

Military OneSource Podcast — Innovative Paths for Military Spouse Entrepreneurs

Episode transcript

Bruce Moody

Hi, I'm Bruce Moody, and in today's episode, I am joined by two business experts who share their experience to entrepreneurial success for military spouses. We've got real-life stories, actionable strategies to turn a concept into income, and vital resources to overcome unique military challenges. By the end of this episode, you'll know how to transform your ideas into a thriving business no matter where military life takes you.

Before we get started, I do want to remind you that we are Military OneSource and we are by the military and for the military. We are your first line of support, giving warfighters and their families tools to stay will and thrive.

Visit our website or call us anytime. We've got our number and our website address in the program notes, along with a link that you can use to send us your questions. Your comments or maybe an idea for a future episode. We'd love to hear from you.

And a reminder, you can subscribe to the podcast wherever you listen, so please do. All right, let's jump into today's conversation.

Welcome to the podcast. We are welcoming Rosie Lee and Steve Watts-Oelrich. Rosie is the cofounder and chief operating officer at Action Zone, which I hope to learn more about. And Steve is with the Small Business Administration and the program manager for Boots to Business. Welcome to the both of you.

Rosie Lee

Thank you.

Steve Watts-Oelrich

Thank you, Bruce.

Moody

I do want to learn about these programs. So Rosie, let's start with you. Tell us a little bit about yourself. What is Action Zone and what's your background in entrepreneurship?

Lee

Well, I'm a crusty old entrepreneur, got lots of bumps and bruises along the way. I cofounded Action Zone in 2018. It's a nonprofit that serves veterans and military spouses in their quest to start or grow a business.

My background in entrepreneurship stems all the way back to when I was 14 and I had a Jerry Lewis telethon and I was willing to give them 80% of the proceeds versus the 20% that I felt I should keep. And I was doing gig work before it was a word that anybody knew or a whole economy and a lot of different businesses in between there.

So I am very passionate about helping entrepreneurs in that early ideation space, where they have an idea and they don't know what to do with it or they don't know where they took a left turn instead of a right and can't get profitable.

Moody

Oh, this is great. I'm so glad to have you aboard.

Steve, tell us a little bit about yourself.

Watts-Oel

Sure. All right, everybody. I'm Steve Watts-Oelrich. I'm with the SBA's Office of Veterans Business Development here in Washington D.C. I happen to oversee the Boots to Business programs that help service members, veterans, military spouses learn about entrepreneurship worldwide.

I've been in the SBA ecosystem since 2016. I was a Boots to Business instructor, Veterans Business Outreach Center director, VP of military contracting programs, and then came to this role in D.C. just last August. So I've been here just over a year now.

On the entrepreneurial side, I've ran my own law firm for over eight years. I happen to be an AASBC certified business advisor. And I just recently opened, a smaller plug here, my own mediation practice. I don't do it during government business hours, I promise. So the taxpayers out there, you're not paying me to run my business. And so that's what I do.

But those experiences I feel like give me some policy and hands-on perspective when it comes to helping entrepreneurs succeed. And I also happen to be a very proud Air Force veteran.

Moody

There we go. This is the conversation we want to have. Why do you think that entrepreneurship is such a strong path, specifically for military spouses?

Lee

I'm a veteran spouse, so I'm in that military spouse community. I think it's really critical for especially active-duty military spouses to create businesses that are remote and portable while they're still navigating this minefield of all of their responsibilities in being a military spouse.

And while the prevalence of remote opportunities for them to be employees elsewhere is so much greater these days than it was before 2020, the freedom to have their own business, to move with them, to manage around their family, around their other responsibilities is just critical for their mental health, if nothing else.

Moody

It does sound like, from what you're saying, there are new pathways or new things that are just making it easier, but what are some of the barriers that military spouses continue to face when they're trying to start a business?

Watts-Oelrich

I can hop in on that one.

Moody

Please, yeah.

Watts-Oelrich

I would concur with what Rosie just said about the military spouse and why it's such a great opportunity for them. And I really like the emotional and the financial security pieces of it.

But there's a lot of common barriers when starting a business. And one of the big ones is access to capital. There's a fear of irregular income. Military spouses, there's frequent relocations. They have credentialing and licensing issues, limited networking opportunities. There's disruption in professional and personal lives.

And then, of course, sometimes if there's children, it's finding reliable child care, dealing with legal and tax complexities. And then there's always those perceptions and stigma that are still out there, unfortunately, surrounding being a military spouse and even being a military spouse entrepreneur.

So some of the stuff the SBA can do to help overcome these hurdles is we've got a really extensive network of resource partners and approved lending institutions, provide specialized training, mentoring, no-cost business counseling tailored for military spouses.

And some of these are through the Veterans Business Outreach Centers, VBOCs, Small Business Development Centers, or SBDCs, SCORE, Women's Business Centers, and then other resource partners out there.

And so what these spouses can do to leverage their unique skillset and leverage their community and these resource partners to take that next step and overcome those barriers.

Lee

That was all really great stuff, Steve. I'd like to foot-stomp one of those, and that is connections and resources. Because the military community is carefully ensconced within themselves, they would depend on themselves, every man is helping every other man and

the military spouses are all working together, in most cases, they don't have a lot of connections outside that community. And that's critical when you're starting a business or you're looking for a job. It wouldn't matter either one.

And so when they are able to find ways through some of the things that Steve mentioned with the networking and the resources and the connections, that certainly increases their success rate in both job hunting and in entrepreneurship.

Moody

Rosie, I really appreciate you saying that. If somebody has a business idea, but maybe they're not sure where to begin, what are the steps that you generally recommend?

Lee

Well, the first thing I tell them to do is figure out if there's even a need for this thing, whether it's a product or a service. Usually we start businesses by seeing a problem in the marketplace or a challenge that we ourselves have had and we think to ourselves, "I can fix this for everybody else." But sometimes that clouds your thinking. So my very first thing I say to everybody is, "What have you done to find out if this is really a gap in services, if there's really a need out there?" And then after they have established that that's the case, I try to get them from idea to invoice.

The tools that I use of choice are guiding them through the business model canvas and the value proposition canvas. And then I help them develop an MVP, a minimum viable product, so they can get out there and test it and really hear from customers. And then help them develop a strategy map for where they're going to go next, how they're going to take what they've learned so far and get it to market and then beyond.

Moody

That is a really interesting concept, going from idea to invoice. I really appreciate you spelling that out.

Steve, when people are in those early moments of having an idea, and specifically let's talk about military spouses, how do you help them determine if an idea has some potential viability to it?

Watts-Oelrich

Talk about foot-stomping Rosie, I'll foot-stomp on your business model canvas.

Moody

Yeah. How do you find out if there are billable hours at the other end of the process?

Watts-Oelrich

Those are sure exciting but overwhelming times for a military spouse or anybody thinking about starting a business.

So how we at the U.S. Small Business Administration here, one of our key resources is the Military Spouse Pathway to Business Program. And it's a one-day, high level introduction entrepreneurship workshop.

It's very similar to the Boots to Business Training. It's done free. It's usually online. We even have a self-paced version of this that they can take, and we touch on that business model canvas in the class, but then after the spouse completes that class, they're eligible to take a six-week follow-on course called Revenue Readiness, where they really expand on the business model canvas and they will make you go out and talk to people about your business idea to see if it's feasible and sustainable and if there's a market out there to get to that invoicing point that Rosie mentioned.

And so we do that. Then we do the handoff from there. They're handed off to a Veterans Business Outreach Center, other resource partner who continues to help that person along their entrepreneurial journey.

One thing I didn't mention that I think is really crucial and nice for military spouses and veterans, working with these resource partners, they're nationwide. And in fact, we even have a VBOC in Puerto Rico now, one that covers Guam as well.

And so if a military spouse happens to be in New Mexico right now working on their business and then they relocate to another state or even overseas, they can still work with either the VBOC they started with or another one in the state they happen to go to. And so everything gets handed off. They don't have to reinvent the wheel and start over. And it's the same with the other resource partners. They're nationwide and they work really well together to support the small-business owners as they get from idea, and I love that Rosie, to invoice.

Moody

I have a question for the both of you. I want to go back to something that Steve had said, which is part of what you make the spouses do is to get up and talk about their idea. How important is that? Do you find that people hesitate to say their idea out loud at first? What does that look like to you?

Watts-Oelrich

Yeah, people do hesitate. And it's not just military spouses. They have a fear of failure or worry that others are going to think their idea is dumb. Sometimes there's people like, "If I speak this into existence and then I try and I fail, then I myself am a failure."

And so things we do is offer some reassurance, provide a judgment-free zone. And that's one thing I will emphasize when we're in class with Boots to Business, the Military Spouse Pathway to Business class, any of those, we're very cautious. There's no criticism of other people's ideas in that point. People are there to speak them into existence.

Then again, I'm touching back to get people comfortable, that non-judgmental space and then to start exploring the ideas and maybe it's a lack of confidence. Will this work? Can I get this from feasibility to sustainability? Is it going to work? And again, I touch back on that, sitting down with them and start working through a business model canvas.

Moody

Rosie, I want to hear your take on this because it does seem that this is like a really critical moment in the process.

Lee

We're going to start a marching band here, Steve, with all the foot-stopping you and I are doing.

Watts-Oelrich

Right. Yeah.

Lee

Fear is such a huge weight for all people, for all reasons. But for military community especially, the potential consequences of fear can be so great that there's a reason why they're fearful.

What I advocate, and we absolutely send them out, you got to talk to 100 people in the first two weeks, because if you don't do that, then you're still confirming your own bias. You're not really getting to know whether or not that idea has legs.

So one way to tackle that is to pair them up, which is what we do in our programs. We pair them up so that they have an accountability partner, a battle buddy, if you will, throughout the program so that they can cheer each other on. We're very intentional about how we pair them together. We don't want two introverts at one table.

Moody

Oh, no.

Lee

Well, she said she was going to do it and she didn't, but I didn't do it either. But I think, in my experience, the way that we teach business model canvas, which is intensive, that's all we do in that first program, is business model. All nine blocks of it, plus the strategy around each one of them. So they get more comfortable with the idea of things and how the pieces fit together, and that battles a lot of the fear. So they're actually eager at that point to go out and see if what they think is true is actually true.

And once they know that they can validate that or find out that it's not valid and they need to make some adjustments, then their confidence grows. Every step along that path, every one of the eight weeks gives them a little bit more of that confidence so that the fear erodes and they become more excited to see if this is going to work. And when they find something that doesn't, it's not the end of the world and they see that it's not the end of the world. They just know now what they have to do.

Moody

When you say we, you mean Action Zone?

Lee

Yes.

Moody

Just give us a quick summary of what Action Zone is and how you're helping spouses.

Lee

Action Zone is an entrepreneur support organization for military community members, active duty, veterans and military spouses.

We have three levels of assistance for getting them started or growing their business. Activate is an eight-week program that focuses on the business model canvas, strategy development and a map to move forward.

Incubate is the next level. They're generating a little bit of revenue, even if it's not a lot or not consistent, but now they've launched and they've got some money and they're facing operational challenges they didn't even anticipate because that's a whole different animal from starting a business to operating a business. And that runs for six months. That's only held in sight in Tampa.

Activate is a national program. We have virtual cohorts as well as onsite cohorts in Tampa, but our virtual cohorts have even had people from across the world who are serving on a base someplace and have taken the virtual cohort.

Moody

Nice. Steve, where does the Military Spouse Pathway to Business come in for military spouses seeking to start their own business?

Watts-Oelrich

Absolutely. The program, it's designed specifically for military spouses, primarily ones who are interested in starting their own businesses. This one is primarily geared towards that active military spouse. And the reason being is it talks about the unique challenges that are faced during that active-service period, the unique challenges of the military life, the frequent relocations, family demands.

But it dives into topics like evaluating business ideas, understanding the market, financial basics, legal requirements, and then of course, accessing SBA resources for funding and for their business support. And it's a great supportive environment tailored to military spouses, which helps build that confidence that Rosie was touching on.

The introverts hopefully can get a little bit extroverted through the process because it is so essential for that to happen. But the program itself gives spouses a foundational knowledge

and tools they need to move from that idea to a real business, no matter what their previous experience is. And we like to say it's a very great first step.

As I mentioned before, further support comes from that Revenue Readiness follow-on course. We take that first couple of weeks of the course, delve further into the business model canvas. Then the participants, and this is anybody that takes Boots to Business, gets into Revenue Readiness, a Boots to Business Reboot that goes there or the Pathway to Business Program.

You work on that business model canvas for a while and then you get access to LivePlan and it's an online business planning tool, which is really great. You start taking that business model canvas, putting it into LivePlan for people that aren't writers. LivePlan now has some great AI built into it where you can take those little blurbs that you put in that business model canvas, put them into LivePlan's AI, and it'll turn them into nice words. They're still your words. They're what your thoughts are so that when you need to go get some funding or something and you show that business plan to a lender or a stakeholder, it's going to look nice. You don't have to be a world-renowned author to get to that point.

Then, as I mentioned earlier too, once they graduate Revenue Readiness, they're handed off a warm handoff to primarily Veterans Business Outreach Centers, take that LivePlan right along with them and continue to work along until they're ready to take the next step in their business.

Moody

I should note that we're covering a lot of stuff here. So we have a ton of links in the program notes. All the things that you hear ticked off during today's conversation, there are links and you can just go and read more about them.

Rosie, you're a successful entrepreneur. How did you turn your business idea into a reality?

Lee

Which one?

Moody

Pick one.

Lee

This has held true through my whole life and my entrepreneurial experience is that I found a gap and I tried to fill it.

There are three ways that you can potentially have a successful business. You can be first, you can be better or you can be different. And let's be honest, there's not much that's first anymore unless it's high-tech stuff.

So my businesses were all about finding a gap and figuring out, can I fill that, and how can I fill that, and is it profitable? Overnight child care center that I ran for three years, notary business with a notary business educator component. Even my independent food truck

was filling a gap. And I laugh because if I knew back then what I know now about business model canvas and structuring your business in certain ways, I was like everybody else that buys business cards. We didn't have websites back then, but bought business cards and a shiny new LLC, which I thought was going to get me into heaven, and then I'm in business and that's just not the way it works.

So I could have been much more successful in some of my businesses if I knew than what I know now. And others I would have saved time and money and run from much faster. But I think I now practice what I preach. When I launched my first nonprofit, which is Action Zone and hopefully will be the last one I ever do, I had a lot to learn even then.

So it just goes to show that once you've been a business owner doesn't mean that you know everything the next time you're going to step into the arena, and you should be humble and willing to reach out and get help because every experience is going to be different.

Moody

Interesting. What I'd like to do is to ask each of you to share a story about a military spouse that you worked with to turn an idea into a thriving business.

Watts-Oelrich

I'll jump in there on this one. I did not work directly with this spouse, but I'm sure proud of her story. And I want to highlight her journey because she found success after completing the Military Spouse Pathway to Business class and then Revenue Readiness.

And the spouse is Blenda Gann and she founded Blissful Bean. It's a popular drive-through shop in Ecru, Mississippi. Blenda, whose husband is a long serving member of the Mississippi Army National Guard, turned her passion for community and coffee into a thriving business. Her journey stands out not only because of her perseverance, but also because she leveraged SBA programs designed specifically for military spouses. She actually started with entrepreneurship coaching through the DOD Spouse Education and Career Opportunities Program, so SECO.

Moody

Awesome.

Watts-Oelrich

Yeah. And then she connected into the SBA's Military Spouse Pathway to Business training, and then from there, went to the Revenue Readiness class. And so she gained all the essential skills in financial projections, marketing, customer service, and that empowered her to bring her dream to life. And so the tailored support she got from SBA helped her navigate challenges that are unique to military families, managing that mobile lifestyle, finding resources.

What it is today, Blissful Bean, it's a community hub that symbolizes resilience, passion, and an entrepreneurial spirit of military spouses. And so I'm proud of that story because it does highlight how all the programs from the beginning with SECO, all the way through to

Revenue Readiness and launch, Blenda really did take advantage of the stuff available to her and get her business up and running. It's a great success story that it is a community hub there in Ecru, Mississippi.

Lee

I have Stacy's story here in Tampa. She had been making dog treats and dog biscuits and dog food and healthy versions of that that she made in her own kitchen. And she was selling it on Facebook Marketplace for a while and decided that she really wanted to expand this into a bigger business. And so she attended Action Zone Activate and got to learn how to develop a model around that business that she had already been generating revenue on.

And watching her really go out there and talk to people about what they fed their dogs and their cats and how they thought about commercial dog food that was available in the grocery stores or even the, I shouldn't say it this way, but the highfalutin gourmet dog food you can buy online and be delivered by FedEx the next day.

She really investigated, leveraged all of the tools at her disposal as she was building out the model and then had an opportunity, because Veterans Growing America, if you're familiar with that organization, had created a popup market at MacDill Air Force Base in December of '22. And this was her first foray out into the public, not behind a Facebook Marketplace.

Didn't know how to use her little Stripe card reader and panicked a little bit, had a most beautiful display of all the products that she creates and did very well. Which talking again, going back to that confidence thing, she became so much more comfortable with not just her products, but then talking to the people about the products, that she started going to more and more farmers markets and popup markets.

The last time I saw her at a market, she had explained to me she was watching her business bank account continue to grow and becoming smarter about her cost of goods sold and buying at scale so that she could increase her revenue and her profit on those products.

She participated in Action Zone Incubate, that six month program for businesses in operation. She did that twice actually and is now contemplating how she's going to get into a brick and mortar location. Maybe not on her own, but in conjunction with another couple of businesses.

So to see her evolve from that timid business owner that wasn't sure how she was going to make this grow, to being confident enough to go into a space with others and bear that financial risk, not to mention the risk of not going into business, but sharing that space with others, was quite an accomplishment for her. And then the financial stability has just changed her life. She doesn't have to work a part-time job anymore.

Moody

I'm interested to follow up on what you said, the evolution of a business or just a business plan. To take what you're doing into a brick and mortar, that requires money, funding. So once you have an idea and a plan, the next big question is funding.

So what are some options for military spouses who are looking for financing?

Lee

Steve, I'm going to say one thing and then I'll let you jump in. I am a huge advocate of bootstrapping, whatever that means for the individual. I do not advocate people go into debt, to spend money to make money. You make money to spend more money on your business.

But bootstrapping, the same way I feel about the legal structure, you don't get into heaven with an LLC. Stay a sole proprietor if your business allows it. Stay a sole proprietor and bootstrap your business for as long as you can because trust me, the responsibilities of debt and accountability to partners will come soon enough. I'll jump off that soapbox and stand aside so Steve can talk.

Watts-Oelrich

That's a great segue, Rosie, bootstrapping. And I'll do another little plug for the Pathway to Business program. We talk about bootstrapping in the Financing Your Business module. That's one strong way because honestly, average cost to start a small business is far less. You hear ranges from \$5,000 to \$15,000 average. Now, you got to factor all the businesses that start nationwide.

So I have to concur bootstrapping is a really great way to go about it. But other ways, I'm going to plug, of course, the SBA. SBA has some really great loan programs, go to your local lenders. And if they're SBA approved, they know how to do all the paperwork. They can help you get into the right situation. So there's SBA loan programs, including community advantage loans. Some of those are SBA, some are other products, community development loans out there.

There are grants and competitions. I'm going to say grants are unicorns. They're not as common as people think. Veterans and military spouses, this ties in later, but they think like, "Hey, I'm a veteran or military spouse, I should be able to get a grant for my business." They do exist. They come with conditions. And sometimes there's local economic development funds available for small businesses.

And then another thing people sometimes forget. You've got your kickstarters, your Indiegogo campaigns. You're going to have to give up something in exchange. I'll use the coffee shop business, for example. To fundraise, you might be giving out 100 cups of coffee in exchange for Y amount of money in advance to get that person a punch card. But it is a way to raise funds for your business.

And of course, there's also, depending on the type of business and the level, what the business is doing, sometimes I call them the sharks. Most people are familiar with sharks on Shark Tank, investors. There's the equity side of things for getting financing.

Lee

If I can expand on something, because just saying that bootstrapping is the way to go is not very helpful, and I apologize for that. I think people need to understand how that works and what that means.

But one of the things that I think is really important to understand is you can start generating revenue with a minimum viable product. That's the smallest, most marketable thing in your business that you can begin selling, and that will help you generate revenue. Many times the ideas of the entrepreneur are so large, and Steve, correct me if you've never come across this, but they have like 15 revenue streams and they all want to launch them at the same time.

So taking a look at what your plans are for the business and trying to figure out how you can start small so that you can self-fund the continued growth of your program is often a great way to put yourself in a better position as you start to grow that business.

Watts-Oelrich

Absolutely, Rosie. I call that analysis paralysis where people get hung up on that. I'm going to do hot dogs and then, well, wait a minute, I want to do macaroni and cheese and then, hey, I'm going to sell motor oil on my food truck too because they want to have all the possible revenues, right?

Lee

True story. True story.

Watts-Oelrich

And so yes, exactly. Launch something to get that revenue coming in and then you can hopefully self-fund from there. Get to the motor oil if you really think you're going to be able to sell it on your food truck. Yeah.

Moody

How are your organizations working with the Spouse Education and Career Opportunities program to support military spouses? And I ask that because this program, also known as SECO, I'm really keen to know how you work with us when you're working with spouses.

Watts-Oelrich

Historically, right, I can say that the SBA and the resource partners, I know when I was in Washington state, for example, in the field, I was working locally with the folks on the ground with SECO. It tends to be an ad hoc, more of an unofficial collaboration. There's nothing in writing per se, but accepting the referrals, helping each other, informal conversations of maybe how to help an individual client without violating anybody's confidentiality or speaking in the abstract, and then getting referrals into the SBA Resource Partner Network to help these folks.

Just like Blenda, I go right back to Blenda and getting her situation from being a SECO participant all the way up to making revenue at her Blissful Bean coffee shop.

Moody

Rosie?

Lee

I agree with the informal referrals. A lot of what happens behind the scenes to get people from where they are to where they need to be is the connections that we, Steve's organization, it's because we've created the network to be able to find the referral sources for the reasons that they need those things. Nothing formal, just, "Yes, I was referred by and can you help me?" And of course we can.

Moody

Are there any other resources that we haven't talked about that you want to recommend to entrepreneurial military spouses?

Lee

Absolutely. I think that wherever you are in the United States, you need to look to see if your local government has an entrepreneur center.

I told you at the very beginning, I'm a crusty old broad that's been doing entrepreneurship for a lot of years and the word entrepreneur was never really used. And resources were, "Really? You want something? Go find it yourself, girl."

Find out what your counties or your local city governments have. Go to the SBA, go to the SBDC and look on Meetups and Eventbrites and become a part of the network. Find out where other entrepreneurs are meeting, whether they're in your line of business or the industry you're thinking of entering or not. Get connected because those are the people that already know where the resources are and they can help connect you too. So don't underestimate networking.

Moody

So when you're working with military spouses, you're working with military families. From where you sit, from your engagement with these military spouses and the families, are you able to see evidence that the service members may be better able to focus on the mission because of entrepreneurship and the support that a military spouse gets in developing a business?

Watts-Oelrich

I've heard this before. He was part of a Boeing Global Engagement program and he came out of the military pretty high level. I forget what his ultimate rank was, but he was high ranking. And the comment he made was talking about support for military spouses and financial security for the military family. And if you have a service member, whether they're deployed or not, they could just be locally on a base and they're working on something that's crucial to the military defense system, but their mind is not on the mission because they're worried about their family not being able to pay their bills or maybe the car's broken

down or they're worried the kids are going to have enough food to eat or maybe they're getting ready to get evicted. We don't know all the things that can be going on.

So if you can remove that element and provide the peace of mind, and not to mention, and Rosie, you touched on this earlier, that good feeling of self-confidence a military spouse will have when they're doing their own thing. That brings peace and harmony to the house too. And again, your service member now has more peace and harmony at the house. There's financial security. Their mind is more on the mission when it needs to be on the mission, and therefore I think that strongly contributes to national security.

Lee

Yeah. I don't think I could say that any better, Steve.

If you're at work and you're concerned about something, I don't care what your job is, and you're concerned about your family or your economic situation, your children, your spouse, there's unhappiness or unrest there, how do you do a good job for any company, let alone the military? When the cog is working the way it's supposed to and all the gears are rolling the way they should and the spouse is not having to suffer professionally or personally because of their situation being relocating so frequently or having to be the only person at home most of the time, that relieves a lot of emotional baggage on the military person and the spouse, as well as the rest of their family members. Because even if it's not a family business, owning a business is a family affair, it affects positively and negatively everybody in the family.

Moody

That's wonderful. And we are going to leave it there. I thank the both of you for joining us today. And for those of you listening, if you like what you hear, you can talk more with these folks. We're going to put links in the program notes so you'll find ways to reach out to them. But we also encourage you to share this conversation with other folks who would benefit hearing from it.

So again, thanks to the both of you for joining us today.

Lee

Thanks for having me.

Watts-Oelrich

Yes, thanks for having me, Bruce. Appreciated the time.

Moody

Absolutely our pleasure. And I want to remind you that Military OneSource is by the military for the military. We are your first line of support, giving war fighters and their families tools to stay well and thrive.

Call us anytime. Visit us anytime. We've got our number and the website address in the program notes. There's also a link you can use to send us your questions or comments, maybe an idea for a future episode.

And be sure to subscribe to this podcast wherever you get your podcasts because we cover a wide range of topics. To help military families navigate military life, I'm Bruce Moody. Thank you for listening. Take care. Bye-bye.