Despite seven years of peacekeeping in Bosnia and Herzegovina, ethnic tensions still conflict a nation desperate for economic advancement. Given the overwhelming evidence that free-market dynamics improve human relations, it is in the best interest of all forces in Bosnia to help facilitate the development of a locally driven, entrepreneurial economy as a means of promoting a sustainable peace. Indeed, the U.S. Army National Guard and Reserve are well positioned to provide these peacekeeping forces with an inherent combination of military experience and exposure to civilian business practices. Of course, we may have no choice but to deploy these forces in a world where regular Army personnel are needed for the far-flung war against terrorism.

As U.S. Armed Forces increasingly undertake the role of peace-makers and peacekeepers in dealing with atrocities around the world, it is valuable to look at lessons learned — and those still being learned — in the Balkans. This article discusses one of the latest developments in peacekeeping — encouraging a level of economic development sufficient for host nations to run their own affairs without international intervention. This article focuses on Bosnia and Herzegovina (BiH), which are at the forefront of this latest experiment in 21st century international diplomacy, and may be seen as a case study for the overarching questions: just what is the responsibility of the U.S. and the international community for keeping the peace; and how is this responsibility best met? This article specifically addresses using traditional ground forces in support of legitimately elected local authorities and related institutions, and the ability of such units to assess the potential for economic growth and to uncover likely stumbling blocks at the canton or municipal “opstina” levels.

The situation in Bosnia has changed from that of open combat between Bosniacs (Muslims), Bosnian Croats, and Bosnian Serbs, to that of an enforced peace under the 1995 Dayton peace accord, with gradual progress toward a normalized society. As the situation has changed, so has the role of the international military presence. Prior to Dayton, the United Nations Protection Forces (UNPROFOR) operated in BiH to support humanitarian relief and to monitor designated no-fly zones and safe areas. NATO-led Implementation Forces (IFOR) forcibly carried out the military aspects of the General Framework and Agreement for Peace (GFAP) as outlined in Dayton.

IFOR was followed by Stabilization Forces (SFOR), which provide and support the stability Bosnia and Herzegovina citizens need to freely elect their officials, rebuild destroyed
homes and infrastructure, and begin the return to a normal civil society. The Bosnian experience opens a new chapter in the history of international intervention and policing, and participants have had to learn much as the “experiment” progresses. New opportunities and challenges constantly arise as the country stumbles and claws its way forward toward a sustainable, civilian-enforced peace. As we track the outward attributes of progress from combat to peace enforcement by the international community, then onto the nurturing phase during which the international community begins to hand off the responsibility for peace to the host nation, and finally to the ultimate departure of the international community from a independent and secure nation, we can see the daunting complexity of this new and modern mission. And we can thus better understand the challenges now facing SFOR ground units in Bosnia.

Fostering Economic Growth From the Ground Up

One IFOR mandate, and subsequently one of SFOR, was to help restore the prewar ethnic mix, which, in many areas, had gone from a rough balance between Bosnian Serbs, Croats, and Muslims, to a nearly total domination of most areas by one ethnic group or another. To help restore the prewar ethnic mix, other tasks included providing a safe and secure environment by ensuring freedom of movement throughout the country, collecting illegal weapons, ammunition, and unexploded ordnance, monitoring crime and corruption, and working with local police forces to re-establish their role as the primary authority for maintaining civil order.

For most of the 6 years immediately following the war, U.S. ground units were carrying weapons at “high port,” with magazines locked and a full basic load, wearing full battledress, such as Kevlar helmets, load-bearing vests, body armor, and protective masks, and maintaining strict patrolling formations when mounted and dismounted. Tensions were high and SFOR had to be ready for appropriate response to adverse actions, including a readiness to use deadly force. "For most of the 6 years immediately following the war, U.S. ground units were carrying weapons at "high port," with magazines locked and a full basic load, wearing full battledress, such as Kevlar helmets, load-bearing vests, body armor, and protective masks, and maintaining strict patrolling formations when mounted and dismounted. Tensions were high and SFOR had to be ready for appropriate response to adverse actions, including a readiness to use deadly force."

The stability mission remains one for combat-ready soldiers, but in the U.S. sector, not one to be performed by the regular Army. While SFOR 11 consisted of elements from the 25th Infantry Division, units from the Indiana National Guard filled almost half of its ranks. SFOR 12, in Bosnia from August 2002 to March 2003, was even more reliant on Guardsmen. Its soldiers were drawn almost exclusively from Pennsylvania’s 28th Infantry Division (Mechanized), and organic infantry and armor units manned its forward operating bases. Why rely on the National Guard? It can, of course, be partly ascribed to gradual and well-documented force reductions in the full-time regular Army — and now, to active component deployments elsewhere in the world. Just as importantly, however, it is perhaps due to a recognition at the nation’s highest levels that the National Guard can bring an appropriate civilian perspective to the current phase of peacekeeping, one less available within the active component. After all, the National Guard and Reserves are made up primarily of citizen soldiers — comparatively older men and women with careers and experiences outside the military. These soldiers tend to better empathize with other civilians, simply because they are living and working outside the regimented and orderly walls of the military community. Given Bosnia’s need for both social stability and economic growth, the citizen soldier may now be best suited to this battlefield. Guardsmen and Reservists can lend knowledge born of experience to a theater currently undefined — the stage of peacekeeping in which the host nation looks less for a handout than for a leg up; in which that nation can take transition was from open conflict to enforced separation and stability. The fact is, however, we have reached the next stage in Bosnia, in which stability is well established. This has caused outside observers to question the continuing need for actual combat soldiers in the country. “Wouldn’t it be better,” they ask, “for unarmed observers to take a more prominent role, to encourage the development of real peace and prosperity without the tension inherent in the presence of armed foreign soldiers?” It would perhaps be better, if current stability was indeed sustainable through the efforts of local or national (or even international) civilian institutions and laws, but this seems, unfortunately, not to be the case. Take, for example, the elections on 5 October 2002, which brought into power nationalistic governments in every area of the country. A low 45 to 55 percent turnout was the result of electoral apathy, which, according to our interaction with eligible voters, was due to a feeling that no matter which candidate they elected, corruption would continue unabated. In addition, we have heard a frequently expressed fear, indeed, for some a certainty, that strong ethnic animosities simmer just beneath the surface, kept in check only by the continued presence of SFOR soldiers. These are not indications of a completed peacekeeping mission, nor yet one that might be successfully handed over to noncombatants.

The stability mission remains one for combat-ready soldiers, but in the U.S. sector, not one to be performed by the regular Army. While SFOR 11 consisted of elements from the 25th Infantry Division, units from the Indiana National Guard filled almost half of its ranks. SFOR 12, in Bosnia from August 2002 to March 2003, was even more reliant on Guardsmen. Its soldiers were drawn almost exclusively from Pennsylvania’s 28th Infantry Division (Mechanized), and organic infantry and armor units manned its forward operating bases. Why rely on the National Guard? It can, of course, be partly ascribed to gradual and well-documented force reductions in the full-time regular Army — and now, to active component deployments elsewhere in the world. Just as importantly, however, it is perhaps due to a recognition at the nation’s highest levels that the National Guard can bring an appropriate civilian perspective to the current phase of peacekeeping, one less available within the active component. After all, the National Guard and Reserves are made up primarily of citizen soldiers — comparatively older men and women with careers and experiences outside the military. These soldiers tend to better empathize with other civilians, simply because they are living and working outside the regimented and orderly walls of the military community. Given Bosnia’s need for both social stability and economic growth, the citizen soldier may now be best suited to this battlefield. Guardsmen and Reservists can lend knowledge born of experience to a theater currently undefined — the stage of peacekeeping in which the host nation looks less for a handout than for a leg up; in which that nation can take
The best cost to maximize his profit, then he will not look at a Bosnian Serb company is looking for the best employee at financial gain trumps ethnic considerations. If the president of basic free-market economics — in which the opportunity for But another reason is that we choose to deal with theories of activities currently handled by SFOR. This is critical to mission success. If an SFOR unit or soldier conducts a task directly associated with sustainable self-rule and there is no opportunity or intent for hand-off, a flag should immediately be raised. This applies especially to economic sovereignty.

Why would SFOR in general, and ground units in particular, be dealing with market economics? It is because of a basic precept of human nature — if a man is able to work and put food on his own table, he is less likely to raise arms against his neighbor. Over time his preference for trade and prosperity will overcome any desire for war. Conversely, the lack of prosperity can engender or accelerate rebellion; as the 19th-century political economist Frederic Bastiat once said, “When goods cannot cross borders, armies will.” The entrepreneurial spirit of a thriving and competitive marketplace makes ethnicity an all-but-irrelevant consideration. By promoting cross-cultural contact, free and open trade enhances understanding, allays suspicions, encourages tolerance, and builds respect.

It is perhaps significant to note that we, at the troop level, are not given to outwardly wondering why ethnic divisions continue to permeate this country. One reason is that primary intelligence requirements (PIR) at the task force level do not involve solutions to these ethnic tensions, this being more properly addressed by other organizations and units. But another reason is that we choose to deal with theories of basic free-market economics — in which the opportunity for financial gain trumps ethnic considerations. If the president of a Bosnian Serb company is looking for the best employee at the best cost to maximize his profit, then he will not look at whether the prospect is Croat, Bosniac, or Serb. And, in fact, our experience here bears this out.

Prosperity is of course no panacea. But it does go a long way toward creating pride in an individual’s efforts, his neighborhood, and, ultimately, his nation. If nothing else, it keeps men fully occupied — and prosperity is a notion that a free society will defend against anarchy and terrorism with as much ferocity as one fighting for religious or nationalist ideologies. Indeed, history has shown that free enterprise makes war less palatable since factions are more economically interdependent. Daniel Griswold of the Cato Institute wrote that, “Ancient writers, expounding upon what we now call the Universal Economy Doctrine, understood the link between trade and international harmony. The 4th-century writer Litanies declared in his Orations (III), ‘God did not bestow all products upon all parts of the Earth, but distributed His gifts over different regions, to the end that men might cultivate a social relationship because one would have need of the help of another. And so He called commerce into being, that all men might be able to have common enjoyment of the fruits of the Earth, no matter where produced.’”

Put more succinctly by former U.S. President Ronald Reagan, “The freer the flow of trade, the stronger the tides of human progress and peace among nations.”

Very well, but we know that “traditional” soldiers are not meant to shape markets. They have rightly not been trained to inflict or enforce prosperity. In fact, there is no doctrine or manual for the cavalry or armor soldier that shows him how to register a new enterprise, raise capital, or achieve profitability, and there probably never will be. There is no professional military occupational specialty (MOS) for “combat MBA” similar to other advanced degree MOS’s like flight surgeons or judge advocates. It is not our role to play…or is it?

If SFOR soldiers are destined to remain in a country until it is independent enough to stand on its own, with reasonable laws and functioning institutions in place to defend it against assaults on its legitimacy, then we must be prepared to carry the necessary tools and weapons to support the transition to such independence. A country, a city, or an opstina may not be truly independent until it stops extending a needy hand, but this is

"Prosperity is of course no panacea. But it does go a long way toward creating pride in an individual’s efforts, his neighborhood, and, ultimately, his nation. If nothing else, it keeps men fully occupied — and prosperity is a notion that a free society will defend against anarchy and terrorism with as much ferocity as one fighting for religious or nationalist ideologies. Indeed, history has shown that free enterprise makes war less palatable since factions are more economically interdependent."

All photos: SGT Tom Farley, First City Troop
an endstate that requires an indefatigable investment in time and other resources. No matter how hard we try, sustainable peace is a difficult (if not impossible) concept to template. It is not a bunker at a fixed location with a definable defense. So it must be decided, first doctrinally, then strategically and tactically, what ongoing involvement the SFOR soldier will have in the peacekeeping process, and whether and to what extent, this will entail a degree of involvement in reconstructing the local economy.

In the meantime, squadrons and battalions, troops and companies, must continue with their mission as ground soldiers in support of a safe and secure environment (SASE). As members of SFOR perform this mission daily, we are developing a rapport with our Bosnian counterparts, who encompass government employees, police personnel, civil protection agents, and, of course, ordinary citizens. During this daily interaction, conversation inevitably turns to jobs and the economy: people here want to work, they want to earn a living and, in general, they are tired of handouts. As Americans, we respond to this; as citizen soldiers, we understand the challenge; as military leaders, we recognize a target of opportunity.

How it was Done: A Business Area Recon

As a result of the immediate need to address the relationship between our SASE mission and the effect that a weak economy has on its success, we have endeavored, at troop level, to work with our higher command, the international community, and other “enablers,” to develop a plan to assess the status of the economy on local opstina levels, while providing a forum for local government, business, and financial institutions to come together and talk, with the understanding that economic growth benefits everyone involved. This is a simple concept that receives unilateral and energetic endorsement but finds little adherence in actual practice. Generally, the entities that are critical to the economic equation currently function — or rather fail to function — on their own, thereby hindering the entrepreneurial drive that would otherwise sow the seeds of economic success.

As commanding officer, my troop-level planning process used the tools available to the military leader such as troop leading procedures and the operations order. The intent from higher headquarters was to provide reconnaissance and surveillance of the objective, not implement change. There are other organizations within SFOR, the international community, and the Bosnian entities themselves, which are better qualified to implement changes than ground troops. However, given that our traditional cavalry mission is to observe and inform, our simplified mission became: “Task Force Apache supports a safe and secure environment in our area of responsibility by providing critical information to higher on the development and sustainability of local economies.” This mission was appropriately nested with the general information operations campaign to ensure a consistent message was sent to all civilian entities involved and the environment effectively shaped to ensure success.

As commander it was my intent to focus on the assessment process: troop and platoon leaders will interact with local government, business, and financial leaders, to gather key data on the strength of local economies. We will observe the relationships among these to determine if there is mutual support and a shared vision for coordinated progress toward economic growth.

During the process, we collected information on crime, corruption, and other barriers to economic growth. In addition, we observed how basic and implied freedoms, such as freedom of movement and freedom of speech, along with ethnic and religious tolerance, were enhanced or hindered by support for the economy. TF Apache introduced a forum that brought together the critical entities that support a strong economy, and that facilitated and encouraged discussion on obstacles to growth and potential solutions. The desired endstate was that TF Apache contributed to visible improvements in the safe and secure environment by providing meaningful data on local economic strength and the forces that ensure its viability, and by facilitating the assembly of these forces to debate opportunities and

“If SFOR soldiers are destined to remain in a country until it is independent enough to stand on its own, with reasonable laws and functioning institutions in place to defend it against assaults on its legitimacy, then we must be prepared to carry the necessary tools and weapons to support the transition to such independence. A country, a city, or an opstina may not be truly independent until it stops extending a needy hand, but this is an endstate that requires an indefatigable investment in time and other resources.”
work together, with an objective focus on the shared benefits of growth.

In continuing with the planning process, we thought it best to initiate contacts and begin gathering data by meeting with the mayor of a local opstina or municipality. He is the one who most often has a keen understanding of what businesses are in his area, or he may have an economics minister who can provide contact information.

When we met with each mayor, we first introduced the concept of SFOR’s transition, acknowledging the laudable reduction of ethnic tensions in his opstina. We then explained that this enabled us to shift some resources toward helping the local economy. We simply stated that we were collecting data on the strength of the local economy and, to that end, would very much like to visit a number of businesses to meet the owners, perhaps take a tour, and gauge the general level of optimism about the future. We also asked the mayor for thoughts on the future and how he would grade the local, regional, and national governments in terms of support for small-business growth. In addition, we queried him on what programs and incentives are in place to ease the registration process for new businesses or to reduce the tax and government paperwork burden for start-ups. We inquired if there might be an office or individual in his government that is dedicated to business, helping new companies get on their feet or break into new domestic or international markets. Our experience has been that the answers to our questions cast the government in a highly positive light (blaming bureaucracy at higher levels for any failures). This is to be expected, but by merely asking questions, we built rapport by engaging each official in intelligent conversation, and husbanded credibility by discussing our own business backgrounds. We provided incentives for the mayor’s future involvement by discussing how important it is for SFOR to know how well the opstina is doing economically; perhaps we ask him to chair the first business forum because of his influence. Most importantly, the mayor introduced us to local business owners. This, along with some discussion about the logistics for the business forum, was the endstate for on-site meetings with the mayor.

It is worth noting some tactical concepts. First, given that this is in fact a manifestation of diplomacy nested with the general information operations campaign, we always acknowledge how pleased we are that the mayor accepted our invitation for a discussion. We have found that such courtesies go a long way toward inspiring confidence and building camaraderie with any local official. Second, nearly every conversation is conducted through an interpreter, so subtleties, word play, and sarcasm are not only likely to be lost in translation, they may be dangerously misunderstood. Finally, we must never make outward promises to any officials, as they, quite naturally, will hold us to them. Americans seem to have an innate desire to help others, but oftentimes, with the best of intentions, we say that we will do something when what really we mean is that we will try to do something. Bosnians and others in need remember what we say and, perhaps out of desperation, take it as a promise to deliver. Making promises to an average civilian on the street is not good practice; promises are an abysmal tactic in the office of a mayor or business owner.

The next item on the agenda is business tours. Ideally, someone from the mayor’s office accompanied us on the tour to provide introductions and a common connection. We entered each business with a standard list of “talking points” designed to gather information on the company, the owner’s optimism, and government support (if any), while also engaging in simple conversation and building a commitment for future participation in a business leaders’ forum.

During our rotation, we conducted various business tours that included a furniture factory, a wholesale bakery, a plastics factory, a refurbished hotel, and a large restaurant/rest stop complex. Generally, owners are cordial and open to answering questions, and have even offered unsolicited financial information. They tend to be highly candid about deficiencies in government support (most often at levels above the opstina, particularly when a representative of local government was present). This is a great opportunity to gather real information and to see local businesses operate. Sometimes we hear that a company is a genuine success story only to find that, on our arrival, the facilities are barely operating or are in significant
disrepair. For example, this recently occurred when the local equivalent of a chamber of commerce extolled the virtues of a nearby glass factory, which in reality is an almost derelict facility that manufactures only untempered glass for car windscreens — a market which is, of course, nearly nonexistent. On-site visits uncover such deceptions and discrepancies, but also provide an opportunity to find allies for the forum, which, for anyone who has brought together groups of people with a shared need or grievance, is a highly valuable commodity!

Indeed, many of the problems identified at these meetings were not easily resolved by anyone in the short-term, let alone by SFOR soldiers here on a 6-month rotation. These identified problems include:

- Lack of demand, given the high prevailing rates of unemployment.
- Lack of clearly documented post-war land ownership, giving rise to collateral problems when looking for seed funding. Incredibly, many people pay property taxes on land that their families have owned for generations, but for lack of documentation, much of which was destroyed during the war, they cannot obtain loans for starting or expanding a business.
- Political corruption, since free-market success is predicated on the rule of law. This has several adverse consequences: organized crime is not properly combated, and it siphons off profits and interest that business owners and investors would otherwise make, thereby sapping initiative and stifling the economy; travel visas are essentially unavailable, making pursuit of foreign investment and trading partners difficult; high interest rates are demanded by foreign lenders — to the extent that they are willing to provide capital at all, which deprives Bosnians of the one sustainable source of funding that would allow the country to develop self-sufficiency — no matter how cheap or valuable labor and other native resources are, foreign investors will not invest money if they have doubt on their return; and process inefficiencies often create insurmountable obstacles to new business creation and ongoing business survival.
- Lack of a fluid market for widespread stock ownership. Both government and businesses seek to privatize former government-owned enterprises, which is made difficult by fragmented and illiquid markets for public stock ownership. Thus, further expansion and modernization are possible only through high-interest debt financing or, failing that, slow internal growth.
- Legacy burdens from the war and privatization efforts from prior to the war (benefits to previous employees).
- Lack of taxation enforcement and lower costs (wages) in Arizona Market.
- Demining of commercial properties.
- Upgrades in technology, facilities, training, and machinery.

The initial business forum was a critical event for a number of reasons. It brought the forces underpinning the economy together in one room with the SFOR and international community enablers. The importance of these force multipliers cannot be underestimated. For example, under the current model, civil affairs is a critical element in bringing the economic piece to the SFOR mission, and psychological operations has the capabilities to spread the word. To ignore these and other assets is similar to a cavalry commander ignoring his mortar section.

By packaging the concept properly, business forum attendees understood the opportunities inherent in their participation, and therefore actively participated because they felt a certain responsibility associated with their selection as members of this elite group. Most importantly, though, the first meeting offered an opportunity for local citizens to take ownership of the business forum as an ongoing event focusing on economic growth as a springboard for sustainable success. If the civilians fail to take ownership, the process will die. In addition, if the concept of the business forum can be grafted onto the ethnic conundrum, what better way to flank or overwhelm nationalist paranoia than to cast these local events as precursors to regional forums, which would include key leaders from Croat, Serb, and Bosniac entities. If polarized government representatives are unwilling to cross self-imposed nationalistic barriers, then they can stay home — but probably they will not, if the real and perceived importance of these conferences can be demonstrated.

A key to the success of these meetings was follow-through. Suffice it to say that we must not stop on the objective but assault through it. We have developed definitive next steps, which we have shared with participants, and future meetings are planned around these next steps. These future meetings introduce new local participants and guests — perhaps SFOR enablers or guest speakers. We have had members of the financial community at previous gatherings, including representatives from micro-lending firms, who have discussed op-
opportunities to obtain capital for growth. We had citizen-soldier representatives from the American Small Business Administration, law firms, and international banks, who discussed issues important to entrepreneurs. Again, we continually hammered home the notion that we (as Apache Troop/SFOR) would not be in Bosnia forever; we were happy to attend and facilitate meetings, but host-nation members must assume ownership. This was not an easy concept to embrace for people accustomed to receiving dictates and handouts from the international community and SFOR, especially in light of the communist and imperial regimes of the not-so-distant past. To the inevitable question, “What are you going to do for us next,” our response was always that we were willing to act as advocates and that we will certainly share gathered information, but the future lies in sustained ownership of the process by the local community. It must be so. Whether in business forums, election support, weapons collection, or any other activity, the host nation must be able to take the reins, else these vital activities will cease when we leave — or worse, we find that we are unable to depart because we cannot transfer ownership. That said, however, it must be acknowledged that the international community plays a large role in helping Bosnia to grow economically in terms of minimizing trade barriers, reducing crime and corruption through the efforts of the Office of the High Representative (OHR), and providing incentives for international investment. Our meetings with business owners demonstrated a sincere desire to succeed but a growing frustration over what they saw as empty promises and half-hearted attempts to provide support from the international community and SFOR. If the goal of nation building is to create a truly safe and secure environment in developing countries, the economic factor must be energetically and earnestly supported or it will fail.

Although still evolving, changes in the nature of the peacekeeping process currently taking place in Bosnia are vital to the success of our mission there. SFOR soldiers are the most appropriate force to take on this responsibility because without them, the fragility of the current calm might soon become shockingly apparent. There is still a great deal of tension in this country — not simply ethnic tension, but a tension borne of lack of faith in the strength of the national infrastructure and a disbelief that elected officials can maintain social and economic stability. If the endstate of peacekeeping is, in fact, an economically driven society, then the military must be a conduit for that transition. The United States government can be best positioned to ensure that political and economic stability occur by pressing the host nation to work on their own and to take the reins of their own destiny.

CPT Eric E. L. Guenther Jr., Pennsylvania Army National Guard, is currently serving as the commander of Troop A, TF 1-104th Cavalry, SFOR 12, Camp Morgan, Bosnia. He has served as troop commander, executive officer, tank platoon leader, scout platoon leader, M60 tank crewmember, M113 scout crewmember and rifleman in Troop A, 1-104th Cavalry, 28th Infantry Division (M), Pennsylvania Army National Guard. As a civilian, CPT Guenther is the chief operating officer for Micro E.D.S., a pharmaceutical software company in Narberth, PA. He is a cum laude and honors graduate from the University of Pennsylvania. CPT Guenther is the current commander of the First Troop Philadelphia City Cavalry, the Army’s oldest mounted unit in continuous service, founded in 1774.

1LT David B. Thayer enlisted with the troop in 1985 as an 11C mortar man, becoming mortar section sergeant before attending officer candidate school and receiving his commission in 1996. He was placed on the commandant’s list on completing the Armor Officer Basic Course in 1997. He has a B.S. from the Wharton School of the University of Pennsylvania, an M.A. from the London School of Economics, and an M.B.A. with Honors from the University of Chicago. Prior to the deployment, he was in charge of strategy and finance for a telecommunications firm outside Washington, DC, and served as a scout platoon leader while deployed to Bosnia with Troop A, 1-104th Cavalry.

1LT Tyler C. Hathaway enlisted in the Pennsylvania Army National Guard in 1992, and served with the troop as a 19D cavalry scout before attending OCS and receiving his commission in 1997. He serves as Cornet of the First Troop Philadelphia City Cavalry, a rank unique to that historic unit. He is a graduate of Hamilton College, and holds an M.B.A. from the Wharton School of the University of Pennsylvania. As a civilian, he is a commodity and equity trader with Renaissance Technologies, a private investments company in New York. While deployed to Bosnia, he served as a scout platoon leader with Troop A, 1-104th Cavalry.