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When Victor Janushkowsky retired from the U.S. Air Force in September, he knew he eventually wanted to get back into the local workforce.

His first step has been to volunteer and establish some contacts in the business community.

“It’s not a true retirement,” says the 53-year-old Colonel. “It’s a transition to a second career.”

They may not be on the front line or in charge of an infantry anymore, but military veterans are still trying to stay a part of the business community, are looking for jobs and becoming entrepreneurs.

“It’s taken a year to get established again,” Janushkowsky explains, “and I have a lot of energy left.”

After serving 28 years in the Air Force, he is hoping to find a full-time position in which he can utilize the skills he picked up from the military, such as leadership, operations management and engineering.

“The military trains a total-person concept,” he explains. “It looks at all aspects of your life. That alone prepares you for a civilian career.”

The American Military Retirees Association helps those acclimating to the business world to find jobs by working closely with employers.

“There seems to be a resurgence of companies looking for veterans,” says the association’s executive director Peg Bergeron. The AMRA has a career center on its Web site where veterans can post resumes and get other information about careers.

“Everything’s an adjustment for those who are retiring after 20 years,” she says.

Instead of looking for positions with an employer there are resources available for those who want to start their own business.

The U.S. Small Business Administration reports that individuals with prior military experience are 11 percent more likely to be self-employed.

And that’s where the SBA’s Patriot Express can help.

The loan is for veterans and members of the military community. Since the launch of the program last year, 2,020 loans have been awarded to veterans totaling \$192.1 million nationwide. And 32 were in South Carolina totaling \$3.3 million.

“It’s supposed to be a thank you to our military and to let them know we care,” says Teresa Singleton, South Carolina’s deputy district director for the SBA. “The word is getting out.”

In 2006, Northan Golden received a \$50,000 loan from the SBA to start a staffing agency franchise in Columbia, S.C. He retired from the Air Force and always dreamed of owning his own business. But he never viewed himself as retired.

“I still have a lot more to contribute,” says the 44-year-old owner of Express Employment Professionals. “After serving 20 years in the Air Force, it would’ve been hard to just do nothing.”

The Patriot Express Loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases. It is also available for spouses of military veterans.

The borrowers' industries include electronics stores, bakeries, computer programming, freight trucking, housing construction, clothing stores and restaurants and many more. Singleton says a majority of the loans have been for service jobs.

Patriot Express Loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. According to the SBA, more than 14 percent of businesses in America are owned by veterans. The association guarantees more than \$1 billion annually in loans for veteran-owned businesses.

Golden offers several pieces of advice for veterans who want to integrate back into the business world.

"Take time off for awhile," he suggests. "You can see what opportunities are available." And if you don't start planning while still serving, it can make things more difficult. "Learn how to take those skills you learned and bring them into the workforce," says Golden. "Also learn the value of networking."

Taking advantage of groups that work with employers, such as [civilianjobs.com](http://civilianjobs.com), can increase a veteran's chance of finding a job that fits. The woman-owned company, Bradley-Morris Inc., is currently the largest placement firm specializing in military candidates. It works with retired military personnel and with companies seeking qualified workers.

"We have placed more than 20,000 in our 18-year history," says Bill Scott, vice president of marketing and business development. "The military has a talent pool so valuable to corporate America. There are 200,000 people leaving the service every year."

One of the largest industries in need of employees is manufacturing. "The military provides some of the best trade schools," he says. And that in turn benefits manufacturers looking for qualified workers.

One challenge that Scott points out is it can be hard for companies to translate their military experience into a civilian job description. Scott says [civilianjobs.com](http://civilianjobs.com) knows what positions veterans may be best suited for and works alongside employers.

George Van, 57 and retired from the Air Force, had to work hard at translating his military resume into civilian terms.

"What I was showing was a six-page biological resume," he says, chuckling.

Van was able to get a job teaching junior ROTC at Wade Hampton High School, using his educational background from the Air Force where he taught in a school for Air Force Captains. "Teaching at Wade Hampton was a wonderful way to transition," he says.

Although he no longer teaches, Van says it helped him to feel a part of the community again.