



Upper Mohawk, Inc.

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

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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.”*

**● ● ● On Point with Pat**

I have started this article three times then an article in the Wall Street Journal came out on –Saturday May 30<sup>th</sup> 2026. “Americans Strain to Pay Down \$1.25 Trillion Credit-Card Bill”

“In the first quarter of this year, the percentage of credit-card balances that were at least 90 days delinquent rose to 13.12%, according to the Federal Reserve Bank of New York. That is the highest level in 15 years and the most since the period following the 2008 financial crisis.” You can read the whole article by using the title above to access it.

Let’s do the math; US population is 342,559,818 as of June 2026 and 13.12% of the debt equals 44,943,848. of the US population in over 90-day late credit card payments. That should make everyone sit up and take notice and re-evaluate where their finances are in 2026.

At Upper Mohawk, Inc. we teach Health & Wellness: Finances for Today, for Law Enforcement, and Military personnel. The course covers budgeting, credit, retirement, planning and a variety of additional financial tools and resources. Visit our website for more details. [www.uppermohawk.com](http://www.uppermohawk.com)

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*Pat* **Pat Barnes**  
**CEO/President**  
**Upper Mohawk, Inc.**

**Innovative  
training solutions  
for organizations**

STAY CONNECTED   

I created the course over fifty years ago to help people understand the importance of budgeting and taking control of their money instead of money controlling them.

While the large number \$1.25 trillion is alarming, the more alarming problem is much deeper.

In the 19<sup>th</sup> Century 30 days late was a label of shame that no one shared or acknowledged openly. If a creditor called or your employer talked to you it was devastating.

In the 20<sup>th</sup> Century 60 days became a label that seemed to have little meaning. The thought was to get the 30-day caught up and work on the 60 days. I saw this daily while doing financial counseling.

In the 21<sup>st</sup> Century we have reached 90 plus days late with those same payments.

The article is alarming in that those numbers are only the numbers for credit cards and not other significant debt such as mortgage, car loans, etc.

**The amount of debt the US public is carrying impacts our National Security and the very economy of the United States. How you might ask; drowning in debt makes us easy targets for those wishing to harm and undermine the United States.**

What the numbers are telling us is that keeping a roof over our head, food on the table and gas in the car are more important than the credit cards we are using to fuel our lives.

Salaries are not keeping up with the cost of goods and services; jobs are being lost and businesses that are 100 years old are closing their doors. The cost of being in business is becoming prohibitively expensive.

To add to the problem, we add financial stress to the formula now and we see the financial issues mushroom into health issues, job performance, family issues, and being easy targets for quick fixes.

In the 21<sup>st</sup> Century we are using apps, online banking and various forms of “budgeting” online tools without clear knowledge of “budgeting”.

I taught a class not long ago where students were required to complete a budget worksheet to the best of their ability. One student had his phone out and was becoming frustrated because he had five different apps open, trying to find the information and numbers he needed to complete the worksheet.

The lack of knowledge to understand how to make a budget, monitor our income and expenses, live within the 80/20 rule, plan for our retirement, and take control has never been more important than it is today.

I invite you to visit our website and look at our financial course and the many others we offer.

**It is the goal at Upper Mohawk, Inc. to be your best training resource, to advocate for your well-being, and provide certified training with real-world hands-on experience to help you prosper and live and retire the way you deserve.**

*With Gratitude,*

*Pat Barnes*

# WHAT *they say?*

★ 5/5

This class definitely broke down the importance of financial health in very simple ways. It was eye opening to sit down and really take note of just how much I was spending but also that there are a lot of resources and ways to improve our situation.

**Orange County SOFL**

★ 4.9/5

This course provided the necessities and basic for being financially literate. The course was a good foundation to build from.

**Orange county SOFL**

★ 5/5

This course was great. Some of us did not know the tools of financial literacy, and I am grateful for this opportunity. Thank you!

**Orange County Correction Student**

★ 5/5

was amazing, learned number lessons about money that I was unsure about in the beginning

**Melbourne Police Department**

★ 5/5

I though this course to being extremely helpful in strengthening on financial plan for our family. This course also provided tools financially easily set and maintain financial stability

**Jacksonville Sheriff's Office**

★ 5/5

Loved the budget part, need to implement. Everyone in the agency should sign up if offering again.

**Orange County SOFL**

★ 5/5

The trainer was very knowledgable which I knew some stuff already. I did learn the difference of the traditional IRA vs Roth. This class really rethink back to direction to turn, everything back to very good. Excellent credit

**Orange County Correction Student**

★ 5/5

This course has help put me on a good start on how to save and invest the money I make. Thank you!

**Orange County Correction Student**

★ 5/5

This was a very good course with very useful content! I learned a lot, Thank you!

**Titusville Police Department**

**See how financial wellness is transforming student lives. Visit our website for more inspiring stories and program highlights.**

## Helping Teams Shine

Training and Development Department.



At the heart of what we do here at UMI is a simple idea: **our job is to help teams Shine.**

**Training isn't just something we offer; it's something we live.** Through our accredited Training Program, we're constantly developing and refining the tools that support our people every day. With years of experience behind us, **we don't just deliver training, we design and build it, creating high quality customized curriculum to meet the unique needs of the teams we support.** And that starts in-house.

**Today, soft skills are more important than ever. The ability to communicate effectively, manage stress, adapt to change, and work well with others directly impacts not only individual performance, but team success and overall workplace culture.** These are the skills that help teams navigate challenges, prevent burnout, and sustain long-term growth.

**Under Pat's leadership, we're reminded that growth doesn't happen in comfort zones.** It happens when we stretch, try something new, and challenge ourselves to improve.

**Through mentorship, hands-on practice, and thoughtful needs assessments, we're learning how to better understand what individuals and teams truly need to succeed.**

As we build and practice these skills internally, we're not just improving our own team, **we're strengthening our ability to support others.** The healthier and more resilient we are, the more effective we can be in helping other teams grow.

Summer reminds us of what happens next. Growth takes hold, roots deepen and the efforts we have nurtured begin to flourish. When we invest in training, we're creating the conditions for people to develop, adapt, and thrive.

**STRONG TEAMS DON'T HAPPEN BY CHANCE; THEY'RE BUILT WITH INTENTION. AND WE'RE HERE TO HELP EVERY STEP OF THE WAY.**

# Leadership Development Across Industries

## OVERVIEW

UMI recently had the opportunity to engage with Marriott leaders in Miami and Orlando through a session for their Florida Financial Leadership Managers titled Executive **Clarity: Decisions That Shape Organizations**. This engagement reflected an exciting step forward as **UMI expanded its leadership development work into the hospitality industry**.

The session focused on three essential leadership areas: **effective communication and conflict management under pressure, sustaining performance and sound decision-making in high-stress environments, and building a resilient, positive leadership mindset**.

These capabilities are critical not only in hospitality but across industries where organizations need leaders who can guide teams with clarity, strengthen relationships, and perform effectively in demanding environments.

This experience reinforced a core truth: **leadership development matters at every level. Great leaders are not defined by one heroic action, but by consistently going the extra mile, caring for their teams, stepping outside their comfort zones, and helping others rise to new levels**. Every industry needs leaders who can solve difficult problems, navigate tough conversations, and bring people together, and that is exactly what UMI helps develop.



## LEADERSHIP Perspectives

"It was a great experience. Great ice breaker and games"

"Excellent presentation and great participation exercises"

"Very interesting and personable, Very good speakers. They involved everyone in the group".

## A BRIEF HISTORY OF UPPER MOHAWK INC



**Upper Mohawk, Inc** was formed in **1989** in Van West Ohio. I was working for a company called Federal Mogul as the IT Director. The purchasing manager suggested that I form my own company and pursue contracts with The United State Federal Government, as they were always looking for Minority Small Business.

Some might ask “how did I choose the name Upper Mohawk inc”, it’s because I am a tribal member of the Mohawk Nation.

UMI started as an IT company and still is today. We have grown into other parts of the business that over the years has supported our core capabilities which are Training, Development and Delivery, Business Management, Project Management, Forensic Accounting and Technical Data.

Umi was part of the Federal Government “8A” program which did have a positive impact on our ability to grow. We are now a Florida base corporation, since I like the sun better than snow. A few years back I transferred all stock to my wife Pat Barnes. UMI is now a Small Women Owned Business and is part of The Federal Government “8m” Program.

***Thank you to all of our past and present employess that helped mold UMI into the company it is today.***

- Ken Barnes, Founder

## UMI Cheers On the World Cup



# USA

It is exciting to see the **2026 FIFA World Cup** being hosted here in **North America**, with matches taking place across **the United States, Mexico, and Canada**. The **United States is also part of the tournament as a host nation**, which makes it even more special.

At UMI, we are especially excited to cheer on **Team USA**, and we are also proud to support all of the teams that our employees and their families will be following throughout the tournament.

This is a great moment for soccer, for our region, and for fans across the country. **We look forward to all the excitement, energy, and international spirit that the World Cup brings.**  
**Good luck to all the teams, and enjoy the tournament!**





In **2026**, the United States celebrates **250 years of independence**, a milestone that invites reflection on the nation's history, resilience, and future. For UMI, this moment is especially meaningful. Since **1989**, we have carried out our mission during a period of significant change in American life and have remained committed to developing people, strengthening leadership, and serving communities with purpose.

Over these 37 years, the nation has experienced defining moments that shaped its direction, including **September 11, the 2008 financial crisis, major healthcare reform, the COVID-19 pandemic, key legal and political turning points, and renewed advances in space exploration**. Each event has tested the nation in different ways, yet the American spirit of perseverance and progress has endured.

As America marks this historic anniversary, it is important to remember that progress is not shaped only by major national events. It is also built through the daily work of organizations and individuals who invest in people, strengthen communities, and help move the nation forward. UMI is proud to be part of that story.

A recent example of America's continued advancement was **Artemis II**, launched on April 1, 2026, from **Kennedy Space Center**. The mission was the first crewed flight to orbit the moon in **53 years** and reflected the vision, innovation, and teamwork that continue to define our nation at its best. **For UMI, it was also a reminder that progress happens when people work together with commitment and purpose.**

As we celebrate **250 years of the United States**, UMI proudly recognizes its role in contributing to that larger story, through service, leadership, and a shared commitment to America's future.



## Thank You to the U.S. Law Enforcement Foundation (USLEF)

Upper Mohawk Inc. (UMI) extends its sincere appreciation to the **U.S. Law Enforcement Foundation (USLEF)**, the **State of Florida**, and the many **law enforcement agencies** that partnered with us to advance officer wellness throughout our state.

Thanks to a generous grant provided by the State of Florida through USLEF, UMI has been able to deliver critical training opportunities focused on the emotional health and well-being of law enforcement officers. To date, **216 officers** from agencies across Florida have participated in UMI-approved courses at no cost to their departments.



As an IADLEST and IACET accredited training provider, UMI is proud to offer courses that not only support officer wellness but also provide Continuing Education Units (CEUs). Through this initiative, officers have benefited from training in Health and Wellness Finances for Law Enforcement, Difficult People: communication and conflict under pressure, and Stress Management for high performance teams that address the real-world challenges facing today's law enforcement professionals.

For more than 60 years, USLEF, formerly known as the National Association of Chiefs of Police, has been dedicated to supporting law enforcement professionals and strengthening the communities they serve. We are honored to partner with an organization whose longstanding commitment aligns so closely with our mission of professional development and personal well-being.

## Thank You to the U.S. Law Enforcement Foundation (USLEF)



The success of this program demonstrates the importance of investing in the health, resilience, and long-term wellness of our officers. We are grateful to every agency and officer who participated and entrusted UMI with their professional development. **Together, we have strengthened the skills, wellness, and readiness of those who serve and protect our communities every day.**



As this grant-funded initiative comes to a close, we reflect with pride on the positive impact it has made across Florida's law enforcement community. While this particular funding opportunity is ending, UMI remains committed to expanding access to wellness-focused training. We are actively pursuing new grant opportunities and partnerships that will allow us to continue providing high-quality, no-cost professional development programs to law enforcement agencies throughout the country.



**We thank USLEF, the State of Florida, and all participating agencies** for making this program a success. **We look forward to building on this momentum and continuing our efforts to support the wellness, growth, and success of Florida's law enforcement professionals for years to come.**



## Wellness Is More Than a Workout

Wellness Corner

When we think about wellness, it's easy to focus on working out, getting stronger, moving more, staying active. But true **wellness** is bigger than that. **It's about how you handle stress, how you recover, and how you take care of yourself day by day.**

Your body responds to all stress the same way, whether it's exercise, a busy schedule, or a challenging moment. And just like in fitness, growth doesn't come from the challenge alone. It comes from what you do afterward. **Research shows that when we pair stress with intentional recovery such as quality sleep, breathing techniques, or simply taking a pause, our bodies and minds become more adaptable. We think more clearly, feel more energized, and handle pressure with greater ease.**

### *Healthy Habits to Practice*

**Coffee** in moderation can support liver health

**Cold exposure** (like a quick cold shower) may boost mood and resilience

**Humming or slow exhaling** can calm your nervous system

**Getting outside** early helps regulate sleep and energy

**Chewing gum** can improve focus and reduce stress

**Laughing** can lower stress hormones and lift your mood

**Standing barefoot on grass** may help you feel more grounded

**Scents** like peppermint or citrus can increase alertness

**Singing** can support breathing and relaxation

Taking a 5–10 minute **"nothing break"** can reset mental energy

**Drinking water** first thing helps kickstart your system



Some wellness ideas might sound a little unexpected, but many have real science behind them

***Wellness isn't about doing more; it is about doing things with intention.***

**It's knowing when to push and when to pause.** It's recognizing that taking care of yourself isn't a break from progress, it is part of it. There is a natural balance to it. The more we take on, the more we need to give back to ourselves. When that balance is off, wellness starts to slip. When it's in sync, everything works better, your energy, your focus, and your ability to show up fully.

## UMI Most Miles Challenge Winner: Congratulations to the Georgia Team

Last April, UMI kicked off **the Most Miles Team Challenge**, bringing the Georgia and Florida teams together for a fun month of friendly competition, wellness, and team spirit.

Thank you to everyone who took part and helped make the challenge a fun success. It was great to see the energy, teamwork, and friendly competition throughout the month.

Each participant on the winning team will receive a **\$50 prize**.

With summer here, we hope this challenge helped inspire everyone to stay active and keep moving.

We would also love to hear your ideas for another fun team challenge, so please feel free to share your suggestions.

**Congratulations again to the Georgia Team, and thank you all for participating!**



## A few Reasons to Celebrate

Our team is the heart of everything we do here at UMI. This edition, we're excited to recognize both **work anniversaries and birthdays**, which are moments that remind us how much our people contribute to our shared success.



Brandon Pearson - March 20  
Dennis Nobles - May 11  
Michael Davis - May 6  
Lisa Masciave - June 4



Pat Barnes - May 3  
Ken Barnes - May 11  
Janice Short - May 29  
Brandon Pearson - June 6  
Carlos Chirivi - June 12  
Linda Parlotto - July 5  
Dennis Nobles - July 7

## what is it?

This antique has a story... do you know what it is? Send in your guess for a chance to **win a \$50 gift card!**

Email: [info@uppermohawkinc.com](mailto:info@uppermohawkinc.com)  
All entries must be received by:  
**Aug 15<sup>th</sup>, 2026**

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

We offer a range of training and support services, including customized continuing education programs focusing on everyday finance, soft skills, life skills, and personal development.


 **HEALTH & WELLNESS: FINANCES FOR TODAY, FOR LAW ENFORCEMENT, AND FOR MILITARY**

 **STRESS MANAGEMENT FOR HIGH PERFORMANCE TEAMS**

 **DIFFICULT PEOPLE: COMMUNICATION AND CONFLICT UNDER PRESSURE.**

 **LEADERSHIP**

 **COMMUNICATION SKILLS IN THE 21<sup>ST</sup> CENTURY**

 **BUILDING A SUCCESSFUL ATTITUDE**

 **SELF ESTEEM**

 **PROFESSIONAL ETHICS**

 **CROSS CULTURAL COMPETENCY**

 **ORGANIZATIONAL ASSESSMENT & CUSTOMIZED TRAINING SOLUTIONS**

\*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.

## 7th Generation Partnership Opportunities

UMI Non-Profit Organization

Together, we can create opportunities, strengthen communities, and build a brighter future for generations to come.

### Ways to Make an Impact:



#### Bring Learning to Your Community

Host engaging workshops and skill-building experiences focused on life skills, financial literacy, healthy relationships, and personal growth.



#### Invest in Community Impact

Support our programs through sponsorships, supplies, equipment, or financial contributions that help expand opportunities for those we serve.

*Let's explore how we can work together to create opportunities, strengthen lives, and inspire the next generation.*



**7th Generation**  
Community Services

"Serving the needs of all our communities."



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### Stay Connected

Between quarterly updates, we share insights, ideas, and progress across our social channels. Follow along to stay informed and connected.

