

Mike Erwin

An accidental social entrepreneur

A. J. Wasserstein¹

Mike Erwin never envisioned himself as a social entrepreneur or activist. Yet in 2012, he found himself the CEO of an organization with 15,000 members and 34 chapters reaching from Syracuse, NY to Houston, TX.

While Erwin was no stranger to leadership positions, his primary experience had been in large, structured organizations. In high school, he had been an athlete and student leader. That continued in college when Erwin gained a nomination and enrolled at the U. S. Military Academy (USMA) at West Point. He thrived in the highly regimented program offered by the school. Later, Erwin excelled in his assignments in the Army, garnering multiple awards and medals.

However, the founding and growth of Team Red White and Blue (Team RWB) had none of the characteristics of his previous endeavors. Erwin started the organization as an emotional gesture “to enrich the lives of America’s veterans by connecting them to their community through physical and social activity.” Erwin’s enthusiasm and the organization’s mission caught on rapidly and Team RWB attracted media attention disproportionate to its size. With the acclaim, others joined in to form new chapters and Fortune 500 companies kicked in sponsorship money. In short order, despite being resource constrained and having no paid employees, the organization grew beyond anything that Erwin had envisioned. Without any intention to do so, Erwin accidentally became an entrepreneur.

Back at his beloved West Point to teach, Erwin started a run on a brisk day in November 2012 and found himself ruminating on the future of the organization and his place within it (see Exhibit 1 for Erwin and Team RWB Timeline). He was overjoyed with the success of the organization, but also recognized that Team RWB needed to be professionalized in order to scale. Erwin wondered whether he was the right person to continue to lead Team RWB. If he was not, how could the organization pivot and restructure without losing its momentum?

From Kandahar to Ann Arbor

After graduating from the West Point in 2002, Mike Erwin served 28 months as an intelligence officer in three overseas deployments, once in Iraq and twice in Afghanistan. In 2009, he returned to the US after his last deployment and entered an Army program that allowed him to pursue a graduate degree in exchange for agreeing to be an instructor at West Point for three years after graduation. Erwin enrolled at the University of Michigan in 2009 to pursue a master’s degree in psychology.

Michigan appealed to Erwin for a number of reasons. He had family there; his sister was a nurse and his brother-in-law was enrolled in a joint JD – MBA program. In addition, he would have the opportunity to study with Chris Peterson, a renowned psychology professor who was one of the founders of the field of positive psychology, an area of study in which Erwin was deeply interested.

And yet, Erwin felt isolated and misunderstood in his new Michigan home. There were not many people with whom he could connect and share experiences. Michigan had no active military bases, even though it was the ninth largest state in terms of sending people to the military. For Erwin, Michigan contrasted with his experiences in the South, a region with numerous military bases and a greater acceptance of active military and veterans.

But if he was questioning his identity and purpose as a first-year graduate student at Michigan, Erwin realized there were others who might be in even worse straits. He was still a commissioned officer (a Captain), enjoying a regular paycheck, benefits and health insurance. Erwin wondered what it must be like to be a veteran who was no longer affiliated with a military branch, and not feel understood, appreciated or connected to people who shared your experiences.

It was Erwin's practice to go for regular, long runs to think, organize his thoughts, and clear his head. A marathoner, Erwin had plenty of time to ruminate on the challenges of transitioning from intense, mission driven military experiences to civilian life.

Running with the flag

Through his running activities, Erwin learned about Team in Training², a peer-to-peer, grass roots fundraising organization affiliated with The Leukemia & Lymphoma Society. The organization allowed people to solicit friends and family to support a cause they championed. This model appealed to Erwin and he wondered if it could be applied to his cause, helping military veterans. Could a team of people be created that want to run and raise money to support veterans? Could an organization help veterans build bridges to the communities in which they lived?

Erwin began to network to figure out how he could operationalize his concept. He talked to Jennifer Felber, a Michigan-based social worker responsible for all Iraq and Afghanistan wounded veterans in the region. Erwin asked Felber why, in spite of all the government programs in place to help and support veterans, so many veterans, including himself, felt isolated and out of place.

Felber answered Erwin quickly:

What veterans need, what these wounded veterans that I work with need, is a friend. They need somebody to sit down and have a coffee with them, to go to a ball game, to just sit down and have a conversation with them because they really struggle. To be able to connect with their fellow citizens that they served and defended.

Felber's answer initially surprised Erwin, but as he thought about it, he realized it had a great deal of validity. He knew that veterans returned to the US having been under a great deal of stress. Being away from family and friends while deployed is challenging enough, but when compounded by facing the constant threat of death, the stress becomes persistent and lasting. Many veterans returned with post-traumatic stress that might or might not grow into a disorder. Through his graduate work, Erwin learned that even if the stress was not acute, it could lead to changes in personality. Previously gregarious veterans

could retreat and not want to engage with other people. The resulting isolation allowed the stress to fester and resulted in a markedly diminished quality of life.

Erwin knew he wanted to do something but he was not sure how or what yet. He incorporated an organization, Team Red, White and Blue (Team RWB) in March 2010, giving him an IRS-approved 501(c)(3) vehicle in place to try to initiate change.

Erwin researched the service organizations that already existed for veterans. He found that 42,000 501(c)(3) organizations already existed to serve veterans. Many served narrow niches, such as veterans associated with a specific military campaign. Others were solely veteran-to-veteran organizations, like local VFWs, which excluded non-veterans. But Erwin could not find an organization that did work around connecting non-veterans with veterans that was focused on the mental and societal benefits of social interaction. Additionally, he could not find service organizations that weaved the physical fitness culture of the military into social interactions. Despite the plethora of organizations attempting to serve veterans, Erwin truly believed that Team RWB could differentiate itself with a compelling set of activities and mission.

Soon after, Erwin read about Captain Joel Gentz, an Air Force para-rescueman, who had been killed in action in Helmand Province, Afghanistan. Although Erwin did not know Gentz, his death resonated. The two were similar in age, held the same military rank and Gentz came from nearby where Erwin was then living. Erwin attended the memorial service and expressed his condolence to Gentz's parents. He found himself overcome with guilt for being ensconced in graduate school as his comrades battled on in Afghanistan.

Channeling his emotions, Erwin dedicated his run in a 54-mile ultra-marathon to the memory of Gentz. Waving an American flag through the entire course of the run, the event also served to launch Team RWB.

Team RWB grows and evolves

Erwin's run and his nascent organization's mission struck a chord. Team RWB chapters quickly were established in Michigan, Houston, Chicago, Syracuse, Washington, DC and New York. Each chapter was volunteer driven and had the mandate to create events, typically centered around running, to create awareness around veterans' needs and issues as well as raising and deploying money for veterans' benefit, According to the Team RWB web site:

Through our Chapter and Community Program (CCP) we connect with our members in several ways.

Our chapters deliver consistent, local opportunities for veterans and the community to connect through physical and social activity. They host regular fitness activities, social gatherings, and community service events, and facilitate building strong local connections with other members and the community.

Through our virtual community, we encourage our members to stay active and inspire others to do the same. We ensure that our members have the information and resources to stay connected with our organization either virtually, or through a regional and/or national level.

Besides running and fundraising events, Team RWB members interacted with veterans – such as taking a veteran out for lunch, coffee, a ball game or just talking. The chapters became hubs to foster the social interaction Erwin thought veterans needed.

Erwin characterized the growth of the chapters as “organic and chaotic.” The chapters represented a scrappy, grass roots movement without much central control or processes. To mitigate risk, Erwin did not give the chapters’ budgets or capital to use at their discretion; he controlled all finances centrally. As programming and work took place at the chapter-level, headquarters (Erwin’s rented Michigan home) reimbursed people for the activities. Erwin knew this was inefficient, but it gave the central organization some measure of control.

Erwin thought Team RWB’s mission was the secret sauce in the organization’s explosive growth. Drawing from his experiences at West Point and being deployed in Iraq and Afghanistan, Erwin knew that a powerful and irresistible mission with a team of committed people could overcome a lack of infrastructure.

If you know your mission, you can operate in a very decentralized environment and people will mostly do what they are needed to do to accomplish the mission. If they have questions, they come and they approach the higher command for clarity and for guidance. We established a very strong ethos, a very strong culture, a very clear mindset of, “You’re not going to be reimbursed for anything over \$200.” We put those kinds of basic controls into place. But for the most part, it was literally decentralized complete autonomy for someone to start a local chapter, and then to go out there, and to start building that chapter.

As chapters developed, Erwin focused on cultivating and nurturing the Team RWB brand. His story was compelling and attracted widespread media attention in print, radio, and television. Erwin and his work were featured on NBC’s *Today Show* and *USA Today*. (See Exhibit 2 for coverage.) Facilitated through a West Point connection, The *Today Show* appearance on May 25, 2011 was a watershed moment for Erwin and Team RWB. The appearance seemed to stimulate an emotionally evocative response in many of the show’s millions of viewers.

Team RWB’s activities developed at a frantic pace and without any real organization or structure. However, what Erwin lacked in formal business experience and financial skills he mitigated with passion and adrenaline as well as a clear focus on the mission.

Erwin also relied on lots of his acquaintances, family members and friends to start chapters and fill Team RWB’s Board of Directors. Erwin commented:

We were very reactive, very reactive. We had no business planning experience. The board that I chose was basically friends and family. The board included my brother, who was also a West Point grad, and my roommate from West Point, – it was mostly former West Point graduates including my brother-in-law. I mean, this is literally just people that I knew that I sort of leaned on and said, “Hey, will you join the board and help me think through this?” So, we had no experience on the board in terms of knowing how to scale something or didn’t even have the know-how to ask.

Requests to begin new chapters arrived regularly. Yet, there were no clear criteria for exactly how a new chapter should be organized or what a new chapter would do, other than serve veterans. To open a new chapter, a volunteer would approach Team RWB and if Erwin felt comfortable with the volunteer chapter head, he would allow the chapter to form.

Corporate sponsorships

As Team RWB attracted attention and support for its mission, large corporations approached Erwin about cobranding and sponsorships. Erwin saw the opportunity to augment his peer-to-peer fundraising strategy by developing a strong brand that would raise money from large corporations and foundations. This would allow Team RWB to differentiate itself from other not-for-profit organizations by freeing local chapters to spend most of their time serving constituent veterans rather than planning and organizing fundraising events. He believed this would make local chapters extremely efficient at fulfilling the mission – serving veterans.

Erwin discovered that corporations wanted to leverage what Team RWB was doing – providing a positive experience for veterans and have their brands associated with that mission. The sponsors looked to build an affiliated marketing program with a service organization associated with the American flag and veterans. Erwin noted that corporations would say to him “We identify with your values, and with – what you guys are doing, and we want to represent that to other people.”

Erwin personally went out and negotiated sponsorships with Walmart, Kraft, Nike and ConocoPhillips. Much to his chagrin, he found that in addition to running Team RWB as its CEO, he was now its chief development officer too! Despite the sponsorship growth and success, Erwin admitted that it was done in a bit of a haphazard, random and one-off basis that relied on Erwin’s networking and personal enthusiasm for Team RWB. For example at the Portland, Oregon marathon, a Nike executive observed Team RWB members running the race in New Balance athletic shirts. This innocuous observation led to Nike becoming a sponsor and providing future Team RWB garb that was Nike branded. In the Kraft sponsorship, Kraft agreed to place the Team RWB logo on their A.1. Sauce, Jet Puffed Marshmallows and Jell-O packages. Erwin could not believe that after only two years of operations, Team RWB’s logo was on product packaging seen by millions of consumers.

As memberships and sponsorships continued to grow through 2012, Erwin was beginning to feel overwhelmed. He always thought of himself as a strategy guy – the roots of his military training – not an operations or execution guy. Yet, he was now building and running an organization with customers, vendors, partners, volunteers, constituents, but no employees.

What to do?

By the summer of 2011, Erwin had completed his graduate program at Michigan and had relocated to West Point, with his wife and first child, to begin his leadership and teaching role at his alma mater, the USMA. Concurrently, Erwin was running and leading Team RWB, still an all-volunteer organization without any employees. Erwin felt the organization bubbling up and growing but knew that he would have less bandwidth to devote to Team RWB now that he was in a full-time teaching role. He questioned whether he had the emotional energy and capacity to reach the organization’s maximum capacity.

Erwin had never set out to become a social entrepreneur, but building Team RWB had certainly cast him in that role. As he was inclined to do when confronted with dilemmas, Erwin laced up his running shoes, stepped outside, and inhaled the cool autumn air at West Point.

As he set out on his run, Erwin began to think. He was satisfied with where Team RWB was and what it was doing for veterans (see Exhibit 3 for financials). He truly felt like he was making an impact, but as he ran past the historic buildings and monuments at West Point, he also knew that Team RWB could be more than it was currently. Erwin coasted by an imposing landmark - the Cadet’s Honor Code

("A cadet will not lie, cheat, steal, or tolerate those who do."), words that have guided him since his Plebe summer. Erwin wondered whether he was cheating his fellow veterans in some way by not getting Team RWB to its maximum potential. The organization was raising money and serving veterans, but still lacked a clear framework. Erwin contemplated the different structures Team RWB could take – the organization could be a foundation, a service provider, or some other hybrid form.

Erwin thought about how to measure impact and effectiveness. His academic work in positive psychology and posttraumatic growth showed that if you connect veterans, and get them out of their house to engage in social activities, there was bound to be a positive impact on lives. Team RWB thought about looking at a few metrics, but lacked a formal balanced scorecard and outcome measures.

He fell into an easy rhythm. Although Erwin was an extrovert, he embraced the meditative solitude of running. He began thinking about whether he was the right person to continue to run Team RWB. He had the passion and energy, but did he really have the right skills? Erwin knew that just because he was the founder of Team RWB, it did not automatically mean that he was the right person to lead the organization. Starting something required different skills than building a sustainable organization – or maybe not. Erwin knew of many successful entrepreneurs and business leaders that started and scaled – could he be one of them?

In addition, Erwin worried about meeting corporate sponsors' expectations. He wanted the corporate partnership program, which he anticipated being a key driver of Team RWB's success, to be more systematic and scalable. Having personally negotiated these deals, Erwin wondered if the organization was so closely linked with him that an executive transition would be nearly impossible. One potential strategy Erwin considered was to remain the CEO of Team RWB and slow the organization's growth and truncate its service delivery model to fit his personal capacity.

As Erwin's lungs filled with fresh air, he also considered what was best for his career and family. He was married and had one child with plans to have more. He had just joined the faculty at USMA. Was Team RWB a pet project, or could it really be a professional endeavor that could be emotionally and financially rewarding. His education at West Point prepared him to be a leader, but not necessarily an entrepreneur. How could he know if, and when, he should move on?

This case has been developed for pedagogical purposes. The case is not intended to furnish primary data, serve as an endorsement of the organization in question, or illustrate either effective or ineffective management techniques or strategies.

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Endnotes

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² <http://www.teamintraining.org/>

Exhibit 1: Erwin and Team RWB Timeline

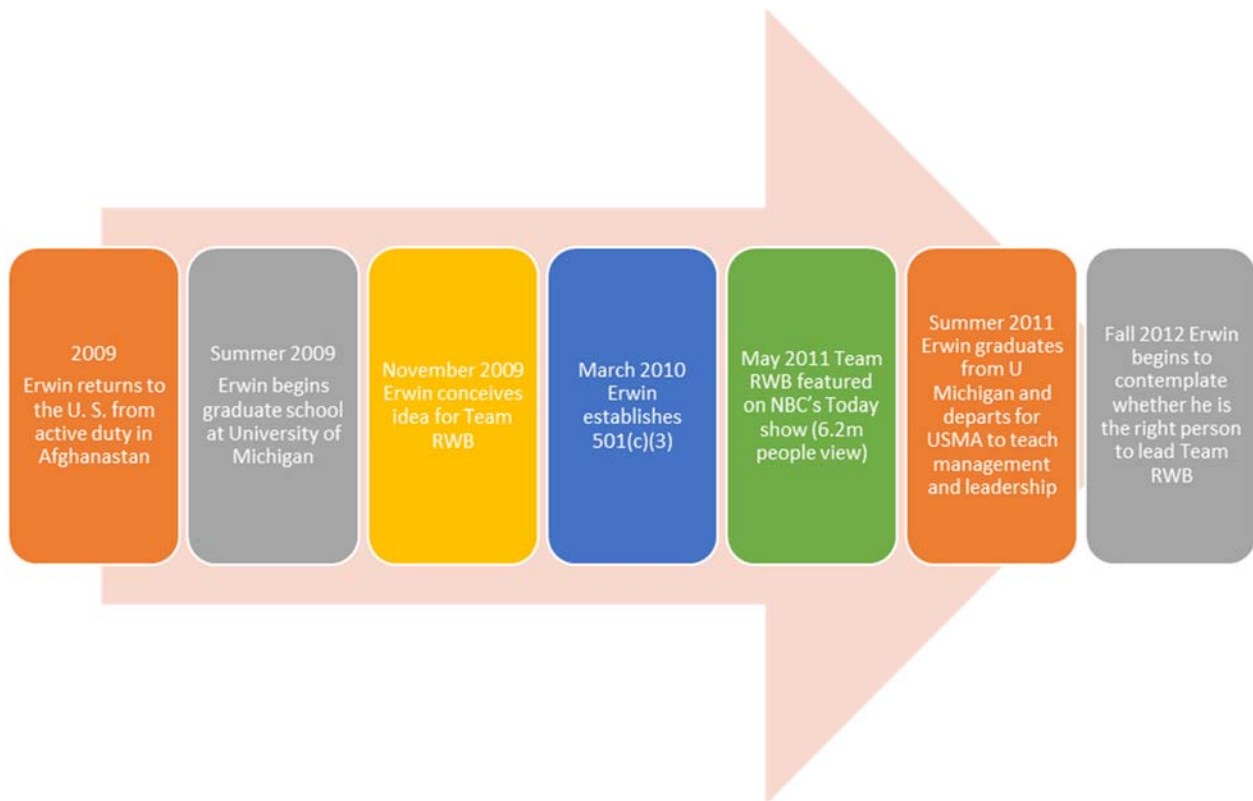


Exhibit 2: Selected News Coverage



August 8, 2011

Something good out of evil; Volunteers are resolute that those we lost will have not died in vain

By Janice Lloyd

....Michael Erwin was a senior cadet at the U.S. Military Academy in West Point, N.Y., on the morning of 9/11 when his brother, also at West Point, gave him the news.

"It was a surreal moment," he says. "My brother called and said, 'Have you heard? Turn on the television. We're under attack.' WestPoint went into immediate shutdown, security mode. We all knew at that moment our futures had changed."

Erwin served three tours of duty with the U.S. Army, one in Iraq and two in Afghanistan. His losses mounted: Several hundred soldiers in his units were killed or wounded.

His resolve to help grew. He recently completed a two-year psychology degree and is a West Point instructor. To mark the 10th anniversary of 9/11, his non-profit group, Team Red, White and Blue, is sponsoring several endurance runs -- in Shanksville, Pa.; on the C&O Canal in Washington; at West Point; and on military bases in Afghanistan and Iraq -- to raise awareness about and support for wounded veterans.

Erwin will carry the U.S. flag he took to both wars, leading the 55-mile run starting at West Point on Sept. 10 and stopping on Sept. 11 at Liberty State Park, N.J. They'll meet with other runners and hold a moment of silence at 8:46 a.m., when the north tower was hit. He's encouraging others, no matter where they live, to dedicate their walk, run or bike ride on 9/11 by joining with TeamRWB.org efforts.

His ultimate goal is to find volunteers willing to spend time with wounded veterans and transform how they are reintegrated into society. "A lot of these veterans cannot take the first step," he says. "They have sacrificed so much and suffered traumatic injuries, whether physical or emotional.

"They willingly signed up. They raised their hands to volunteer for America."

syracuse.com
THE POST-STANDARD

September 03, 2011

Team Red White and Blue, founded by Syracuse natives Mike and Mark Erwin, plan two 9/11 events

By Hart Seely

Next Sunday, Mark Erwin will run along the Erie Canal trail in DeWitt, hoisting the American flag that accompanied him to Iraq and Afghanistan. Meanwhile, his brother Mike Erwin will be nearing the end of his 55-mile jog, from the campus of the U.S. Military Academy at West Point to a park overlooking ground zero in Manhattan.

"It will be interesting to see how our bodies hold up," Mike Erwin said.



Bet on shin splints and smiles. The Erwins, Syracuse natives and West Point graduates who have served multiple war deployments, will commemorate the 10th anniversary of 9/11 by running for Team Red White and Blue, a charity they founded to help wounded veterans restart their lives.

The organization will host several "moving tributes" nationwide, seeking to raise public awareness about the issues faced by wounded veterans. But unlike most charity runs, which are designed to raise money, these marathoners prefer flags to checkbooks.

"We're trying to get people to go beyond writing a check to support wounded veterans," said Mike Erwin, an instructor at the West Point military academy. "We'd rather have people sign up and get involved, and then break down barriers."

Mike Erwin formed Team RWB in 2010, after several years of running and organizing raised about \$60,000 for other veterans' charities.

While a graduate student in Ann Arbor, Mich., Erwin began probing the veterans system for areas where funds could best be applied.

"I wanted a better understanding of the challenges wounded veterans face," Mike Erwin said. "I didn't want to just raise money and think, 'OK, I've done my part.'"

He saw many wounded veterans in need of simple ways to connect with the vast numbers of people who want to help them. He found athletes on both sides of the equation, and he vowed to set up events for them to network.

"We came upon the idea of an organization that would pay for the kinds of activities that allow friendships to form," Mike Erwin said.

Thus was born Team RWB, which seeks to create one-on-one relationships, often born via athletic events. Small programs have been established in Washington, Houston and Ann Arbor. About 125 volunteer advocates are working with 25 wounded veterans.

"Right now, we are deliberately trying NOT to be a big organization," Mike Erwin said. "We're still learning... We're deliberately controlling the size of our organization to stay very small. The goal is to, five years from now, have a chapter in every state."

The group's profile has been raised by public runs, walks or bike events. It has no paid staff. Mike Erwin said the organization has raised about \$400,000, an amount he called "remarkable," and which carries responsibility to be spent carefully.

"We have a lot of money sitting in our account, and in line with our deliberate approach, we want to make sure we use it wisely," he said.

This fall, his brother Mark will be seek to launch a Central New York chapter.

"We're in the very early processes," said Mark Erwin, a research fellow at Syracuse University's Maxwell School of Citizenship and Public Affairs.

Sunday's local run will take place prior to the 9 a.m. observance, near the town of DeWitt's 9/11 memorial, at 5400 Butternut Drive. Volunteers will gather at about 7:30 a.m. and soon after start running or walking the Erie Canal trail near Ryder Recreation and Nature Area. Some will carry flags, others will wear distinctive T-shirts. They'll return in time for the DeWitt event.

Downstate, Mike Erwin and a handful of marathoners plan to leave the West Point campus about 8 p.m. Saturday. They'll run all night — 55 miles south to Liberty State Park, across from the Ground Zero site in Lower Manhattan. There, they'll meet with others, who will run and walk the park until sunset — a total of 22 hours — carrying flags and the message.

"I've never run anything that distance, that long," Mike Erwin said.

Then again, the real marathon is just beginning.

RUNNER'S WORLD

December 5, 2011

The Visionary: Major Mike Erwin

This hero founded Team Red, White, and Blue to provide support for wounded veterans.



By Christine Fennessy

It was the 10th anniversary of 9/11, and U.S. Army Major Mike Erwin had just started mile 68 of a 91.1-mile tribute run. His feet hurt and his left arm ached from carrying an enormous, faded American flag. But when a spectator asked him why he was running with Old Glory, he brightened. "I'm running with Team Red, White, and Blue," he said, "to support and honor Americans wounded in action."

Erwin created Team RWB in 2010 expressly for those Americans. The organization matches civilians with wounded vets transitioning from military to civilian life. Team RWB "advocates" ease that transition by offering vets everything from daily phone calls to baby-sitting help and job-placement assistance. "We're connecting people who want to say thank you to a veteran beyond just writing a check," says Erwin, 31, who has deployed three times to Iraq and Afghanistan and teaches at the U.S. Military Academy at West Point.

The team relies on runners and triathletes to help spread the word and raise funds. Last year, 3,000 athletes raised more than \$400,000 for Team RWB by competing in everything from 5-Ks to ultras. Ultimately, Erwin wants to get more vets running. "It's the most under-prescribed medication," he

says. For vets with traumatic brain injury and PTSD especially, running can rebuild them psychologically and socially, he says. "It's that powerful a tool."

An occasional runner, Eusebio Collazo, 30, of Houston, leads a richer life now, thanks to Team RWB. The former Marine sergeant suffers the lingering physical and psychological effects of a 2005 mortar attack in Iraq. Team RWB paired him with Chris Widell, 32, a former Army officer and a marathoner. The two men talk or text several times a week, and their families get together at least once a month. "Chris started out as my advocate," says Collazo, "but now I see him as my friend."

FINANCIAL TIMES

January 21, 2012

Veterans Struggle

By Anna Fifield

Thousands of American soldiers have just returned home from Iraq.

But instead of celebration, they face isolation, unemployment and indifference.

In the car park of FedExField, a sports stadium in Maryland, just before Christmas, thousands of military types gathered for a curious American tradition: the tailgate. As the army and navy academies' football teams prepared to confront each other inside the stadium, row upon row of SUVs lined up outside. Commanding top real estate in the parking lot, hundreds of veterans associated with a group called Team Red, White & Blue (Team RWB) ate pulled pork cooked on a barbecue so huge it was towed in, filled their plastic cups from beer kegs and, between banter, watched the game on a TV set up on make-shift tables.

Two of those joking around were Joe McDonald and Jesse Llamas, both 28, both Iraq veterans, both students at the University of Maryland. They have known each other for only three months but they are developing a close bond.

McDonald, a West Point military academy graduate who served two tours in Iraq and has almost finished his MBA, is acting as an "advocate" for Llamas, a self-described "army brat" who was deployed to Iraq once and Afghanistan twice. His last tour, starting in 2007, cost him both legs, most of his fingertips and his get-up-and-go when an improvised explosive device blew up the vehicle in which he was travelling. This set off a chain of events involving medical evacuation to Germany, three years in residential care in the US undergoing physical and occupational therapy, and a divorce.

"It's awesome that you wear shorts," McDonald tells Llamas when they meet up a week later at a cafe not far from their university. Llamas is in a grey hoodie and black sports shorts, ready to go to

the gym. "It's bad ass dude, a huge accomplishment!" McDonald says, exhorting Llamas not to pay attention to people who stare at his bionic legs.

The two have been paired up by Team RWB, an organisation that tries to help wounded veterans reintegrate into society. It was set up by Mike Erwin, an active duty army major and West Point professor. The idea is to recreate the kind of close community that service members enjoyed in the military but is absent from their civilian lives.

McDonald, who was in the army until August 2010, heard about the group through a friend. "There are a lot of organisations that help veterans but for me, the thing that was the most helpful was having people with a shared experience that I could talk to. I wanted to be able to pass that along," he says.

For Llamas, having McDonald spurring him along is helping him get back on to his prosthetic feet. "I still have pain in my limbs and sometimes I get depressed," he says. "This helps me out of my depression, helps get me motivated. I'd just be sitting at home thinking about the past otherwise."

... The key to helping veterans adjust lies with veterans themselves, says Jonathan Shay, a clinical psychiatrist who works at a VA outpatient clinic in Boston and is an expert on the treatment of PTSD.

That means more groups such as Team RWB, and more military veterans acting as counsellors at the VA's "vet centres". "The people who belong in centre-stage are the veterans themselves, and our job is to be trustworthy stage hands," Shay says.

The reason that many soldiers have difficulty adjusting to civilian life is because they continue to operate with the "adaptations" that enable them to stay alive on the battlefield. Take the "avoidance cluster" of symptoms, where soldiers, faced with people who are trying to kill them, shut down every mental function that does not directly support survival. "When that persists into civilian life it's very, very bad for life in a family, life in a community, life in a workplace," Shay says...

India Pharma News

May 10, 2012

BHG Continues Support of Team RWB and Wounded Veterans

Bankers Healthcare Group, one the nation's leading providers of financing solutions to healthcare professionals, has partnered with Team Red, White & Blue (RWB) to outfit wounded veterans with custom-fit exercise gear. Team RWB is a veteran support organization that encourages physical fitness and community interaction as a path to physical and emotional wellness for wounded soldiers as they transition from active duty to civilian life.

As part of an ongoing pledge, BHG has arranged to have participating veterans custom fit for running shoes and other exercise gear at Fleet Feet Sports, a running specialty store located in Syracuse. Team RWB encourages its veterans and volunteers to take part in endurance events such as marathons and triathlons to help raise awareness of the organization's mission. The goal of the partnership is to get wounded veterans excited about physical fitness and help prevent injuries as they train.

Mark Erwin, Community Outreach Director for Team RWB, understands the importance of all-around community support. "We're seeing more and more how beneficial getting in shape can be for soldiers trying to cope with both physical and emotional wounds," Erwin said. "Having organizations like BHG that understand our mission and are willing to offer unique ideas and support is integral to our success."

Eric Castro, Owner and COO of BHG, is honored to support such a noble cause. "Giving back to the community is very important to BHG, but we wanted to take it a step further and collaborate with Team RWB to find a unique way to give back to those who have sacrificed so much," Castro said. "We're hoping that our contribution will encourage wounded veterans to get out, get active and stay active."



June 01, 2012

Iron Tribe Fitness raises more than \$34,000 for wounded veterans

By Daniel Walters

BIRMINGHAM, Alabama -- Iron Tribe Fitness raised more than \$34,000 for Team Red, White, and Blue during the Memorial Day "WOD for Warriors" workout. More than 70 Iron Tribe athletes participated in at the Mountain Brook location of Iron Tribe Fitness on Memorial Day (May 28, 2012).

Athletes collected the donations in-person and online for Team Red, White & Blue (Team RWB), an organization that helps wounded veterans reintegrate into society when they return from combat and exit their position in the U.S. Military. Athletes participated in two workouts: Maximum reps of burpees in 3 minutes and the WOD (Workout of the Day) called 21 Guns. Many who donated chose to sponsor their athlete, per burpee, while others chose to give a flat donation. The WOD, 21 Guns,

replicates the honor of a 21 Gun Salute, the Nation's highest display of honor, and can be found at <http://wodforwarriors.com/wod.php>.

"Part of our core values here at Iron Tribe Fitness is giving back. Partnering with Team Red, White & Blue has given us the honor to help those who have served our country," CEO Forrest Walden said.

The inaugural WOD For Warriors was held April 16, 2011 at the Iron Tribe Fitness 280 location, and raised \$30K for Team RWB. Team RWB Executive Director Mike Erwin approached Iron Tribe VP of Operations Jim Cavale in July of 2011 about taking the event nationwide. Now in its second year, WOD for Warriors held events at more than 100 fitness facilities around the country, having raised hundreds of thousands of dollars. This is the second consecutive year Iron Tribe Fitness has raised more than \$30,000 dollars in the event.



September 09, 2012

Barclays and Team RWB 9/11 Heroes Run 2012

Barclays Military Services Network and Team Red White and Blue have partnered together to provide opportunities for Barclays employees to engage in a variety of sports and social activities with Veterans and their families. On September 9, 2012, Barclays, Team Red White and Blue will participate in the Travis Manion Foundation 9-11 HEROES RUN at Randalls Island New York.

Our goal is to NEVER FORGET the sacrifices of all of the Heroes of September 11th and those who have also given it all in the war on terrorism since - veteran, first responder, civilian, and military. Run, volunteer, or just come out and cheer! - it promises to be a great time! All we want to do is HONOR THE FALLEN, by CHALLENGING THE LIVING and if you aren't quite sure about participating, just ask yourself, "IF NOT ME, THEN WHO..."

Team RWB was formed to (i) develop personal connectivity between Veterans with invisible wounds and citizens in the communities where they live, (ii) enhance reintegration of Veterans into civilian life through physical fitness and (iii) galvanize an esprit de corps among Veterans through membership with Team RWB. It has been actively transforming the Veteran non-profit landscape through its grassroots approach and dedication to building an organization that bridges the military and civilian communities. With Barclays' support, Team Red, White and Blue will be better poised to accomplish its vision.

"We are very excited at the opportunity to work with the Barclays community and leverage the passion and momentum of the thousands of Team Red White and Blue Veterans, athletes and volunteers," said Mike Erwin, Founder and Executive Director of Team Red White and Blue. "As one million service members transition from the U.S. military in the coming decade, our organization will grow to support them. We are confident that Barclays will play a key role in helping us to support thousands of these men and women who have served our great Nation..."

“Troops often return from deployments and exit the service soon afterwards. At the same time they are adjusting to life removed from combat, they are challenged by the many stresses of handling the transition, without a uniform and familiar support system, into a new community that often has a limited understanding of war’s harsh realities. I recently overcame these seemingly insurmountable obstacles myself and look forward to working with my fellow employees at Barclays in assisting other Vets as they enter civilian life,” said Peter Fazio, an Army Veteran at Barclays with two deployments to Afghanistan and active Team Red, White and Blue athlete.

Exhibit 3: Team RWB Financials

	2011	2012
Income		
Contributions	\$470,439	\$862,856
Expenses		
Program Services	210,347	838,322
Administration	9,391	37,804
Other	2,019	0
Net Gain	248,682	(13,270)
Fund Balance (at year end in cash)	248,662	301,678

Exhibit 4: Erwin Bio



MIKE ERWIN is the co-founder & president of Team Red White & Blue, a non-profit he founded while in graduate school in 2010. Team RWB's mission is to enrich the lives of America's veterans by connecting them to their communities through physical and social activity. He is the volunteer Executive Director and serves as Chairman of the Board. Team RWB counts NIKE, Starbucks, Walmart, Microsoft, the Bernie Marcus Foundation, Schultz Family Foundation and Ron Conway

Foundation as some of its strategic partners. He is also an Assistant Professor in Psychology & Leadership at the U.S. Military Academy. While assigned to West Point as a Captain, Mike served as a lead planner for the Bob McDonald Global Leadership Conference and was the aide-de-camp to the Class of 1951 Chair for the Study of Leadership, held by Jim Collins and then Tom Tierney.

Mike graduated from West Point in 2002 with a Bachelor of Science degree in Economics. He was commissioned as an Intelligence Officer, serving in three combat tours with the First Cavalry Division and 3rd Special Forces Group (Airborne). His service includes deployment to Operation Iraqi Freedom in 2004-2005---that involved the Battles of Fallujah and Najaf. Mike also deployed to Kandahar, Afghanistan, in support of Operation Enduring Freedom in 2006-2007 and 2009. On those tours, he worked with NATO forces, to include serving as a lead intelligence planner for one of the largest NATO-led combat operation in history. Mike earned two Bronze Star Medals from these tours.

Following his third deployment, Mike attended the University of Michigan from 2009-2011, where he studied positive psychology and leadership under the tutelage of the cofounder of positive psychology, Dr. Chris Peterson. Mike lives at the USMA, with his wife Genevieve, who earned a B.A. from the University of Texas-Austin and one child. Originally from Syracuse, NY, Mike is also an endurance runner, who has completed a dozen ultramarathons since 2008.