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is proving  
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The Armed Forces Insurance Military Spouse of the Year<sup>®</sup> honors the incredible spouses who are the unsung heroes of the home front. Learn more about the remarkable candidates and help us select the winner. You can vote once per day, and we will announce the winner on May 7.

Vote March 12-13 at [msoy.afi.org](http://msoy.afi.org)

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# *Record-Setting* Mother Runners

Check out these milspouses who are taking 'running with kids' to a whole new level!







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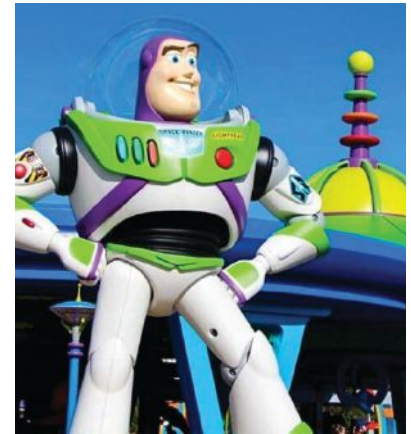
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## DISNEY OFFERS DEEP DISCOUNTS IN 2020

By Military Disney Tips



## LETTING HER OWN LIGHT SHINE



For the 12th year in a row Disney has generously made a special offer to the U.S. military community: the Disney Armed Forces Salute, which offers significant discounts on both Disney theme park tickets and Disney Resort Hotels to active duty and retired members of the U.S. military (active, Guard, Reserve, and NOAA and Public Health Service Commissioned Corps) and their spouses.

**THE LAST YEAR HAS BEEN AN INCREDIBLE WHIRLWIND OF ACTIVITY AND UNBELIEVABLE EXPERIENCES.** It began with a nomination from peers and led me to a stage in Washington where I was awarded the Armed Forces Insurance Military Spouse of the Year®. Even now, nearly a year later it is hard to believe I ended up on this path.

Throughout this past year my mission statement has remained the same, “to highlight military spouses and the good work they are doing in their community and across the globe.” There are so many spouses who are doing amazing things regardless of recognition. Nelson Mandela says it best, “When you let your own light shine, you unconsciously give others permission to do the same.”

I have worked hard to live by these words. The award has given me the opportunity to connect with spouses across branches and a platform to lift all of their voices and passions. The spotlight has shown me what true friends look like

and who I can trust with my heart. I am truly grateful for those friendships.

My family has created some spectacular memories together and are thankful for the beautiful family pictures AFI gifted us. I have had opportunities to travel and speak to large groups of military spouses, shining the light even brighter on all of our unsung heroes.

By far the greatest honor I have received was to be recognized by the Florida State Representative Ross Spano at the House of Representatives for my Military Hearts Matter advocacy and volunteerism within this community.

#WeShineBrighterTogether has become my rally cry as I continue to advocate for military hearts and shine the light on all of our unsung heroes, my fellow military spouses.



**Holly Carter Vega**  
2019 Armed Forces Insurance  
Military Spouse of the Year®

Does your organization have exciting news to share with the military community?  
Email us at [editorial@militaryspouse.com](mailto:editorial@militaryspouse.com)

The program offers 37% to 46% off Walt Disney World tickets and 44% to 47% off of Disneyland Resort tickets for adults. Disney also offers great discounts on their resort hotels.

Disney's 2020 Armed Forces Salute runs from 1 January to 18 December 2020.

Tickets can be purchased from your Base Ticket Office, Shades of Green (the Armed Forces Recreation Center at Disney World), or directly from Disney on arrival.

**Room Details -** The Salute discounts are offered based upon availability and a sliding scale. As room types fill on a specific day at a specific resort, the discount is decreased until it finally is stopped.

These Salute discounts cannot be reserved, or priced checked online. You, or your Disney specializing Travel Agent, has to call. Up to three rooms may be reserved using the discount at Walt Disney World and up to two rooms at Disneyland. This discount may be used multiple times throughout the offer period.

Steve Bell is the creator of Military Disney Tips. For much more detailed information on the Disney Armed Forces Salute visit: [MilitaryDisneyTips.com](http://MilitaryDisneyTips.com).



# Advocates Applaud Repeal of Widow's Tax

The FY2020 National Defense Authorization Act (NDAA) passed by Congress in December included legislation to repeal the Military Widow's Tax, which affects an estimated 67,000 military spouses. The tax deducts money paid to Gold Star families by the Dependency and Indemnity Compensation (DIC) program from a second payout, the Survivor Benefit Plan (SBP) – which service members can pay into so that families of retirees can receive up to 55 percent of their veterans' retirement after their death.

**The legislation marks the end of an 18-year effort to repeal the tax. Here are what some champions of the bill had to say:**



“When we introduced this legislation, we knew we were fighting an uphill battle on behalf of these surviving spouses. But together, we were undeterred by the task and committed to them that this was the year it would finally get done. There is no more noble cause than to do the right thing for military families who have lost their loved one in service to our country. We took up this fight for those surviving spouses and their families, and I'm honored to be standing with them as we finally put this injustice behind us.”

**– Senator Doug Jones (D-Ala.)**  
Member, Senate Armed Services Committee  
Co-Sponsor, Widow's Tax Elimination Act of 2019



“This provision we secured in the NDAA is a major victory for surviving military and retiree spouses to whom we are deeply indebted. The Military Widow's Tax was an unfair offset that prevented as many as 67,000 surviving spouses — including more than 260 from Maine — from receiving the full benefits they deserve. This problem goes back decades, but this year we finally solved it once and for all. I appreciate the overwhelming support we received from our colleagues, as well as veterans advocates who helped make this possible.”

**– Sen. Susan Collins (R-Maine)**  
Co-Sponsor, Widow's Tax Elimination Act of 2019



“This is an exciting day for more than 67,000 military widows and widowers who have been waiting years for the survivor benefits they are owed. “When brave men and women pay the ultimate sacrifice serving our nation, it's our duty to provide economic security for their loved ones. Our Widow's Tax Elimination Act follows through on this important obligation, and ensures that military families who have sacrificed the unimaginable are provided more financial certainty.”

**– Sen. Jon Tester (D-Mont.)**  
Ranking Member, Senate Veterans' Affairs Committee



“Surviving family members of fallen service members have already lost an important part of their lives. Denying them access to the full benefits earned by their loved one's sacrifice creates an undue burden on their finances. No surviving spouse should have to face this unexpected and unfair cut to their benefits. Congress' bipartisan action to fully repeal the Military Widow's Tax is a much-needed improvement.”

**– Sen. Mike Crapo (R-Idaho)**



“For 26 years, I have been denied the full benefits that my husband earned and paid for to help take care of his family in the event of tragedy. The long fight to repeal the Military Widow's Tax has been difficult and none of us want to talk repeatedly about the deaths of our spouses, but that has been necessary to inform our public officials and ask for their help. Though I will be 76 when my husband's benefits are fully reinstated, I am happy to know that those who sadly become military widows and widowers in the future will no longer have to fight this battle year after year.”

**– Cathy Milford**  
Surviving military spouse from Mobile, Ala.



“This will be the culmination of the efforts of many over the last four decades: military and veteran service organizations, the media, an amazing army of surviving spouses, The Military Coalition, and members of Congress and their dedicated staffs.”

**– Lt. Gen. Dana Atkins, USAF (Ret)**  
MOAA President and CEO



# Strength Through Fitness

This nonprofit wants you to remember to make time for yourself in 2020.

By Kimberly Bacso, *Army Spouse* and co-founder of *InDependent*

**Behind the strong demeanor** military spouses exhibit, we are crumbling due to neglect of our personal wellness. We support our families and serve our communities often while chasing lofty goals of our own. Something has to give. Research from Dr. Kendra Lowe, Air Force veteran and military spouse, found that one in five military spouses are experiencing clinical levels of stress. Fearful of being perceived as weak, we've been letting the falling apart happen behind closed doors.

**For over six years, InDependent, a nonprofit organization, has been dedicated to making wellness accessible to all military spouses.** During that time, we've been able to construct a positive community of trust. We're now able to dive into some tougher wellness topics like body image, substance use, mental health, and loss. Military spouses are bravely allowing themselves to be seen as a whole person. They're standing on the platform of our new Wellness Unfiltered™ program to tell their stories as part of their healing process and to let other spouses know that they are not alone. We

pair the stories with helpful resources and vocabulary to facilitate conversations within the community around each topic.

As spouses open up, we're better able to understand the deep, often hurtful undercurrent of wellness narratives that impact our community. As thin women share the comments and attitudes they encounter when they begin an exercise program, we start to see that they don't feel welcome in some fitness environments and that many people believe that exercise is just for weight loss. As new moms share how they were shut down when they reached out for support

during a deployment, we recognize that it's hard to offer help to somebody when we had to make it through a similar situation alone.

**InDependent offers fitness programming like challenges, tutorials and fun workouts suited to the military lifestyle,** and social media prompts to go out and be active. But, we're working to get deeper than that because we recognize the invisible benefits of exercise.

One of those benefits that's crucial to military spouse wellness is the in-person social connection. We hear repeatedly that spouses establish regular fitness routines at their

duty stations because of the social network that comes along with the workout.

Another important invisible benefit of exercise is the mood boost. Sybil Jones, Navy spouse, wrote, "We now have two teens and one tween and they are constantly telling me to start working out regularly again. They say I don't fuss as much when I'm on a regular workout routine. Working out helps me relieve the stress of life and parenting."





**Ernie King**  
Executive Director,  
InDependent  
Army spouse



**Maralis Self**  
Founder,  
Empowered Energy  
Military Spouse



*Fifth Annual InDependent Wellness Summit*  
**Dimensions of Strenth**  
*Virtual Summit, March 2-7, 2020*

**We at InDependent believe that military spouse wellness matters** and that we collectively deserve an organization dedicated to uplifting all the dimensions of our wellness.

**Military spouse wellness matters because...**

...one life lost to suicide is one too many. We want to vanquish the stigma attached to seeking help and educate ourselves on the warning signs that come up in our community.

...we're often the decision makers in our homes when it comes to food and activities. Military spouses who focus on their personal wellness can in turn positively impact the wellness of their service members, their children and their community.

...our service members need to focus on the mission and they can better do that when they're confident that we're OK. Military spouses have a

special kind of strength and often have a changing support system, which can present challenges.

...we're people with hopes and dreams, vulnerabilities and fears. We need to build a firm foundation of multi-dimensional strength. We can do that by offering help to others who admit they're struggling, asking for help when we need it and educating ourselves on the resources available

so we can access them easily when a situation calls for them.

We invite you to join our wellness community at InDependent for friendship, accountability and inspiration. Joanna Guldin-Noll, digital influencer at the blog Jo, My Gosh! wrote, "You have worked so hard to cultivate a welcoming, non-judgmental space online (honestly it feels like going to a spa to me)." ★



# Prepping Your Finances for a Move

What you need to know when it comes time to PCS.

By Megan Harless, Army Spouse

**Preparing for a move** usually starts with setting up the logistics, deciding where to live, and figuring out what to take with you in your car or suitcase. One thing that is often overlooked when it is time for a permanent change of station is preparing your finances, like knowing what expenses you may encounter during the process or what entitlements you may be eligible for during the move. Knowing what to expect beforehand will help make sure you are prepared and hopefully keep you from racking up debt on credit cards.

**Expenses:** While people usually prepare for the most common expenses of hotels and gas, there are many other often overlooked areas where money is spent. This list is not all-inclusive but has the most common expenses you may be responsible for during your move.

- House cleaning
- Carpet cleaning
- Housing repairs
- Lawn care
- Disconnect fees
- Housing deposit
- Utility deposits
- Hotels
- Gas
- Meals
- Vehicle maintenance
- Airfare for pets
- Airplane baggage fees
- Veterinary expenses
- Increase in vehicles insurance
- Increase renters/homeowner's insurance
- Miscellaneous household items (new trash can, toilet brushes, shower curtains, kitchen staples, etc.)



**Entitlements:** When you PCS, there are certain entitlements that you may be eligible for to help offset the cost of moving expenses. Most of the entitlements are paid to you as a reimbursement after your move, so you will still need to cover them out-of-pocket upfront.

- **Dislocation Allowance (DLA).** This entitlement can be paid out to you before your move if requested and is used to partially reimburse a service member for miscellaneous PCS relocation expenses that are not reimbursed under another entitlement. DLA could be used for housing deposits or cleaning fees to move out.

- **Transportation Allowance.** Reimbursement for use of personally owned vehicles used to move from one location to another and is calculated by the number of miles between duty stations.

- **Per Diem.** Covers lodging and meals during travel days between duty stations.

- **TLE (Temporary Lodging Expense).** Will reimburse up to 10 days combined on either end of the travel days for CONUS PCS lodging.

- **TLA (Temporary Lodging Allowance).** Will reimburse up to 60 days after arriving at location for OCONUS PCS lodging.



**Extra money:** Besides the entitlements there are some other ways that you can make some extra money before your move. Having extra cash at your disposal for your move can be key to making sure you aren't adding up any unnecessary debt.

- **Garage sale.** Purge your home of anything that you do not want to take with you and host a garage sale to make some extra cash, but also so you don't have to move unnecessary items.

- **Sell a car.** If you are moving overseas it may be financially wiser to sell a car than to put it into storage for the time that

you will be gone, which can also save you from paying insurance on a vehicle you won't be using at the time.

- **Special savings fund.** When you find out you are going to be PCSing, start a special savings fund if you do not already have one. Add any extra money you can to build up the extra fund to use during your PCS.

- **Extra hours and odd jobs.** If you have the ability to, consider picking up some extra hours at work or look into doing those odd jobs to earn some extra cash. Consider mowing someone's lawn, babysitting, or working with Instacart, Uber Eats, or Lyft to get some easy money for your move.

**The Government Travel Card**

**(GTC):** Most military branches will offer their service members the ability to use a Government Travel Card. The GTC is used for official travel only which includes a PCS. In order to use the GTC, the service member needs to make sure it is in PCS mode, which often allows a higher limit on it. You can use the GTC to pay for any gas, meals or lodging expenses during your PCS. When you file your paperwork at the end of your move, your finance office will first pay the balance on your GTC, and then direct deposit the rest to you. This is a great option if you do not have the cash flow for a move, or do not want to use your own personal credit cards. ★



Over the past year, I have been working on PCS reform to improve the process and experience for our service members and their families. During this time, I have worked with members of Congress, the moving associations and members of the industry, United States Transportation Command, and service members and their families. While continuing to work on policy and procedure changes at the highest levels within the Department of Defense and the moving industry, it has been the stories from families that have shown me what is missing, what education on regulations is needed, and what information on how to better prepare for your move is also desired.



# Record-Setting Mother Runners

Check out these milspouses who are taking 'running with kids' to a whole new level!

By Lizann Lightfoot

*Many military spouses enjoy running as a pastime, but these two milspouse mamas take it to the next level, setting running records with either a triple or quad stroller!*

Suzy Goodwin, Army spouse, started running marathons in college and had already run 40 marathons before she had her first child. At that point, she said "stroller running was just a natural fit." But when she had triplets two years later, stroller running became a lot more challenging. When they were less than a year old, she pushed them in the triple stroller in a 5K race, and won in 23 minutes. She wondered how many other parents had raced with triplets and discovered there was no Guinness World Record for running a half-marathon while pushing a triple stroller.

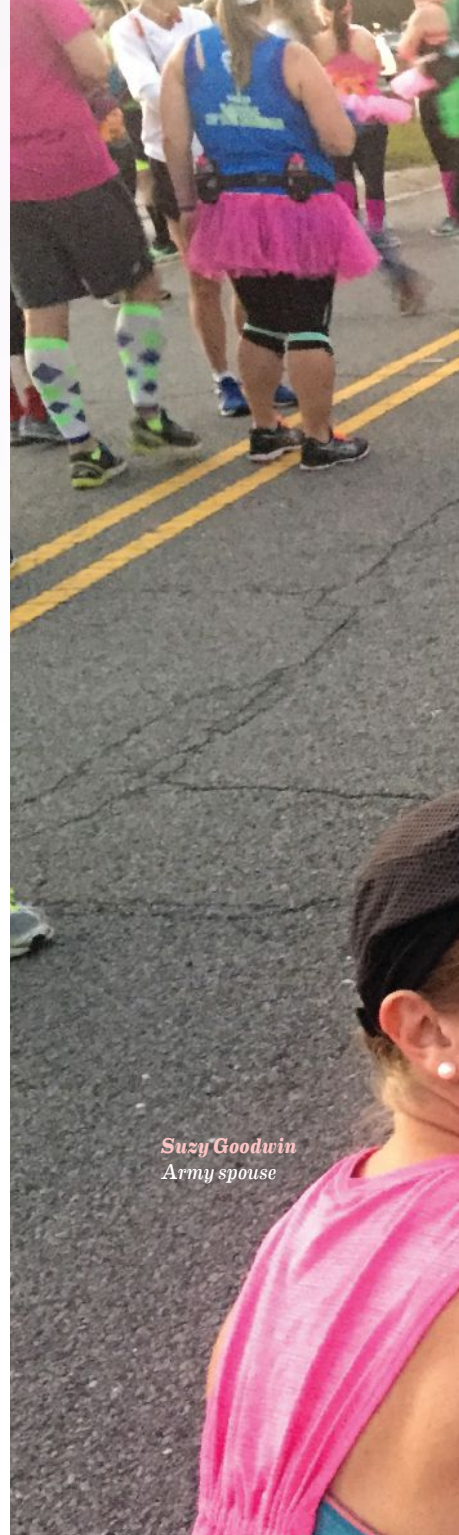


## Looking back.

In October 2016, Goodwin's triplets were celebrating their one-year anniversary of coming home from the neonatal intensive care unit where they spent the first two months of their life. Goodwin wanted to mark the occasion by competing in a half-marathon and raising money for the Cape Fear Valley Health NICU. Months ahead of time, she contacted Guinness to discuss documenting a record-setting run.

"It was a few months of red tape and paperwork. It was a little annoying, but I appreciate it because I grew up reading the Guinness Book, so it's reassuring to realize that everything is legitimate," Goodwin said. "I set the record at 2 hours, 1 minute, and 19 seconds. I knew it would be broken, but I was proud to set it." The race raised over \$2,000 to purchase a giraffe bed for the NICU.

Since setting the Guinness record, Goodwin has continued running, both



*Suzy Goodwin  
Army spouse*

with and without her triple stroller. A self-declared optimist, Goodwin says that being a military spouse has had a huge impact on her fitness goals and her professional life:

"On the fitness side, military life has been great. We moved seven times in our first eight years of marriage. Every time we PCS, I befriend the running club first and explore





▶ Check out this video by ABC News of Suzy Goodwin.



*“I set the record at 2 hours, 1 minute, and 19 seconds. I knew it would be broken, but I was proud to set it.” The race raised over \$2,000 to purchase a giraffe bed for the NICU.*

a new place on foot. Running got me out of my comfort zone to make new friends. It has been my tour guide at new duty stations. Some places we lived less than a year but fitness forces you to get out and connect.”

The downside of military moves is the impact on military spouse employment. Goodwin felt that pinch when her husband received orders to

Alaska. “Military life forces you to get creative and work with what you’ve got.” Goodwin’s creativity led her to establish the podcast Run Lift Mom to encourage others to achieve their fitness goals.

Her record has now been broken several times, but Goodwin is friends with three of the four women who broke it. She even helped them with their applications. She declares “the best thing >>



that came from this record has been giving moms confidence to say, 'OK, I can make this work.' Not everyone is going to be a runner, but everyone can be inspired to do 10 minutes while their child is napping."

## Inspired.

One of the runners Goodwin has inspired is Pie Bell, a Marine Corps spouse who gave birth to quadruplets in 2014. Born at 24 weeks gestation, they spent over five months in the NICU, and one son did not survive. Two years later, she gave birth to their youngest child. "I sort of lost myself after that," said Bell, about taking care of four little ones with a variety of special needs.

She had never been interested in running, but she knew she needed an activity that was just for her. "A dear friend suggested

I check out Stroller Warriors aboard Camp Pendleton. I was so intimidated and self-conscious. I had a good bit of weight to lose and I was embarrassed to be seen in exercise clothes. Stroller Warriors was starting their Couch to 5K program, so I joined in."

Not only did Bell fit in and lose weight, but she also discovered a passion for running. "I love running because it is something I can do to separate myself from being just another Marine wife." Soon, Bell was encouraged to train for a half-marathon. At the time, her quad stroller weighed 185 pounds with the four children in it. Because her husband was deployed, she had to train and race with the quad stroller.

*"Guinness doesn't have a World Record for pushing a quad stroller in a half-marathon ... yet. Technically, I have run it in 2 hours 15 minutes with the stroller, but Guinness wants it to be done in under 2 hours."*



**Pie Bell**  
Marine Corps spouse



MARATHONPHOTOS

"I wanted to give up at first, but my kids are what inspire me. I have all these little people, some of whom will never be able to run because they have very poor underdeveloped lungs, and one son who never lived to be able to even try. So I do it for all of them. My oldest child is in college. She has been a military brat for a long time and has handled so much in her short life. If she can endure all of that, I can run a simple 13 miles."

One of Bell's favorite running moments was completing that first half-marathon. She and all the children received a medal, and they still treasure the shared memory. She continues to do half-marathons and other races with the stroller, but the kids keep growing

and the stroller now weighs 200 pounds! When asked if she will set a Guinness record, Bell replied, "Guinness doesn't have a world record for pushing a quad stroller in a half-marathon ... yet. Technically, I have run it in 2 hours 15 minutes with the stroller, but Guinness wants it to be done in under 2 hours. I think it could be done if someone pushed tiny babies in a race. But 200 pounds for 13.1 miles is pretty brutal."

Like Goodwin, Bell sees running as an excellent passion for a military spouse: "I now look forward to PCSing so I can run in other states. And I know that wherever we go, I can find a group of runners and share something with them. It's having that common interest that is unique when so much of our lives revolve around the Corps." ★



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SIMPLIFYING YOUR CRAZY, WONDERFUL MILITARY LIFE

*It's the details you want  
and the laugh you need.*

*Every Tuesday.*

- Exclusive first-look at our digital version of Military Spouse magazine
- Weekly news and how it affects you as a military spouse
- A snapshot of what is happening on social media
- Hear from our friends with special milspouse offers
- and More!

Join us at

[militaryspouse.com/milspouse-this-week](https://militaryspouse.com/milspouse-this-week)





# Travel Benefits

You've probably heard of it ... but what is the Armed Forces Vacation Club?

By Beth Hoke



*Several years ago*, I bought my daughter and son-in-law a gift certificate from the Armed Forces Vacation Club for Christmas. Unfortunately for my son-in-law, they were never able to align their schedules so that he could request leave far enough in advance, so I went with my daughter instead. We spent a week in Bali at the Ramayana Candisasa, one of 35 properties in Indonesia available as part of the AFVC partnership with Wyndham Destinations.

In the civilian world, Wyndham's timeshare program is known as RCI. AFVC contracts with RCI to offer off-season "space available" vacations to military and other DoD-affiliated personnel at an incredible price. Membership in the Armed Forces Vacation Club is free to all active duty, Guard, Reserve and retired U.S. military and civilian employees of the Department of Defense.

I first learned about AFVC in 2016, when my aunt was unable to go on a trip that she had been gifted and offered it to me. I gladly accepted and spent a fabulous week at the Pestana Madeira Beach Club, a resort on the edge of the Atlantic Ocean. Though that property is no longer listed on the AFVC site, several other Pestana properties are, along with more than 4,000 other properties in over 100 countries around the world.

Many properties offered as part of the AFVC program include amenities that will make you feel right at home, like a place to cook, a washer and dryer, and a private balcony or patio. Others include upscale amenities such as restaurants, spa facilities, and daily activities.







## Keeping Fit

If you want to keep fit while staying at an AFVC property, you can filter the results by “Resort Amenities” or “Resort Activities” to find ones that offer on-site or nearby workout facilities, swimming pools, golf courses, tennis courts, dive centers, or ski resorts.

## Special Needs

Travelers with special needs can filter the results to locate properties that are wheelchair accessible, include elevators for access to upper and lower floors, and/or provide equipment for deaf and hearing-impaired guests and raised signage for guests with low vision or blindness. Properties in the United States are required by law to accept your service

animal, but you should check to see if your companion is allowed to stay with you before booking an international property.

## Membership Allowances

Your free membership in the Armed Forces Vacation Club allows you to bring family and friends with you on vacation. The only caveat is that the person purchasing the gift certificate or booking the property has to be military or DoD-affiliated. Although I am a former dependent, I was not eligible to purchase a gift certificate for my daughter and son-in-law, but my aunt, who is married to a vet, came to the rescue and we went in on the gift together. While I didn't meet the criteria for being able to buy a gift certificate or make the reservation, I was lucky enough to be able to tag along.

In addition to the off-season “space available” deal AFVC offers for only \$349 per week, you can splurge on a premium vacation at a higher price point. If you or your spouse are unable to take time off for a full week, you can choose from one of AFVC's short stay properties for a quick getaway.

Your free AFVC membership is a great deal, but premium membership gives you additional savings on high-demand vacations, Resort Vacation Certificates, short stays, and city attractions. Exclusive benefits include up to 50% off retail rates at over 600,000 hotels across the globe, last minute vacations at a discounted price, early access to sales, and reward dollars that can be used for shopping, dining, and entertainment at your destination.

If you buy a Resort Vacation Certificate for someone as a gift, the recipient has 12 months to redeem it. The customer service team at AFVC knows that military life doesn't always go as planned, though, and has been great with extensions and name changes in my experience. They allowed my aunt to transfer her certificate to me and allowed my daughter to change her reservation dates several times to try to accommodate her husband's duty schedule.

Their website also has a Vacation Planning Resource Center with helpful information about combining your vacation with a PCS move, traveling with kids, and traveling on a budget. The Vacation Planning Resource Center also groups available properties by type of vacation and includes insider tips on things to see and do at AFVC's featured destinations.

Whether you want to book a romantic getaway with your spouse, plan a family friendly vacation, or just need a place to call home before or after a PCS, the properties available through the Armed Forces Vacation Club are a great option. Visit their website at [afvclub.com](http://afvclub.com) to take advantage of this unique benefit for active duty and retired military and DoD-affiliated employees. ★



# Intellectual Property

A critical asset for any business.

By Andy Nelson, Army Veteran,  
partner at Fortis LLP

**When a military spouse entrepreneur thinks of the property a business might own,** a few sweeping categories likely come to mind.

First, one thinks of real estate, whether owned or leased: offices, warehouses, retail space, storage yards, and so on. And second, one thinks of personal property: tangible things like pens, machinery, and inventory; and perhaps more intangible items like accounts receivable. And make no mistake, the business owner knows that these are valuable assets and will take measures to protect them, be it by lock and key, security cameras or, in the case of accounts receivable, for example, contracts and processes to ensure collection.

But unfortunately, an appreciable segment of business owners fall short of protecting a third category of property, that being intellectual property — typically patents, trade secrets, trademarks, and copyrights. Indeed, every day new products and services enter the marketplace with no consideration for the intellectual property protection they may be eligible for, with the potential consequence being that valuable rights could effectively be given away. And lost rights aside, also present is the danger that these new products or services could encroach upon the

rights of another, exposing the business owner to anything from a cease-and-desist letter to catastrophic liability.

This is a critical concern for military spouse business owners, as this author has observed that these entrepreneurs often have businesses that are online (i.e., offering goods and services nearly everywhere), are particularly innovative (developing pioneering products and services), or are “content heavy” (literary, graphic, and so on). With those considerations, and in order to minimize liability, avoid the waste of resources, and maximize value, military spouse entrepreneurs need to be knowledgeable about this third category of property. That begins with acquiring just modest knowledge of what kinds of intellectual property exist, understanding what each protects, and how to recognize dangers and opportunities.

## Patent

Perhaps the most readily recognized form of intellectual property is the patent. While there are a few species of patents, the most common is known as the utility patent,

INTELLECTUAL  
PROPERTY

COPYRIGHT

PATENTS

INVENTION

TRADEMARK



which protects the classic “invention.” But utility patents are not just limited to tangible things like the cliché “better mousetrap,” but things like methods or processes (such as treating wood to withstand sun damage), or even compositions of matter (for example, pharmaceuticals). If one’s invention is new, useful, and not obvious (including a new and non-obvious improvement on an existing invention), a patent may be granted, giving the recipient a 20-year monopoly to exploit the invention. To be sure, a patent is not cheap; it can cost several thousand dollars depending on the nature of the invention. But given the nature of the rights granted, patents (and their right to exclude others) are often the core, key assets of a business. And on the flip side, if one fails to obtain patent protection and an invention goes into the public domain, the worth of that invention (including all of the hard work and investment that preceded it) could be rendered valueless.

## Trade Secret

Different from a patent, but also fairly characterized as an “invention,” is the trade secret. Most of us have some familiarity with the famous ones: a fried chicken chain’s recipe containing 11 herbs and spices, or a certain cola brand’s formula. Or how about the roughly 130 ingredients — closely guarded since the 1600s — that give Chartreuse its character? What is apparent from these examples is that a trade secret is simply information, not a physical, tangible thing. What makes information a trade secret, however, is that it is — no surprise — secret. And if that secret information provides a business with a competitive advantage

by not being known by competitors, a trade secret cannot only provide extraordinary value (see the examples above), but value that can conceivably last forever. Contrasted with information patents (that is, methods, processes, and the like), there is no formal system to register trade secrets, and therefore no cost, other than development costs, which of course could be appreciable.

And because of the potential cost savings and unending term, a trade secret may even be preferable to a patent. The trick, as one might imagine, is to keep the information actually secret. It is often said that trade secrets are like vampires: once they are exposed to the light of day, they go up in smoke. And keeping trade secrets subject to reasonable efforts to maintain secrecy can be a challenge, as this author has seen self-described “information” companies completely blow it.

## Copyright

Yet another sort of “invention” or creation of the mind may be protected by copyright. Copyright protects “works of authorship” — a broad category of works. Eligible for protection is nearly any type of written work, from screenplays to books. Also covered is artistic visual expression, such as sculpture, photography, fine art, and even street art. Also included is audio and audiovisual works, from musical notation to recorded performances. And the list goes on (even software may be protected by copyright). For any “work of authorship” to enjoy copyright protection,

it must be original (candidly, a pretty low bar), and fixed in some tangible medium. What the latter means is that a work cannot merely be in your brain; it has to be on paper, recorded digitally, or “fixed” in some way to be experienced by another. Like a trade secret, there is no formal process to obtain copyright protection; it simply comes into existence when your work is fixed (although rights can be improved through a federal registration that is available). Having the copyright then provides a near ridiculously long term (to make it simple, several decades after the author dies) to exploit it. And to be sure, the copyright does not give one the right to prohibit others from copying the work (that is, duplicating in a manner that is substantially similar to the original). The copyright also provides the owner the right to prevent others from performing the work (think scripts, for example), to publicly display it (think visual works), to make a derivative work (think a remix of the jingle you recorded). That copyright covers a wide variety of creations makes plain the economic potential for these sorts of works, but also the ease with which someone might step on another’s toes.

## Trademarks

The last type of intellectual property is not really an “invention,” but rather focuses on a business’s market protection. Specifically, trademarks and trade dress are concerned with a business’s distinct commercial identity. That is, trademarks (most often words, logos, and slogans) and trade dress (product configuration or packaging), if distinctive, help a business stand out in a crowded marketplace. Over time, the

goodwill that accompanies that trademark or trade dress will effectively sell products or services. What does this mean? Imagine that Apple, Inc., reveals a new line of autos. Although it has no industry experience, the mere fact that “APPLE” appears on the products will be enough to generate substantial sales out of the gate because that mark carries with it a message of quality that a consumer has come to expect. And like trade secrets, so long as trademarks and trade dress remain distinctive — capable of identifying a single source of goods or services — they can conceivably last forever. What business owners often fail to do, however, is two-fold. First, they frequently do not ensure that what they intend to use is actually available to use, stomping on someone else’s established rights. And second, business owners regularly fail to enforce their own rights, which may cause the business to blend into the crowd, not stand out.

If properly protected (and brought to bear), military spouses should expect that their intellectual property will provide a competitive advantage, a key to continued success. And even if “half baked,” underutilized, or not utilized at all, intellectual property may nonetheless significantly increase the business value if a potential partner, investor, licensee, or buyer has the resources or vision to fully exploit those assets. Regardless, intellectual property is something that every military spouse entrepreneur needs to be thinking of, right alongside real estate and personal property. And it pays to be proactive, not reactive. In fact, if due consideration is given a business’s intellectual property, it could very well be, either at the outset or eventually, the business’s most valuable asset. ★



*Andy Nelson served in the Army’s 82nd Airborne Division. Licensed since 2001, he currently practices law in Costa Mesa, Calif., as a partner with Fortis LLP. Over the years, Andy has worked with several military spouse-owned businesses, mainly helping them identify, establish, and enforce their intellectual property assets.*



# 21 Milspouse-Owned Businesses We Love

Every day, we are blown away by the amazing things military spouses accomplish. Not only is there so much more we could say about each of the inspiring businesses we featured here, but we also know there are even more businesses out there – leave a review or tell us about a new business here!

[militaryspouse.com/military-life/the-giant-list-of-military-spouse-owned-businesses](http://militaryspouse.com/military-life/the-giant-list-of-military-spouse-owned-businesses)

We are always on the lookout for news ways to #shopmilitary and support the hard work of creative military spouses in all industries.

If you have a milspouse-owned business you would like to share, we'd love to feature you online!



## WISE Advise + Assist Team

WISE Advise + Assist Team, an expert outsourcing agency, exists to enable military spouses and small business owners to have the life family and career that they have always dreamed of. WISE is changing the military spouse career culture by setting the standard and being the solution for the 26% of unemployed military spouses. With an unemployment rate that beats the national average by more than triple, WISE Team Members are making waves by earning a combined total of \$1 million dollars in just three years.

[wiseadviseteam.com](http://wiseadviseteam.com)



## Nomadés

Nomadés is a military spouse owned-company. We design, create and sell sterling silver charms to help share your military story. This year we are celebrating 10 years in business and are excited about the future.

[nomadescollection.com](http://nomadescollection.com)



## Tuli

Tuli is a fashion brand that fights poverty by selling fair trade, handmade jewelry from East Africa. Through their work with Tuli, artisans are able to feed their families, educate their children, and rise out of poverty.

[tuli.co](http://tuli.co)



## Pressed - A Creative Space

Pressed - A Creative Space is a veteran owned small business in downtown Fayetteville, N.C. We strive to bring a unique retail experience to our community. Something for the people who can't find the things they absolutely adore at other stores.

[pressednc.com](http://pressednc.com)



## B Carroll Events, LLC

B Carroll Events, LLC is a military spouse owned wedding and event planning and design company that caters to military and professional couples that value a customized experience. We want your marriage to be even more beautiful than your wedding day, which is why we launched Hearts & Stripes podcast. A podcast on MilMarriage & celebrations.

[bcarrollevents.com](http://bcarrollevents.com)





### Christa Paustenbaugh Photography

Christa Paustenbaugh Photography is a milspouse-owned photography business located in Carlsbad, Calif. I specialize in on-location or in-home lifestyle family, newborn, couples and high school senior photography sessions with a beautiful SoCal backdrop.

[christapaustenbaugh.com](http://christapaustenbaugh.com)



### Stroller Strong Moms

Stroller Strong Moms Savannah is a milspouse-owned business that believes in women empowering women through their most vulnerable season of motherhood. At Stroller Strong Moms, we inspire community through fitness; affectionately known as S.L.A.M. (Sweat Like A Mother).

[strollerstrongmoms.com/savannah](http://strollerstrongmoms.com/savannah)



### Moving with the Military

Moving With The Military is a home improvement series created and produced by Armed Forces Insurance Army Spouse of the Year® Maria Reed. The company focuses on helping to improve the quality of life of military families through surprise home makeovers and bridging the civilian military divide with community DIY events. This year our series will reach thousands of military families worldwide with a projected viewership of over 4 million.

[movingwiththemilitary.tv](http://movingwiththemilitary.tv)



### Pawcific North

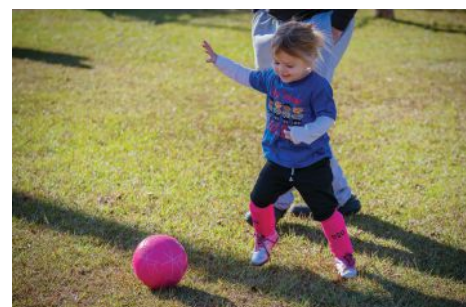
Handcrafted from start to finish, Pawcific North Designs is proudly owned by a female U.S. Navy veteran and military spouse. Our mission is to bring you exceptional dog gear at an affordable price! Our main goal is to use eco-friendly materials designed to withstand your dog's next great adventure.

[pawcificnorthdesigns.com](http://pawcificnorthdesigns.com)

### Tiny Troops Soccer

Tiny Troops Soccer is a milspouse-owned business that offers developmental sessions for children ages 1-5. We are near 35 military bases, with more on the way! We have served over 9,000 children thus far, and can't wait to see your little ones on the field! We have monthly registration periods so you can choose the months that work for your family.

[tinytroopssoccer.com](http://tinytroopssoccer.com)







### Charliemadison Originals

Founded by a military spouse and named after her daughters, Charliemadison Originals is more than just jewelry. Our bracelets and online community inspire you to stay anchored to what's most important in your life and serve as your everyday reminder of what you cherish most.

[charliemadisonoriginals.com](http://charliemadisonoriginals.com)



### Meg Flanagan Education Solutions

Meg Flanagan Education Solutions is a military spouse-owned business specializing in assisting families to find stress-free success at K-12 school. We support families navigating the often complicated world of IEPs, 504 Plans, Gifted Education as well as moving military-connected students across the US and around the world. Meg Flanagan Education Solutions is located in Northern Virginia but assists families located around the world through virtual programs and services.

[megflanagan.com](http://megflanagan.com)



Jessy King of Jessy Lynne Photography

### Grins and Grace

Grins & Grace was started in 2016 by military spouse Melissa Lyons, who was inspired to create an apparel line that celebrates the adventure found in everyday motherhood. Hand drawn and individually printed by her in Virginia, each T-shirt incorporates nature and its deep connection to motherhood.

[grinsandgrace.com](http://grinsandgrace.com)

**SS** **SCHOFIELD STRATEGIES LLC**  
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Resume Writer

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### Schofield Strategies

Schofield Strategies provides resume development and job search strategies to job seekers of various backgrounds and experience levels. As an active-duty military spouse, Amy actively helps transitioning veterans and military spouses reach their career goals. She is the Resume Expert for the National Military Spouse Network and holds Academy Certified Resume Writer and Academy Certified Profile Writer credentials.

[SchofieldStrategies.com](http://SchofieldStrategies.com)

### Hope Design Ltd

Lauren Hope is the owner, designer and artisan behind Hope Design Ltd®. A military spouse herself, she carefully hand crafts unique military jewelry and accessories to honor our country's service veterans and heroes. Her creations are available online, and in selected not-for-profit, military spouse mission-driven gift shops.

[HopeDesignLtd.com](http://HopeDesignLtd.com)







### The Military Wife and Mom

The Military Wife and Mom focuses on practical parenting resources for parents of toddlers, preschoolers and early elementary kids. From printable packs to parenting eCourses, we are here to streamline your family life. On the military side of things, you'll discover vulnerable and authentic stories on milspouse life, along with unique resources and ideas that are not commonly found on military-related sites.

[themilitarywifeandmom.com](http://themilitarywifeandmom.com)



### Instant Teams

Instant Teams combines proprietary remote work technology (known as Arti) with an untapped talent pool of military spouses. This powerful duo allows Instant Teams to create high quality remote teams (focusing on marketing, admin, and customer success) for companies across the nation, disrupting the norm of traditional hiring and outsourcing while providing sustainable remote work opportunities to talented military-connected professionals seeking a flexible work lifestyle.

[InstantTeams.com](http://InstantTeams.com)



### Brave Crate

Counting down deployment is TOUGH! That's why each month Brave Crate sends military spouses a curated care package of tools and treats that allow her to shift her focus away from counting the days and onto finding joy - so that she can conquer the deployment countdown and meet her spouse at homecoming as the strongest and most resilient version of herself.

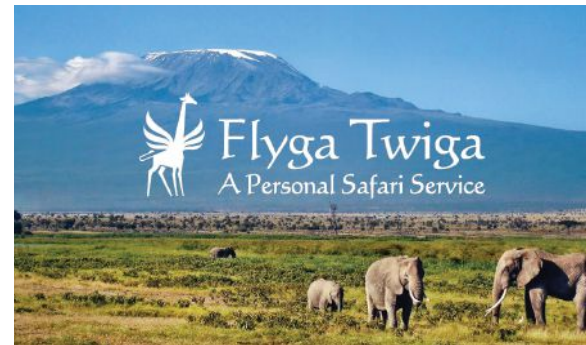
[bravecrates.com](http://bravecrates.com)



### Pink Stork

Pink Stork is the Wellness Brand for Women. Pink Stork started because of Amy Suzanne's health struggles while her husband was serving in the Marine Corps. We offer products for all stages of life: PMS, Fertility, Pregnancy, Nursing, Menopause.

[pinkstork.com](http://pinkstork.com)



### Flyga Twiga

Flyga Twiga™, a personal Safari Service, founded by MilSpouse Amy Millican. Amy helps you plan your perfect African safari! Having lived and worked throughout East and Southern Africa, including with Wildlife Conservation Society - South Sudan, Amy helps you create your dream, bespoke African safari.

[flygatwiga.com](http://flygatwiga.com) ★

### Germono Advertising Company

Germono Advertising Company helps alleviate the burden of marketing and advertising for growing businesses. We are a teaching agency, which means we focus on education first. We combine our expertise in traditional advertising and social media marketing to guide clients on a clear path to grow their business. We also host the award winning Drop and Give Me 20 podcast, highlighting military entrepreneurs!

[germono.com](http://germono.com)



"We hired Lindsey and her team to help while I was out on maternity leave. I knew that our social media channels would be in good hands because her team is always up on best practices across the board. They helped us set up a system to plan our posts that we still use to this day."

United Through Reading



# Listening and Learning

Dr. Jill Biden helped found Joining Forces by asking military families what they need. This military mother is still listening.

By Micah Peppers, *Marine Corps Spouse*

**To say Dr. Jill Biden** is a busy lady would be an understatement. The wife of former Vice President of the United States Joe Biden, Dr. Biden served as second lady from 2009-2017 during the Obama administration. She has been traveling nonstop since her husband announced his candidacy for president. However, Biden's efforts go far beyond her husband's campaign trail.

When we spoke in mid-December, Biden was a full-time professor at Northern Virginia Community College. She has since taken a leave. "I've been teaching up until last Thursday and just finished posting my grades, and now I'm out on the campaign trail trying to get Joe elected 24 hours a day, or so it seems," Biden said. Traveling from one end of the country to the other, Biden is making a point to stop and speak with families. "I've been listening to what they're concerned about and taking the message back to my husband, Joe."

But there is a special place



in her heart for military families. As a military mother, she has seen the chaos, struggles and heartache of military life. She's even written a children's book, *Don't Forget, God Bless Our Troops*. The book is based on her granddaughter Natalie's experiences when she dealt with her father, Beau Biden's, deployment to Iraq. Biden keeps a copy of the book with her, and she often gifts them to students, includ-

ing military children.

However, well before Joe Biden's vice presidency role, Biden was already volunteering in her home state of Delaware with Boots on the Ground, a nonprofit organization focused on supporting military spouses when their member was deployed. "If their heater was broken, we would find someone to go fix it for them.

Those sorts of things."

As the 2008 election year approached, Michelle Obama asked Jill Biden, "If we're elected, what is the one thing you want us to work on together?" Biden responded quickly, "I want to work on military families."

Obama agreed, and so began the foundation for Joining Forces.

"When Michelle and I joined together, we went around the entire country and talked to military families - mothers, dads, spouses - and we looked at where the gaps were, and then we came up with this plan to help military families in three pillars: education, employment, and health and wellness." Once Joining Forces was established, they began to partner with businesses and nonprofits for improvements in those three areas.

Biden knew there was a gap in the support military families were receiving outside of military installations. On a visit to Camp Victory in Iraq, she was being shown around by several generals when one stopped her and said, "I need to tell you about something that happened in my daughter's class." The general told Biden about a concert where the school played the song, "Ave Maria." A young girl in the class burst into tears. The teacher ran over, asking what was the matter, and the young child responded, "That's the song they played at my daddy's funeral." The teacher had no idea the child's father had served in the military or that he had died.

As a teacher herself,







Biden felt an inner obligation to alert more of the public, specifically teachers, about support for military families. “We have to let educators know about the children in their classrooms and how many military connected children there are.” She returned from that trip and immediately formed Operation Educate the Educators, a commitment by Joining Forces.

**Pillar 1: Education**

Operation Educate the Educators began working with teachers colleges all over the nation, creating new programs that would now be a part of the school’s curriculum to not only teach how to identify military associated students in the classroom, but also support them. “Even in my community college classroom, I always find out who is connected to the military. It’s important that the other students in my class know about their classmates’ experiences and what they have to contribute because of those experiences.”

**Pillar 2: Employment**

A hot topic on many military spouses’ minds, and one that Biden was quick to acknowledge, was spouse employment. She understands that many spouses move from base to base and not only have a hard time finding a job, but often have to wait for their credentials to get transferred. Sometimes they even have to get recertified. “We really began working with businesses to encourage the hiring of military spouses.” The original goal was to encourage the private sector to hire 100,000 spouses and veterans. By the end of the Obama administration and the Joining Forces initiative, more than 1.5 million were hired or trained as a direct result of Joining Forces. Biden continued to focus on military spouse employment during her work with the Biden Foundation. “Most military spouses need or want to work, so we will continue to help spouses with employment opportunities.”

**Pillar 3: Health and Wellness**

Joining Forces went beyond education and spousal support. It also focused on military health and wellness. “Just yesterday, I visited a veteran’s center in Nevada just to look at how people here are supporting our veterans who still need help with PTSD and a lot of medical problems.”

**“We see you. We honor your service and your sacrifice, and we will do everything in our power to make sure you have the support you need to survive.”**

Biden wants to continue focusing on helping those who are serving, as well as those who have served and their families. “We’ve been in these wars for so many years, and when our son came back from Iraq, he said, ‘Mom, these men need help,’ and so both Joe and I are committed to helping our returning servicemen in the mental health area.”

Regardless of the upcoming election results, Biden is proud of her work

with Joining Forces - which ended with the Obama administration. If her husband is elected, she plans to resurrect the initiative. She credits the success of Joining Forces during the Obama administration to one specific reason: She listened. “The strength of Joining Forces is the ability to bring organizations and leaders together. We will continue working with the community families and listen to what issues are the most pressing and what resources are needed. We can help fight for them. If first lady, these three pillars will be our starting point, and we will continue from there.”

Passionate about helping military families persevere, Biden had a specific message to all those who serve and their loved ones who are often left behind, “We see you. We honor your service and your sacrifice, and we will do everything in our power to make sure you have the support you need to survive. Joe has always said that it is our most sacred obligation of our government, of all Americans, to support and do right by the men and women in our military.”

Jill Biden’s continued efforts to increase awareness for military families and garner public support demonstrate a passion that will become one of her greatest legacies. ★







# Safe Space

Telephonic care helps Army spouse learn to love again.

By Dana Dreckman

## Kathy Belleville vividly remembers the first time she asked for help with her marriage.

After several years of attempting to support her husband Shane, a 16-year Army veteran living with PTSD and numerous visible injuries, the pain and damage to their relationship had become unbearable. So, Kathy made one final plea.

“I reached out to God and said I’m done,” Kathy recalled. “I cannot do this anymore, because we are just hurting each other more than we are helping each other.”

At the beginning of their

relationship, Shane was the one lifting up Kathy, who was grieving the loss of her former husband to suicide. Yet as time progressed, Shane’s PTSD intensified, and it became difficult

for Kathy to love her husband as she once did.

“Some people lose their loved ones in war, but there are people who come back,” Kathy said. “And they are like living corpses. They are still here, and we never get to truly grieve them, but we lose them. They continue to exist, but they’re in hell.”

Each time Shane lost his temper, Kathy said, he would point to his experiences in the military to defend his outburst. Kathy said she felt her husband continued to get a pass, while she and the family

continued to helplessly suffer. The loving, uplifting man who held Kathy’s hair as she vomited following her former husband’s death had become someone who was, unintentionally but unfortunately, the person who was hurting her most.

Kathy said her prayers were answered and her husband finally started to find peace when they connected with Wounded Warrior Project® (WWP). A psychiatrist referred Shane to WWP’s Warrior Care Network®, and the Army veteran completed the two- to three-week intensive outpatient mental



**“Wounded Warrior Project programs gave me the hope to go on. They gave me a life back, and a husband I can love again.”**

**-Kathy Belleville**

health program at Emory Healthcare Veterans Program in Atlanta. Kathy said Shane came home a different man. Subsequently, Shane participated in additional WWP programs, such as Soldier Ride® and events that connected him with other veterans.

While Shane’s journey to recovery continued to unfold, Kathy needed support, too. And like her husband, she found it with WWP. Kathy enrolled in the organization’s free mental health phone support line, WWP Talk.

Kathy connected with WWP staff member Ashlea Wesley, who she spoke to on the phone each week at the same time. In the past, Kathy didn’t discuss her challenges with her family, because she didn’t want them to judge Shane. As a result, she often kept her emotions to herself and felt alone because no one within her inner circle understood her hardships. With Ashlea and the WWP Talk program, Kathy finally found the outlet and support she had been seeking.



## WOUNDED WARRIOR PROJECT

### ABOUT WOUNDED WARRIOR PROJECT

Since 2003, Wounded Warrior Project® (WWP) has been meeting the growing needs of warriors, their families, and caregivers – helping them achieve their highest ambition. The organization serves warriors through programs that assist them with physical and mental health, financial wellness, independence, and connecting them with supportive communities. Warriors never pay a penny for WWP programs – because they paid their dues on the battlefield. With the support of millions of donors, WWP has provided more than \$1.3 billion in lifesaving and life-changing programs and services since 2003, including \$285 million in mental health and wellness. Over the past few years, WWP has increased its investment in mental and brain health programming. The journey for WWP continues until every injured veteran who was once the warrior being carried off the battlefield is empowered to become the warrior who carries others, thus embodying the WWP logo. At WWP, this is known as “living the logo.” For warriors, the logo is an undeniable symbol that reminds them of their resilience – and their passion for continued service. Learn more about WWP at [woundedwarriorproject.org](http://woundedwarriorproject.org).

“Talking to Ashlea is like having a friend who has no judgment,” Kathy said. “This program has helped me to implement a new way of looking at the situation, and I am trying a new approach with my husband. He notices that I’m not as moody, and he appreciates the way I’m talking to him now.”

Since participating in WWP Talk, Kathy has made significant progress with her relationship with Shane and has been able to focus more on herself through self-care. Specifically, Ashlea noted Kathy has developed new skills to positively communicate in her relationship by understanding communication styles and using active listening skills.

The WWP Talk program provides military spouses like Kathy a safe space to process their emotions, including the difficulties of being in a relationship with a warrior managing PTSD or other invisible wounds of war.

“WWP Talk is especially helpful for spouses like Kathy due to the nature of the program,” Ashlea said. “Twenty minutes is a short but significant length of time that she can build into her busy schedule, and since the support is telephonic, she can easily access the support in between other appointments.”

Through WWP Talk, wounded veterans and family support members like Kathy develop coping skills and a practical plan to work toward goals.

The program duration is based on the needs of each warrior or family support member, but it typically lasts six months. Participants in the program learn how to strengthen their resilience, leading to an improved quality of life.

In addition to WWP Talk, Kathy and Shane participated in a WWP couples mental health workshop called Project Odyssey®. During this 12-week mental health program, which kicks off with a multi-day gathering, Kathy and Shane learned skills to strengthen their resilience, psychological well-being, and overall relationship. Through WWP, Kathy has completed an additional 12 weeks of therapy via video chat with a counselor who Kathy said has provided her with “so much hope.” All of these services have helped Kathy and Shane grow as a couple, Shane said.

“Knowing my wife has someone to help her is such a blessing because there are times when I cannot help her even though I want to,” Shane said. “Wounded Warrior Project is able to jump in and take care of her, allowing me time to work on me so that I can help her in the future.”

Kathy is thankful for the support she and Shane have received, and the new relationship they continue to work on today.

“Wounded Warrior Project programs gave me the hope to go on,” Kathy said. “They gave me a life back, and a husband I can love again.” ★

*Dana Dreckman is the director of WWP Talk. In this role, she is responsible for the leadership, oversight, and direction of the Talk team, as well as strategic program development. Since joining WWP in 2009, Dana has worked in donor care, family support, and community fundraising.*



# Build Up Your Resume

...by going back to school.

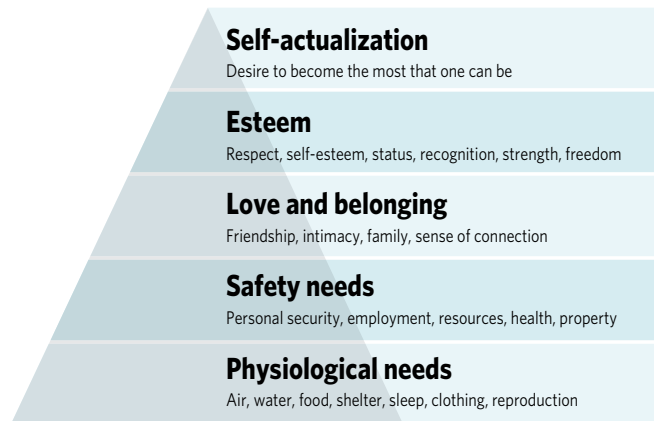
By Stacey Ecelbarger, *President and CoFounder of Freedom Learning Group*

*If you've been keeping up with any employment blogs and podcasts*, chances are you've noticed a trending change in mindset around the problem of un(der)employment. It's spreading like wildfire across military spouse professional and social media platforms, and for good reason.

More and more professionals are opting for upskilling, micro-credentialing, [insert latest buzzword], in an effort to pinpoint the exact skills and knowledge needed for rapid employment, versus the long and time consuming traditional college degree. Certifications like PMP, instructional design, or a specific skill set are offering instant gratification with short term investment and immediate employability.

It's a tide-shift away from the "academy" in its traditional sense - the ancient-Greek pursuit of knowledge and study. There's something nostalgic, ancient, and appealing in the academy - the scholarly pursuit and eternal search for knowledge and wisdom in a field you're passionate about. On the other hand...the ancient Greeks didn't have hundreds of thousands of dollars in student debt and huge un(der)employment rates. So there's that.

*Maslow's Hierarchy of Human Needs*



## It's Decision Time. Which comes first: Passion, Profession, or Paycheck?

For the purposes of this article, it's important to start with some self-analysis and reflection. Let's dive into whether a military spouse should embark on a six week LinkedIn Learning course to learn Python coding, or a six year academic journey to earn a PhD online. How you view a job, career, or profession, it all comes down to your return on investment and the type of return that will make you happy.

Abraham Lincoln said, "Give me six hours to chop down a tree and I will spend the first four earning a college degree."

Ok not exactly. :)

So before you take two hours signing up for the first opportunity that catches your eye below, take four hours for some self-reflection, and re-view *Maslow's Hierarchy of Human Needs* to figure out where you want your dream job to land on the pyramid. Refine and redefine your goals, and launch a plan to achieve it.

It may be that the lifelong pursuit of scholarly research in your field is still a life goal, in addition to immediate employment goals. If you're considering certification, coursework, or skills based training, consider these three tips for pursuing your passion, your profession (and yes, a consistent paycheck!).

## Tip #1 - Repurpose [in the Gig Economy]

- You have a passion for a specific field, industry, subject, discipline.
- You already have an established field of expertise.
- You've already earned advanced degrees in a certain field.
- You've already chosen your profession.

You earned a graduate degree in chemistry, but had to quit your job at the lab for a PCS, and don't want to reinvent your passion and profession because you LOVE CHEMISTRY.

We have some good news for you. It's called the gig economy. Remote work, virtual consulting, freelance contracting...(no, we aren't referring to multi-level pyramid schemes here). Actually, it's been around for a while now. To the tune of a \$1.4 trillion dollar industry reported by Forbes in 2018.

In the past decade over 60% of job growth was due to the [rise of] independent contractors, freelancers and contract company workers." (Pridham, 2018)."

More and more organizations are jumping on the contractor bandwagon and in turn, solopreneurs are realizing that being your own boss with the flexibility of contract work is the way of the future and not a disadvantage. Contractors doing skilled services are earning more per hour than 70 percent of workers in the overall U.S. economy, according to the 2019 Freelancing in America study.

*"As a biochemist and technical writer, being unable to find work in my field and being unemployed overseas with a master's degree has been a sobering consequence of being a military spouse. Freedom Learning Group (FLG) has finally created a great solution. I'm working in my field at FLG, earning a competitive income, and contributing to the education industry while continuing my professional development at multiple levels."*

- **Mariah Covington**, a graduate of the Freedom Learning Group's (FLG's) Instructional Design internship cohort

**DON'T** sacrifice your goal of advanced academic achievement.

**DO** find a way to continuously repurpose your academic achievements in the gig economy.

Pursue a certification or skill that will help you broaden the applicability of your experience and expertise within your chosen field, even if it's in a different industry:

- Instructional Design
- Project Management
- Marketing & Communications





## Tip #2 - (Re)Invent in a high demand, high growth job field

- You don't have an advanced college degree.
- Or maybe you do, but you're ready to explore something new.
- You want the quickest path to a job and paycheck.

Unless you have an absolute passion for a field and have that “when I grow up I want to be a (insert dream)” mentality your whole life, there's no reason to force it. Don't throw a dart at an academic program list and pick a three year commitment in a specific field. The Military Spouse lifestyle is unstable enough. Hedge your bets, test the market, and explore options (that all have immediate job opportunities attached to them).

Some of the types of certifications you can earn in high demand, high growth job areas are:

- Program Languages: Python, C++, etc.
- Data Science and Analytics
- Financial Tax Specialist
- Digital Marketing
- IT & Helpdesk
- Salesforce

*[Author's note: Freedom Learning Group hires for all of these “microcredentials” frequently to build content courses in these fields for some of the world's largest publishers, credentialing organizations, and universities.]*

## Tip #3 - Strategically combine your certs with fellowships, internships, and cohorts

Any time you can earn a certification or do coursework through programs that also offer internships, externships, fellowships, or cohorts.

DO. IT.

Especially if those programs are offered through an active employer. At FLG we hire for culture fit, trust, and those soft skills that aren't attached to any certification. Take every opportunity to build relationships with organizations that can offer you a continued journey long after you've completed your Jedi training. Here are a few that combine both:

**CompTIA's Creating IT Futures program** partners with Blue Star Families to offer military spouses a pathway to portable, flexible careers in information technology. Our IT-Ready Technical Support program provides an on-ramp for adults to a successful career in information technology in as little as eight to 12 weeks. We offer education, training and job placement for qualifying adults who lack formal job experience in the IT field. Find more info and apply here: [creatingitfutures.org/military-spouses](https://creatingitfutures.org/military-spouses)

**Microsoft's Military Spouse Technology Academy (MSTA)** provides an intensive 22-week onsite training program designed to empower military spouses with in-demand digital skills leading to well-paying and meaningful careers. Military spouses are an integral supporting force for members of our military. Through MSTA, Microsoft seeks to deepen its commitment to this community and to help military spouses build the skills necessary to succeed in the technology sector. Learn more and apply here: [military.microsoft.com/programs/msta](https://military.microsoft.com/programs/msta)

**Salesforce & Blue Star Families SpouseForce program.** Salesforce, one of the top 20 companies with remote work jobs in 2016, is ranked by Fortune as one of the world's most admired companies. Salesforce is a leader in the conversation about women in technology, earning the Business Role Model of the Year 2016 award from The Women in IT Awards, technology's largest diversity event. A career as a certified Salesforce administrator is a high demand, high growth, and high paying career. Being a certified SpouseForce administrator can help participants land positions that in many cases could double their family income. More info here: [bluestarfam.org/2017/02/blue-star-families-spouseforce](https://bluestarfam.org/2017/02/blue-star-families-spouseforce)

**Freedom Learning Group's Instructional Design Internship Program** partners with Colorado State University-Global and Instructure Canvas on 16 week and eight week models that can offer a graduate certificate in instructional design or a self-paced coursework certificate, all while interning remotely with FLG's content staff. FLG directly hired all eight military spouse graduates from the program's first cohort earlier this year, and will offer another 13 internship cohorts in 2020 in addition to several other new internship programs in entrepreneurship, project management, and executive leadership. Learn more about FLG's programs at our program's page here: [freedomlearninggroup.com/missionoer](https://freedomlearninggroup.com/missionoer)

**Hiring Our Heroes Military Spouse Fellowship Program**, while not directly offering a certificate, does offer a paid internship with host employers. Think outside the box, find an employer that will host you during the six week program, and work with them to identify certifications or training that will make you competitive post-program for follow-on employment. Find out more about that program here: [hiringourheroes.org/fellowships/spousefellows](https://hiringourheroes.org/fellowships/spousefellows) ★



# Flourishing in Fitness

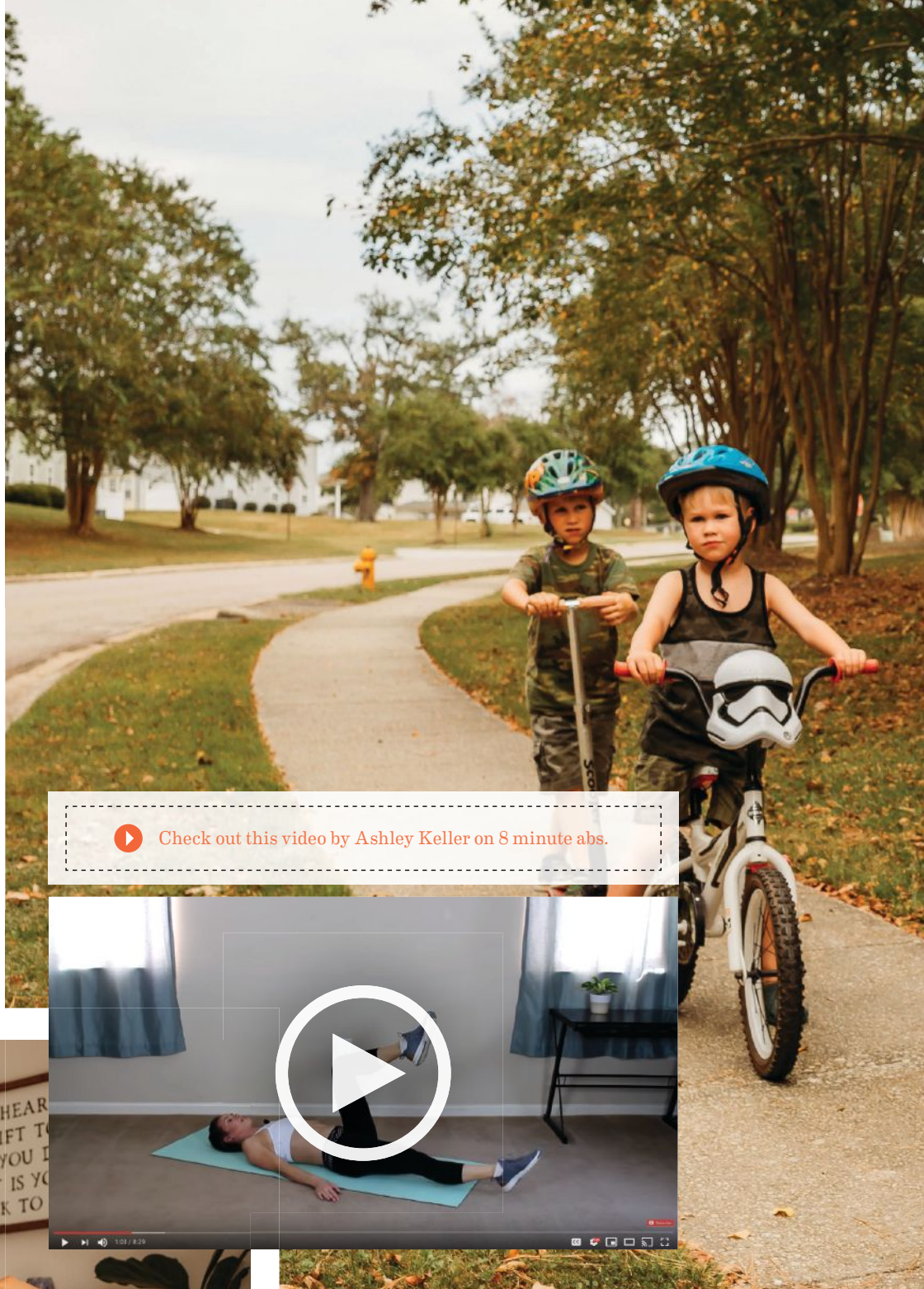
From YouTube to Spartan racing to motherhood, entrepreneur Ashley Keller is proving you can have it all.

By Kait Hanson, Army Spouse

**One cursory glance at Ashley Keller's social media presence** will tell you this veteran and military spouse is passionate about two things: fitness and motherhood. But like most things, Keller's online presence only tells part of her story.

The 31-year-old mother of three became passionate about fitness and nutrition in her teen years, but not in the traditional way.

"My original interest in nutrition was twisted — I struggled with anorexia for years, using it as a way to cope with issues that were going on at home," Keller says. "It wasn't until I was saved and



Check out this video by Ashley Keller on 8 minute abs.



became healthy that I had a breakthrough in my running and triathlon performance. I learned quickly that solid nourishment is an absolute game changer in how you feel, look, and your motivation."

Fueled physically and spiritually, Keller attended the U.S. Military Academy at West Point. During her time as a cadet, she trained, competed

and was named a Half Ironman World Champion in 2009, giving her the opportunity to race professionally on Team USA for a year before she graduated. Two days after commissioning, she married her college sweetheart.

"You can't get married as a cadet and I was so excited to finally be able to marry my now-husband," Keller shares.





*“I just launched my new 10 Minute Plan in November 2019 and I’m following it myself right now,” Keller says. “[There are] 42 different workouts, all 10 minutes long and you do three per day, so 30 minutes total time, for four days per week.”*

“But then I came to a big crossroads where I had to make a decision. The Army offered me the opportunity to train at the World Class Athlete Center [part of the World Class Athlete program for military personnel] in Colorado instead of going to Fort Bragg to be a platoon leader. They were going to pay me to train to make the U.S. Olympic

team for six years to qualify and race in the 2016 Olympics. Knowing all of this, I just wanted a normal Army life and to stay with the man I just married. Moving across the country and being separated for our first six years of marriage wasn’t what I wanted our life to be.”

In light of Keller’s

decision, she continued to Fort Bragg, where she deployed to Afghanistan, started her family, and became involved with Spartan racing, ultimately landing a spot on an all-Army roster to compete on NBC’s “Ultimate Spartan Team Challenge.”

“Spartan racing demands a level of all-around fitness that is invigorating,” Keller

explains. “You’re not just a runner. You don’t just lift weights. You have to react to each obstacle and unpredictable situations in a calm manner — just like mom-life — and do your best in challenging scenarios. There is no pressure of racing to achieve a certain time, because no two races are the same. It is a very primal, motivating >>



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IS GODS GIFT TO YOU.  
WHAT YOU DO  
WITH IT IS YOUR  
GIFT BACK TO GOD.



feeling to just be running through the woods and seeing what you are really made of.”

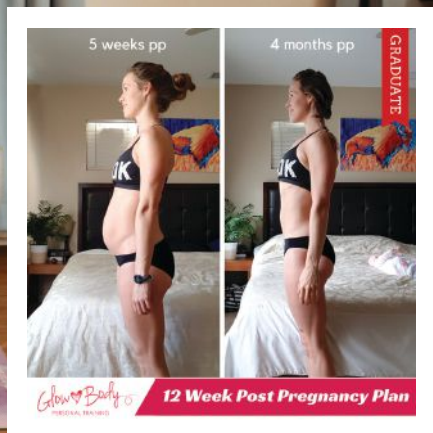
At the same time Keller was pushing herself physically, she was also realizing that her professional passion was a different kind of service — one that involved more face time with her family and developing tools for other women to thrive.

“Becoming a mom changed everything,” she says. “I started GlowBodyPT because when I was pregnant with my first child I was frustrated by the lack of challenging prenatal workouts on YouTube. The prenatal workout videos I found were too slow

and basic. The few hard workouts I did find were alarming and not smart for baby’s safety in 2nd and 3rd trimester. So I dug into as much research and women’s personal stories as I could find, got certified as a personal trainer and pre/postnatal specialist and started experimenting as much as I could on myself to see what exercises and workout combinations were the most effective. During my second pregnancy, I’d rush home on my lunch break, change out of my combat uniform, slapped on some mascara and workout clothes and quickly recorded my favorite workouts. A cheap camera was set up on my kitchen counter with index cards to hold it in place. I thought maybe there might be some other women out there who also craved more intense — yet safe — prenatal workouts. I wanted to serve those women, no strings attached and share what I was doing.”

Inspired by the online community she was building and with her military obligation fulfilled, Keller separated from the Army to dive head first into fitness, both personally and professionally. But that goal came with its own setbacks. Racing in her first Half Ironman since having babies, she suffered a devastating injury.

“I got into a horrific crash — my first ever — on the bike,” Keller explains. “Four of the top competing women all slipped on a metal, grated bridge that was drizzled with morning dew from the ocean water below it. My upper lip, lower lip, and chin were slashed open. My four front teeth were shattered. Over 20 stitches closed my ripped-open palms on both hands. I went home with a broken elbow, sprained wrist and no front teeth. Waiting for me was a just-turned 2-year-old who I was potty training and a 4-year-old, who put on my socks for me the next morning.”





Keller's perseverance through recovery, all while raising her children, maintaining her own physical fitness and supporting her husband through multiple deployments, allowed her business to flourish.

"I offer so many free workouts, like the 21-Day 8 Minute Workout Challenge or Free Prenatal Training Schedule," Keller says. "The most popular plan is my 12 Week Post Pregnancy Plan where we focus specifically on

closing the ab gap (diastasis recti) that occurs while you are pregnant. What's sad is that most women are never checked for diastasis recti at their postpartum checkup or warned about what exercises NOT to do postpartum. So they jump back into their pre-pregnancy workout routines and unknowingly make their ab gap worse! As diastasis recti becomes exasperated, it makes a lower stomach pooch more noticeable no

matter how much weight you lose. I designed the 12 Week Post Pregnancy Plan out of demand from women on YouTube, tested it on a trial group of 50 women, collected and monitored their progress and exactly what worked best, then edited and re-recorded the Post Pregnancy Plan before it ever was released for sale."

Today, GlowBodyPT offers free fitness videos, as well as prenatal, postpartum and high-efficiency home or gym plans, to women worldwide.

"I just launched my new 10 Minute Plan in November 2019 and I'm following it myself right now," Keller says. "[There are] 42 different workouts, all 10 minutes long and you do three per day, so 30 minutes total time, for four days per week. The plan

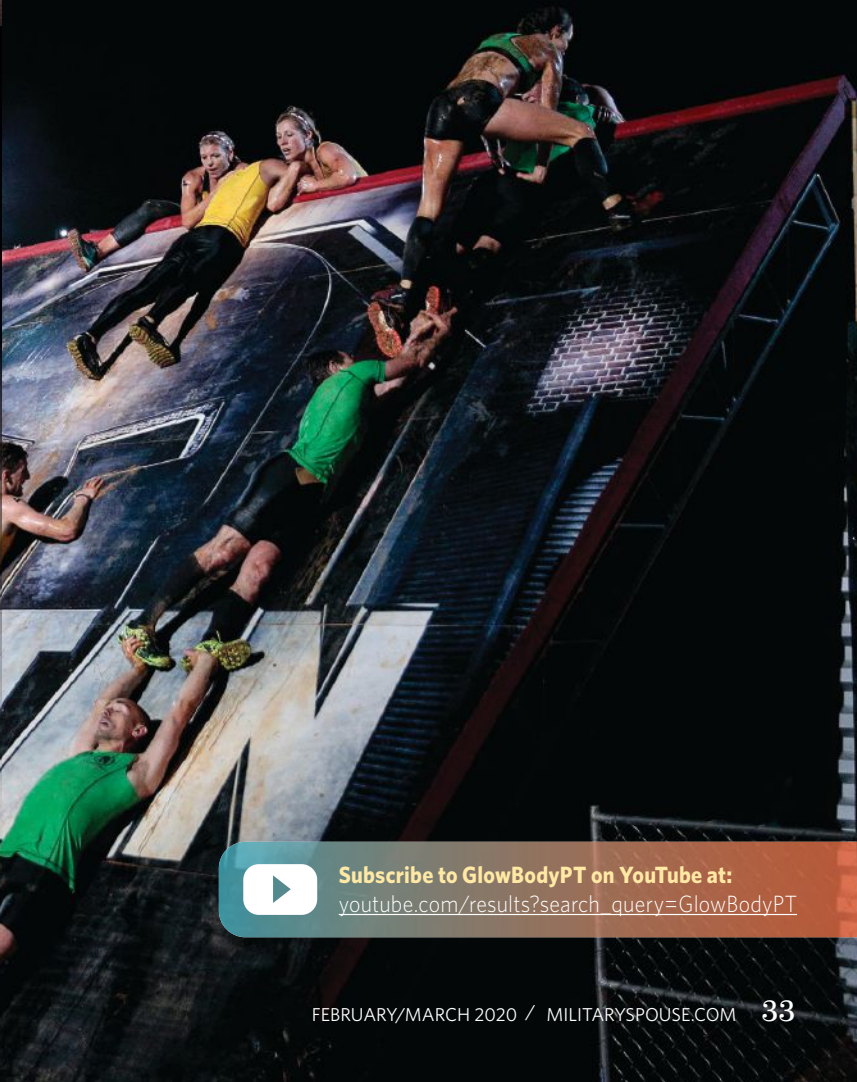
gets harder over the course of three phases with challenging booty finishers, progressive cardio series, muscle hypertrophy to sculpt shape, and mobility to prevent injuries."

Keller maintains that through all her successes, setbacks and the ebbs and flows that come with military life, she has the utmost respect for, and is continually inspired by, her fellow spouses.

"Know that when you are going through the motions of Groundhog Day — making breakfast, kicking kid toys out of the way, folding laundry, wiping butts, preparing for a deployment or a homecoming and all the emotional turmoil in between — you are seen. I know your struggles and you've got a sister in me who gets it." ★



***"You're not just a runner. You don't just lift weights. You have to react to each obstacle and unpredictable situations in a calm manner — just like mom-life — and do your best in challenging scenarios."***



Subscribe to GlowBodyPT on YouTube at:  
[youtube.com/results?search\\_query=GlowBodyPT](https://youtube.com/results?search_query=GlowBodyPT)



## Keeping Pace with the Thrift Savings Plan

By JJ Montanaro,  
Certified Financial  
Planner™ at USAA



**In part, financial fitness hinges on taking advantage of the right “equipment.”** I’ve always been

a huge fan of the Thrift Savings Plan, the military’s version of a 401(k). As a Reservist and civilian financial planner, I signed up when it first became available to the military back in 2001. It wasn’t nearly as user-friendly back in those days. There were only a couple of times a year when you could sign up or change what you were contributing. But as a financial planner, I knew it was a great way to save for retirement. Fast-forward nearly 20 years, and I find myself encouraging those in uniform to take advantage of the TSP. It can make a huge difference. Over the last couple of decades, I’ve seen service members accumulate hundreds of thousands in this valuable retirement plan. It’s an easy, inexpensive and tax-advantaged tool to save for retirement. To keep track of what’s happening with the plan, I follow the meeting minutes of the organization that runs the plan, the Federal Retirement Thrift Investment Board. While reviewing a recent set of minutes, I came upon a few nuggets of information that I wanted to share:

**Withdrawal options have changed.** Before Sept. 15, 2019, TSP participants were limited to a single, non-periodic withdrawal. So if you wanted to access your money via some sort of periodic payment, you were out of luck if you had already made a withdrawal. A lot of the folks I’ve worked with over the years have plenty of monthly income — military and government pensions, corporate pensions, Social Security — and weren’t really interested in another stream of income. Instead, every now and then they wanted to be able to pull out a lump sum to fund a trip, buy a car or make a gift. That’s now a possibility. So one of the biggest reasons to pull your money from the TSP when you separate from service is now gone.

**The military is taking advantage of the Roth TSP.** Nearly 40% of uniformed participants are using the Roth TSP. That dwarfs the 16% of government civilians doing the same. I think that makes a lot of sense, especially when you consider the military’s younger demographics — combined with the fact that service members don’t have to pay taxes on the combat zone pay they contribute to their Roth TSP.

**Two-factor authentication utilization is on the rise.** The TSP has slowly implemented a two-factor authentication sign-on procedure. This added layer of security reduces fraud and eventually will be mandatory. Get on the security train.

**Military participation still lags. Bad news first:** Only 63% of eligible uniformed services personnel participate in the

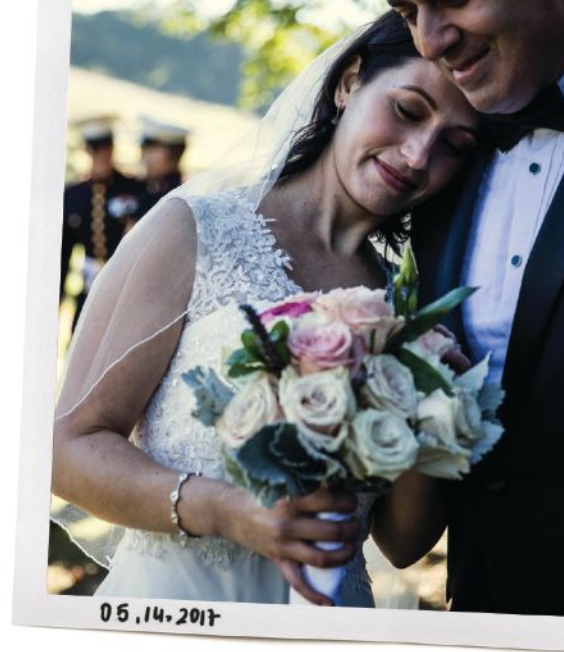
TSP as compared to 91% of government employees covered by the Federal Employees Retirement System. **Good news:** That level of participation represents more than a 20% increase over the last five years. I’d anticipate that number continuing to rise as more and more folks enter the service under the Blended Retirement System.

**Many are leaving money on the table.** A whopping 14% of BRS-covered members, around 80,000, are not contributing to the TSP. Many of them could be forgoing up to 4% of matching contributions. Ask around, and help spread the word: “Let no matching dollar go uncaptured!”

No matter where you are in your career or what your plans may be, consider making the TSP a centerpiece of your plans for a financially fit retirement! ★

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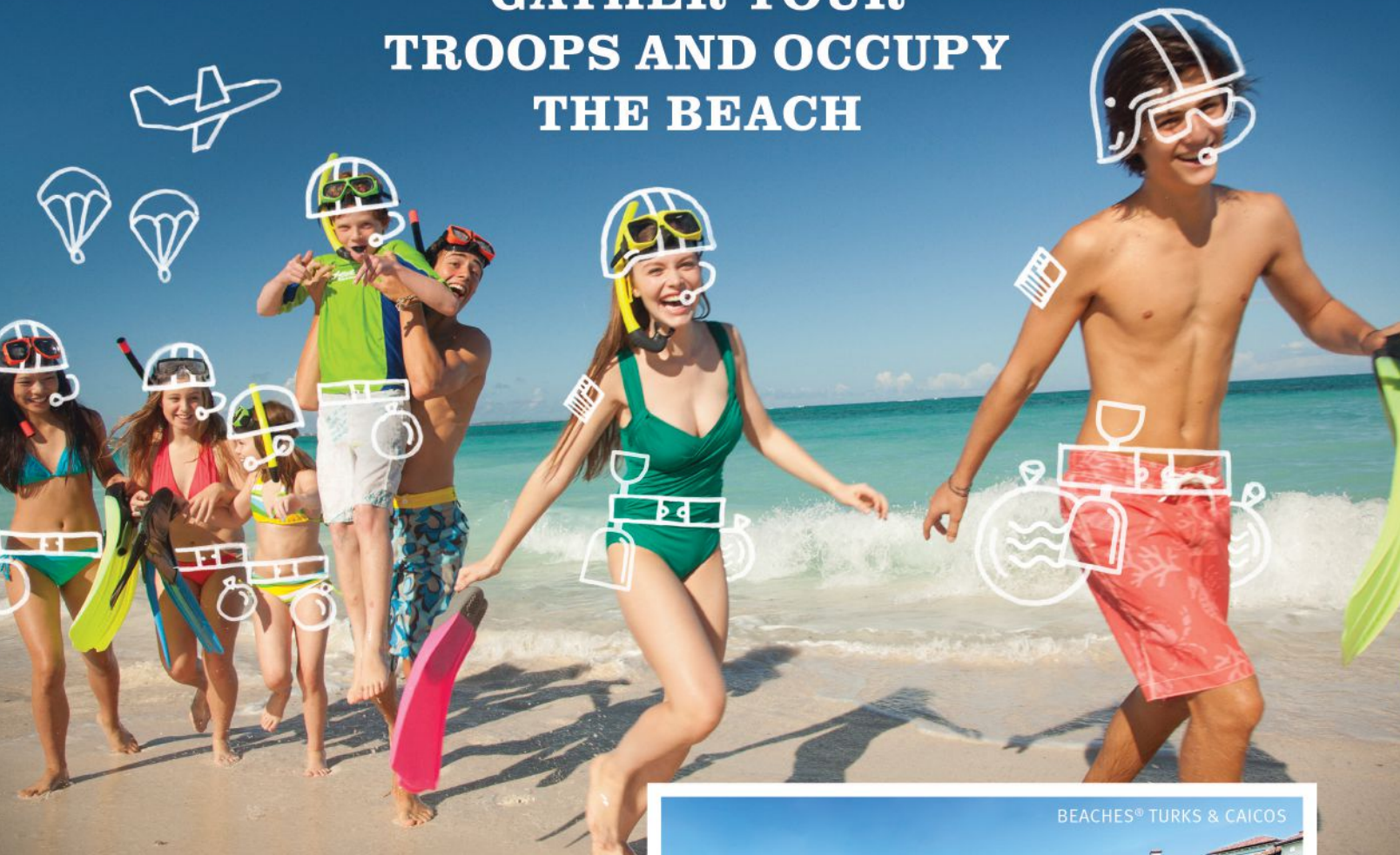
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