



Upper Mohawk, Inc.

*"If we accept something,
we must give something in return."
- Native American philosophy*

**Stay up to date on
our website!
Learn all about
UMI, watch videos,
register for
courses & more!**



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"Upper Mohawk, Inc. is committed to building strong relationships with each of our clients. In fact, it is the foundation of our company culture."

**UMI Training is
now offered
in 5 States
and expanding!**



● ● ● On Point with Pat

Financial stability is a vital part of overall wellness, especially for those who dedicate their lives to public safety and national defense. That's why we launched our Financial Wellness Training Program, designed specifically to support law enforcement, military personnel, and their families.

This program is delivered in partnership with the United States Law Enforcement Foundation (USLEF), which was awarded a State of Florida grant to fund this initiative for law enforcement officers. Through this partnership, UMI serves as the authorized training provider, delivering its UMI-developed curriculum with funding support from USLEF, allowing officers to attend at no cost.

Though this initiative is still relatively new, the response has been outstanding. In Florida alone, UMI has scheduled 20 classes this year, equipping participants with the tools to better manage finances, plan, and strengthen family readiness. Because of this success, we are expanding our training division to bring these courses to communities nationwide – including Nevada, Texas, Missouri, Arkansas, and more states coming soon.

Building on this success, UMI has developed a companion version of this training that we offer directly to military service members, first responders, and their families.

With gratitude,

Pat



Pat Barnes
CEO/President
Upper Mohawk, Inc.

Partnering for Progress: UMI TRAINING PROGRAM EXPANDS

By Dr. Terry Spain and Lt. Col. Carlos Chirivi

Upper Mohawk Inc. (UMI) is expanding its commitment to serve those who protect and defend our communities by advancing its Financial Literacy Training Program. Through strategic partnerships, advocacy, and innovation, UMI is creating impactful pathways to financial wellness for law enforcement officers.

In collaboration with the United States Law Enforcement Foundation, UMI has rolled out a comprehensive financial literacy initiative tailored for police departments. Backed by generous funding, accredited financial education has already been delivered to law enforcement agencies in Florida, Texas, Missouri, and Nevada with additional states in the pipeline. These courses are designed to help officers reduce debt, manage personal finances, and build long-term financial security.

Recognizing the importance of hearing directly from the field, UMI recently conducted interviews with senior leadership and frontline officers from the Cocoa and Titusville Police Departments. Their testimonials underscored the value of financial education and the tangible difference it makes in both professional performance and personal well-being.

To further strengthen its training efforts, UMI has partnered with Brevard CareerSource to recruit new talent. During a recent virtual job fair, four out of seven candidates were identified as highly qualified and aligned with UMI's mission of delivering high-impact, mission-driven training.

As UMI's programs continue to grow, the organization remains steadfast in its mission: to empower those who serve whether in uniform or in public service through education, opportunity, and advocacy.



Dr. Terry Spain



SCAN TO WATCH VIDEO MESSAGE TO LEARN MORE ABOUT:
[24808-2406-Health & Wellness: Finances for Law Enforcement](#)



Provider#: 24808-2406. This course has been certified by IADLEST as part of the National Certification Program.



**MILITARY & FAMILIES TRAINING
COMING SOON!**
HEALTH & WELLNESS:
**FINANCES FOR MILITARY PERSONNEL,
VETERANS, AND THEIR FAMILIES**

DO YOU KNOW YOUR CREDIT SCORE?

By law, you can get a free credit report each year from the three credit reporting agencies (CRAs). Equifax, Experian, and TransUnion. AnnualCreditReport.com is the only website authorized by the federal government to issue free, annual credit reports from the three CRAs. You may request your reports:

- Online by visiting AnnualCreditReport.com
- By calling 1-877-322-8228 (TTY: 1-800-821-7232)
- By filling out the [Annual Credit Report request form](#) and mailing it to:
Annual Credit Report Request Service
PO Box 105281, Atlanta, GA 30348-5281

Bridging Service and Civilian Success: My SkillBridge Experience

By Lt Col Carlos Chirivi, USAF

After 23 years in the United States Air Force, I'm preparing to retire on September 30, 2025. My career has taken me from civil engineering roles to instructing cadets at Officer Training School and serving as a Foreign Area Officer at the Inter-American Defense College. Most recently, I've served as the Civil Engineer Readiness Branch Chief at Pacific Air Forces Headquarters.

The DoD SkillBridge Program has been a tremendous blessing during this transition. It allows active-duty members to gain civilian work experience before retirement, and I'm incredibly grateful to Upper Mohawk Inc (UMI) for welcoming me into their team.

UMI has provided me with hands-on training as a soft skills instructor and curriculum writer. Beyond that, Pat and Ken have offered me the opportunity to serve as **Chief Operating Officer** and join the **board of directors for Seventh Generation**—roles that allow me to continue serving others through education and professional development.

What makes this experience truly special is the chance to work with **spiritually grounded, purpose-driven individuals**. The team at UMI is passionate about making a difference in people's lives, and their values resonate deeply with my own.

This transition has also brought stability to my family. We've settled in Melbourne, Florida, where my son Carlos David (15) and daughter Elena (6) have started school. My wife, Miriam, is now pursuing her dream of starting a custom cake and cookie business—something she's long aspired to do. SkillBridge has made this transition smooth and meaningful. I'm thankful to be part of a company like UMI, where amazing people are creating real impact. For any service member considering SkillBridge, I highly recommend it.

"Upper Mohawk, Inc. is honored to partner with Lt. Col. Chirivi in this important work." - Pat Barnes, CEO

Meet Lieutenant Colonel Carlos E. Chirivi, U.S. Air Force

As Chief of the Civil Engineer Readiness Branch at Headquarters Pacific Air Forces, Joint Base Pearl Harbor-Hickam, Lt Col Chirivi leads 27 Airmen, manages a \$1.8M budget, and oversees the readiness of more than 6,000 engineers supporting nine installations and 46,000 personnel across the Indo-Pacific. Commissioned in 2001 through ROTC at Florida International University, he has deployed five times in support of Operations IRAQI FREEDOM, ENDURING FREEDOM, NEW DAWN, FREEDOM'S SENTINEL, and BEYOND HORIZON. His career includes leadership at base, joint, and major command levels, with prior service as a Multi-Lateral Affairs Officer at the Inter-American Defense College in Washington, DC.

"The right opportunity can lead to a fulfilling new chapter where your skills continue to serve a greater purpose." - Lt Col Carlos Chirivi



**APPLY
NOW**

Through our partnership with DoD SkillBridge, we are seeking qualified Trainer/Course Developers with a background in law enforcement, military, or corporate training. Ideal candidates will have experience with in-person training and instructional design. Visit our website for details and requirements: <https://uppermohawk.com/skillbridge>



IMPORTANCE OF CULTURE

Message from Ken Barnes, Founder



"Our emblem is deeply symbolic of our core beliefs, our company culture, and our service to customers."



Upper Mohawk, Inc.

The power of the world always works in circles. All circles begin with Mother Earth.

At the core of our logo is a shield representing our unwavering commitment to safeguarding Mother Earth and safeguarding the interests of our clients and partners.

Spirals represent the four corners of the Earth and our global partnerships.

Connecting lines are pathways to building communication and relationships.

Two staffs represent unified strength. We stand together.

Two white feathers represent honesty and integrity. Uniting for mutual benefit.

At the heart of everything, a turquoise sky stone, symbolizing wisdom, prosperity, and loyalty.

Our tribal values are the cornerstone of our business practices.



WATCH THE
STORY HERE

Women Owned Small Business - Why WOSB Matters:

Being designated as a Woman-Owned Small Business reflects UMI's commitment to diversity, leadership, and opportunity in industries where women remain underrepresented. It not only strengthens our eligibility for federal contracts but also demonstrates our dedication to creating pathways for future women leaders.

- **Federal Access:**
Opens the door to federal contracts set aside for women-owned businesses.
- **Competitive Edge:**
Allows us to compete more effectively in government and commercial markets.
- **Market Growth:**
Over 13M women-owned businesses operate in the U.S., generating nearly \$2T in revenue.
- **Supplier Diversity:**
Corporations and government agencies seek out WOSBs to meet diversity goals.



Impacting the Future

"Our services support the full cycle of education, accountability and success. From basic life skills through personalized training, to nurturing development with advanced learning opportunities, we help build solid foundations for lasting impact."

- Founder, Ken Barnes

HAPPY RETIREMENT!

Cheers to Fran Piazza-Sapp: Off to Her Next Big Adventure!

After 14 and a half incredible years of service, Francesca “Fran” Piazza Sapp is retiring—and while we’ll miss seeing her every day, we couldn’t be more excited for what’s ahead.

Fran began her UMI journey on September 30, 2011, bringing passion, dedication, and heart to everything she did. Her unmatched work ethic and uplifting spirit quickly made her a go-to teammate, admired for her reliability, kindness, and positivity. As her supervisor shared, “Fran’s dedication was unsurpassed by anyone I’ve had the privilege of working alongside.”

But Fran’s impact went far beyond her work—it was how she made people feel. With her cheerful voice, welcoming spirit, and genuine care, she brightened every room and left a lasting mark on everyone around her. Now, she’s trading her work schedule for well-earned time with her husband Jack, family, travel adventures (wherever the wind and her sisters take her), and relaxing at home with her beloved fur babies. This isn’t “goodbye”—it’s the start of a new adventure filled with laughter, freedom, and joy. Thank you, Fran, for your years of dedication and the many memories. You’ll always be part of the UMI family.

We are thrilled to welcome Donna Hunter to the UMI team! Donna officially joined us on August 1, 2025, and we’re excited to get to know her better. We are confident that her skills and energy will make a great impact here. It’s wonderful to have her on board, and we’re looking forward to working together and building a strong team connection with her.



Pat Barnes Nominated for Military Affairs Council Award

UMI CEO Pat Barnes Nominated for Military & Defense Award

Upper Mohawk, Inc. (UMI) is proud to announce that our CEO, Patricia Barnes, has been nominated for the Military & Defense Award, presented annually by the Military Affairs Council of the Cocoa Beach Regional Chamber of Commerce. Winners will be announced this December at the Wine for Warriors luncheon.

Pat’s leadership has been **instrumental in creating career pathways for transitioning military personnel** while advancing mission-critical initiatives across the Department of Defense. Over the past year, she successfully positioned UMI as an approved participant in the DoD SkillBridge Program, which allows active-duty service members to gain civilian work experience during their final 180 days of service. Under her guidance, UMI is training a U.S. Air Force officer with 23 years of service to become a certified trainer and course developer, with a second veteran scheduled to begin training this fall.

Beyond SkillBridge, Pat is active in the **Military Affairs Council of Ascend Brevard**, participates in MAC Job Fairs, and recently briefed more than 150 participants at the Space Coast Transition Conference. She also sponsored multiple MAC meetings this year, strengthening engagement between business leaders and military leadership.

Today, **UMI employs six military veterans as trainers**, delivering soft-skills education that benefits both careers and personal growth. UMI also supports the U.S. Air Force at Robins Air Force Base, providing technical expertise in systems and data management critical to sustained operations.

Pat’s nomination for the Military & Defense Award underscores her **unwavering commitment** to those who serve our nation, and we look forward to celebrating all the honorees at this year’s luncheon.

As Summer Fades, Fall Brings Fresh Momentum

Lisa Masciave, Human Resources Consultant, UMI

As summer winds down, we're looking ahead to an exciting fall season packed with growth and opportunity. In July, **we hosted a successful virtual job fair** and conducted promising interviews with potential certified trainers—laying the groundwork for expanding our programs. We're especially excited to announce that a "Train the Trainer" course will be launching soon at UMI, as we continue to **build capacity and support professional development** across the organization.

In benefits news, our insurance offerings have been enhanced. **UMI now provides Colonial Life as a supplemental option to United Healthcare**, giving employees more flexibility and additional coverage options.

A **big shout-out to our dedicated Titusville team**, who have been hard at work cleaning and refreshing the office space in preparation for a productive and welcoming fall season.

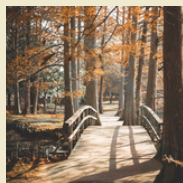
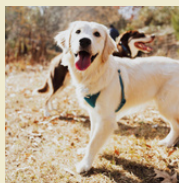
Here's to a strong start to autumn!

Health Benefits of Enjoying Nature

Getting out in nature in the crisp fall air, even for a little while, can be extremely beneficial for your well-being. It may help restore the mind from mental fatigue, often associated with sustained focus on school projects or work tasks. This process is known as **Attention Restoration Theory**, which can help the brain to reset from executive function. So whether it's a brief walk through a park on your way to lunch or a big weekend adventure in the wilderness, **getting outside is a way to help improve your mental health and de-stress**.

Here are some tips on how to engage with nature

- Plant a garden in your backyard. Maintaining it will keep you outside.
- Get your morning workout in by riding your bike to work.
- Throw some sandwiches into a picnic basket for lunch in the park.
- Find a free outdoor fitness class.
- If you have a pet, set aside 15 minutes for a routine walk outside each day. It's good for both of you.



Above is a summary of an article published by United Healthcare. To read the full article and view the information sitings, and more articles to help support healthy living, please scan the QR code.

NATIVE AMERICAN RECIPE | Sweet Corn Pudding (Traditional Style)

Ingredients:

2 cups of fresh or frozen corn kernels
2 eggs
1 cup milk (or plant-based milk)
2 tablespoons honey or maple syrup
2 tablespoons of melted butter (optional)
Pinch of salt

Instructions:

1. Preheat oven to 350°F (175°C).
2. Blend half of corn in a blender/food processor until mostly smooth.
3. In a bowl, whisk eggs, milk, honey/maple syrup, butter, and salt.
4. Stir in both the blended and whole corn kernels.
5. Pour mixture into a greased baking dish.
6. Bake for 40–45 minutes until set and lightly golden on top.

Serving Ideas: Serve warm as a side dish or lightly chilled as a naturally sweet dessert.

Corn (maize) has been a sacred and staple food for many Native American Nations for thousands of years – often called “the staff of life.”



🍂 Dad (Bad) Jokes for Autumn 🍂

Why did the tree worry about school? 📖🌳
Because it was about to be stumped!

Cutest season of the year? 🍁🥰
Aww-tumn.

Why do trees hate going back to work? 🌳💼
They're tired of being raked over the coals.

Why did the scarecrow win an award? 🏆🌾
He was outstanding in his field.

How do leaves get around town? 🚗🍁
They ride the autumn-mobile.

What did one pumpkin say to the other at Thanksgiving? 🎃👊
Let's squash this beef.



Upper Mohawk, Inc.

UMI HAPPY Anniversary DAY

Pat Barnes - July 1
Dennis Noble - July 26
Veronica Pratt - August 15
Sandra Haslem - September 14
Brittney Gelabert - September 31

Happy Birthday

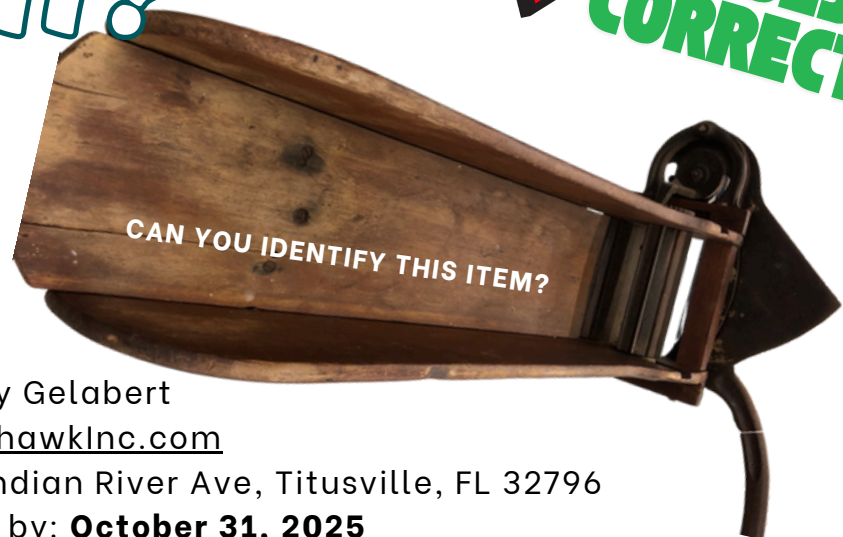
Brandon Pearson - June 6
Brittney Gelabert - July 3
Linda Parlotto - July 5
Dennis Nobles - July 7
Fran Piazza-Sapp - August 19
Sandra Haslam - September 14

THIS COULD
BE YOU



BACK BY POPULAR DEMAND!

WHAT IS IT?



ENTER TO WIN :

Submit your entry to Brittney Gelabert

Email: BGelabert@UpperMohawkInc.com

Snail Mail a Postcard: 410 Indian River Ave, Titusville, FL 32796

All entries must be received by: **October 31, 2025**

If more than one correct entry, the correct entries will be drawn from a hat and one winner to be randomly selected. **GOOD LUCK!**

Training and Support - Currently Available Courses

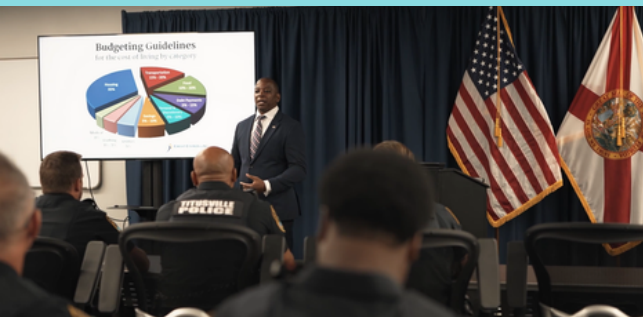
Upper Mohawk, Inc. takes a learner-centered approach, tailoring training programs to meet the specific needs of organizations and individuals. This ensures practical, results driven learning that supports growth and long-term success. We offer a range of training and support services, including customized continuing education programs focusing on everyday finance, life skills, and personal development.

Course Offerings*:

- Health & Wellness: Finances for Law Enforcement
- Health & Wellness: Finances for Today
- Stress Management
- Effective Communication
- Self-Esteem
- Diversity
- Customer Service
- Difficult People
- Building a Successful Attitude
- Critical Thinking
- Professional Ethics
- Cross-Cultural Competency
- Cultural Awareness: Native American



For more details and to register for upcoming classes, please **scan the QR code** or visit our **COURSES** tab at www.UpperMohawk.com.



*UMI owns the Health & Wellness: Finances courses, while all other training programs are delivered through a contractual partnership with our nonprofit, 7th Generation Community Services.



Upper Mohawk, Inc.

Corporate Headquarters Training & Development

410 Indian River Ave.

Titusville, FL 32796

O: 321.269.6939 | F: 321.385.1586

Training@UpperMohawkInc.com