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How Sears is going the extra mile for veterans.



Hiring our heroes

So many of those who have served are out of work.

ChicagoBusiness.com/veterans

FOCUS

VETERANS IN THE WORKPLACE



"I'd been told what to do for 10 years. I thought maybe I'd try to do what I wanted to do." **Ryan Kuhlman, Page 27**



Eric Rivera says his employer, Sears Holdings Corp., supported him 100% when he was called up by the Air Force Reserve in 2008 to serve in Afghanistan.

Welcoming veterans home

Sears, State Farm, Navistar and others show how to bring military veterans on board

BY MEG McSHERRY BRESLIN

Eric Rivera of West Chicago, a 23-year U.S. Air Force veteran and now an Air Force reservist, was called up in 2008 to serve as a logistics commander in Afghanistan. Naturally, parting was a difficult moment for him, his wife and his two young children. But he went overseas with one worry off his mind: He would have a job when he returned. His employer, Sears Holdings Corp., promises its employees in the armed forces that, regardless of economic or

any other circumstances, their jobs will be secure while they're called up for military duty. Sears also matched his pay while he was away and extended his benefits for up to 60 months. His supervisor called Mr. Rivera's home to check on the family while he was overseas. And when Mr. Rivera returned after seven months, he was promoted. "My supervisors were behind me 100%," says Mr. Rivera, 43, now the

ONLINE VIDEO: At a local job fair, employers scope for veteran hires. ChicagoBusiness.com/veterans

project manager of inventory management systems and support at Sears' Hoffman Estates headquarters. "The reason I'm still with Sears is the fact that they do support us 100% and they really do listen to my needs." About 10% of Sears' workforce—some 30,000 employees—is in the armed forces, and the company has been recognized by veterans groups and human resources organizations as a model military employer. Several other major Illinois employers also have been recognized as leaders, including Aon Corp. of Chicago; Bloom-

ington-based State Farm Mutual Automobile Insurance Co.; Navistar International Corp. of Warrenville; Chicago-based SeatonCorp., and J. P. Morgan Chase & Co., the largest bank operating in Chicago. Keeping positions open while employees are on military duty presents a challenge for the managers and peers left behind—a difficulty large corporations often find easier to absorb than smaller employers. But local employers that have made a commitment to hiring and retaining military veterans say the payoffs usually outweigh the difficulties.

See VETS on Page 22

Vets welcomed home to work

VETS from Page 21

"We're currently hiring about 10 veterans a day since March," says a spokesman for J. P. Morgan Chase. "It's just the right thing to do given the huge sacrifices our service members have made for this country. But we know that we're also getting a lot out of it, given all of their skills."

Corporate outreach to veterans lately has taken many forms: Some local companies have joined forces with charities to build homes and support systems for disabled veterans. Others have become more aggressive about hiring veterans, appointing recruiters with the specific task of reaching out to unemployed veterans or to those just returning from active duty. In other cases, companies are enhancing benefits for reservists and National Guard members. Still others have launched mentorship programs so veterans in the workforce can help those just starting their careers.

Despite these efforts, the unemployment rate for those who have left service over the past decade is higher than the national average. For veterans of Iraq and Afghanistan, unemployment is in the double-digits, and in some states, such as Minnesota, it's at nearly 20%, notes Kevin

Schmiegel, vice-president of veterans employment programs at the U.S. Chamber of Commerce in Washington, D.C.

Advocates say one of the biggest reasons veterans struggle to find jobs is that they don't translate for employers just how their military experience applies to a corporate setting.

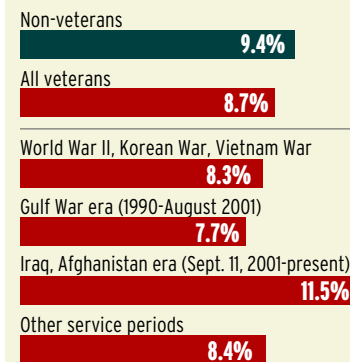
"They need to understand the value they bring and communicate their value," says Jack Amberg, senior director of veterans initiatives at the Chicago-based McCormick Foundation. "At the same time, we've got to educate employers. I still get (employers) worrying" that veterans might not fit into their corporate culture.

Mr. Amberg says some employers buy into stereotypes, believing that veterans may be prone to violence or may struggle with emotional baggage from their experience. But he contends that veterans who have endured the extreme stress of a wartime situation are well-suited to handle the daily demands of a corporate job.

The Employer Support of the Guard and Reserve, a group set up by the Department of Defense in 1972 to work with civilian employers to ease conflicts caused by an employee's military commitment, recently stepped up its efforts to help Illinois veterans whose jobs disappeared in the

TOUGH TIMES

PERCENTAGE OF UNEMPLOYED ADULTS



Source: Bureau of Labor Statistics

economic downturn. ESGR volunteer leaders are participating in more local job fairs and helping coach veterans for job interviews.

"For a lot of the people who had recently been deployed, a lot of them returned home and didn't have a job waiting for them," says retired Brig. Gen. Jay Sheedy, who commanded three Illinois National Guard units and is now employee outreach chairman for the Illinois ESGR Committee.

The U.S. Chamber is making similar moves, forming a national veterans employment advisory council to highlight the best practices of companies like Sears, Seaton, Chase and State Farm, which are effectively recruiting and retaining veterans. The council is putting a special emphasis on mentoring.

Looking to recruit vets? Some HR how-tos

Be aggressive about recruiting veterans. David Dahler, director of human resources at Chicago-based Aon Corp., says the company is a leader in the national Wounded Warrior Project, which supports injured veterans and connects them with jobs. Aon has sponsored several Wounded Warrior events around the country, inviting dozens of other companies to take part.

"We had a Wounded Warrior event here in Chicago, and we brought disabled veterans and other veterans here," Mr. Dahler says. "We showed them how to rewrite their résumés, with the help of an outplacement company. We know that we can take the great skills they bring from the military and convert those skills and accomplishments to what companies are looking for."

The Wounded Warrior work prompted Aon to think harder about other opportunities it could offer veterans. Aon has since relocated its crisis management center to Chicago. All the employees managing that call center are veterans, including many who were wounded while in the service.

At Warrenville-based Navistar International Corp., veterans make up close to 20% of the workforce in the defense division. The company attends job fairs and engages in other efforts to find veteran candidates. "We work with the Wounded Warrior Project and Operation Support Our Troops, and we're connecting all the time with veteran-friendly groups," says Mike Macko, a Navistar recruiter. "We want to target the folks in this area and get them hired."

Beware of stereotypes. Jack Amberg, senior director of veterans programs at

the McCormick Foundation, served 26 years in the U.S. Army, including as director of U.S. Army Public Affairs for the Midwest. He says veterans and employers have some work to do in confronting veteran unemployment.

"Veterans need to understand the value they bring and communicate that value," Mr. Amberg says. "At the same time, we need to educate employers. I still get people worrying, 'Are they going to go postal on me?' ... There's a cultural stigma out there."

Create a resource group to give vets support and advice. At Aon, the resource group not only mentors military employees but also works with the company's recruiting team to find other great job candidates. "It's a group that has been through the same kinds of experiences, and they can really help each other navigate the corporate world," Aon's Mr. Dahler says.

When sponsoring a job fair, have real jobs to fill; veterans should be prepared. Kim White, director of the Community Career Center in Naperville, had at least 80 employers commit to an October job fair for veterans, but she insisted that the companies have real jobs to offer. The center also offered résumé-writing and job-searching tips to the veterans beforehand so they would come prepared to impress. "They have to be ready to translate how working in Afghanistan has helped them, and how they can now lead people at a civilian company," Ms. White says.

Meg McSherry Breslin

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ATG rehab
in its sale to
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cgp Chicago Growth Partners
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ADVANCED PAIN MANAGEMENT
December 2010

MERIT CAPITAL PARTNERS
in its acquisition of
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November 2010

ENNISKNUPP
in its sale to
AON Hewitt
September 2010

Allscripts
as special counsel in its acquisition of
ECCLIPSYS
\$1.3 billion
August 2010

Carle
Carle Clinic Association
in its sale to
Carle Foundation Hospital
\$250 million
April 2010



Since completing his service in the U.S. Marine Corps, Matthew Kirschenman, left, has been mentored by Andrew Miller, an Aon Corp. executive.

STEPHEN J. SERIO

Showing veterans the ropes

Aon program aims to ease the transition

Matthew Kirschenman was a U.S. Marine intelligence specialist in Asia and the Middle East for five years, helping facilitate the first democratic elections in Iraq and earning medals for his leadership and drive.

But when it came to knowing what to say and do for a job interview back in the U.S., he was at a loss.

"I never had a corporate job," says Mr. Kirschenman, 29. "I needed someone to translate what my military experiences meant . . . and show me how to dramatically improve my résumé and interviewing skills."

That person was Andrew Miller, director of global marketing at Chicago-based Aon Corp. and a mentor at New York-based American Corporate Partners, a national program that helps veterans transition from the military to the corporate world through mentoring, career counseling and networking. Aon, one of dozens of companies involved with ACP, has about 50 employees working as mentors.

Military advocates say programs like ACP can be invaluable in getting unemployed or underemployed veterans on the right career track after their service. Mr. Kirschenman, now a graduate student at the University of Chicago's Harris School of Public Affairs, says Mr. Miller's advice clearly helped him secure offers, including for his current job as an intern in the government affairs office at J. P. Morgan Chase & Co. in Chicago. The two interacted so much that they're now friends.

"I'm very passionate about supporting those who've served our country," Mr. Miller says. "These are people who've sacrificed a lot . . . and I absolutely feel it's my duty to help them."

Meg McSherry Breslin

ONLINE VIDEO:

How one vet turned a coach's words into action. ChicagoBusiness.com/veterans

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A new twist on the 'Army of One'

Some vets plunge into entrepreneurship

BY ROBERT LOERZEL

Military boot camps aren't designed to turn out entrepreneurs. Those young men and women in uniform are being trained to follow orders, not to start a business.

Yet, many veterans say their military experiences instilled in them discipline and drive—qualities that came in handy when they got out of the armed forces and became entrepreneurs.

"The experience you get in the military is very fast-moving, with lots of responsibility," says Richard Gengler, 38, a veteran who is CEO of Prevail Health Solutions LLC in Chicago. "It makes you think quickly on your toes."

Gerald Paulsen, 54, a veteran who owns Paulsen Productions Inc. in Elgin, concurs: "What you get there is priceless to use the rest of your life."

And while the military is all about the chain of command, many veterans say they are ready to work outside a command structure. In the business world, they can be an "Army of One," to borrow the old recruiting slogan. "You don't need someone to constantly tell you what to do," says veteran Marty Pickering, 43, own-

SELF-STARTERS

PERCENTAGE OF SELF-EMPLOYED ADULTS

Excludes agriculture

Non-veterans

6.3%

All veterans

7.1%

World War II, Korean War, Vietnam War

10.9%

Gulf War era (1990-August 2001)

3.8%

Iraq, Afghanistan era (Sept. 11, 2001-present)

2.1%

Other service periods

7.7%

Source: Bureau of Labor Statistics

er of DinPak Packaging Solutions in Bolingbrook. "The military helped motivate me to be a self-motivated person."

U.S. veterans are more likely than average to become business owners, according to a 2011 study commissioned by the U.S. Small Business Administration. But the

"THE MILITARY HELPED MOTIVATE ME TO BE A SELF-MOTIVATED PERSON."

Marty Pickering, owner, DinPak Packaging Solutions

study found no clear explanation for why. One educated guess from the study's authors: "After years of following orders, the prospect of being one's own boss may be an attractive proposition."

According to the Bureau of Labor Statistics, 7.1% of all employed

veterans in the U.S. were self-employed in 2010, compared with 6.3% for people without military service. The numbers vary depending on era of service. More than 10% of employed veterans who served in Vietnam and earlier wars are self-employed. But that figure is just 2.1% for veterans who served after 2001.

"Most of the younger kids coming out today don't have the financial resources to start a business," says Mr. Paulsen, who served in the 1980s and early '90s. "They're just trying to survive in the economy. They don't have enough time to think about how much capital it takes to start a business."

One younger veteran, Ryan Kuhlman, 29, owner of Quality Car Center in Buffalo Grove, says his buddies from the Iraq war sometimes ask him if they should become entrepreneurs, too. "I tell them, if you're doing something to get rich quick, it's not going to happen," he says. "Everything has to come out of your pocket. It's a tough economy to do anything. If you really want to do something and you have an idea, put in the time and research."

RESOURCE GUIDE

Resources for starting businesses—counseling, set-asides for government contracts, special loan guarantees—are available to veterans of all ages. That doesn't mean it'll be easy. Like anyone launching a business, veterans face the challenge of getting financing.

The SBA guarantees some business loans for veterans, but it's the bank's call whether to make those loans, explains Steve Konkle, a veterans business development specialist at the SBA in Chicago: "The banker ultimately makes the decision."

Veterans who are thinking about a business loan can get advice at Small Business Development Centers around the Chicago area, including at Governors State University.

"Our role here is basically to scrub somebody up pretty good," says Bob Rakstang, who oversees the program at Governors State. "I'm reasonably blunt. You'd rather have me be blunt with you for free than get turned down for a loan. We look for what's missing in a financial plan and help a client really understand what they need to do to be bank-ready."

Not all veterans are ready to be entrepreneurs; some face difficulties adjusting to civilian life. But Mr. Rakstang, who is a Vietnam veteran, says he hasn't encountered Iraq and Afghanistan veterans whose combat experiences are hindering them from going into business.

DinPak's Mr. Pickering is confident that many of his fellow veterans will become fellow entrepreneurs.

"I do believe there are a lot of great men and women who currently serve in all of the branches who you will see become movers and shakers in entrepreneurship," he says.

An Air Force MP for 10 years, Ryan Kuhlman says, "I couldn't be a cop anymore," due to an injury while in the service. So he bought a business, Quality Car Center in Buffalo Grove.



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JOHN R. BOEHM

VETS AS ENTREPRENEURS

No longer taking orders

Ryan Kuhlman, a military police officer in the U.S. Air Force for 10 years—including five tours of duty in Iraq—says he was ready to do something that didn't involve being ordered around.

"I'd been told what to do for 10 years," he says. "I thought maybe I'd try to do what I wanted to do."

Mr. Kuhlman, 29, is service-disabled, with a foot injury from a vehicle accident that limits what jobs he can do. "I couldn't be a cop anymore," he says, so he decided to start his own business.

In 2009, Mr. Kuhlman and his father, Bob, bought Quality Car Center, an auto repair shop and car wash in Buffalo Grove. "I own well over half, but he's a partner of mine and a big supporter," Mr. Kuhlman says. "I don't think I could've done it

without him. He has a great network. He knew a lot of people who were instrumental in helping put this together." Mr. Kuhlman used a small-business loan to get started, but, he says, getting the loan "had nothing to do with me being a veteran."

Mr. Kuhlman says his military background prepared him for dealing with the stresses that come with being a business owner. As he oversees nine employees, he sometimes has to remind himself that he isn't in the Air Force anymore.

"I've got to realize that my guys are not in the military and they're not troops," he says, laughing. "You can only put so much on them."

Robert Loerzel

A startup that aims to give a helping hand

After flying F/A 18 Hornet fighter jets in Iraq for the U.S. Navy, Richard Gengler started a Chicago business that helps other veterans.

Prevail Health Solutions LLC, where Mr. Gengler is CEO, is creating a new way for veterans to get mental-health treatment. Its website allows them to remain anonymous as they describe their problems and ask questions.

"The majority don't seek any care," says Mr. Gengler, 38. For Prevail, he says, "the driving motivation is we're going to do something that's going to help a

lot of people who need it."

Mr. Gengler was a lieutenant commander when he left the Navy in 2006 after 10 years of service. He'd flown planes into combat from the deck of the USS Constellation. His next step was earning an MBA at the University of Chicago, where he used the GI Bill to cover some of his costs. He launched Prevail in 2008 with the help of the Patriot Express program, a Small Business Administration loan program that helps veterans and service members secure low-interest loans.

Last year, Prevail received a \$500,000 grant from the National Science Foundation's Small Business Innovation Research Program. It's still developing its online platform for providing mental-health assistance, but about 2,000 veterans have used a pilot version. Mr. Gengler believes his training as a fighter pilot helps him run his nine-employee startup. "You have to be able to maneuver quickly, change course fast, think quickly," he says.

Robert Loerzel



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Building a business, as well as a reputation

David Rambhajan has been in the construction business for 18 years, but he says his Chicago firm, Industria Inc., really started growing about six years ago, when he learned about the contracts he could get by citing his status as a service-disabled veteran.

Mr. Rambhajan, 45, who served in the Marine Corps Reserve from 1984 to 1992, says most people would look at him and say he's able-bodied. That's how he thinks of himself, too.

"My ankle clicks now because of something that happened," he says. "I said, 'Big deal. Life goes on.'" But other veterans told him he should get certified as service-disabled, and he finally agreed.

That status has helped Industria land government contracts on projects such as VA hospitals, but Mr. Rambhajan says he still has to prove that his company can get the job done.

When Industria began seeking more government contracts, it had to get bonding, insurance in case a contractor doesn't finish a job. At first, Industria got only \$500,000. "I said, 'Are you kidding me? These projects are bigger,'" Mr. Rambhajan recalls. Now, Industria has bonding of \$40 million, he says.

Last year, Industria had revenue of \$8 million and was profitable. When a larger construction company talks about using Industria on a project, Mr. Rambhajan says he tells the main contractor: "Hey, we're a construction services firm. We happen to be veteran-owned. We happen to be minority. Whatever. If that helps you with some goals, great. But we'd like to win your business because of the value we bring to the table."

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David Rambhajan's status as a service-disabled vet gives his company, Industria Inc., an edge in winning government contracts.

Cleaning up set-asides

Federal law gives companies owned by service-disabled and other veterans an advantage in securing government contracts.

Like other set-aside programs, this one has struggled with fraud. In 2010, Congress passed a law requiring the U.S. Department of Veterans Affairs to verify whether the companies in its database are in fact controlled by veterans.

In an audit released last summer, the VA's inspector general reported that 76% of the businesses it examined were ineligible. Some were not controlled by veterans, while others passed on too much subcontract work to businesses not veteran-owned.

Businesses listed in the VetBiz.gov database were required to submit applications for verification. More than 8,000 firms did not respond and were removed from the list. The VA verified that 2,000 firms were veteran-owned and denied the applications for another 1,600. VA officials have vowed to make the registry more trustworthy.

Meanwhile, Gov. Pat Quinn signed a law on Aug. 5 dictating that the state seek to spend 3% of every contract buying goods and services from veteran-owned small businesses. Gerald Paulsen, 54, a veteran who owns Paulsen Productions Inc., an Elgin presentation training firm, says he called legislators and urged them to write the law so that it included all veterans. An earlier draft covered just service-disabled veterans, mirroring a similar federal law.

"I said, 'Wait a minute. A veteran's a veteran, whether he's service-disabled or not. So make it inclusive for all veterans,'" Mr. Paulsen says.

Robert Loerzel

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'I credit the military with me being successful'

When Gerald Paulsen started his business in 1994, he didn't know anything about programs that help entrepreneurs get started. "I couldn't even spell 'entrepreneur,'" he jokes.

Mr. Paulsen, 54, is an Army veteran who's also worked as a suburban police officer. His tasks for the police included speaking at schools about the dangers of drug abuse. That gave him the idea for a business: giving similar presentations for profit. "Well, that was probably one of the dumbest ideas I ever had," Mr. Paulsen says, "because schools don't have a lot of money."

He tweaked the idea, looking at corporations instead of schools as his potential clients. Based in Elgin, Paulsen Productions Inc. provides companies with training in presentation and communication skills. With Mr. Paulsen serving as president and CEO, it now has more than 50 employees. "Not too bad for a cop," he says, declining to discuss company

revenue. He recently started a second business, Guam Business Discovery Trips, which helps businesses find opportunities in Guam, where Mr. Paulsen lives for five or six months each year.

"I credit the military with me being successful: the training, the discipline, the work ethic," he says. "What you get there is priceless to use the rest of your life."

Mr. Paulsen has benefited from programs that assist veteran-owned businesses, such as the Procurement Technical Assistance Centers, which help with government contracts. "We've ridden out every storm, partly because we diversified," he says. "We didn't put all our eggs into one basket. We've got corporate contracts, federal contracts and international contracts."

Mr. Paulsen lobbies and speaks for veterans, serving on the board of the U.S. Assn. of Veterans in Business. "Veterans never left a brother or a sister on the battlefield," he says. "Now, we can't leave them on the battlefield of business."

Robert Loerzel

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Gerald Paulsen, owner, Paulsen Productions Inc.



Bobbi Martinez, right, owner of FirstLight HomeCare, and one of her care coordinators, Julia Capozzoli, meet a prospective client, Alice Hughes, in her home. **ONLINE VIDEO:** Bobbi Martinez tells her entrepreneurial tale. ChicagoBusiness.com/veterans

'I wanted a mission and not just a job'

In the 28 years since she left the U.S. Army, Bobbi Martinez has raised four children, run her own beauty salon and sold cars. With her children all finishing college and leaving home, she decided to go back into business for herself.

Ms. Martinez and a business partner, Brett Chaveriat, started FirstLight HomeCare this year in Arlington Heights. It's the first Illinois franchise of a company providing non-medical care for senior citizens and others who need assistance to stay in their homes.

"I was looking for something where I could make a difference in people's lives," she says. "I wanted a mission and not just a job."

Ms. Martinez says she received assistance to start her franchise, which has yet to turn a profit, from Vet-Fran, an International Franchise Assn. program for veterans. Opening a franchise, with a national company's frame-

work already in place, was easier than starting a business from scratch, she says.

Although she's been out of the Army for years, Ms. Martinez says she still benefits from the focus and discipline she learned in basic training. After enlisting in 1979, Ms. Martinez was selected to serve in the Presidential Honor Guard, protecting Presidents Jimmy Carter and Ronald Reagan at events in Washington.

"I suppose this gave me a greater sense of responsibility to serve others," she says. "At

"AT THE END OF THE DAY, I COULD LOOK BACK AND SAY I MADE A DIFFERENCE."

Bobbi Martinez, FirstLight HomeCare

the end of the day, I could look back and say I made a difference." And Ms. Martinez says she feels that way about her work today.

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Seeing biz through a military lens

Although he isn't in the Army anymore, Marty Pickering still uses a bit of military jargon when he discusses his business. He talks about "force multipliers."

In the military, "force multipliers" are factors that boost a combat mission's odds of success. As the sole proprietor of DinPak Packaging Solutions in Bolingbrook, Mr. Pickering, 43, keeps his eye on force multipliers like low overhead costs.

The business name also reflects his military attitude: "Din" stands for "Do it now." Mr. Pickering says his Army experiences filled him with a sense of loyalty, respect and honesty, qualities that help him win the trust of customers buying the packaging products he sells.

"It's about being honest with your customers," he says. "If you are, then they will be long-

term customers."

Mr. Pickering served in the Army from 1987 to 1991, then re-enlisted in 1993, serving in the Gulf War. When he retired in 2009, he was feeling an entrepreneurial spirit, in spite of the bad economy. He was aware of programs that help veterans obtain business loans but decided not to go that route.

"I keep the margins tight," says Mr. Pickering, who runs DinPak with his wife, Roseanne. "I did not want to go into debt for a large inventory of products that I may or may not have a buyer for."

So far, he says, the company is doing well. He declines to disclose revenue, but says, "I'm very pleased with where we're at and I'm optimistic that we'll continue to grow."

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