunities. Veterans who are not selected through the veterans-preference portion can still participate in the regular selection process for the remaining homes.

That tells us something important: there is demand.

It also demonstrates what can happen when municipalities, nonprofits and the veterans community work together.

Helping Veterans Repair the Homes They Already Own

Not every veteran needs a new house. Sometimes the challenge is keeping the house they already have safe and livable.

Habitat's home-repair programs can help qualifying low- and moderate-income homeowners address needed repairs. Its aging-in-place work is especially relevant as our veteran population gets older.

Imagine a veteran who has lived in the same house for 30 or 40 years. The veteran may have paid off the mortgage but now lives on a limited retirement income. The roof begins leaking. Steps become difficult to navigate. A bathroom becomes unsafe. Repairs that once might have been manageable now cost thousands of dollars.

Losing the ability to safely live in your home because you cannot afford necessary repairs can threaten the stability and independence a veteran spent decades building. Habitat wants veterans facing those circumstances to reach out rather than assume help isn't available.

Income is one of the primary eligibility considerations. DeCoursey explained that Habitat serves low- and moderate-income households, generally using household size and local **Area Median Income (AMI)** to determine eligibility. She said households below approximately 80 percent of the applicable AMI may qualify for services, although specific eligibility depends on the program and location.

Veterans should not try to determine on their own that they make "too much" or don't qualify. Contact Habitat and allow the organization to evaluate your individual circumstances.

Housing Stability Changes Lives

Housing is about far more than having a roof over your head.

As DeCoursey told me, stable housing creates a foundation for better health, education, financial stability, wealth building and the overall ability of a family to thrive. Homeownership can take that one step further by giving families an opportunity to build equity and establish roots in their communities.

That is especially important for veterans transitioning from military life.

One of the challenges of leaving the military is rebuilding stability. In uniform, many of the fundamental pieces of life are already structured for you. You know where you work. You know when you get paid. Housing is generally accounted for in some form. Healthcare is available. Your community is built around you.

Then you leave the service, and suddenly you are responsible for recreating all of those things.

Stable housing becomes part of establishing that new foundation.

Homeownership can also provide something veterans understand very well: a sense of belonging. You aren't simply occupying a space. You're putting down roots. Your children attend local schools. You meet your neighbors. You become part of the community.

An Opportunity for VFWs and American Legion Posts

Our conversation also uncovered an idea that I believe deserves much greater attention in New Jersey.

Across the state, there are VFW and American Legion properties that may have the potential to support affordable housing development. In some circumstances, that could mean exploring whether residential units could be developed above or alongside an existing veterans organization's facility.

DeCoursey said Habitat is interested in having those conversations. Because Habitat focuses on homeownership rather than rental housing, projects would need to be structured appropriately—for example, potentially through a condominium arrangement where individual residents own their units while the veterans organization maintains its separate space.

There are obviously zoning, financing, construction and regulatory questions that would have to be addressed for each property. But the larger idea is compelling.

New Jersey needs affordable housing. Veterans need affordable housing. Some veterans organizations have property. Habitat knows how to develop affordable homeownership opportunities. Municipalities have affordable-housing obligations. Why aren't we bringing all of those pieces to the same table more often?

Municipalities Can Become Part of the Solution

Habitat already works closely with municipalities seeking creative ways to meet their affordable-housing responsibilities. Municipalities may have vacant land or property that is no longer needed for its original purpose. In some cases, that land can be provided to Habitat and transformed into affordable homes.

The veterans-preference option creates another reason for municipal leaders to have these conversations.

DeCoursey told me that when Habitat explains the veterans-preference option to municipalities, the reaction is generally very positive. Old Bridge, she said, actually wanted the entire project to have a veterans preference, although the applicable rules for that project limited the preference to 50 percent.

That raises a larger public-policy question for New Jersey: **Should we be doing more to incentivize municipalities to create affordable homeownership opportunities for veterans?**

I believe the answer is yes.

If changes to state policy could create stronger incentives for municipalities to dedicate property or develop affordable veteran housing, that is a conversation worth having.

We should be looking for ways to bring municipalities, Habitat affiliates, veterans organizations, veteran-owned construction companies and other community partners together.

Veteran-Owned Businesses Can Help Build the Mission

There is another component of Habitat's Veterans Initiative that I find particularly exciting.

Habitat spends money.

It builds homes. It repairs homes. It purchases materials. It needs contractors and professional services. Like virtually every organization, it also needs technology, marketing and other business support.

Why shouldn't more of those dollars flow through veteran-owned and disabled veteran-owned businesses?

Greater Middlesex & Morris Habitat wants to develop stronger relationships with veteran businesses and veterans organizations, and this is an area where the **New Jersey State Veterans Chamber of Commerce** can help connect the dots.

A veteran-owned roofing company could potentially help repair another veteran's home. A veteran-owned electrical contractor could support a Habitat project.

Veteran-owned plumbing, HVAC, landscaping, engineering, architecture, technology, marketing and professional-services companies could become part of the ecosystem.

That turns a veterans housing initiative into something even larger: **veterans helping veterans.**

Habitat Is Available Across New Jersey

Greater Middlesex & Morris Habitat is one of 14 Habitat affiliates serving New Jersey, and collectively those affiliates cover the state. Greater Middlesex & Morris itself serves 68 municipalities across four counties. Nationally and internationally, the broader Habitat network includes more than 1,000 U.S. affiliates and operates in approximately 70 countries, according to DeCoursey. Habitat for Humanity International also has a **Veterans Build** initiative designed to encourage partnerships and service to veterans.

For veterans in Middlesex, Morris and the affiliate's portions of Somerset and Union counties, the easiest starting point is:

Greater Middlesex & Morris Habitat for Humanity

Veterans can also call **973-891-1934** and ask to be connected with the appropriate homeownership or home-repair program. Prospective homeowners can join Habitat's interested-persons mailing list so they can be notified when new housing opportunities become available.

Veterans elsewhere in New Jersey can contact the Habitat affiliate serving their community to ask about available programs and eligibility.

Veterans Need to Apply

Perhaps the most important message from my conversation with DeCoursey was also the simplest.

Habitat needs veterans to apply.

We can create veteran preferences. Municipalities can provide property. Habitat can build homes. Businesses can donate materials and services. Organizations like the Veterans Chamber can spread the word.

But none of it works if veterans don't know these opportunities exist or don't apply for them.

That has already been a challenge. DeCoursey described a previous veterans-preference home where the originally selected veteran ultimately could not qualify for the mortgage. Habitat subsequently struggled to find another qualified veteran applicant.

We need to fix that communication gap.

If you're a veteran struggling to purchase a home, contact Habitat.

If you're a veteran who owns a home but cannot afford necessary repairs, contact Habitat.

If you're an older veteran trying to remain safely in your home, contact Habitat.

If you're a VFW or American Legion leader with property that might support affordable housing, start a conversation with Habitat.

And if you're a veteran-owned business that can contribute construction services, materials or professional expertise, there may be an opportunity for you to become part of the mission as well.

Habitat for Humanity's philosophy fits remarkably well with the culture of military service. It isn't simply about giving someone something. It is about people working alongside one another to accomplish a mission.

As DeCoursey put it, Habitat wants veterans who need housing solutions to know that the organization is available and can provide a pathway forward. Ultimately, veterans themselves take that opportunity and use it to build greater stability for their families. We spend a lot of time talking about thanking veterans for their service. Gratitude is important, but gratitude should also produce action.

Sometimes that action begins with something as fundamental as helping a veteran build a place to call **home**.





Answering the Call: How Horizon Is Supporting New Jersey's Veterans

By NJ Veteran Magazine Staff

At Horizon Blue Cross Blue Shield of New Jersey, thanking a veteran for their service is only the beginning. The real work—the work that truly honors that service—is making sure the men and women who wore the nation's uniform can access the care, stability and opportunity they earned.

That conviction led The Horizon Foundation for New Jersey to launch its Veterans Health Initiative, a dedicated grant program built to meet veterans where they are and help them achieve their best health.

A Mission Rooted in Respect

The Horizon Foundation, the philanthropic arm of Horizon Blue Cross Blue Shield of New Jersey, has invested in the health of the state's communities since 2004. The Veterans Health Initiative grew directly out of listening sessions across the veteran community. These conversations made one thing clear: veterans face challenges that are distinct, layered and too often unmet by any single system.

"The Horizon Foundation created this special Veterans Health Initiative in recognition of the extraordinary sacrifices and contributions veterans have made, and to help ensure these veterans get the support they need and deserve," said Ulises Diaz, Senior Vice President of Government and Community Affairs at Horizon.

Through the initiative, the Foundation awarded two-year grants of up to \$20,000 to New Jersey-based nonprofit veterans' organizations. Rather than spread that support, the Foundation concentrated it where the need is greatest, focusing on three key areas.

- **Behavioral Health.** Programs addressing post-traumatic stress, military

sexual trauma, suicide prevention, anxiety, depression, and substance use disorder—the invisible wounds that can follow a service member home.

- **Housing & Food Security.** Programs helping veterans and their families find safe, affordable, stable housing and reliable access to healthy food.
- **Economic Opportunity.** Programs offering training, mentorship and networking that give veterans the tools and connections to thrive professionally.

"The issues around veterans touch so many people," said Horizon Foundation Executive Director Jonathan Pearson. "It is an important population in the state, and we want to make sure they have the help they need. We want veterans to achieve their best health."

Partnerships That Multiply Impact

No organization can close these gaps alone. The strength of Horizon's veteran work lies in the partners standing alongside it.

The initiative was shaped in close collaboration with veteran-serving organizations across the state and with Col. (Ret.) Jeff Cantor, Braven's Director of Product Development and Partnerships, who also leads the New Jersey State Veterans Chamber of Commerce.

That collaborative spirit was on full display at a Veterans Health Fair at Branch Brook Park in Newark, where Horizon, together with RWJBarnabas Health and Hackensack Meridian Health, offered free screenings for conditions ranging from PTSD to diabetes and connected hundreds of veterans with human-services organizations.

Feeding Our Heroes is another partner central to the mission. Founded by Michael



From Left to Right: Colonel Jeff Cantor, Mike Guinta (from Feeding Our Heroes), Acting VA Medical Center Director, Mike Boll (from NJ Veteran Network), Julio Aponte



Giunta, the New Jersey nonprofit has fed thousands of veterans and first responders since 2021, delivering hot meals to VFW halls, senior centers, and communities in crisis. Horizon was among its most significant partners, and Feeding Our Heroes was a driving force behind the Newark health fair, which was the kickoff of a statewide series reaching from Bergen County to Burlington County. Food insecurity is one of many health-related challenges veterans face: nationally, roughly one in nine working-age veterans lives in a food-insecure household.

"At Feeding Our Heroes, we believe that nourishing our veterans goes beyond a meal. It's about honoring their service and bringing communities together through care, dignity and shared purpose," Giunta said.

That philosophy surfaced again at a Veterans Appreciation Luncheon and Resource Fair at the Salvation Army's Camden Kroc Center, hosted with Horizon's support. There, veterans shared a hot meal while connecting with partners including the Food Bank of South Jersey, county veterans' affairs offices, and organizations offering housing, job readiness and emotional care.



A Commitment That Starts Within

Horizon's support for veterans is not only outward-facing but also woven into the company itself. Horizon's Military Affinity Group (MAG), one of its employee resource groups, brings together colleagues with direct military ties. Active, reserve and guard members, retirees, and prior-service employees, as well as those with indirect connections to the armed forces. The group's vision is to advance and recognize these employees, both professionally and personally, within Horizon and across the community.

MAG turns that vision into action, mentoring newly hired veterans as they transition from service to civilian careers and championing initiatives such as the Veteran Small Business Workshop and the Joint Military and Family Assistance Center. That internal commitment has helped earn Horizon repeated recognition as a Military Friendly and Military Spouse Friendly Employer, and it means the empathy behind the company's veteran grantmaking is grounded in the lived experience of its own workforce.

For Horizon, that is what answering the call truly means: not a single gesture of gratitude, but a sustained commitment to the health, dignity, and future of those who served.





Could LSD Become a New Treatment for PTSD?

Definium Therapeutics Plans Phase 3 Study of a Pharmaceutical Form of LSD

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

For generations of veterans, post-traumatic stress disorder has been one of the most persistent wounds of military service. Psychotherapy and medications can help, but not every veteran responds adequately to existing treatments. Now researchers are investigating an approach that would have seemed almost unimaginable a generation ago: a pharmaceutical form of LSD.

Definium Therapeutics, formerly known as MindMed, is developing DT120 ODT, a pharmaceutical formulation of lysergide, or LSD, for several psychiatric disorders, including post-traumatic stress disorder (PTSD). The company changed its name from Mind Medicine (MindMed) to Definium Therapeutics in January 2026 and now trades on the Nasdaq under the ticker DFTX.

For the veteran community, the most important development may come in 2027, when Definium plans to begin a Phase 3 clinical trial specifically studying DT120 in people with PTSD.

This Isn't Recreational LSD

It is important to distinguish what is being studied from the illicit recreational use of LSD.

DT120 ODT is a pharmaceutically manufactured, orally disintegrating tablet containing lysergide tartrate. Definium describes it as a proprietary, optimized formulation of LSD using fast-dissolving tablet technology. Lysergide is a classic serotonergic psychedelic whose acute psychological effects are mediated primarily through serotonin 5-HT_{2A} receptors. Researchers are investigating whether those effects and possible changes in neuroplasticity could translate into meaningful improvements in psychiatric illnesses.

The treatment being investigated is also very different from taking a daily antidepressant. In Definium's current late-stage development programs for depression and anxiety, DT120 is being studied as a single 100-microgram dose, with participants monitored for hours in a controlled clinical setting and then followed over subsequent weeks. The company says its pivotal studies require approximately eight hours of monitoring on the treatment day.

That potentially makes this approach particularly interesting: researchers are studying whether a single carefully controlled treatment can produce effects that persist well beyond the day the medication is administered.

The PTSD Trial

Definium's planned PTSD study is called Haven.

The Phase 3 trial is expected to begin in 2027 and enroll approximately 200 participants. According to the company's current plan, participants will be randomly assigned 1:1 to receive either DT120 ODT 100 micrograms or placebo.

Researchers expect to measure the primary outcome eight weeks after treatment using the Clinician-Administered PTSD Scale for DSM-5 (CAPS-5), one of the standard clinical tools used to assess PTSD severity.

For veterans, this study will be worth watching closely.

Why This Matters for Veterans

PTSD is rarely just about one symptom. It can affect sleep, relationships, employment, concentration and the ability to reconnect with family and community. For some veterans, symptoms continue despite years of treatment.

That is why the development of new therapies matters.

Psychedelic medicines are attracting increasing scientific interest because researchers are examining whether they can affect psychiatric illness differently from conventional medications. Rather than simply treating symptoms every day, the goal is to determine whether a limited number of carefully supervised treatments can produce longer-lasting changes.

But there is an equally important word veterans should remember: investigational.

DT120 is not currently FDA-approved for PTSD, and the planned Phase 3 Haven trial has not yet established that LSD is safe or effective for treating PTSD. Even encouraging results in depression or anxiety cannot simply be assumed to apply to veterans or others living with PTSD. That is precisely why a rigorous PTSD trial is necessary.

The treatment also involves significant temporary changes in perception, cognition and emotion, which is why the drug is being studied under controlled conditions with prolonged monitoring rather than as a medication patients simply take home.

A Treatment Worth Watching

The history of LSD is complicated. For many Americans, the word still evokes the counterculture and recreational drug use of the 1960s. But pharmaceutical research is now revisiting psychedelic compounds through a very different lens: controlled manufacturing, precise dosing, clinical supervision and randomized trials designed to meet modern regulatory standards.

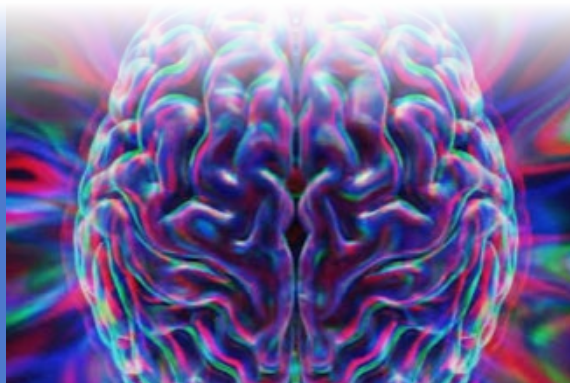
Whether DT120 ultimately becomes a treatment for PTSD remains unknown.

But the fact that a pharmaceutical formulation of LSD is advancing toward a Phase 3 PTSD study involving approximately 200 patients demonstrates how dramatically the mental-health treatment landscape is changing.

For the veteran who has tried multiple therapies and still wakes up every day fighting the same memories, nightmares, anxiety or hypervigilance, continued innovation offers something important:

Hope for another option.

NJ Veteran Magazine will continue following the Haven Phase 3 study as Definium Therapeutics moves toward its anticipated 2027 launch and as researchers learn more about whether psychedelic-based medicines may have a role in the future treatment of PTSD.





From the Sands of Iraq to New Jersey's Premier Mobile Cigar Lounge

Marine Veteran Joey Mac Dizon Is Building More Than a Business—He's Creating Experiences That Bring People Together

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

Some businesses sell products.

Others provide services.

But every once in a while, an entrepreneur creates something much bigger than either one. They create experiences. They create memories. They create moments that people remember for the rest of their lives.

That perfectly describes The Mobile Cigar Lounge, a New Jersey-based, Service-Disabled Veteran-Owned Business founded by Marine Corps veteran Joey Mac Dizon and his veteran business partners.

Today, The Mobile Cigar Lounge has become one of the most recognizable event experiences in the Northeast, serving weddings, corporate events, golf outings, concerts, private celebrations, and milestone occasions throughout New Jersey and beyond.

But the idea didn't begin at a wedding.

It began in a combat zone.

The Smoke Pit Was Never Just About Cigars

Like many veterans, Joey's introduction to cigars happened while deployed overseas. He recalls that someone shipped cigars to his unit during his deployment to Iraq. While he doesn't remember exactly what brand they smoked, he vividly remembers the people he shared them with.

"I don't remember the cigars I smoked," Joey told me. "But I'll always remember the people I smoked them with."

Every veteran understands exactly what he means.

Whether you smoked or not, everyone remembers the smoke pit.

It wasn't simply a place to light a cigarette.

It was where Marines, Soldiers, Sailors, and Airmen gathered after long patrols, difficult missions, or exhausting days.

It was where stories were told.

Stress was released.

Friendships were strengthened.

For a few brief moments, the war slowed down.

Joey described it as taking a "tactical pause."

That sense of camaraderie became the foundation of his business.

"The cigar is just the platform," he explained. "The experience is what we as humans make it."

A Business Built on Connection

I first met Joey nearly eight years ago while judging a veteran entrepreneur pitch competition.

His idea immediately stood out.

Instead of opening another cigar shop, Joey envisioned bringing the cigar experience directly to people through a beautifully restored mobile lounge.

The concept was unique.

The presentation was outstanding.

He won the competition—and the seed funding that helped launch what would become The Mobile Cigar Lounge.

Looking back today, it's incredible to see how far the company has come.

What started with three veteran entrepreneurs and one bold idea has grown into one of New Jersey's premier mobile event businesses.

More Than an Airstream

One of the company's signature attractions is its beautifully renovated vintage Airstream trailer, transformed into a sophisticated mobile cigar lounge and humidor. Guests immediately notice the craftsmanship, attention to detail, and welcoming atmosphere.

But Joey will tell you the trailer isn't what people remember most.

They remember the conversations.

The laughter.

The friendships.

The celebration.

The quiet moments shared with family and friends.





The author found joy smoking cigars in Iraq & Afghanistan with fellow soldiers during difficult deployments.

"The milestones are what matter," Joey said.

Whether it's a wedding, retirement party, corporate event, golf outing, birthday celebration, or anniversary, The Mobile Cigar Lounge creates a space where people naturally gather together.

Thousands of Celebrations

The business has grown dramatically since its launch.

During its first year, the company attended festivals, food events, beer festivals, and community gatherings throughout New Jersey.

Then came weddings.

Lots of weddings.

Today, The Mobile Cigar Lounge participates in well over 1,000 events each year, including more than 500 weddings annually, making it one of the region's leading providers of luxury cigar experiences.

Wherever people gather to celebrate life, Joey and his team strive to be there.

A Lesson About Life

During our conversation, Joey shared one story that perfectly captures why he loves what he does.

Recently, his team was asked to provide a Mobile Cigar Lounge experience for a retired firefighter from Long Island.

The man's daughter had organized the gathering after learning her father had only six to eight months to live.

Cancer had spread to his brain.

He was losing his eyesight.

Rather than focusing on illness, his family wanted to celebrate his life.

As Joey quietly watched from a distance, he observed the retired firefighter sharing cigars with lifelong friends—men who had stood beside him for decades.

"They were just looking at each other," Joey recalled.

"They started tearing up."

Joey described himself as a "fly on the wall," watching memories unfold without needing to interrupt them.

For him, that's what the business is really about.

Helping people create one more unforgettable memory.

"It's not really about the cigar," he said.

"It's about the people."

Always Be a Student

Like many successful veteran entrepreneurs, Joey believes continuous learning is one of the keys to success.

His advice is simple.

"Always be a student."

He credits both the Marine Corps and Norwich University for teaching him the importance of remaining curious, asking questions, and learning from those with more experience.

He often reminds himself of a phrase every service member has seen:

Complacency kills.

That lesson applies just as much to business as it does to military service.

Joey continually studies successful entrepreneurs, reads books, listens to podcasts,

networks with business leaders, and seeks advice from experienced veteran business owners.

"The veteran community opened so many doors for me," he said. "People gave me thirty minutes of their time just to answer questions."

Leadership That Transfers

When I asked Joey how the Marine Corps prepared him for entrepreneurship, he didn't hesitate.

"Everything," he answered.

Military service teaches leadership faster than almost any profession.

Veterans learn accountability.

Standard operating procedures.

Mission planning.

Responsibility.

Commitment.

Teamwork.

Adaptability.

Transparency.

Most importantly, they learn how to lead people.

His philosophy mirrors what many successful veteran-owned businesses practice every day:

Mission first. People always.

At The Mobile Cigar Lounge, the mission is creating unforgettable experiences.

The people are both the clients and the employees who make those experiences possible.

Advice for Veteran Entrepreneurs

Joey offered two pieces of advice that every aspiring business owner should hear.

First:

Never stop asking questions.

Successful entrepreneurs are lifelong learners who seek mentors and surround themselves with people who have already achieved success.

Second:

The world doesn't owe you anything.

It's a blunt statement—but one rooted in personal responsibility.

Veterans volunteered to serve.

Now, success in business requires the same initiative.

Mentors can point you toward opportunities.

Organizations like the New Jersey State Veterans Chamber of Commerce can open doors.

But ultimately, each entrepreneur must choose to walk through them.

"Don't stand in front of the door waiting for someone else to open it," Joey said.

That mindset has helped transform a simple business idea into a thriving company.

Marketing With Personality

If you've ever visited The Mobile Cigar Lounge's social media pages, you've probably laughed.

Their videos are funny.

Authentic.

Creative.

And refreshingly genuine.

What surprised me most during our interview was learning that Joey and his business partners create nearly all of the content themselves.

Using little more than a smartphone, a microphone, and their own personalities, they've built a loyal following by simply being themselves.

The lesson is one every entrepreneur can appreciate:

Authenticity often outperforms expensive marketing campaigns.

People connect with people—not perfection.

More Than a Cigar

As veterans, many of us understand what Joey means when he says a cigar represents something much larger than tobacco.

It represents slowing down.

Reflecting.

Celebrating.

Remembering.

Sharing stories.

Building friendships.

Finding common ground.

Whether sitting beneath a camouflage net after a long mission overseas or celebrating a wedding with family and friends back home, the experience remains remarkably similar.

The cigar simply creates an opportunity to connect.

Building Community One Event at a Time

The Mobile Cigar Lounge is available for:

- Weddings
- Corporate events

- Golf outings
- Retirement celebrations
- Birthday parties
- Sweet Sixteens
- Gender reveal parties
- Concerts
- Private parties
- Celebrations of life
- Community events

For readers of **NJ Veteran Magazine**, Joey is also extending a special offer.

Mention that you saw this article when booking an event, and **The Mobile Cigar Lounge will include an additional 10 complimentary cigars** with your experience.

Learn More

To learn more about The Mobile Cigar Lounge or schedule an event, visit:

www.themobilecigarlounge.com

Or email:

info@themobilecigarlounge.com

Final Thoughts

Watching Joey's journey from a veteran business pitch competition to building one of New Jersey's most distinctive event businesses has been inspiring.

His success wasn't built solely on cigars.

It was built on relationships.

Service.

Leadership.

Authenticity.

And understanding something every veteran already knows:

Sometimes the most meaningful conversations happen when life finally slows down, friends gather together, and everyone simply takes a moment to appreciate being present.

That's what The Mobile Cigar Lounge delivers.

Not just a cigar.

A memory.



VETERAN BUSINESS NETWORKING[★]

Join the NJ State Veterans Chamber of Commerce for
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Build Your Next Mission: IBM SkillsBuild Opens New Career Opportunities for Veterans



By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

One of the greatest strengths veterans bring to the civilian workforce is our ability to learn, adapt, and solve problems under pressure. The leadership, discipline, teamwork, and resilience developed during military service are qualities employers value across every industry.

But today's job market is changing rapidly.

Artificial intelligence is transforming how businesses operate. Cybersecurity has become a national priority. Data analytics is driving decision-making in nearly every organization. Employers are increasingly looking for workers who combine real-world experience with technical skills.

The good news is that veterans and their families have access to a powerful—and completely free—resource to help prepare for these opportunities: IBM SkillsBuild. Through a partnership with the U.S. Department of Veterans Affairs, IBM SkillsBuild offers veterans, service members, and eligible military family members the opportunity to earn valuable career skills and industry-recognized credentials at absolutely no cost.

A New Mission Begins

Transitioning from military service can be exciting, but it can also feel overwhelming. Many veterans ask themselves the same questions:

"How do I translate my military experience into a civilian career?"

"Do I need another degree?"

"What industries are hiring?"

"How do I stay competitive in today's technology-driven workforce?"

IBM SkillsBuild was designed to help answer those questions.

The online learning platform allows participants to build in-demand skills at their own pace while preparing for careers in some of today's fastest-growing industries.

Whether you're preparing to leave active duty, looking for a promotion, changing careers, or simply exploring new opportunities, IBM SkillsBuild provides flexible learning that fits your schedule.

What Is IBM SkillsBuild?

IBM SkillsBuild is a free online learning platform that provides career-focused education in high-demand industries.

Participants can choose from a growing catalog of courses covering topics such as:

- Artificial Intelligence (AI)
- Cybersecurity
- Data Analytics
- Project Management
- Professional and Workplace Skills

Unlike many traditional training programs, IBM SkillsBuild allows learners to complete coursework on their own schedule.

As courses are completed, participants earn industry-recognized IBM Digital Credentials that can be displayed on résumés, LinkedIn profiles, and employment applications.

These digital credentials provide employers with evidence that applicants have developed specific technical and professional competencies.

Who Can Participate?

The program is available to individuals who are at least 18 years of age and meet one of the following eligibility requirements:

- Veterans
- Active-duty service members
- Spouses of veterans or service members
- Caregivers
- Dependents of veterans or service members

This broad eligibility makes IBM SkillsBuild an outstanding resource not only for veterans themselves, but also for military families seeking career advancement or new employment opportunities.

Learn From Industry Experts

While self-paced learning works well for many participants, IBM SkillsBuild also offers Guided Learning Experiences (GLEs) for individuals who prefer a more structured educational environment.

These instructor-supported programs combine online learning with collaboration, real-world projects, and interaction with fellow participants.

Guided Learning Experiences are available in one-week, four-week, and ten-week formats.

Participants can expect to:

- Learn directly from industry professionals
- Build practical, job-ready technical skills
- Complete hands-on projects that demonstrate real-world experience
- Earn an IBM Digital Credential
- Learn alongside a cohort of peers pursuing similar career goals

Perhaps most importantly, no previous technical experience is required for many of these learning experiences.

Whether you're brand new to technology or looking to expand your existing knowledge, IBM SkillsBuild provides a supportive environment where veterans can grow with confidence.

Upcoming Guided Learning Opportunities

Several Guided Learning Experiences are scheduled during the coming months.

AI in Healthcare

Artificial intelligence is transforming health care, from patient care and diagnostics to hospital operations and medical research. This four-week program introduces participants to the rapidly expanding role AI plays in modern medicine.

Cybersecurity Pathway

Cybersecurity remains one of the fastest-growing career fields in America. Veterans often excel in cybersecurity because of their experience working in high-pressure environments where attention to detail, risk assessment, and protecting critical systems are essential.

Kickstart Your Data and AI Journey

This one-week introductory program provides an excellent starting point for veterans interested in exploring careers involving artificial intelligence and data science.

Generative AI and Data Analytics

Generative AI is rapidly changing industries across the globe. Participants will gain an understanding of how AI tools and data analytics can support business decision-making and improve organizational performance.

Why Veterans Make Outstanding Technology Professionals

Many veterans underestimate how well their military experience translates into technology careers.

Think about what military service teaches:

- Critical thinking
- Leadership
- Adaptability
- Teamwork
- Problem-solving
- Mission planning
- Communication
- Working under pressure
- Accountability
- Continuous learning

These are exactly the qualities employers seek in today's workforce.

Technical skills can be taught.

Character, integrity, discipline, and resilience are much harder to develop.

Veterans already possess those qualities.

Programs like IBM SkillsBuild simply provide additional technical knowledge that complements the strengths veterans already bring to the workplace.

No Impact on Your GI Bill®

One of the most attractive aspects of IBM SkillsBuild is that participation does not use your GI Bill® entitlement.

Veterans can participate without affecting their future eligibility for VA education benefits.

Participants should note, however, that the program does not provide VA education payments or other GI Bill financial benefits.

Instead, the program focuses on delivering valuable education and industry-recognized credentials at no cost.

More Than Training—It's Opportunity

The future of work is evolving faster than ever before.

Artificial intelligence, cybersecurity, automation, cloud computing, and data analytics are creating career opportunities across nearly every industry.

Veterans have always excelled at adapting to change.

IBM SkillsBuild provides another tool to help veterans remain competitive in an

increasingly technology-driven economy.

Whether your next mission is working in health care, government, business, information technology, finance, manufacturing, or entrepreneurship, building new skills today can open doors tomorrow.

Never Stop Learning

Military service teaches us that training never really ends.

Every mission required preparation.

Every promotion required learning.

Every challenge demanded adaptability.

Civilian careers are no different.

Investing in yourself may be one of the best decisions you make after military service.

IBM SkillsBuild offers veterans and military families an opportunity to do exactly that—without tuition costs, without using GI Bill benefits, and with the flexibility to learn at your own pace.

If you've been thinking about learning something new, advancing your career, or preparing for the next chapter of your life, this could be the perfect time to begin.

Your military service prepared you to overcome challenges.

IBM SkillsBuild can help prepare you for the opportunities ahead.

To learn more about IBM SkillsBuild and upcoming Guided Learning Experiences, visit the U.S. Department of Veterans Affairs IBM SkillsBuild webpage and create your free account. Your next mission could begin with a single course.





STANDSMALL.COM

STAND WITH SMALL BUSINESSES

StandSmall.com: Building a First-Look Marketplace for New Jersey's Small Businesses

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

Founder and CEO, New Jersey State Veterans Chamber of Commerce

Small businesses are often called the backbone of the American economy. They create jobs, strengthen communities, introduce new products and services, and provide opportunities for veterans and other entrepreneurs to build a new mission after military service.

Yet for many small businesses, particularly Disabled Veteran-Owned Businesses and other historically underutilized firms, securing government and corporate contracts remains unnecessarily difficult.

New Jersey has thousands of capable small and local businesses offering everything from professional services and construction to technology, manufacturing, office supplies, transportation, food services, marketing, facilities maintenance, and specialized consulting. The challenge is not a lack of qualified businesses.

The challenge is connecting those businesses with buyers.

The New Jersey State Veterans Chamber of Commerce is working to change that through **StandSmall.com**, a proposed statewide online marketplace designed to increase purchasing and contracting opportunities for certified small and local businesses.

A Marketplace Built for Small Business

StandSmall.com is envisioned as New Jersey's premier e-marketplace for certified small and local firms. The platform would provide government agencies, educational institutions, nonprofit organizations, corporations, and other private-sector buyers with one centralized location to find and purchase goods, services, and construction services from qualified businesses.

The concept is simple: make buying from a New Jersey small business as easy as buying from a major national supplier.

StandSmall.com would operate much like a business-to-business version of Amazon, but with a specific economic-development mission. Instead of directing purchasing dollars to large national vendors by default, the platform would give buyers an opportunity to first identify qualified small and local suppliers.

The mission of StandSmall.com is to create an easy-to-use marketplace that promotes the capabilities of certified businesses while helping government agencies and private companies meet their procurement, supplier-development, and small-business participation goals.

Its long-term vision is even more ambitious: to make StandSmall.com New Jersey's recognized **First Look marketplace**.

Before a buyer searches nationally, the buyer would first look locally.

Before a government credit-card holder makes a routine purchase, the buyer would first determine whether a qualified New Jersey small business can provide the product or service.

Before a private company engages a national vendor, its procurement team would first have the ability to search a statewide network of certified local suppliers.

That simple change in purchasing behavior could have an immediate and measurable economic impact.

Keeping New Jersey Dollars in New Jersey

Every purchasing decision creates an economic ripple.

When a state agency, county government, municipality, university, hospital, corporation, or nonprofit buys from a New Jersey small business, more of that money remains within the state. It supports local jobs, contributes to local tax revenue, strengthens regional supply chains, and gives entrepreneurs the resources to hire employees and expand.

For veteran entrepreneurs, a new contract can be especially meaningful.

Many veterans leave military service with leadership experience, technical expertise, discipline, adaptability, and a strong commitment to mission accomplishment. Those qualities translate well into business ownership. However, veteran business owners frequently struggle to gain visibility and break into established government and corporate supply chains.

StandSmall.com would give those businesses a place to clearly communicate who they are, what they sell, where they operate, and which certifications they hold.

The platform would also make it easier for procurement officials to identify certified Disabled Veteran-Owned Businesses, commonly known as DVOBs, when using New Jersey's existing veteran contracting and set-aside authorities.

Rather than searching through multiple databases, websites, spreadsheets, and business directories, buyers could use one searchable system to locate qualified vendors.

Supporting Direct and Under-Threshold Purchasing

One of the most promising applications for StandSmall.com involves routine and under-threshold purchases.

For eligible purchases below the State's public bidding threshold, currently identified as \$44,000, government buyers may have the ability to purchase directly from qualified vendors in accordance with applicable procurement rules.

StandSmall.com could make that process significantly easier.

A procurement official searching for information technology support, promotional products, construction services, furniture, training, landscaping, consulting, printing, transportation, or another commonly purchased product or service could search the marketplace by category, geography, certification type, or business capability.

The buyer could then identify qualified firms, compare available offerings, and communicate directly with participating businesses.

The platform could also assist agencies seeking multiple certified DVOBs for a potential set-aside or targeted contracting opportunity. By improving vendor visibility, StandSmall.com would help turn existing procurement policy into actual business opportunities.

A law or executive directive is only effective when buyers can easily find the businesses the policy was created to support.

New Jersey's First Look Program

StandSmall.com would serve as the foundation for a broader **New Jersey First Look Program**.

The First Look concept is modeled in part after a successful initiative used by the United States Air Force to increase spending with small businesses by encouraging purchasing personnel to consider qualified small suppliers before turning to larger vendors.

The New Jersey model would encourage state departments, agencies, commissions, authorities, counties, municipalities, educational institutions, and private companies to first review the capabilities of certified small and local businesses.

A First Look requirement would not mean selecting an unqualified vendor or paying an unreasonable price. It would simply mean giving capable New Jersey businesses a fair opportunity to be considered.

That first opportunity is often all a small business needs.

Many established suppliers benefit from longstanding relationships, national contracts, large marketing budgets, and sophisticated sales teams. Small businesses may provide equal or better service, but they are frequently overlooked because buyers do not know they exist.

StandSmall.com would help eliminate that visibility gap.

What the Platform Would Include

The proposed marketplace would be much more than a basic business directory.

StandSmall.com is expected to include searchable business profiles, product and service listings, certification information, buyer accounts, purchasing tools, secure hosting, cybersecurity protections, and administrative reporting capabilities.

Participating businesses would be able to create profiles describing their capabilities, service areas, certifications, past performance, products, and contact information.

Buyers would be able to search for vendors using criteria such as:

- Product or service category
- Business certification
- Geographic location
- Industry specialization
- Construction or professional capability
- Veteran or Disabled Veteran-Owned Business status

The marketplace would also include reporting dashboards that track participation and purchasing activity.

Participating agencies could potentially review purchasing by department, vendor category, certification type, and total spending with small and local businesses. These analytics would provide valuable information to procurement leaders, policymakers, and economic-development officials.

For too long, discussions about small-business contracting have focused primarily on goals and promises. StandSmall.com would help move the conversation toward measurable activity and documented results.

Free Participation for Small Businesses

One of the project's most important features is that registration would be provided at no cost to certified small and local businesses.

Small businesses already face substantial expenses. They pay for insurance, licensing, equipment, technology, payroll, marketing, professional services, and certification requirements. Charging businesses simply to be visible to government and corporate buyers can create another unnecessary barrier.

StandSmall.com would remove that barrier.

The New Jersey State Veterans Chamber of Commerce would work with the New Jersey Small Business Growth Council, local and regional chambers of commerce, veteran business organizations, trade associations, and economic-development partners to recruit businesses throughout the state.

Participating organizations would encourage their members to build marketplace profiles and provide assistance during the onboarding process.

The initial goal is to enroll at least **250 certified New Jersey small and local businesses** during the project period.

Engaging Government and Corporate Buyers

A marketplace cannot succeed without buyers.

For that reason, a major component of the StandSmall.com initiative will focus on government and private-sector engagement.

The project will seek to establish at least **50 active buyer accounts** representing state agencies, county and municipal governments, educational institutions, nonprofit organizations, authorities, commissions, and private companies.

Outreach will include demonstrations, procurement workshops, webinars, meetings, instructional videos, and live training sessions.

Government procurement personnel would receive training on how to search the marketplace, identify qualified vendors, review business certifications, and incorporate First Look principles into purchasing procedures.

Small businesses would receive technical assistance on creating effective profiles, presenting their capabilities, responding to procurement opportunities, and marketing

themselves to public and private buyers.

StandSmall.com is not intended merely to place businesses into another static database. It is intended to create active connections between buyers and sellers.

Development and Launch

The proposed project would be implemented over a one-year period from August 2026 through August 2027.

During the first phase, project leaders would finalize planning, establish partnerships, complete the platform architecture, develop the vendor-registration system, and build reporting capabilities.

A beta version would then be launched to allow selected businesses and buyers to test the marketplace, identify technical issues, and provide feedback.

Following testing and refinement, StandSmall.com would move toward an official statewide launch. A coordinated outreach campaign would recruit additional vendors and introduce the platform to procurement officials across the public and private sectors.

The final phase would focus on marketplace utilization, purchasing data, vendor participation, buyer activity, lessons learned, and long-term sustainability.

During the initial year, the Chamber also plans to test and evaluate purchasing activity and procurement opportunities facilitated through the marketplace.

Turning Certification Into Opportunity

Certification is important, but certification alone does not create revenue.

A veteran may complete the paperwork to become certified as a Disabled Veteran-Owned Business. A woman-owned, minority-owned, LGBTQ+-owned, or other small business may complete a similar process. But after receiving that certification, business owners often ask the same question:

What happens next?

StandSmall.com is designed to help answer that question.

The platform would give certified businesses greater visibility and give buyers a practical reason to use certification information during day-to-day purchasing decisions.

It would help move businesses from a certification list into an active marketplace.

For New Jersey's veteran business owners, this is especially important. Veterans do not seek special treatment. They seek a fair opportunity to compete, perform, grow, and continue serving their communities.

A Transformational Opportunity

StandSmall.com represents more than a website.

It represents a different way of thinking about procurement.

It asks government and corporate buyers to look within New Jersey before automatically looking elsewhere. It encourages agencies to translate small-business goals into actual purchasing decisions. It gives historically underutilized businesses a more direct pathway to customers. It creates data that can show where public and private dollars are being spent.

Most importantly, it gives small-business owners a fairer opportunity to be seen.

New Jersey's small businesses are ready to work. Veteran entrepreneurs are ready to lead. Local companies are ready to provide high-quality goods, professional services, and construction capabilities.

They should not remain hidden behind complicated procurement systems or fragmented databases.

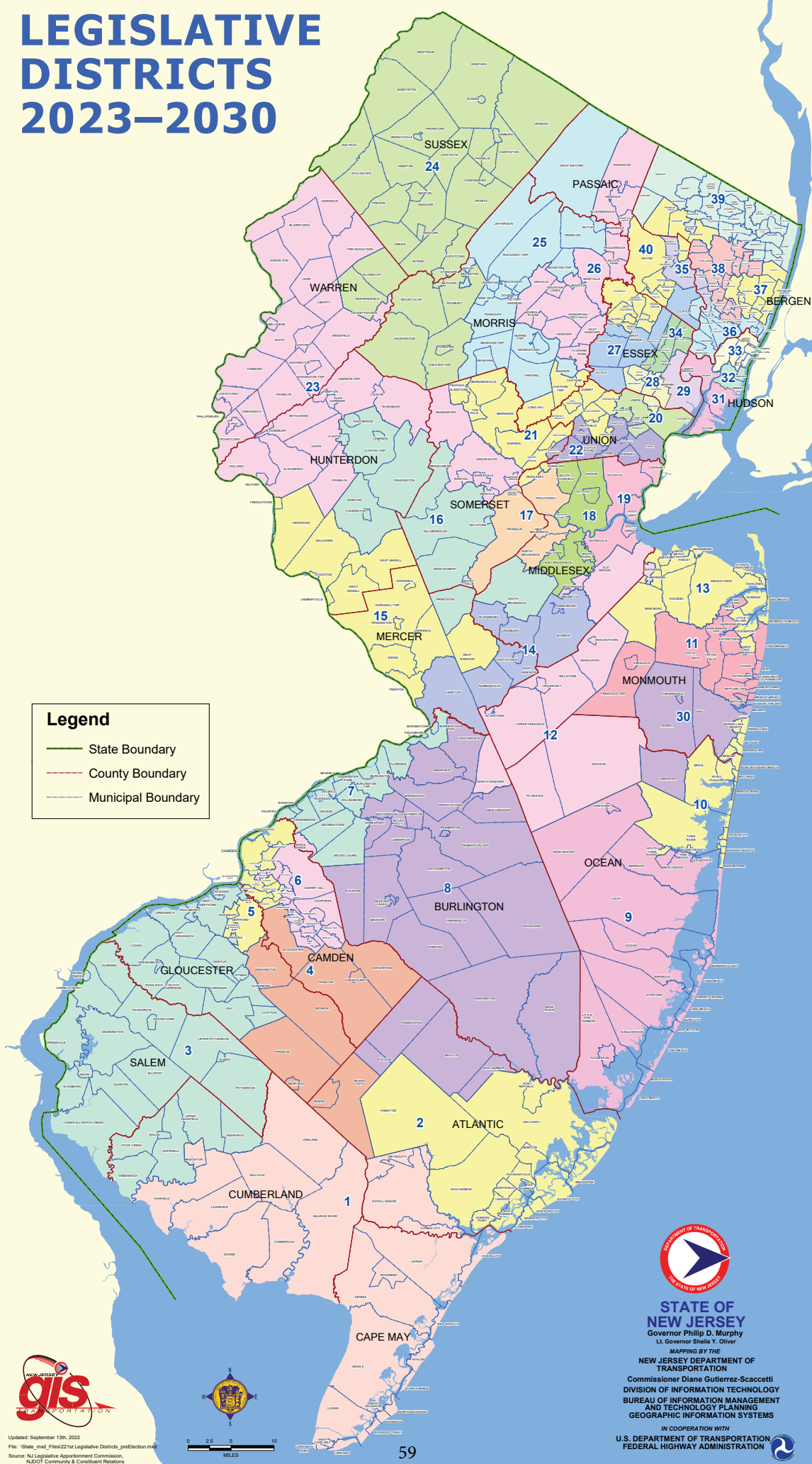
StandSmall.com can bring those businesses into one visible, accessible, and measurable marketplace.

When New Jersey stands with small business, small businesses create jobs, support families, strengthen communities, and help the entire state grow.

That is the idea behind StandSmall.com.

Stand small. Buy local. Grow New Jersey.

LEGISLATIVE DISTRICTS 2023–2030



Updated: September 13th, 2022
 File: State_mst_Files221st Legislative Districts_preElection.mxd
 Source: NJ Legislative Apportionment Commission,
 NJDOT Community & Constituent Relations



STATE OF NEW JERSEY
 Governor Philip D. Murphy
 Lt. Governor Shella Y. Oliver

MAPPING BY THE
 NEW JERSEY DEPARTMENT OF
 TRANSPORTATION

Commissioner Diane Gutierrez-Scaccetti
 DIVISION OF INFORMATION TECHNOLOGY
 BUREAU OF INFORMATION MANAGEMENT
 AND TECHNOLOGY PLANNING
 GEOGRAPHIC INFORMATION SYSTEMS

IN COOPERATION WITH
 U.S. DEPARTMENT OF TRANSPORTATION
 FEDERAL HIGHWAY ADMINISTRATION



SENATE INDEX

GENERAL ASSEMBLY INDEX

NAME	PARTY	DIST.	PHONE
AMATO, CARMEN F., JR.	R	9	(732) 678-1355
BEACH, JAMES	D	6	(856) 429-1572
<i>Deputy Majority Whip</i>			
BRAMNICK, JON M.	R	21	(908) 232-2073
BUCCO, ANTHONY M.	R	25	(973) 627-9700
<i>Republican Leader</i>			
BURGESS, RENEE C.	D	28	(862) 231-6577
BURZICHELLI, JOHN J.	D	3	(856) 226-3530
CORRADO, KRISTIN M.	R	40	(973) 237-1360
<i>Ranking Member Judiciary Committee</i>			
CRUZ-PEREZ, NILSA I.	D	5	(856) 541-1251
CRUAN, JOSEPH P.	D	20	(908) 624-0880
DIEGNAN, PATRICK J., JR.	D	18	(908) 757-1677
GOPAL, VIN	D	11	(732) 704-3808
<i>Majority Whip</i>			
GREENSTEIN, LINDA R.	D	14	(609) 395-9911
<i>Assistant Majority Leader</i>			
HENRY, OWEN	R	12	(732) 607-7580
HOLZAPFEL, JAMES W.	R	10	(732) 840-9028
JOHNSON, GORDON M.	D	37	(201) 308-7060
<i>Assistant Majority Leader</i>			
LAGANA, JOSEPH A.	D	38	(201) 576-9199
McKEON, JOHN F.	D	27	(862) 930-7071
McKNIGHT, ANGELA V.	D	31	(201) 360-2502
MORIARTY, PAUL D.	D	4	(856) 232-6700
MUKHERJI, RAJ	D	32	(201) 626-4000
O'SCANLON, DECLAN J., JR.	R	13	(732) 444-1838
<i>Republican Budget Officer</i>			
PENNACCHIO, JOSEPH	R	26	(973) 227-4012
<i>Deputy Republican Leader</i>			
POLISTINA, VINCENT J.	R	2	(609) 677-8266
<i>Deputy Conference Leader</i>			
RUIZ, M. TERESA	D	29	(973) 484-1000
<i>Senate Majority Leader</i>			
SARLO, PAUL A.	D	36	(201) 804-8118
<i>Deputy Majority Leader</i>			
SCHEPISI, HOLLY T.	R	39	(201) 666-0881
<i>Conference Leader</i>			
SCUTARI, NICHOLAS P.	D	22	(732) 827-7480
<i>Senate President</i>			
SINGER, ROBERT W.	R	30	(732) 987-5669
<i>Deputy Republican Leader</i>			
SINGLETON, TROY	D	7	(856) 234-2790
<i>Majority Caucus Chair</i>			
SMITH, BOB	D	17	(732) 752-0770
SPACE, PARKER	R	24	(973) 300-0200
STACK, BRIAN P.	D	33	(201) 721-5263
STEINHARDT, DOUGLAS J.	R	23	(908) 835-0552
TESTA, MICHAEL L., JR.	R	1	(609) 778-2012
<i>Republican Whip</i>			
TIMBERLAKE, BRITNEE N.	D	34	(973) 395-1166
TIVER, LATHAM	R	8	(856) 817-2143
TURNER, SHIRLEY K.	D	15	(609) 323-7239
<i>Senate President Pro Tempore</i>			
VITALE, JOSEPH F.	D	19	(732) 855-7441
WIMBERLY, BENJIE E.	D	35	(973) 925-7061
ZWICKER, ANDREW	D	16	(908) 308-8672

DEMOCRATS: 25 REPUBLICANS: 15

Addison B. Hinrichs, Secretary of the Senate, (609) 847-3915

NAME	PARTY	DIST.	PHONE
ABDELAZIZ, AL	D	35	(862) 264-2540
ANGELOZZI, ANTHONY	D	8	Phone # to come
AUTH, ROBERT	R	39	(201) 564-7420
AZZARITI, JOHN V., JR., M.D.	R	39	(201) 666-0881
BAGOLIE, ROSAURA "ROS"	D	27	(973) 535-5017
<i>* Deputy Parliamentarian</i>			
BAILEY, DAVID, JR.	D	3	(856) 226-3530
<i>* Deputy Majority Leader</i>			
BARLAS, AL	R	40	(862) 702-8458
BERGEN, BRIAN	R	26	(973) 539-8113
<i>Minority Whip</i>			
BHALLA, RAVI S.	D	32	(201) 683-7917 *
BRENNAN, KATIE	D	32	(201) 683-7917 *
CALABRESE, CLINTON	D	36	(201) 943-0615
<i>* Deputy Speaker</i>			
CARTER, LINDA S.	D	22	(908) 561-5757
<i>Majority Conference Leader</i>			
CLIFTON, ROBERT D.	R	12	(732) 970-6386
<i>Assistant Minority Leader</i>			
COLLAZOS-GILL, ALIXON	D	27	(973) 509-0388
<i>* Deputy Conference Leader</i>			
COUGHLIN, CRAIG J.	D	19	(732) 855-7441
<i>Assembly Speaker</i>			
DANIELSEN, JOE	D	17	(732) 247-3999
<i>Deputy Parliamentarian</i>			
DeANGELO, WAYNE P.	D	14	(609) 631-7501
<i>* Deputy Speaker/Deputy Whip</i>			
DePHILLIPS, CHRISTOPHER P.	R	40	(201) 444-9719
<i>Minority Conference Leader</i>			
DMAIO, JOHN	R	23	(908) 684-9550
<i>Minority Leader</i>			
DONLON, MARGIE, M.D.	D	11	(732) 704-3808
DRULIS, MITCHELLE	D	16	(908) 968-4329
DUNN, AURA K.	R	25	(973) 206-1876
<i>Assistant Minority Whip</i>			
EGAN, KEVIN P.	D	17	(732) 249-4550
FANTASIA, DAWN	R	24	(973) 300-0200
FLYNN, VICTORIA A.	R	13	(732) 856-9833
<i>Minority Parliamentarian</i>			
FREIMAN, ROY	D	16	(908) 829-4191
<i>Deputy Majority Leader</i>			
GREENWALD, LOUIS D.	D	6	(856) 435-1247
<i>Majority Leader</i>			
GUARDIAN, DONALD A.	R	2	(609) 677-8266
<i>Assistant Minority Whip</i>			
HAIDER, SHAMA A.	D	37	(201) 308-7061
<i>Deputy Majority Leader & Deputy Conference Leader</i>			
HUTCHISON, DAN	D	4	(856) 401-3073
<i>* Deputy Whip</i>			
INGANAMORT, MICHAEL	R	24	(973) 300-0200
KANE, MELINDA	D	6	(856) 435-1247
KANITRA, PAUL	R	10	(732) 840-9028
KARABINCHAK, ROBERT J.	D	18	(732) 548-1406
KATZ, ANDREA	D	8	(609) 850-2397
KEAN, SEAN T.	R	30	(732) 974-0400
KEARNEY, VINCENT M. "VINNIE"	D	21	Phone # to come
KENNEDY, JAMES J.	D	22	(732) 943-2660
LOPEZ, YVONNE	D	19	(732) 638-5057
<i>Deputy Speaker</i>			
MACURDY, ANDREW	D	21	(908) 679-8499 *
McCLELLAN, ANTWAN L.	R	1	(609) 778-2012
<i>Deputy Minority Leader</i>			
McCOY, TENNILLE R.	D	14	(609) 631-0198
<i>Deputy Conference Leader</i>			
McGUCKIN, GREGORY P.	R	10	(732) 840-9028
MILLER, CODY D.	D	4	(856) 232-6700

NAME	PARTY	DIST.	PHONE
MOEN, WILLIAM F., JR.	D	5	(856) 547-4800
<i>* Deputy Speaker</i>			
MORALES, CARMEN THERESA	D	34	(973) 450-0484
<i>* Deputy Whip</i>			
MURPHY, CAROL A.	D	7	(856) 242-2018
<i>* Deputy Speaker</i>			
MYHRE, GREGORY E.	R	9	(609) 693-6700
ONYEMA, CHIGOZIE U.	D	28	(973) 762-1886 *
PARK, ELLEN J.	D	37	(201) 308-7062
<i>* Deputy Speaker/Parliamentarian</i>			
PETERPAUL, LUANNE M., ESQ.	D	11	(732) 704-3808
<i>* Deputy Majority Leader</i>			
PETERSON, ERIK	R	23	(908) 238-0251
<i>Deputy Minority Whip</i>			
PINTOR MARIN, ELIANA	D	29	(973) 589-0713
<i>Assembly Budget Chair</i>			
QUIJANO, ANNETTE	D	20	(908) 316-0266
<i>Speaker Pro Tempore</i>			
REYNOLDS-JACKSON, VERLINA	D	15	(609) 571-9638
RODRIGUEZ, ED	D	20	Phone # to come
RODRIGUEZ, GABRIEL	D	33	(201) 223-4247
<i>* Constituent Outreach Chair</i>			
ROWAN, MAUREEN	D	2	Phone # to come
RUMPF, BRIAN E.	R	9	(609) 693-6700
<i>Minority Budget Officer</i>			
SAMPSON, WILLIAM B. IV.	D	31	(201) 455-2966
<i>Deputy Speaker</i>			
SAUCKIE, ALEX	R	12	(609) 758-0205
SCHAEER, GARY S.	D	36	(973) 249-3665
<i>Policy Chair/Deputy Speaker</i>			
SCHARFENBERGER, GERRY	R	13	(732) 856-9294
<i>Minority Policy Chair</i>			
SCHNALL, ALEXANDER "AVI"	D	30	(848) 245-9486
<i>* Deputy Whip</i>			
SIMMONS, HEATHER	D	3	(856) 226-3530
<i>* Deputy Whip</i>			
SIMONSEN, ERIK K.	R	1	(609) 778-2012
SINGH, BALVIR	D	7	(856) 461-3997
SPEARMAN, WILLIAM W.	D	5	(856) 853-2960
SPEIGHT, SHANIQUE	D	29	(862) 237-9752
<i>Deputy Speaker</i>			
STANLEY, STERLEY S.	D	18	(732) 875-3833
STEWART, KENYATTA	D	35	(973) 925-7063 *
SWAIN, LISA	D	38	(201) 576-9199
<i>Assembly Appropriations Chair</i>			
SWEENEY, MARISA	D	25	Phone # to come
TUCKER, CLEOPATRA G.	D	28	(973) 926-4320
TULLY, CHRIS	D	38	(201) 576-9199
<i>Deputy Majority Leader</i>			
VENEZIA, MICHAEL	D	34	(973) 893-5869
<i>* Majority Whip</i>			
VERRELLI, ANTHONY S.	D	15	(609) 292-0500
<i>Deputy Majority Leader</i>			
WAINSTEIN, LARRY	D	33	(201) 305-5139 *
WALKER, JERRY	D	31	Phone # to come
WEBBER, JAY	R	26	(973) 917-3420

DEMOCRATS: 57 REPUBLICANS: 23

Dana M. Burley, Clerk of the General Assembly, (609) 847-3115

NEW JERSEY LEGISLATURE
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222ND NEW JERSEY LEGISLATURE
ROSTER OF MEMBERS
2026-27 Session

DISTRICT 1 (All of Cape May and parts of Atlantic and Cumberland Counties)

SENATOR MICHAEL L. TESTA, JR., R.

School House Office Park, 211 S. Main St., Suite 104, Cape May Court House
08210. (609) 778-2012
610 E. Landis Ave., Vineland 08360.

ASSEMBLYMAN ANTWAN L. McCLELLAN, R.

School House Office Park, 211 S. Main St., Suite 104, Cape May Court House
08210. (609) 778-2012
610 E. Landis Ave., Vineland 08360.

ASSEMBLYMAN ERIK K. SIMONSEN, R.

School House Office Park, 211 S. Main St., Suite 104, Cape May Court House
08210. (609) 778-2012
610 E. Landis Ave., Vineland 08360.

DISTRICT 2 (Part of Atlantic County)

SENATOR VINCENT J. POLISTINA, R.

3100 Hingston Ave., Suite 101, Egg Harbor Twp. 08234. (609) 677-8266
3123 Atlantic Ave., Suite 100, Atlantic City 08401. (609) 677-8266

ASSEMBLYMAN DONALD A. GUARDIAN, R.

3100 Hingston Ave., Suite 101, Egg Harbor Twp. 08234. (609) 677-8266
3123 Atlantic Ave., Suite 100, Atlantic City 08401. (609) 677-8266

ASSEMBLYWOMAN MAUREEN ROWAN, D.

District office address and phone number to come.

DISTRICT 3 (All of Salem and parts of Cumberland and Gloucester Counties)

SENATOR JOHN J. BURZICHELLI, D.

711 N. Main St., Glassboro 08028. (856) 226-3530
199 East Broadway, Suite 101, Egg Harbor Twp. 08079. (856) 279-2920

ASSEMBLYMAN DAVID BAILEY, JR., D.

711 N. Main St., Glassboro 08028. (856) 226-3530
199 East Broadway, Suite G, 1st Floor, Salem 08079. (856) 279-2920

ASSEMBLYWOMAN HEATHER SIMMONS, D.

711 N. Main St., Glassboro 08028. (856) 226-3530
199 East Broadway, Suite G, 1st Floor, Salem 08079. (856) 279-2920

DISTRICT 4 (Parts of Atlantic, Camden and Gloucester Counties)

SENATOR PAUL D. MORIARTY, D.

129 Johnson Rd., Suite 1, Turnersville 08012. (856) 232-6700
1379 Chews Landing Rd., Laurel Springs 08021. (856) 401-3073

ASSEMBLYMAN DAN HUTCHISON, D.

1379 Chews Landing Rd., Laurel Springs 08021. (856) 401-3073
129 Johnson Rd., Suite 1, Turnersville 08012. (856) 232-6700

ASSEMBLYMAN CODY D. MILLER, D.

DISTRICT 5 (Parts of Camden and Gloucester Counties)

SENATOR NILSA I. CRUZ-PEREZ, D.

231-L Market St., Camden 08102. (856) 541-1251
208 White Horse Pike, Suite 13, Barrington 08007. (856) 547-4800

608 North Broad St., Suite 200, Woodbury 08096. (856) 853-2960

ASSEMBLYMAN WILLIAM F. MOEN, JR., D.

208 White Horse Pike, Suite 13, Barrington 08007. (856) 547-4800
231-L Market St., Camden 08102. (856) 541-1251

608 North Broad St., Suite 200, Woodbury 08096. (856) 853-2960

ASSEMBLYMAN WILLIAM W. SPEARMAN, D.

608 North Broad St., Suite 200, Woodbury 08096. (856) 853-2960
231-L Market St., Camden 08102. (856) 541-1251

208 White Horse Pike, Suite 13, Barrington 08007. (856) 547-4800

DISTRICT 6 (Parts of Burlington and Camden Counties)

SENATOR JAMES BEACH, D.

221 Laurel Rd., Suite 105, Voorhees 08043. (856) 429-1572

ASSEMBLYMAN LOUIS D. GREENWALD, D.

1101 Laurel Oak Rd., Suite 150, Voorhees 08043. (856) 435-1247

ASSEMBLYWOMAN MELINDA KANE, D.

1101 Laurel Oak Rd., Suite 150, Voorhees 08043. (856) 435-1247

DISTRICT 7 (Part of Burlington County)

SENATOR TROY SINGLETON, D.

400 North Church St., Suite 260, Moorestown 08057. (856) 234-2790

ASSEMBLYWOMAN CAROL A. MURPHY, D.

750 Centerton Rd., Mt. Laurel 08054. (856) 242-2018

ASSEMBLYMAN BALVIR SINGH, D.

8008 Rt.130 North, Bldg. C, Suite 450, Delran 08075. (856) 461-3997

DISTRICT 8 (Parts of Atlantic and Burlington Counties)

SENATOR LATHAM TIVER, R.

Elmwood Business Park, Suite B-101, Evesham 08053. (856) 817-2143

ASSEMBLYMAN ANTHONY ANGELOZZI, D.

District office address and phone number to come.

ASSEMBLYWOMAN ANDREA KATZ, D.

100 High St., Suite 101, Mt. Holly 08060. (609) 850-2397

DISTRICT 9 (Part of Ocean County)

SENATOR CARMEN F. AMATO, JR., R.

800 Atlantic City Blvd., Suites 2 & 3, Bayville 08721. (732) 678-1355

400 N. Main St., Bldg. 1, Suites 1 & 2, Manahawkin 08050. (609) 693-6700

ASSEMBLYMAN GREGORY E. MYHRE, R.

400 N. Main St., Bldg. 1, Suites 1 & 2, Manahawkin 08050. (609) 693-6700

800 Atlantic City Blvd., Suites 2 & 3, Bayville 08721. (732) 678-1355

ASSEMBLYMAN BRIAN E. RUMPF, R.

400 N. Main St., Bldg. 1, Suites 1 & 2, Manahawkin 08050. (609) 693-6700

800 Atlantic City Blvd., Suites 2 & 3, Bayville 08721. (732) 678-1355

DISTRICT 10 (Parts of Monmouth and Ocean Counties)

SENATOR JAMES W. HOLZAPFEL, R.

852 Highway 70, Brick 08724. (732) 840-9028

ASSEMBLYMAN PAUL KANITRA, R.

852 Highway 70, Brick 08724. (732) 840-9028

ASSEMBLYMAN GREGORY P. MCGUCKIN, R.

852 Highway 70, Brick 08724. (732) 840-9028

DISTRICT 11 (Part of Monmouth County)

SENATOR VIN GOPAL, D.

766 Shrewsbury Ave., Suite 100, Tinton Falls 07724. (732) 704-3808

ASSEMBLYWOMAN MARGIE DONLON, M.D., D.

766 Shrewsbury Ave., Suite 100, Tinton Falls 07724. (732) 704-3808

ASSEMBLYWOMAN LUANNE M. PETERPAUL, ESQ., D.

766 Shrewsbury Ave., Suite 100, Tinton Falls 07724. (732) 704-3808

DISTRICT 12 (Parts of Burlington, Middlesex, Monmouth and Ocean Counties)

SENATOR OWEN HENRY, R.

2501 Highway 516, Old Bridge 08857. (732) 607-7580

ASSEMBLYMAN ROBERT D. CLIFTON, R.

14 Cliffwood Ave., Suite 240, Matawan 07747. (732) 970-6386

ASSEMBLYMAN ALEX SAUCKIE, R.

405 Route 539, Cream Ridge 08514. (609) 758-0205

DISTRICT 13 (Part of Monmouth County)

SENATOR DECLAN J. O'SCANLON, JR., R.

101 Crawford's Corner Rd., Suite 4332, Holmdel 07733. (732) 444-1838

ASSEMBLYWOMAN VICTORIA A. FLYNN, R.

1715 Highway 35 North, Suite 307, Middletown 07748. (732) 856-9833

ASSEMBLYMAN GERRY SCHARFENBERGER, R.

1715 Highway 35 North, Suite 306, Middletown 07748. (732) 856-9294

DISTRICT 14 (Parts of Mercer and Middlesex Counties)

SENATOR LINDA R. GREENSTEIN, D.

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.

150 West State St., Suite 100A, Trenton 08608. (609) 571-9638

ASSEMBLYMAN ANTHONY S. VERRELLI, D.

150 West State St., Suite 100B, 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. (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.

1585 Morris Ave., 1st Floor, Union 07083. (908) 624-0880

ASSEMBLYWOMAN ANNETTE QUIJANO, D.

70 Union St., Elizabeth 07202. (908) 316-0266. (908) 327-9119

ASSEMBLYMAN ED RODRIGUEZ, D.

District office address and phone number to come.

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

SENATOR JON M. BRAINICK, R.

251 North Ave. West, 2nd Floor, Westfield 07090. (908) 232-2073

ASSEMBLYMAN VINCENT M. "VINNIE" KEARNEY, D.

District office address and phone number to come.

ASSEMBLYMAN ANDREW MACURDY, D.

✱ 86 Summit Ave., Suite 302, Summit 07901. (908) 679-8499

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) 238-0251

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 07830. (908) 955-7429

ASSEMBLYWOMAN DAWN FANTASIA, R.

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

191 Main St., Suite C, Chester 07830. (908) 955-7429

ASSEMBLYMAN MICHAEL INGANAMORT, R.

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LinkedIn: The Most Powerful Career Tool Veterans Aren't Fully Using

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

When transitioning from military service, many veterans focus on writing a résumé, applying for jobs, or attending career fairs. While those are all important, one of the most powerful career and business development tools available today is often overlooked or underutilized:

LinkedIn.

With more than one billion professionals using the platform worldwide, LinkedIn has become the world's largest professional networking community. Whether you're looking for your first civilian job, starting a business, searching for government contracts, expanding your professional network, or becoming a recognized leader in your industry, LinkedIn should be one of your most valuable tools.

Unlike Facebook or Instagram, LinkedIn isn't primarily about sharing vacation photos or keeping up with friends. It is designed specifically to help people build careers, grow businesses, establish professional credibility, and develop lasting business relationships.

For veterans, it's one of the best investments you can make—and getting started is easier than you might think.

Think of LinkedIn as Your Digital Uniform

Your military uniform told people something about you before you ever spoke.

It represented professionalism. Discipline. Leadership. Service. Your LinkedIn profile serves the same purpose in the civilian world. Long before a recruiter, hiring manager, customer, or potential business partner picks up the phone, they will likely search your LinkedIn profile.

The question is:

What will they see?

Start With a Professional Profile

Your profile is your first impression. Make it count.

Use a Professional Photo

Your profile photo doesn't need to be expensive.

It simply needs to look professional.

Wear business attire or business casual clothing.

Smile.

Use good lighting.

Choose a simple background.

Avoid:

- Selfies
- Vacation photos

- Pictures wearing sunglasses
- Cropped wedding photos
- Photos with other people
- Political images
- Alcohol-related pictures

People want to do business with professionals.

Your photo should immediately communicate confidence, credibility, and approachability.

Create a Strong Headline

Most people simply list their job title. That's a missed opportunity.

Instead of:

Project Manager

Consider something like:

Army Veteran | Project Management Professional | Helping Organizations Deliver Complex Projects

Or:

Disabled Veteran Business Owner | Government Contracting | Supplier Diversity Advocate

Your headline should tell people who you are and how you create value.

Write an "About" Section That Tells Your Story

Don't simply copy your résumé.

Tell people:

- Who you are
- What motivates you
- What problems you solve
- Your military background
- Your leadership philosophy
- Industries you serve
- What you're looking for

People connect with stories—not job descriptions.

Highlight Your Military Experience

Many veterans make the mistake of minimizing their military service.

Don't.

Instead, translate your experience into language civilians understand.

Instead of:

"Battalion S4"

Try:

"Managed logistics operations supporting more than 800 personnel while overseeing multimillion-dollar equipment accountability and supply chain operations."

Instead of:

"Company Commander"

Try:

"Led a 150-person organization responsible for personnel development, operational planning, budgeting, and mission execution."

Help employers understand your leadership.

Build Your Network Intentionally

One of LinkedIn's greatest strengths is networking.

Don't wait until you're unemployed to start building connections.

Connect with:

- Fellow veterans
- Former military colleagues
- College classmates
- Business owners
- Government officials
- Procurement professionals
- Recruiters

- Hiring managers
- Industry leaders
- Clients
- Suppliers
- Chamber of Commerce members

Quality matters more than quantity.

Meaningful professional relationships create opportunities.

Publish Content

LinkedIn rewards people who contribute.

You don't have to write a long article every week.

Consider sharing:

- Leadership lessons
- Industry news
- Veteran success stories
- Business insights
- Event photos
- Community service
- Company milestones
- Professional accomplishments

Consistency builds credibility.

Over time, people begin viewing you as someone worth following.

Ask for Recommendations

Recommendations are today's professional references.

Ask former supervisors, coworkers, customers, professors, and fellow veterans to write short recommendations describing your work ethic, leadership, professionalism, and integrity.

Likewise, recommend others.

Professional generosity often leads to stronger relationships.

Showcase Certifications

LinkedIn allows users to display:

- College degrees
- Professional licenses
- Certifications
- Military education
- IBM Digital Credentials
- Project Management Professional (PMP)
- Certified Information Systems Security Professional (CISSP)
- Lean Six Sigma
- SHRM certifications
- Security clearances (when appropriate)

Every certification strengthens your credibility.

Veterans Should Join Veteran Groups

Thousands of veteran-focused groups exist on LinkedIn.

Examples include:

- Veteran Entrepreneurs

- NJ State Veterans Chamber of Commerce
- Military Officers Association
- Veteran Business Owners
- Government Contracting
- Supply Chain Professionals
- Cybersecurity Communities
- Artificial Intelligence Groups
- Project Management Communities

Groups provide opportunities to ask questions, share knowledge, and expand your network.

Use LinkedIn for Business Development

LinkedIn isn't only for job seekers.

It's one of the best business development platforms available.

Business owners can:

- Find decision-makers
- Connect with procurement officials
- Identify corporate buyers
- Research companies
- Learn about upcoming projects
- Generate leads
- Build brand awareness
- Recruit employees
- Promote events
- Publish thought leadership

Many successful businesses generate new customers every month through LinkedIn.

For veteran-owned businesses, it's especially valuable because buyers often want to know who they're doing business with before making a purchasing decision.

Should You Buy LinkedIn Premium?

The answer depends on how you plan to use LinkedIn.

For someone who only checks LinkedIn occasionally, the free version is often sufficient.

However, veterans actively looking for employment, growing a business, recruiting employees, or building a professional network may find Premium well worth the investment.

Benefits of LinkedIn Premium

Premium subscribers receive additional features such as:

- InMail messaging to people outside your network
- Information about who viewed your profile
- Expanded search filters
- Additional profile insights
- Learning courses through LinkedIn Learning
- Greater visibility into job postings
- Applicant comparisons
- Business intelligence tools

For entrepreneurs, consultants, and business development professionals, these tools can quickly pay for themselves.

If you're serious about networking or sales, Premium is worth considering.

If you're simply maintaining a profile, the free version remains excellent.

LinkedIn vs. Facebook

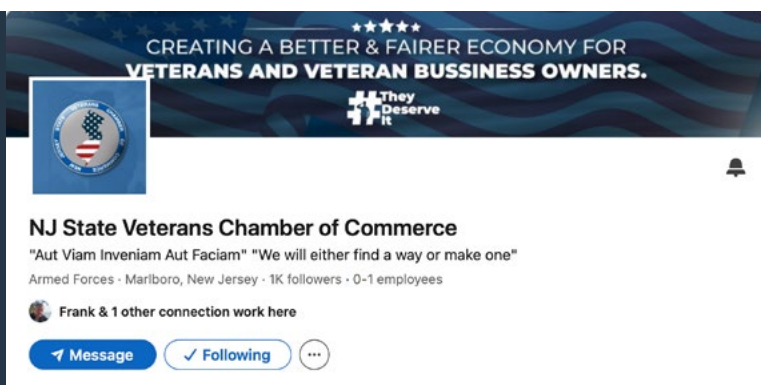
Facebook is built around personal relationships. LinkedIn is built around professional relationships.

Facebook is excellent for:

- Family updates
- Community groups
- Local events
- Personal interests

LinkedIn is better for:

- Finding jobs
- Recruiting employees
- Government contracting



- Business networking
- Professional branding
- Thought leadership
- Industry discussions
- Executive visibility

There is certainly room for both—but they serve very different purposes.

LinkedIn vs. Instagram

Instagram excels at visual storytelling.

Restaurants, artists, photographers, fitness professionals, and lifestyle brands often thrive on Instagram.

LinkedIn focuses on expertise.

Rather than asking:

“What did you eat today?”

LinkedIn asks:

“What problem can you solve?”

Business owners often use Instagram to attract consumers while using LinkedIn to connect with executives, corporate buyers, investors, and strategic partners.

What Should Your Professional Social Media Look Like?

Whether someone visits your LinkedIn profile, business Facebook page, Instagram account, or company website, they should immediately recognize consistency.

Your professional brand should communicate:

- Integrity
- Leadership
- Expertise
- Service
- Professionalism
- Community involvement
- Credibility

Keep your messaging consistent.

Use a professional headshot across platforms.

Maintain similar biographies.

Share valuable content.

Celebrate others’ successes—not just your own.

Most importantly, avoid posting content that could damage your professional reputation.

Before posting, ask yourself:

“Would I be comfortable if a future employer, customer, or contracting officer saw this?”

If the answer is no, don’t post it.

Common LinkedIn Mistakes Veterans Make

Many veterans unintentionally limit their opportunities by making avoidable mistakes.

Avoid these common pitfalls:

- An incomplete profile
- No profile photo
- Using military jargon without explanation
- Never posting content
- Sending generic connection requests
- Treating LinkedIn like Facebook
- Ignoring messages
- Failing to update accomplishments
- Connecting only when you need something
- Forgetting to engage with others’ posts

LinkedIn works best when you participate consistently.

Your Network Is One of Your Greatest Assets

Military service teaches us that success is built through teamwork.

The same is true in business.

Your next customer...

Your next mentor...

Your next business partner...

Your next investor...

Your next board appointment...

Your next contract...

Or your next career opportunity...

May already be on LinkedIn.

The only question is whether they’ll find you.

Final Thoughts

Your résumé tells employers what you’ve done.

Your interview tells them who you are.

Your LinkedIn profile tells your story before either of those things happens.

For veterans, LinkedIn offers far more than a place to search for jobs. It provides a platform to showcase leadership, build meaningful relationships, grow a business, support fellow veterans, and establish yourself as a trusted professional.

Whether you’re transitioning out of the military, launching a veteran-owned business, pursuing government contracts, or advancing your civilian career, there may be no more valuable networking tool available today.

Invest time in your profile.

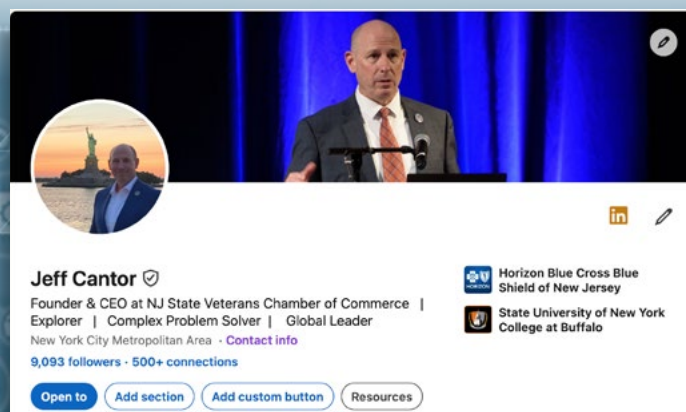
Grow your network.

Share your expertise.

Support others.

And remember: opportunities often come through relationships before they come through applications.

In today’s professional world, your next mission could begin with a single connection.





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





Funding the Mission: How Veteran Entrepreneurs Can Find Capital at Every Stage of Business

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

Veterans make great entrepreneurs. We understand leadership, planning, accountability, risk, teamwork, and perhaps most importantly, how to accomplish a mission when we don't have all the resources we would like to have.

Unfortunately, there is one resource that can stop even the best business idea before it gets started: **capital**.

You can have an outstanding product, an innovative technology, years of industry experience, or a government customer ready to purchase your services, but without enough money to execute the plan, none of those things may matter. Access to capital remains one of the greatest challenges facing small businesses, and veteran entrepreneurs are certainly not immune.

The mistake many entrepreneurs make is thinking about capital as a single event: I need money to start my business. In reality, a successful company may need several different types of financing during its life cycle. The money you need when an idea exists on a legal pad is very different from the financing you need after winning your first major contract. The capital required to hire your first three employees is different from the capital needed to open five locations or purchase \$2 million in equipment.

Understanding **what kind of capital you need, when you need it, and where to look for it** can be just as important as the business idea itself.

Stage One: I Have an Idea—Now What?

The earliest stage of a business is often the hardest time to raise money because there is little for a lender or investor to evaluate. There may be no revenue, no customers, no contracts, and perhaps not even a finished product. At this stage, the entrepreneur is essentially asking someone to invest in a vision.

That means your first investment should often be in proving the concept rather than building the entire company.

Before looking for substantial financing, develop a business plan and determine exactly what problem your company solves. Identify your customer, understand the competition, estimate your costs, and determine how the company will eventually make money. If you are developing a product, can you build a prototype? If you are starting a service company, can you secure letters of interest from prospective customers? If you have developed technology, can you demonstrate that it actually works?

The more uncertainty you remove, the more attractive your company becomes to potential sources of capital.

At the idea stage, entrepreneurs frequently rely on personal savings, friends and family, business-plan competitions, pitch competitions, incubators, accelerators, crowdfunding, and grants when available. Veteran entrepreneurs should specifically search for competitions and entrepreneurship programs targeted toward the military community. Universities, corporations, chambers of commerce, veteran organizations, and economic-development agencies regularly sponsor programs designed to help veteran founders develop business concepts.

This is also the stage when **bootstrapping** can be extremely valuable. Every dollar you don't spend is a dollar you don't have to borrow or raise from an investor. Instead of renting an office, work from home. Instead of hiring five employees, determine whether you can begin with one. Instead of buying equipment, consider leasing it. Instead of building the perfect product, build a minimum viable product that

demonstrates the concept.

The objective at this stage isn't to look successful. It is to survive long enough to become successful.

Don't Give Away Your Company Too Early

Veteran entrepreneurs should be particularly careful about raising equity capital before understanding what their company might eventually be worth.

Imagine giving an investor 30 percent of your business for \$100,000 because you desperately need startup capital. Five years later, the company is worth \$10 million. That \$100,000 investment effectively purchased an ownership position worth \$3 million.

Sometimes that is absolutely the right decision. A good investor can bring money, expertise, relationships, customers, and credibility that dramatically accelerate a company's growth.

But equity is expensive because once you sell part of your company, you generally do not simply pay it back like a loan.

Before giving away ownership, ask yourself whether the same objective could be accomplished through bootstrapping, a small loan, a grant, a strategic partnership, customer deposits, or another financing method.

Protect your equity when you can.

Stage Two: Turning the Idea Into a Business

Once you've proven that customers may actually buy what you're selling, the capital conversation changes.

Now you may need money for equipment, inventory, software, insurance, licensing, marketing, employees, vehicles, manufacturing, office space, or working capital.

This is where traditional and government-supported small-business financing becomes increasingly relevant.

The U.S. Small Business Administration does not generally make conventional business loans directly to entrepreneurs. Instead, the SBA works with participating lenders and can guarantee portions of qualifying loans, reducing some of the lender's risk.

Veteran entrepreneurs should become familiar with programs such as **SBA 7(a) loans**, which can support a variety of business purposes, and **SBA 504 loans**, which are generally associated with major fixed assets such as real estate and equipment. Smaller businesses may also benefit from **SBA Microloans**, which are delivered through approved intermediary organizations and can provide smaller amounts of startup or expansion capital.

New Jersey entrepreneurs should also investigate programs available through state and local economic-development organizations, community development financial institutions—commonly called CDFIs—banks, credit unions, and nonprofit lenders. Do not assume your local bank is your only option.

Different lenders have different risk tolerances and lending criteria. One lender saying no does not necessarily mean your business cannot be financed.

Your Veteran Status Can Open Doors

Veteran entrepreneurs have access to an ecosystem of organizations specifically designed to help them succeed.

Programs such as the SBA's **Veterans Business Outreach Centers (VBOCs)** provide training, counseling, and assistance to veterans interested in entrepreneurship. Programs such as **Boots to Business** can help transitioning service members understand the fundamentals of starting and operating a company.

Veterans should also take advantage of organizations that provide mentoring, business-plan assistance, procurement training, and connections to lenders and investors.

In New Jersey, organizations such as the **New Jersey State Veterans Chamber of Commerce** can help veteran entrepreneurs understand certification, contracting opportunities, networking, procurement, and connections to business resources.

The lesson is simple: don't navigate the capital marketplace alone. Before signing a loan agreement or giving away ownership in your company, talk with people who understand business financing.

Stage Three: Congratulations, You Won the Contract—Now You Have Another Problem

Winning your first major contract should be one of the happiest moments in the life of a small business.

Sometimes it creates an entirely new problem.

Imagine a veteran-owned company with \$100,000 in annual revenue suddenly wins a \$750,000 contract. That's tremendous news, but the company may need to hire employees, purchase materials, obtain insurance, rent equipment, pay subcontractors, or mobilize at a job site before receiving its first payment.

The business is profitable on paper but doesn't have enough cash to perform the contract.

This is known as the **working-capital gap**, and it can destroy a growing business. A contract does not automatically equal cash.

Contract Financing Can Bridge the Gap

Once you have a legitimate contract or purchase order from a creditworthy customer, additional financing options may become available because lenders now have something tangible to evaluate.

A **business line of credit** can provide working capital that the company draws upon as needed and repays as customer payments arrive. This can be particularly useful when payroll or supplier expenses occur before invoices are paid.

Accounts receivable financing or invoice financing may allow a company to obtain funding based on money customers already owe it. **Purchase-order financing** can sometimes help finance the purchase of inventory or materials needed to fulfill a specific order. Contract-based financing may also be available depending on the customer, contract terms, and lender.

These financing tools can be more expensive than conventional bank financing, so entrepreneurs need to understand the total cost before signing an agreement.

One of the most important things a veteran entrepreneur can do is establish banking and lending relationships **before** winning the big contract.

Don't wait until payroll is due Friday to introduce yourself to a banker on Wednesday. Meet lenders while your company is stable. Establish a line of credit before you desperately need it. Make sure your financial statements are current. Understand your cash-flow cycle. If you're bidding on a major contract, talk with your lender before submitting the proposal and determine whether you can finance performance if you win.

Mission planning applies to cash flow too.

Know the Difference Between Profit and Cash

This is one of the most important financial lessons any entrepreneur can learn.

A company can be profitable and still go out of business.

Suppose you complete \$200,000 worth of work in January but the customer doesn't pay you until April. Your income statement may show a healthy profit, but your employees still expect to be paid every two weeks. Your landlord wants the rent. Suppliers need payment. Insurance premiums are due. Fuel, vehicles, equipment, and utilities all require cash.

Rapid growth can actually make this problem worse because every new contract creates additional expenses before it generates cash.

Veteran business owners should develop rolling cash-flow forecasts showing expected receipts and expenses over the coming weeks and months. Don't just ask, "Are we profitable?"

Ask:

"Will there be enough cash in the bank to accomplish the mission?"

Stage Four: Scaling the Business

Eventually, a successful entrepreneur faces a different challenge.

The company works.

Customers want the product.

Revenue is increasing.

Now the question becomes: **How do we grow?**

Scaling may require opening another location, purchasing equipment, expanding manufacturing, increasing inventory, hiring a sales team, entering new markets, acquiring another business, investing in technology, or pursuing larger contracts.

At this stage, entrepreneurs typically have more financing options because they can demonstrate revenue, customers, financial history, and a successful business model.

Traditional bank loans and lines of credit may become more accessible. SBA-supported financing may help fund expansion. Equipment financing can support major purchases. Strategic investors may provide capital and industry expertise. Private equity or venture capital may become appropriate for certain high-growth companies.

The important question is no longer simply, **"Can I get the money?"**

It becomes:

"What is the smartest capital for this particular mission?"

Debt Versus Equity

One of the biggest decisions growing companies face is whether to borrow money or sell ownership.

Debt allows you to maintain ownership but creates repayment obligations. Equity does not typically require monthly loan payments, but you give up part of your company and potentially some control over future decisions.

Neither is automatically better.

If you are financing equipment that will generate predictable revenue for ten years, debt may make sense. If you're developing groundbreaking technology that could require years of investment before becoming profitable, equity may be more appropriate.

Many companies eventually use a combination of both.

The key is understanding what you're giving up and what you're receiving in return.

Grants Are Great—But Don't Build a Business That Depends on Them

Every entrepreneur loves the word "grant" because grants generally do not need to be repaid.

But grants are not free money.

They are usually highly competitive, restricted to specific purposes, and accompanied by reporting and compliance requirements. Government research programs, economic-development initiatives, corporate competitions, foundations, and industry-specific programs can provide meaningful funding, but a sustainable company should not depend exclusively on winning grants.

Treat grants as accelerators rather than your entire business model.



Government Contractors Need to Think Differently

Veteran entrepreneurs pursuing federal, state, county, or municipal contracts should understand that government contracting creates unique financing requirements.

A large contract may require bonding, insurance, equipment, payroll, materials, or subcontractors before the government pays the first invoice. Construction companies may face retainage requirements. Payment cycles can stretch working capital. A company may need to demonstrate financial capacity before a bonding company will provide the bonds necessary to bid.

That means your financial strategy should begin **before you bid**.

Know the expected payment schedule.

Know your payroll requirements.

Understand bonding costs.

Calculate mobilization expenses.

Determine whether suppliers will extend terms.

Know how much cash you need if payment is delayed 30, 60, or 90 days.

Winning a contract you cannot afford to perform is not winning.

Build Business Credit Before You Need It

Veteran entrepreneurs should begin building their company's financial credibility from day one.

Keep personal and business finances separate. Establish a dedicated business bank account. Maintain accurate accounting records. File taxes on time. Pay creditors promptly. Monitor business and personal credit. Maintain current financial statements and understand your balance sheet.

As your business grows, lenders may ask for tax returns, profit-and-loss statements, balance sheets, accounts-receivable aging reports, debt schedules, contracts, forecasts, and personal financial information.

If it takes three weeks to figure out whether your company made money last month, you are not ready to pursue serious financing.

Good financial records don't just satisfy accountants.

They create access to capital.

Beware of Desperation Financing

Perhaps the worst time to borrow money is when you desperately need money.

That is when business owners are most vulnerable to extremely expensive financing arrangements.

Online financing can sometimes provide legitimate and useful short-term capital, but entrepreneurs need to understand the difference between interest rates, fees, factor rates, daily withdrawals, personal guarantees, liens, and the true annualized cost of financing.

Fast money can become very expensive money.

Before signing anything, calculate the actual dollars you will repay and determine what happens if customer payment is delayed.

If you don't understand the financing agreement, don't sign it until someone qualified explains it to you.

Your Financing Plan Should Grow With Your Business

Think of business financing as a series of missions rather than a single event.

At the **idea stage**, you may rely on personal resources, pitch competitions, grants, accelerators, crowdfunding, and small amounts of startup capital.

At the **implementation stage**, you may begin considering microloans, SBA-supported loans, CDFIs, bank financing, equipment financing, and strategic investors.

After your **first significant contract**, the focus may shift toward lines of credit, contract financing, receivables financing, purchase-order financing, and working capital.

During the **scaling stage**, you may use larger bank facilities, SBA financing, equipment or real-estate loans, strategic investment, venture capital, private equity, or acquisition financing.

There is no single best source of capital.

There is only the source that best fits the mission.

Build the Relationship Before You Need the Money

If there is one piece of advice every veteran entrepreneur should remember, it is this:

Don't wait until you need money to start looking for money.

Meet your banker when business is good.

Meet potential investors before you need an investment.

Talk to economic-development organizations before announcing an expansion.

Understand government lending programs before submitting the loan application.

Build relationships with accountants, attorneys, insurance professionals, bonding agents, and financial advisers before a crisis occurs.

And stay involved with organizations that can make introductions when opportunities arise.

The same lesson we learned in the military applies to entrepreneurship: you don't want to meet your team for the first time after the mission has already started.

Capital Is a Tool, Not the Mission

Ultimately, raising money is not the objective.

Building a successful, sustainable company is.

The entrepreneur who raises \$5 million and loses it has accomplished far less than the entrepreneur who builds a profitable \$2 million company without outside investors.

Don't measure success by how much money someone is willing to lend or invest in your business. Measure it by customers, profitability, cash flow, employees, impact, and the long-term value you are creating.

Veterans already possess many of the characteristics required to become successful entrepreneurs. We understand planning, perseverance, leadership, adaptability, accountability, and mission accomplishment.

Financial literacy needs to become another one of those skills.

Learn how capital works. Understand your numbers. Know your financing options.

Protect your ownership. Build relationships before you need them. Never be afraid to ask questions.

Most importantly, remember something every veteran already understands:

Before every successful mission comes a good logistics plan.

In business, capital is part of that logistics plan.

Make sure you have the resources to accomplish the mission—and a plan for the next mission before it arrives.



Pictures from Deployment



C-17 on the Tarmac at Bagram Air Base, Afghanistan



The Buddhas of Bamiyan, blown up by the Taliban, Bamiyan, Afghanistan



M1A1 Abrams Tank on mission in Kosovo



Spice market, Kabul, Afghanistan



Scene of a VBIED (Car Bomb) at the Rahimawa Police Station, Kirkuk, Iraq



Butcher shops, Bamiyan, Afghanistan



Kids at the market, Bamyan, Afghanistan



Tail Gunner on a CH-47 Chinook Helicopter, Bagram, Afghanistan



Buzkashi Game, Parwan Province, Afghanistan



USO Visit NFL on Fox – Bagram, Afghanistan



Harvesting pure Opium from a poppy field, Kandahar, Afghanistan



Kids being kids and trying to get freebies off of soldiers, Parwan, Afghanistan



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New Jersey Is Your Playground: Fun Things for Veterans to Do Across the Garden State

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

When many veterans leave military service, one of the biggest challenges isn't finding something to do—it's finding a new sense of purpose, camaraderie, and adventure.

The military gives us a mission, a team, and a schedule. Civilian life doesn't always come with those built in.

The good news is that New Jersey offers countless opportunities for veterans to reconnect with nature, stay active, meet fellow veterans, learn new skills, and simply enjoy life again. Whether you're looking for outdoor adventure, history, family fun, or opportunities to give back, the Garden State has something for everyone.

Here are just a few ideas to help veterans get out, stay connected, and enjoy everything New Jersey has to offer.

Cast a Line and Relax

Fishing has become one of the fastest-growing forms of outdoor therapy for veterans. There's something incredibly therapeutic about spending a day on the water with fellow veterans. The conversations come naturally, stress fades away, and friendships are formed without anyone feeling pressured to talk.

The Veterans Foundation of America hosts free fishing trips throughout the year for veterans, offering opportunities to catch striped bass, fluke, blackfish, sea bass, tuna, tilefish, and many other species. Whether you're an experienced angler or have never held a fishing rod, everyone is welcome.

New Jersey also offers outstanding freshwater fishing in lakes, rivers, and reservoirs across the state.

Visit One of New Jersey's Beautiful Beaches

Living in New Jersey means you're never far from the ocean.

Take a walk along the boardwalk in:

- Cape May
- Point Pleasant Beach
- Belmar
- Ocean City
- Wildwood
- Long Branch
- Asbury Park
- Seaside Heights

Many veterans find tremendous peace simply sitting by the ocean listening to the waves.

Explore Our Military History

New Jersey has one of the richest military histories in America.

Spend a day visiting:

- Battleship New Jersey Museum & Memorial
- Naval Air Station Wildwood Aviation Museum
- InfoAge Science and History Museums at Camp Evans
- National Guard Militia Museum at Sea Girt
- Vietnam Veterans Memorial & Museum in Holmdel
- Princeton Battlefield State Park

- Monmouth Battlefield State Park

These sites remind us of the generations of Americans who answered our nation's call before us.

Hike New Jersey's Incredible Trails

You don't have to travel west to experience beautiful hiking.

Some favorites include:

- Delaware Water Gap National Recreation Area
- High Point State Park
- Worthington State Forest
- Sourland Mountain Preserve
- Ramapo Mountain State Forest
- Jenny Jump State Forest
- Island Beach State Park
- Wharton State Forest
- Cheesequake State Park

Fresh air and physical activity are among the best medicines for reducing stress and improving mental health.

Attend a Veterans Health Fair

Health doesn't have to begin in a doctor's office.

The Veterans Foundation of America hosts Veterans Health Fairs throughout New Jersey, bringing together leading health systems, screenings, wellness resources, mental health professionals, benefits experts, and veteran organizations.

These events offer opportunities to:

- Receive free health screenings
- Learn about VA benefits
- Meet fellow veterans
- Connect with health providers
- Explore veteran services
- Participate in wellness activities

Sometimes taking care of yourself begins with simply showing up.

Experience New Jersey's County Parks

Our county park systems are hidden treasures.

Pack a picnic, ride your bike, kayak, walk the trails, or simply enjoy nature at parks throughout:

- Monmouth County
- Ocean County
- Burlington County
- Morris County
- Bergen County
- Somerset County
- Mercer County
- Camden County

Many parks also host concerts, festivals, educational programs, and family events throughout the year.



Discover Local Breweries and Wineries

For veterans looking for a relaxing afternoon with friends, New Jersey's craft breweries and wineries have exploded in popularity.

Many host:

- Live music
- Food trucks
- Trivia nights
- Veteran appreciation events
- Community fundraisers

Always remember to enjoy responsibly and designate a driver.

Get Involved with Veteran Organizations

Some of the best friendships are formed after military service.

Consider becoming active with organizations such as:

- Veterans Foundation of America
- NJ State Veterans Chamber of Commerce
- American Legion
- Veterans of Foreign Wars (VFW)
- Disabled American Veterans (DAV)
- Marine Corps League
- Iraq and Afghanistan Veterans of America
- Team Red, White & Blue
- Team Rubicon

Whether you're interested in volunteering, advocacy, networking, or simply enjoying coffee with fellow veterans, these organizations provide an instant community.

Attend the Veteran Business Summit

Thinking about starting a business?

Already own one?

The annual Veteran Business Summit brings together entrepreneurs, procurement professionals, government agencies, corporations, lenders, and resource partners to help veterans grow successful businesses.

It's one of the best networking opportunities in New Jersey for veteran entrepreneurs.

Take Your Family to a Ballgame

Enjoy an afternoon with family at one of New Jersey's minor league teams.

Watch the:

- Jersey Shore BlueClaws
- Somerset Patriots
- Sussex County Miners

Many teams host military appreciation nights and veteran recognition ceremonies throughout the season.

Ride the Pinelands

If you enjoy off-road adventures, photography, kayaking, or simply getting away from busy life, the Pine Barrens offer nearly one million acres of forests, rivers, wildlife, and scenic drives.

It's one of New Jersey's best-kept secrets.

Learn Something New

Retirement—or simply life after the military—is a perfect time to pick up a new hobby.

Consider:

- Woodworking
- Photography
- Cooking classes
- Painting
- Gardening
- Fly fishing
- Golf
- Kayaking
- Sailing
- Wildlife photography
- Bird watching
- Beekeeping

Learning keeps the mind engaged and creates new opportunities to meet people.

Visit New Jersey's Farmers Markets

Support local agriculture while enjoying fresh produce, baked goods, handmade crafts, flowers, and live entertainment.

Farmers markets are held almost every weekend throughout the state during spring, summer, and fall.

They're a great way to spend a Saturday morning.

Volunteer

One of the greatest ways to regain purpose is by helping others.

Volunteer opportunities include:

- Food banks
- Habitat for Humanity
- Youth sports
- Veteran mentoring
- Animal shelters
- Community cleanups
- Hospital volunteer programs
- Disaster relief organizations

Veterans have incredible leadership skills that communities need.



Enjoy New Jersey's Festivals

No matter the season, New Jersey always has something happening.

Look for:

- Seafood festivals
- Italian festivals
- Irish festivals
- Food truck festivals
- Air shows
- County fairs
- Balloon festivals
- Wine festivals
- Music festivals
- Holiday celebrations

They're perfect opportunities to get out of the house and spend time with family and friends.

Find a New Mission

Perhaps the greatest lesson military service teaches us is that life is about serving something larger than ourselves.

That mission doesn't end when we hang up the uniform.

Today your mission might be:

Helping another veteran.

Starting a business.

Coaching youth sports.

Volunteering in your community.

Spending more time with your grandchildren.

Learning a new skill.

Traveling.

Taking care of your health.

Simply enjoying life.



New Jersey Has More to Offer Than You Think

Sometimes veterans spend so much time taking care of everyone else that they forget to enjoy themselves.

The Garden State offers world-class beaches, forests, hiking, fishing, history, sports, entertainment, restaurants, wineries, festivals, and perhaps most importantly—a strong community of veterans who continue to look out for one another.

So grab a fishing rod.

Take a hike.

Visit a museum.

Start a business.

Volunteer.

Reconnect with old friends.

Make some new ones.

Because after years of serving your country...

You've earned the opportunity to enjoy everything New Jersey has to offer.



YOUR HEALTH MATTERS. YOUR SERVICE MATTERS.



Horizon is committed to helping veterans feel supported in all the ways that matter. Through backing veterans programs and community efforts, we're helping connect veterans with resources that support their health and well-being, independence and everyday life.

We're proud to stand behind the people who have always stood for us.



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Who Has the Best Pizza in New Jersey?

From North Jersey Bar Pies to Trenton Tomato Pies and South Jersey Boardwalk Classics, We Take on an Almost Impossible Mission

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

There are certain subjects you should approach carefully when talking to people from New Jersey. Politics is one. Pork roll versus Taylor ham is another. Bruce Springsteen can generate some pretty passionate opinions.

But if you really want to start an argument, ask a group of New Jerseyans one simple question:

Who makes the best pizza in New Jersey?

Suddenly, everyone is an expert.

"My place has the best crust."

"You have to try the tomato pie."

"That's not real Jersey pizza."

"Have you been to the place in Elizabeth?"

"Forget all those places. The little pizzeria near my house is better."

And perhaps that's the beauty of pizza in New Jersey. There may be no state in America with such an extraordinary concentration of excellent pizzerias representing so many different styles.

In fact, Food & Wine once ranked New Jersey the **No. 1 pizza state in America**, ahead of Connecticut and New York. More recently, Jersey City's Razza continues to receive national attention among America's elite pizzerias.

So for this issue of NJ Veteran Magazine, we decided to accept a dangerous assignment.

We're going looking for New Jersey's best pizza.

First, Let's Establish the Rules

There aren't any.

Pizza is incredibly subjective.

Some people want an ultra-thin crust that cracks when you fold it. Others want a chewy, blistered Neapolitan crust cooked in a wood-burning oven. Some want a Jersey bar pie. Others swear by Sicilian. Then there are Trenton tomato pies, grandma pies, coal-fired pizzas, brick-oven pizzas, boardwalk pizza, and the classic New York/New Jersey slice.

That's why declaring one pizza "the best" is almost impossible.

Instead, consider this your **NJ Veteran Magazine Pizza Reconnaissance Mission**.

We're heading north to south looking at some of the Garden State's legendary pizza destinations.

NORTH JERSEY

North Jersey may have the deepest concentration of pizza contenders in the state.

Razza — Jersey City

Any discussion about the best pizza in New Jersey has to include **Razza Pizza Artigianale**.

Chef Dan Richer's Jersey City restaurant has earned extraordinary national attention for its naturally leavened dough, wood-fired cooking, and emphasis on high-quality regional ingredients. Razza's approach isn't simply about putting toppings on dough. Everything—from fermentation to flour to tomatoes and cheese—is treated as part of the finished product.

This is not necessarily the pizza you order while watching football with 15 people. It is artisanal pizza meant to be eaten fresh from the oven.

Razza has become a destination restaurant, attracting pizza enthusiasts from well beyond New Jersey.

If your definition of great pizza is exceptional dough, carefully selected ingredients, and wood-fired craftsmanship, Razza belongs near the top of your list.

Santillo's Brick Oven Pizza — Elizabeth

Then there is Santillo's.

Santillo's Brick Oven Pizza in Elizabeth represents almost the opposite side of New Jersey's pizza personality.

It is old-school.

Very old-school.

The Santillo family has been making pizza for generations, and the experience feels less like visiting a trendy restaurant and more like stepping into New Jersey pizza history.

Part of the fun is that Santillo's offers pizzas inspired by different eras and styles.

Depending on what you order, you can experience pizza reminiscent of how pies were prepared decades ago.

This is pizza with personality.

There is nothing corporate about it.



Star Tavern — Orange

If you want to understand the classic North Jersey bar pie, go to Star Tavern in Orange. Star Tavern has been serving pizza since the 1940s and has become famous for its extremely thin, crispy bar-style pies.

These aren't enormous pizzas.

That's dangerous because you can convince yourself that eating half of one really doesn't count.

The crust is thin, crisp, and built to support just enough sauce, cheese, and toppings without becoming heavy.

Order several pies for the table and share.

Or don't share.

We aren't here to judge.

Ralph's Pizzeria — Nutley

Ralph's in Nutley is another North Jersey institution that has attracted plenty of attention from pizza lovers—including Dave Portnoy.

Portnoy gave Ralph's an **8.9**, an extremely strong score by One Bite standards.

Ralph's represents the kind of old-school New Jersey pizza place that existed long before social media made pizza reviews entertainment.

It's thin, crisp, straightforward, and doesn't need twenty exotic toppings to make its point.

CENTRAL JERSEY

Yes, Central Jersey exists.

And if you still don't believe it does, the pizza alone should settle the argument.

Central Jersey may actually have one of the strongest claims to the statewide pizza championship.

Why?

Two words:

DeLucia's and De Lorenzo's.

DeLucia's Brick Oven Pizza — Raritan

If we were choosing a winner based solely on Dave Portnoy's ratings, DeLucia's would be extremely difficult to beat.

When Portnoy visited DeLucia's Brick Oven Pizza in Raritan, he gave it an extraordinary **9.4 out of 10**.

For anyone familiar with One Bite Pizza Reviews, a 9.4 is enormous.

Portnoy even said the pizza belonged in the conversation about the best pizza he had ever eaten.

After the review went viral, customers descended on the small Raritan institution.

Lines formed and pizzas repeatedly sold out.

But DeLucia's wasn't created for social media.

The family business dates back more than a century, beginning as a bread bakery before pizza eventually became the focus.

The pizza is beautifully simple: thin crust, tremendous char and crunch, quality cheese, and sauce that tastes like tomato rather than sugar.

Sometimes the best food isn't complicated.

It's simply something people have been doing correctly for a very long time.

Portnoy Score: 9.4

That puts DeLucia's squarely in the conversation for the NJ Veteran Magazine statewide championship.

De Lorenzo's Tomato Pies — Robbinsville

Then we have one of New Jersey's most important contributions to pizza culture:

The **Trenton tomato pie**.

At De Lorenzo's Tomato Pies, the cheese goes onto the dough before the crushed tomatoes.

That may sound like a small distinction.

It isn't.

The result is a beautifully crisp pizza where tomato plays the starring role rather than hiding underneath a heavy layer of cheese.

De Lorenzo's history goes back to 1947, and the restaurant has become one of America's legendary tomato-pie destinations.

Dave Portnoy gave De Lorenzo's an outstanding **9.2**.

Again, scores above nine are exceptionally uncommon in the One Bite universe.

Portnoy Score: 9.2

If you're doing a New Jersey pizza road trip, De Lorenzo's should be mandatory.

Papa's Tomato Pies — Robbinsville

You could practically conduct an entire pizza tour without leaving Robbinsville.

Papa's Tomato Pies traces its history to **1912** and has long claimed the distinction of being America's oldest continuously family-owned pizzeria.

Like De Lorenzo's, Papa's specializes in Trenton-style tomato pies.

But if you're feeling adventurous, there is one particularly Jersey creation worth trying:

The mustard pie.

Yes, mustard.

Before you write us a letter complaining about putting mustard on pizza, try it.

A thin layer of spicy brown mustard underneath the cheese and tomato creates a surprisingly good combination.

This is the kind of food tradition that makes New Jersey pizza so much fun.

The Jersey Shore Deserves Its Own Category

Central Jersey also brings us into Shore pizza territory.

Places such as Rosie's in Point Pleasant Beach have developed passionate followings for thin, crispy pies and square pizzas.

Further north along the Shore, coal-fired and brick-oven restaurants continue to expand the range of styles available.

A summer pizza eaten near the Jersey Shore also has one ingredient no restaurant can purchase:

Nostalgia.

If you grew up spending summers down the Shore, certain pizzas taste like childhood.

You can't put a Portnoy score on that.

Federici's Family Restaurant — Freehold

No discussion of great pizza in Central Jersey would be complete without **Federici's Family Restaurant in downtown Freehold**.

Federici's is the kind of place that reminds you why New Jersey pizza is about much more than whatever restaurant happens to be getting national attention at the moment. The Federici family has been at its East Main Street location since 1921, when Frank and Ester Federici purchased what was then the Wolcott Hotel. In 1946, their sons Dante and Frank "Spat" joined the family business, and it was during that period that the family's famous thin-crust pizza was perfected. More than a century after the family first arrived in downtown Freehold, subsequent generations continue the tradition.

And that tradition is built around one very distinctive pizza.

Federici's pie is **thin—really thin**. This isn't the big, floppy New York-style slice you fold in half. Federici's is known for an ultra-thin, crisp crust that puts it closer to the great Jersey bar-pie tradition. The combination of the crisp base, sauce, cheese, and toppings creates a pizza that you can easily convince yourself isn't quite as filling as a traditional pie.



SOUTH JERSEY

South Jersey sometimes gets overlooked when statewide pizza conversations become dominated by Jersey City, Elizabeth, Trenton, and North Jersey's legendary bar pies. That's a mistake. South Jersey has its own pizza culture, heavily influenced by Philadelphia, the Shore, Italian-American neighborhoods, and decades-old family businesses.

Manco & Manco Pizza — Ocean City

If you've walked the Ocean City Boardwalk, you've probably smelled Manco & Manco before you've seen it. For generations of New Jersey families, Manco & Manco isn't simply pizza. It's summer. It's the Boardwalk. It's kids carrying slices almost as big as their heads. It's walking around Ocean City on a warm night after spending the day on the beach. The thin pizza is cooked hot, with the cheese and sauce applied in a distinctive spiral pattern. Will a pizza scientist tell you it is objectively better because you're eating it while looking at the Atlantic Ocean? Probably not. But food is about memories as much as ingredients. And Manco & Manco has been part of New Jersey Shore memories for generations.

Carluccio's Coal Fired Pizza — Northfield

For something different in South Jersey, Carluccio's in Northfield specializes in coal-fired pizza. Coal ovens create intense heat, producing a crust with characteristic char, crispness, and smoky flavor. Carluccio's offers traditional pies alongside more creative combinations, making it a good South Jersey destination for anyone who prefers a crisp, well-done pizza. It's another reminder that great New Jersey pizza doesn't stop once you cross into Atlantic County.

The Dave Portnoy Effect

It is impossible to discuss modern pizza culture without mentioning Dave Portnoy. The Barstool Sports founder turned a remarkably simple concept into a social-media phenomenon: Buy a pizza. Stand outside the restaurant. Take a bite. Give it a score.

"One bite. Everybody knows the rules." Except, of course, he usually takes more than one bite. Whatever you think of Portnoy, his influence on pizza businesses is undeniable. A strong One Bite review can transform a neighborhood pizzeria into a national destination almost overnight. New Jersey has performed particularly well. Among the standout Portnoy scores are:

DeLucia's Brick Oven Pizza, Raritan — 9.4

De Lorenzo's Tomato Pies, Robbinsville — 9.2

Ralph's Pizzeria, Nutley — 8.9

Those are serious scores. But Portnoy's ratings should be viewed for what they are: one person's opinion. Pizza is personal. Your 9.5 may be someone else's 7.8.

So Who Actually Has the Best Pizza in New Jersey?

Now comes the part where we are supposed to declare a winner. We're not going to do it. At least not yet. If you're looking for nationally acclaimed artisanal pizza, **Razza** has an extraordinary argument. If you love historic brick-oven pizza, **Santillo's** belongs in the discussion. If you want an old-school North Jersey bar pie, **Star Tavern** deserves a visit. If we're following Dave Portnoy's scorecard, **DeLucia's 9.4** makes Raritan a mandatory destination. For traditional Trenton tomato pie, **De Lorenzo's and Papa's** are New Jersey institutions. If pizza is inseparable from summer vacation, **Manco & Manco** may taste better to you than anything else on this list. And that's before considering the hundreds of neighborhood pizzerias throughout Bergen, Essex, Hudson, Morris, Middlesex, Monmouth, Ocean, Burlington, Camden, Gloucester, Atlantic, Cape May, and every county in between. The best pizza in New Jersey may actually be the place five minutes from your house that nobody outside your town has ever heard about. Because whether you prefer a tomato pie in Robbinsville, a bar pie in Orange, a wood-fired pizza in Jersey City, a century-old brick-oven pie in Raritan, or a slice on the Ocean City Boardwalk, there is one conclusion upon which we should all be able to agree:

New Jersey makes some damn good pizza.



PROUDLY SERVING THOSE WHO SERVED.



You showed up when it mattered. Now Horizon is investing in organizations throughout New Jersey that help provide resources – groceries, housing, service dogs and mental health support to veterans in need. Help is closer than you think, and it's here whenever you need it.

Horizon is proud to support:

- Feeding Hands
- New Jersey Veterans Assistance Association
- New Jersey Veterans of Foreign Wars Foundation
- Operation Homefront
- The Patriot Funds
- Project Refit
- Sanctuary Foundation for Veterans

It's our privilege to support those who served.



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The Art of the Cocktail: Good Drinks, Good Friends, and Time Well Spent

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

There is something special about making a great cocktail for someone you care about. It is not really about the alcohol. It is about the ritual, the conversation, the hospitality, and the simple act of slowing down long enough to enjoy the people around you.

In a world that seems to move faster every year, cocktails create a reason to stop. You pull out the glassware. You measure the ingredients. You cut a piece of citrus. You stir the drink over ice. Someone is standing on the other side of the counter telling a story, laughing, or catching you up on what has happened since the last time you were together. For a few minutes, nobody is checking email, rushing to the next appointment, or worrying about tomorrow.

For veterans, that sense of connection may feel especially familiar. During military service, some of the strongest relationships were built during the quiet moments between missions. It might have been coffee before sunrise, a cigar after a long day, or sitting around talking with the people who had just gone through the same experience you did. The setting changes when we come home, but the importance of those moments does not.

Sometimes a cocktail is simply an excuse to create another one.

Hospitality Is the Real Ingredient

A great cocktail does not need to be complicated. It does not require dozens of obscure ingredients or professional bartending equipment. What matters most is the experience you create around it.

There is something generous about asking a guest, "What can I make you?"

Maybe your father always drinks an Old Fashioned. Your spouse loves a gin cocktail. A friend prefers something refreshing with cucumber and lime. Over time, you begin to remember those preferences, and making that person's favorite drink becomes a small tradition.

Those traditions matter.

Years from now, people probably will not remember exactly how many ounces of bourbon you poured into the glass. They will remember sitting around the kitchen island laughing with old friends. They will remember summer nights on the patio, holiday dinners, reunions, birthdays, retirements, and the stories that seemed to get funnier every time they were told.

The drink becomes part of the memory.

The Old Fashioned: Simplicity Done Right

Few cocktails demonstrate the beauty of simplicity better than the Old Fashioned.

It is one of America's great classic cocktails because there is nowhere for poor ingredients or sloppy technique to hide. Whiskey, sugar, bitters, ice, and citrus. That is essentially it.

Classic Old Fashioned

Ingredients

- 2 ounces bourbon or rye whiskey
- 1/4 ounce simple syrup, or 1 teaspoon sugar
- 2 to 3 dashes Angostura bitters
- Orange peel

Directions

Add the whiskey, simple syrup, and bitters to a mixing glass with ice. Stir for approximately 20 to 30 seconds until well chilled. Strain into a rocks glass over one large ice cube. Express the oils from an orange peel over the drink by gently twisting it above the glass, then place the peel in the cocktail.

The debate between bourbon and rye is part of the fun. Bourbon generally creates a slightly sweeter, rounder drink, while rye brings more spice and a drier finish.

Try both.

There are worse ways to conduct research.

The Eastside: One of the Most Refreshing Cocktails Around

If an Old Fashioned represents the darker, slower side of cocktail culture, the Eastside is almost its opposite.

It is bright, fresh, crisp, and incredibly refreshing. Think of it as a gin-based cousin of a mojito, with cucumber and mint doing most of the work.

Although people sometimes call it an Eastside Martini, it is more accurately known simply as the Eastside.

Eastside Cocktail

Ingredients

- 2 ounces gin
- 3/4 ounce fresh lime juice
- 3/4 ounce simple syrup
- 3 cucumber slices
- 6 to 8 mint leaves
- Cucumber slice or mint sprig for garnish

Directions

Gently muddle the cucumber and mint with the simple syrup in a cocktail shaker. Add the gin, lime juice, and ice. Shake vigorously until well chilled. Double strain into a chilled coupe or martini glass and garnish with cucumber or mint.

This is a terrific warm-weather cocktail. Make one on a summer evening, sit outside with friends, and you may quickly understand why it has become a favorite in cocktail bars around the country.

The Manhattan: A Classic for a Reason

The Manhattan is another drink every home bartender should know. It is elegant without being pretentious and sophisticated without being complicated.

Classic Manhattan

Ingredients

- 2 ounces rye whiskey
- 1 ounce sweet vermouth
- 2 dashes Angostura bitters
- Cocktail cherry

Directions

Add the whiskey, vermouth, and bitters to a mixing glass filled with ice. Stir until cold, then strain into a chilled coupe or martini glass. Garnish with a quality cocktail cherry.

Rye is traditional and provides a little more spice, although bourbon produces an excellent Manhattan as well.

The quality of the vermouth matters more than many people realize. Vermouth is wine-based and should be refrigerated after opening.

The Negroni: Bitter, Balanced, and Beautiful

Some cocktails you immediately love.

Others grow on you.

The Negroni is often the second kind.

Made with equal parts gin, Campari, and sweet vermouth, it is bitter, slightly sweet, herbal, and incredibly complex.

Classic Negroni

Ingredients

- 1 ounce gin
- 1 ounce Campari
- 1 ounce sweet vermouth
- Orange peel

Directions

Add all ingredients to a mixing glass with ice and stir until chilled. Strain over a large cube in a rocks glass. Garnish with an orange peel.

The equal-parts formula also makes the Negroni very easy to remember.

One ounce. One ounce. One ounce.

Even after the first Negroni, most people can remember that recipe.

The Whiskey Sour: Don't Skip the Fresh Lemon

The Whiskey Sour is often misunderstood because many people have only experienced versions made with bottled sour mix.

A properly made Whiskey Sour is completely different.

Fresh lemon juice transforms the drink.

Whiskey Sour

Ingredients

- 2 ounces bourbon
- 3/4 ounce fresh lemon juice
- 3/4 ounce simple syrup
- Optional: 1/2 ounce egg white
- Lemon peel or cherry for garnish

Directions

Add all ingredients to a shaker. If using egg white, shake first without ice for approximately 10 seconds. Add ice and shake again until thoroughly chilled. Strain into a rocks glass over fresh ice or serve straight up in a coupe.

The egg white is optional, but it creates a silky texture and beautiful foam on top of the drink.

The Boulevardier: An Old Fashioned Meets a Negroni

For whiskey drinkers who want something slightly more adventurous, the Boulevardier is an outstanding choice.

It replaces the gin in a Negroni with whiskey, producing a deeper and richer cocktail.

Boulevardier

Ingredients

- 1 1/2 ounces bourbon or rye
- 1 ounce Campari
- 1 ounce sweet vermouth
- Orange peel

Directions

Stir all ingredients with ice until cold. Strain into a rocks glass over a large cube or serve straight up in a coupe. Garnish with an orange peel.

This is an excellent autumn or winter drink, particularly after dinner.

The Espresso Martini: Dessert With a Kick

The Espresso Martini has made a major comeback, and for good reason.

When made correctly, it is rich, slightly sweet, and surprisingly balanced.

Espresso Martini

Ingredients

- 1 1/2 ounces vodka
- 1 ounce fresh espresso
- 3/4 ounce coffee liqueur
- 1/4 to 1/2 ounce simple syrup, depending on preference
- Coffee beans for garnish

Directions

Add all ingredients to a shaker filled with ice. Shake hard for approximately 15 seconds to create a thick foam. Double strain into a chilled coupe or martini glass and garnish with three coffee beans.

This is a great cocktail after dinner, although drinking several late at night may result in a very productive 2 a.m.

The Paper Plane: A Modern Classic

Not every great cocktail was invented a century ago.

The Paper Plane is a relatively modern drink that has quickly become a bartender favorite because of its remarkable balance.

Paper Plane

Ingredients

- 3/4 ounce bourbon
- 3/4 ounce Aperol
- 3/4 ounce Amaro Nonino
- 3/4 ounce fresh lemon juice

Directions

Shake all ingredients with ice until cold and strain into a chilled coupe.

Again, the equal-parts recipe makes it easy to remember.

The combination is slightly bitter, citrusy, sweet, and complex without being heavy.

The Martini: Make It the Way You Like It

Few drinks create more opinions than the Martini.

Gin or vodka?

Dry or wet?

Olive or lemon twist?

Shaken or stirred?

There is only one correct answer:

The way you enjoy it.

Classic Dry Martini

Ingredients

- 2 1/2 ounces gin or vodka
- 1/2 ounce dry vermouth
- Lemon twist or olives

Directions

Add the spirit and vermouth to a mixing glass with plenty of ice and stir until extremely cold. Strain into a chilled martini glass and garnish with a lemon twist or olives.

If you prefer it dirtier, add olive brine. If you prefer more vermouth, use more vermouth. Cocktail rules should guide you, not control you.

Fresh Ingredients Make an Enormous Difference

If there is one simple way to dramatically improve cocktails at home, use fresh citrus.

Freshly squeezed lemon and lime juice can transform a drink.

The same principle applies to herbs, fruit, and ice.

Yes, ice.

Good ice matters.

Large, clear cubes melt more slowly in spirit-forward drinks such as an Old Fashioned or Negroni, helping the cocktail remain cold without becoming overly diluted.

For shaken drinks, plenty of regular ice creates the chilling and dilution necessary for proper balance.

Build a Simple Home Bar

You do not need 50 bottles to make excellent cocktails.

A surprisingly capable home bar can be built with bourbon or rye, gin, vodka, sweet vermouth, dry vermouth, Campari, bitters, simple syrup, lemons, limes, and a few liqueurs.

Add bottles gradually based on the drinks you actually enjoy.

For equipment, start with a cocktail shaker, mixing glass, bar spoon, jigger, strainer, citrus peeler, and a handful of good glasses.

The goal is not to recreate a commercial bar.

The goal is to be able to make something good when friends stop by.

Make the Ritual Part of the Experience

Half the enjoyment of cocktails is making them.

Don't rush.

Put on music.

Prepare the garnishes.

Chill the glassware.

Use a jigger.

Taste the drink.

Adjust the sweetness or acidity.

Let your guests watch.

Better yet, teach them how to make one.

Pretty soon, someone who came over for dinner is standing behind your bar arguing about whether a Manhattan should be made with bourbon or rye.

Now you have a tradition.

The Best Cocktail Is the One Shared With Someone

There are excellent cocktail bars throughout New Jersey, and there is tremendous enjoyment in sitting at a bar while a talented bartender prepares something you would never attempt at home.

But some of the best drinks you will ever have will not come from a famous bar.

They will be made in your kitchen.

On your patio.

At the shore.

Around a firepit.

At a family gathering.

After a round of golf.

Following a fishing trip.

Or while sitting with an old friend you have not seen in far too long.

The cocktail itself may be excellent.

But the people are what make it memorable.



Drink for the Moment, Not the Effect

There is an important distinction between enjoying alcohol and using alcohol to escape.

For many veterans, that distinction deserves particular attention.

The beauty of cocktail culture is found in quality, moderation, ritual, food, conversation, and hospitality—not in how many drinks someone can consume.

A beautifully made cocktail should be something to savor rather than something to rush through.

Sometimes one great drink over a long conversation is exactly enough.

And there are plenty of excellent zero-proof cocktails for friends who do not drink or simply do not feel like drinking that evening. A good host should always make everyone feel included regardless of what is in their glass.



Make More Memories

As we get older, many of us begin to understand that the best parts of life are rarely the most complicated ones.

Good food.

Good music.

A comfortable chair.

A great cigar.

A beautiful sunset.

A cocktail made properly.

And people you genuinely enjoy being around.

We spend enormous amounts of our lives rushing from one responsibility to another.

There is always another meeting, another email, another appointment, another problem, or another task waiting for us.

Sometimes we need to deliberately slow things down.

Invite some friends over.

Cook something good.

Put on some music.

Take out the glasses.

Make an Old Fashioned.

Shake an Eastside.

Tell the stories everyone has already heard twenty times.

Laugh anyway.

Because ultimately, the beauty of a great cocktail isn't really what is in the glass.

It is who is sitting across from you when you raise it.

Cheers.

CLASSIC COCKTAILS TO ENJOY

OLD FASHIONED

Bourbon, Bitters,
Sugar, Orange Peel



EASTSIDE

Gin, Lime, Simple Syrup,
Cucumber, Mint



MANHATTAN

Rye Whiskey, Sweet Vermouth,
Bitters, Cherry



NEGRONI

Gin, Campari,
Sweet Vermouth



WHISKEY SOUR

Bourbon, Lemon, Simple Syrup,
(Optional: Egg White)



BOULEVARDIER

Bourbon/Rye, Campari,
Sweet Vermouth



ESPRESSO MARTINI

Vodka, Espresso, Coffee Liqueur,
Simple Syrup



PAPER PLANE

Bourbon, Aperol,
Amaro Nonino, Lemon



DRY MARTINI

Gin or Vodka, Dry Vermouth,
Olive or Lemon Twist



Great drinks
bring people
together.
Here's to good
friends and
even better
cocktails.

Beef Bourguignon : The Ultimate Comfort Food for Family and Friends



There are certain meals that aren't meant to be rushed. They are meant to simmer slowly on the stove, fill the house with incredible aromas, and eventually bring everyone together around the table. **Beef Bourguignon** is one of those meals. Originating in Burgundy, France, Beef Bourguignon—sometimes called *Boeuf Bourguignon*—takes relatively simple ingredients and turns them into something extraordinary. Beef is slowly braised in red wine with bacon, onions, carrots, mushrooms, herbs, and beef stock until it becomes incredibly tender and the cooking liquid develops into a deep, rich sauce.

This is not a Tuesday-night meal you throw together in twenty minutes. That's part of its beauty. Beef Bourguignon is perfect for a cold fall or winter afternoon when you're home with nowhere you particularly need to be. Open a bottle of wine, put on some music, start cooking a few hours before dinner, and let time do most of the work.

It is also a wonderful meal for entertaining because most of the cooking can be finished before your guests arrive. Serve it family-style with mashed potatoes, buttered egg noodles, or a crusty French baguette to soak up the sauce. Add a simple salad and a good bottle of red wine, and you have the kind of dinner that encourages everyone to remain at the table long after the plates have been cleared.

Classic Beef Bourguignon

Serves: 6–8

Prep Time: About 30 minutes

Cooking Time: Approximately 3 hours

Ingredients

- 3 pounds beef chuck, cut into 2-inch cubes
- 6 ounces thick-cut bacon, diced
- 2 tablespoons olive oil, if needed
- 2 carrots, sliced
- 1 large yellow onion, chopped
- 4 cloves garlic, minced
- 2 tablespoons tomato paste
- 2 tablespoons all-purpose flour
- 3 cups dry red wine
- 2 cups beef stock
- 1 tablespoon Worcestershire sauce
- 1 teaspoon dried thyme, or several sprigs fresh thyme

- 2 bay leaves
- 1 pound small mushrooms, halved or quartered
- 12–16 pearl onions, peeled
- 2 tablespoons butter
- Salt and freshly ground black pepper
- Chopped fresh parsley for garnish

Choosing the Wine

Use a dry red wine that you would actually enjoy drinking. A **Pinot Noir** is a natural choice because Burgundy is famous for Pinot Noir, but a Côtes du Rhône, Cabernet Sauvignon, or another medium- to full-bodied dry red will also work beautifully.

Don't cook with a wine you wouldn't drink. You don't need an expensive bottle, but the wine becomes a major part of the finished sauce, so quality matters.

Let's Cook

Heat a large Dutch oven over medium heat and cook the bacon until browned and slightly crisp. Remove the bacon with a slotted spoon and set it aside, leaving the rendered fat in the pot.

Pat the beef completely dry with paper towels and season generously with salt and pepper. This step is important because wet beef steams instead of browning. Working in batches so you don't overcrowd the pan, sear the beef in the bacon fat until deeply browned on several sides. Remove the beef and set aside.

Add the carrots and chopped onion to the Dutch oven and cook for approximately 5 minutes. Add the garlic and cook for another minute. Stir in the tomato paste and allow it to cook briefly before sprinkling the flour over the vegetables. Stir everything together for another minute or two.

Now comes the good part.

Pour in the red wine, scraping the bottom of the Dutch oven with a wooden spoon to release all those browned bits. Those little pieces contain tremendous flavor. Add the beef stock, Worcestershire sauce, thyme, and bay leaves.

Return the beef and bacon to the pot. The liquid should nearly cover the meat. Bring everything to a gentle simmer, cover the Dutch oven, and place it in a **325°F oven for approximately 2½ to 3 hours**, or until the beef is fork-tender.



Don't Forget the Mushrooms

While the beef is braising, melt the butter in a skillet over medium-high heat. Add the mushrooms and cook until nicely browned rather than simply soft. Remove them and lightly sauté the pearl onions in the same pan.

During approximately the final 30 minutes of cooking, add the mushrooms and pearl onions to the Beef Bourguignon.

When the beef is tender, remove the bay leaves and thyme stems. Taste the sauce and adjust the salt and pepper. If the sauce seems too thin, remove the lid and gently simmer it on the stovetop until it reaches the consistency you prefer.

Finish with chopped fresh parsley.

What to Serve With It

My first choice would be creamy mashed potatoes. Spoon a generous helping onto the plate, place the tender beef over the potatoes, and finish with plenty of that incredible red-wine sauce.

But there are plenty of other great options. Buttered egg noodles are excellent, as are roasted potatoes or a crusty French baguette. For something slightly lighter, serve it alongside roasted vegetables and a simple green salad with vinaigrette.

And since you already opened the wine for the recipe, there is no reason to let the rest of the bottle go to waste.

Even Better Tomorrow

Here's one of the secrets of Beef Bourguignon: **it may taste even better the next day.**

Let the finished stew cool, refrigerate it overnight, and gently reheat it the following evening. The flavors continue to develop, and chilling also makes it easy to remove any excess fat that solidifies on top.

That makes Beef Bourguignon an outstanding dinner-party meal. Prepare it the day before, then spend the evening enjoying your guests instead of being trapped in the kitchen.

There is something wonderfully old-fashioned about a meal like this. It requires a little patience, a good pot, decent ingredients, and time. But perhaps that's exactly why it is so satisfying.

Put the phones down, pour some wine, tear off a piece of bread, and pass the Dutch oven around the table.

Some of life's best moments happen over a meal that took all afternoon to make and nowhere near as long to eat.

BEEF BOURGOGNON

Classic. Comforting. Timeless.

INGREDIENTS

- 3 lbs beef chuck, cut into 2" cubes
- 6 oz thick-cut bacon, diced
- 2 carrots, sliced
- 1 large yellow onion, chopped
- 4 cloves garlic, minced
- 2 tbsp tomato paste
- 2 tbsp all-purpose flour
- 3 cups dry red wine
- 2 cups beef stock
- 1 tbsp Worcestershire sauce
- 1 tsp thyme, 2 bay leaves
- 1 lb mushrooms, halved
- 12–16 pearl onions
- 2 tbsp butter
- Salt & pepper
- Chopped parsley



1 Cook bacon until browned.



2 Sear beef in batches. Remove and set aside.



3 Add carrots and onion, cook 5 minutes.



4 Stir in garlic, tomato paste and flour.



5 Pour in red wine, scraping up the browned bits. Add stock, Worcestershire sauce, thyme and bay leaves.



6 Return beef and bacon to pot. Cover and braise in a 325°F oven for 2½ to 3 hours.



7 Sauté mushrooms and pearl onions in butter.



8 Add to stew for the last 30 minutes. Remove herbs, adjust seasoning and garnish with parsley.



SERVE WITH

Creamy mashed potatoes, buttered egg noodles, or crusty French bread to soak up that incredible red wine sauce.



MAKE AHEAD TIP

Beef Bourguignon tastes even better the next day. Cool, refrigerate overnight, and reheat gently before serving.





Country Before Party: America Needs a Different Kind of Politics

By Colonel (Ret.) Jeff Cantor | NJ Veteran Magazine

Americans are tired.

They are tired of campaign promises that disappear after Election Day. They are tired of politicians telling them what they want to hear and then failing to follow through. They are tired of political advertisements designed primarily to destroy an opponent rather than explain what a candidate actually intends to accomplish. They are tired of watching elected officials argue endlessly while families struggle with housing costs, food prices, health care, taxes, education, and the everyday pressures of trying to build a decent life.

Most Americans are not spending their days thinking about political ideology. They are thinking about paying the mortgage, putting food on the table, getting their children through school, finding good jobs, caring for aging parents, and hoping their communities remain safe and prosperous. Yet our political system increasingly seems designed around conflict rather than problem-solving.

Something has to change.

Politics Has Become a Permanent War

Over the last two decades, American politics has become increasingly polarized. On the Republican side, the rise of the Tea Party changed the internal dynamics of the party and was later followed by the growth of the MAGA movement. On the Democratic side, progressive organizations and groups such as the Democratic Socialists of America have gained greater visibility and influence.

People can debate whether these movements strengthened their respective parties or pulled them away from the political center. What is difficult to dispute is that many moderate Americans increasingly feel politically homeless.

If a political party describes itself as a "big tent," that tent has to be large enough for people who do not agree with every position advocated by its most ideological members. Republicans should be able to disagree with other Republicans without being considered disloyal. Democrats should be able to disagree with other Democrats without being treated as if they no longer belong.

There should still be room in American politics for moderates, independents, conservatives who occasionally agree with Democrats, and liberals who sometimes agree with Republicans.

That should not be considered betrayal.

It should be considered democracy.

My Own Political Journey

I learned this lesson firsthand.

I once served in local government as a Republican. While serving as Council President, the Republican chairman in my town repeatedly pressured me to block initiatives proposed by the Democratic mayor simply because the mayor belonged to the other party.

I refused.

My responsibility was not to the Republican Party. It was to the residents who elected me.

If the mayor proposed something that was good for the town, I believed we should support it. If he proposed something that was bad for the town, we should oppose it. The decision should have been based on the merits of the proposal, not the letter next to someone's name.

The party chairman continued pressuring me to obstruct the mayor's agenda. I eventually changed parties because I could not accept the idea that hurting the opposing party was somehow more important than helping the residents we were elected to serve.

That experience taught me an important lesson: when political parties begin placing partisan victory above public service, they lose sight of why government exists in the first place.

Politics Followed Me to Afghanistan

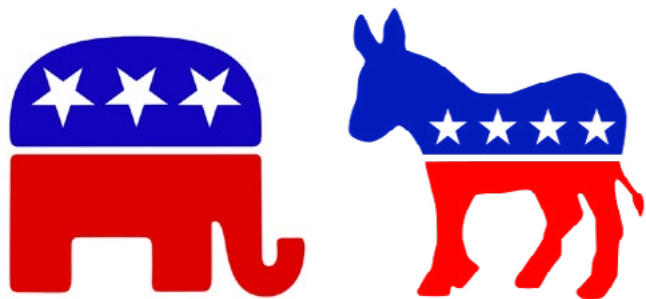
A few years later, while I was preparing to run for reelection, I received orders to deploy to Afghanistan.

My first instinct was to resign from the town council. I had a responsibility to my country, and I did not believe my military obligations should interfere with my responsibilities to the municipality.

The mayor told me he did not want me to resign.

So I found another way.

While deployed to Afghanistan, I continued attending municipal council meetings through Skype. Because of the time difference, that sometimes meant getting up at approximately 4:30 in the morning in Afghanistan so I could participate in an evening council meeting back home in New Jersey.



I was simultaneously trying to fulfill two commitments: my obligation as a Soldier and my responsibility as an elected official.

Then politics crossed a line I will never forget.

One night, at approximately 11 p.m., there was a knock at the door of our home in New Jersey.

My wife was alone.

Her husband was deployed to Afghanistan.

When someone knocks unexpectedly on the door of a military family's home late at night during a deployment, a spouse's mind can immediately go to the worst possible place.

Standing outside were the local Republican chairman and another political operative. They handed my wife paperwork requiring her to appear in court the following day as part of an effort to challenge my place on the election ballot.

Whatever the legal merits or political strategy behind the action, I could not believe that politics had reached a point where my wife, already carrying the stress of having her husband deployed in a war zone, was frightened late at night because of a local political dispute.

That moment stayed with me.

There are lines that politics should never cross.

Military spouses sacrifice enough without becoming pawns in partisan political battles.

Politicians Have Forgotten How to Compromise

One of the greatest problems in politics today is that almost every issue is treated as if it must have one winner and one loser.

That is not how effective government works.

Anyone who has led an organization understands that leadership requires compromise. You negotiate. You listen. You determine what is essential and what is negotiable. You give something to get something. You search for the best achievable solution rather than demanding the perfect ideological outcome.

Veterans understand this instinctively.

Military planning rarely survives unchanged once reality intervenes. Leaders adjust. They reassess. They collaborate across units and organizations. They accomplish the

mission with the resources and circumstances they actually have rather than the ones they wish they had.

Why should government be different?

Today, however, compromise is too often portrayed as weakness. Politicians are attacked by members of their own party for working with the opposition. A bipartisan agreement that delivers 70 percent of what each side wants can be rejected because neither side received 100 percent.

That approach guarantees dysfunction.

It becomes "my way or the highway."

And very little gets accomplished.

Government Should Be About Results

Imagine running a business the way government sometimes operates.

Your sales department refuses to speak with operations because they belong to different factions.

Accounting blocks every proposal from marketing because they dislike the department head.

Executives spend most of their time publicly insulting one another.

Employees are rewarded for preventing competitors inside the organization from succeeding rather than for helping customers.

That company would fail.

Yet voters are repeatedly asked to accept similar behavior from government.

We should judge elected officials by results.

Did they solve the problem?

Did they improve the lives of the people they represent?

Did they make government more efficient?

Did they protect taxpayer dollars?

Did they bring people together?

Did they keep their promises?

Those questions should matter far more than whether someone is sufficiently Republican or sufficiently Democratic.





Americans Want Accountability

Politicians make extraordinary promises during campaigns.

They promise lower taxes.

Better schools.

Affordable health care.

Safer communities.

More jobs.

Better infrastructure.

Support for veterans.

Support for small businesses.

Government reform.

Then Election Day passes.

Too often, voters hear very little about those promises again.

Campaign commitments should become measurable objectives.

Candidates should publish specific priorities and, once elected, provide regular public reports explaining what progress has been made.

If something failed, say so.

If circumstances changed, explain why.

If another party blocked the proposal, explain exactly what happened without turning the explanation into a political advertisement.

Accountability should not end when the campaign does.

The Case for Term Limits

There is also enormous frustration with career politicians.

Many Americans support some form of term limits because they believe elected office should be public service rather than lifetime employment. Implementing congressional term limits would face significant constitutional hurdles and likely require major legal or constitutional change, but the popularity of the idea reflects something important.

People believe political power has become too permanent.

Public service was never intended to create a permanent ruling class.

Whatever reforms are ultimately adopted, we should encourage greater competition, transparency, accountability, and opportunities for new leaders to enter government.

Money and Politics

Americans also increasingly question how some elected officials appear to become significantly wealthier while serving in public office.

Whether every individual case is legitimate or not, the perception is damaging.

Public trust requires strict ethical standards.

Members of Congress and other elected officials should be subject to strong financial disclosure requirements, conflict-of-interest rules, and meaningful restrictions designed to ensure that public office is not being used for personal enrichment.

The appearance of corruption can be nearly as damaging to democracy as corruption itself.

Citizens need to believe that elected officials are making decisions because they are good for the country—not because they benefit donors, corporations, political organizations, or the politicians themselves.

Political Advertising Has Become Poisonous

Turn on television during election season and you will quickly understand why Americans dislike politics.

Most advertisements seem designed to convince voters that the opposing candidate is dishonest, dangerous, incompetent, corrupt, extreme, or morally defective.

Very few advertisements explain anything useful.

Imagine an advertisement that simply said:

Here are the five things I want to accomplish.

Here is how much they will cost.

Here is how I intend to pay for them.

Here is how long I believe implementation will take.

Here is how voters can measure whether I succeeded.

That would be refreshing.

Candidates should certainly challenge one another's records and policies. Democracy requires vigorous debate. But there is a difference between criticizing a policy and destroying a person's character.

We should demand campaigns based more on ideas and less on personal destruction.

Veterans Can Show Another Way

Veterans have a unique role to play in rebuilding political culture.

The military brings together Americans from every background imaginable.

Republicans and Democrats.

Conservatives and liberals.

People from cities and farms.

Christians, Jews, Muslims, atheists, and people of many other beliefs.

Black Americans, white Americans, Hispanic Americans, Asian Americans, Native Americans, and Americans from virtually every community in the country.

When the mission begins, those differences do not disappear, but they become secondary to something larger.

You learn very quickly that the person standing next to you does not need to share your political beliefs for you to trust them with your life.

There is an important lesson there for America.

We do not need to agree on everything to work together.

Country Before Party

What would happen if every elected official began each major decision by asking one question:

Is this good for the people I represent?

Not:

Will this help my party?

Will this hurt the other party?

Will this help me get reelected?

Will this improve my standing on cable television or social media?

Simply:

Is this good for the people?

Sometimes the answer will align with conservative principles.

Sometimes it will align with progressive ideas.

Often the best solution will come from somewhere in between.

That is not ideological weakness.

That is governing.

We Need a Political Center Again

I have lived on both sides of the political aisle, and today I often feel that neither side completely represents me.

I suspect millions of Americans feel exactly the same way.

They may support strong national defense but also believe government has an obligation to help people who genuinely need assistance. They may believe in fiscal responsibility but also support investments in infrastructure, education, veterans, and health care. They may support business growth while believing corporations should be held accountable when they abuse workers or consumers.

Those positions should not make someone politically homeless.

They should make them American.

We desperately need a stronger political center where people can disagree respectfully while still finding areas of common purpose.

Public Service Should Be Service

Veterans understand what the word “service” means.

It means putting something larger than yourself first.

It means accepting responsibility.

It means doing difficult things without expecting applause.

It means understanding that leadership is not about you.

Public service should operate according to the same principles.

Elected officials should remember that taxpayers are not there to serve government.

Government exists to serve taxpayers.

The title “Senator,” “Congressman,” “Governor,” “Mayor,” or “Council President” should never make someone more important than the people who elected them.

It should make them more responsible to those people.

America Doesn't Need More Political Warriors

America has enough people fighting political wars.

What we need are problem solvers.

We need leaders willing to sit across the table from someone they fundamentally disagree with and still find one thing they can accomplish together.

We need candidates who tell us what they are for rather than spending all their time telling us whom they are against.

We need elected officials who can admit when the other side has a good idea.

We need voters willing to support principled compromise.

We need political parties that leave enough room in their tents for moderates and independent thinkers.

Most importantly, we need to remember that our political opponents are still our fellow Americans.

The Mission Is America

For veterans, perhaps there is a simple way to think about all of this.

When we wore the uniform, the mission was never Republican.

It was never Democratic.

It was American.

We may have argued about politics in the barracks, the chow hall, or the smoke pit, but when it came time to accomplish the mission, we worked together.

Our country needs that mentality again.

We do not have to eliminate disagreement. Democracy depends on disagreement.

But disagreement does not require hatred.

Compromise does not require surrender.

Collaboration does not require abandoning your principles.

And winning does not require destroying the other side.

America is facing too many serious challenges to continue governing as though politics were a permanent zero-sum war.

The American people deserve better.

They deserve leaders who tell the truth, keep their promises, work with people they disagree with, protect taxpayer dollars, respect military families, and understand that elected office is a temporary privilege—not a personal entitlement.

Maybe the greatest political reform America needs is not another party or another movement.

Maybe it is something much simpler.

Country before party.

Service before self.

And a willingness to remember that, despite all of our disagreements, we are still on the same team.



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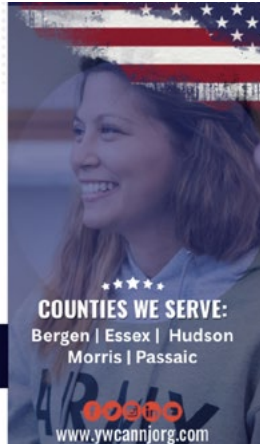
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North Jersey Community Research Initiative (NJCRI)

501c3

Contact : Name: Ida Seshie, Email: i.seshie@njcri.org, Phone: 973-483-3444 ext. 204

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Larry Mantilla
lmantilla@latinovetsnj.org



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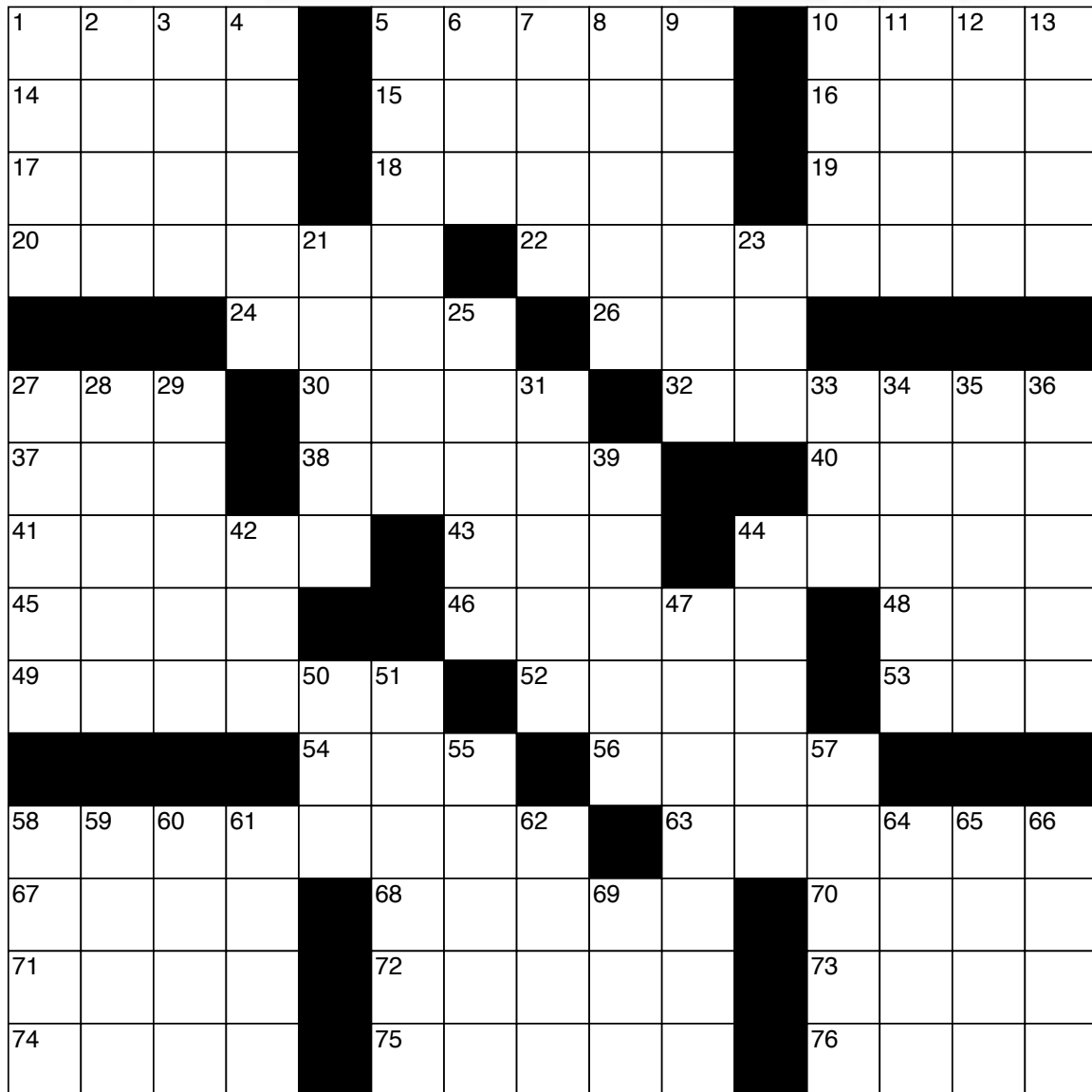
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Veterans Crossword



ACROSS

- 1 Open
5 Fearing
10 Snugly secured
14 Type of star
15 Harder to find
16 Dog food brand
17 Bound
18 Yearn for
19 Covering
20 Make better
22 General _____ means go to battle stations
24 Hawkeye State
26 South southeast
27 Monosodium glutamate
30 Bunk on board ship
32 Rewriter
37 Rainy mo.

- 38 Expiring
40 Slime
41 What the eyes shed
43 Directory (abbr.)
44 Japanese bed
45 Comic
46 Type of metal
48 Vane direction
49 Trying experience
52 Shriveled
53 Kitten's cry
54 Stake
56 One who gets things done
58 Small opening in membrane
63 Dry grassy land
67 Charge card
68 National capital
70 Anchored float used as aid

- to navigation
71 Italian currency
72 Philippine dish with marinated chicken or pork
73 Dueling sword
74 Speck
75 Former Russian ruler
76 Shortening

DOWN

- 1 Stake
2 Yoke
3 Declare
4 Radiuses
5 Passageway under arch
6 Period of armed conflict between nations
7 Asian nation

- 8 Birthmark
9 What you cook with
10 Truth
11 Healing plant
12 Box lightly
13 Children
21 Heavy strings
23 Scarlet
25 Hydrochloric and sulfuric, for example
27 Unleavened bread
28 Pointed weapon
29 Noble
31 Makes a sweater
33 Note of debt
34 Emblem
35 Gas
36 Regenerate
39 Selfish desire

- 42 Seed bread
44 Group of naval ships under one command
47 Decay
50 Abdominal muscles (abbr.)
51 Fatal
55 Swap
57 Resist
58 Syllables used in songs (2 wds.)
59 Shine
60 Roman emperor
61 Student's dread
62 Soon
64 Insect in a cocoon
65 Look searchingly
66 Ogled
69 Kimono sash



Veterans Crossword Answer Key

Solution:

1	A	2	J	3	A	4	R		5	A	6	W	7	I	8	N	9	G		10	F	11	A	12	S	13	T
14	N	O	V	A		15	R	A	R	E	R		16	A	L	P	O										
17	T	I	E	D		18	C	R	A	V	E		19	C	O	A	T										
20	E	N	R	I	21	C	H		22	Q	U	A	23	R	T	E	R	S									
				24	I	O	W	25	A		26	S	S	E													
27	M	28	S	29	G		30	R	A	C	31	K		32	E	D	33	I	34	T	35	O	36	R			
37	A	P	R		38	D	Y	I	N	39	G			40	O	O	Z	E									
41	T	E	A	42	R	S		43	D	I	R		44	F	U	T	O	N									
45	Z	A	N	Y			46	S	T	E	47	E	L		48	E	N	E									
49	O	R	D	E	50	A	51	L		52	S	E	R	E		53	M	E	W								
					54	B	E	55	T		56	D	O	E	57	R											
58	F	59	E	60	N	61	E	S	T	R	62	A		63	S	T	E	64	P	65	P	66	E				
67	A	M	E	X		68	H	A	N	69	O	I		70	B	U	E	Y									
71	L	I	R	A		72	A	D	O	B	O		73	E	P	E	E										
74	A	T	O	M		75	L	E	N	I	N		76	L	A	R	D										



Tunes 4 Troops Concert



Veteran Health Care Fairs



Resilience First Aid



Mental Health support



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