

**Excerpt**

# FROM CO TO CEO



**A Practical Guide for Transitioning from  
Military to Industry Leadership**

★★★★★

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**Forefront  
BOOKS**

*From CO to CEO*

*A Practical Guide for Transitioning from Military to Industry Leadership*

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*To the men and women who get it done in the fields, seas, and skies  
of battle and in the industries and factories that support them.*





# Contents

<b>FOREWORD BY VICE ADM. ROBERT S. HARWARD, USN (RET) SEAL</b> .....	9
<b>INTRODUCTION: PIVOTING TOWARD YOUR FUTURE</b> .....	11

## **PART I CHANGING COURSE**

<b>Chapter 1: THAT ONE THING</b> .....	21
<b>Chapter 2: KNOWING WHEN TO MAKE YOUR MOVE</b> .....	31
<b>Chapter 3: THINGS I WISH I KNEW BACK WHEN</b> .....	39

**PART 2**  
**YOUR PLACE IN THE DEFENSE INDUSTRY**

Chapter 4: **TARGETING THE RIGHT COMPANY**.....55

Chapter 5: **EXPLORING CAREER OPTIONS** .....71

**PART 3**  
**LANDING THE JOB YOU WANT**

Chapter 6: **GETTING HIRED**.....113

Chapter 7: **MASTERING NEW SKILLS**.....145

**PART 4**  
**A PORTFOLIO ON LEADERSHIP**

Chapter 8: **THE REMAKING OF A LEADER**.....185

Chapter 9: **LEADERSHIP VERSUS MANAGEMENT** .....199

Chapter 10: **DEFENDING A LEGACY** .....207

Chapter 11: **TAKING THE HELM IN A CRISIS**.....215

**PART 5**  
**THE LONG VIEW**

**Chapter 12: A CAPSTONE FOR YOUR CAREER** .....225

**Epilogue: THE LONG ROAD TO CEO** .....243

Appendix:  
**THE PERMANENT DEMISE OF TEMPORARINESS—  
A CAUTIONARY TALE ABOUT YOUR ETERNAL LIFE ONLINE** .....247

**NOTES** .....253

**BIBLIOGRAPHY** .....255

**INDEX** .....257

**ACKNOWLEDGMENTS** .....265

**ABOUT THE AUTHOR** .....269







# Foreword

**T**he United States remains the world's premier superpower, and I believe this status is directly attributable to our nation's core belief in life, liberty, and the pursuit of happiness.

Our national values provide the moral underpinning for our forward presence around the world, from our embassies to our military forces. They define us as a great nation with a willingness to use our most valuable assets—our people in uniform and at our embassies—to protect, defend, and fight with and for our allies and partners who believe in and are governed by these same principles.

The US defense industry provides *the critical enabler* in fulfilling our national security through military strength in concert with our political and economic tools of national power.

This industry is a complex and challenging environment that demands the best and brightest talent to ensure we maintain our technological and competitive advantage over all our peer competitors and those who would wish us harm. The workforce necessary to drive this endeavor includes our most skilled engineers, career defense industry professionals, and a plethora of military-experienced people (many retired from the uniformed services) who understand the operational art of war and the application of a wide variety of products necessary to win in any environment.

Bill Toti's book is a testament to understanding that interrelationship, and while useful for *all* servicemen and servicewomen as they transition from active duty, it is a must-read for those thinking of joining and, just as importantly, for those who are already part of this business of the *defense of the United States*.

VICE ADM. ROBERT S. HARWARD,  
USN (RET) SEAL



## INTRODUCTION

# Pivoting Toward Your Future

*I*f you're reading this book, you're likely thinking about leaving military service for a civilian career either because it's your choice or because circumstances are dictating a move for you.

Whatever the reasons, you've faithfully served your country, and now you have the opportunity to begin a second career. This is a pivotal point, a once-in-a-lifetime milestone. Even if you are retiring after twenty years of service, there is a good chance your second career will last as long as your first. A good chance, too, it can become as meaningful and rewarding.

During my past fifteen years in industry, I've counseled hundreds of people transitioning from military to civilian roles. And in that time I've noticed a troubling pattern of smart people making avoidable mistakes. Your military service—in my case, the Navy—will do their best to assist your transition by inviting you to one or more transition assistance courses. Unfortunately, these courses are often examples of the blind leading the blind, with instructors who have little or no critical experience in industry parsing out profoundly bad advice. And so a recent survey found that only 29 percent of

transitioned special operations forces considered their transition assistance course helpful.<sup>1</sup> Nearly 50 percent of transitioned veterans discovered that the process was more difficult than they expected,<sup>2</sup> indicating their transition course did not properly prepare them for the journey. This is a travesty.

In fact, the worst advice I received pertaining to my transition was doled out during one of those classes.

The year was 2006. I had just completed more than two and a half very rewarding decades on active duty. I had served as commanding officer (CO) of a submarine and as commodore of a submarine squadron, followed by what the Navy refers to as “sequential major command.” By this time, I was ready for new opportunities.

That’s when the instructor in my transition-assistance course told my class full of similarly transitioning military leaders, “All your future employer wants from you is *good leadership*.”

Everyone in the class nodded, their preconceived notions reinforced.

The instructor continued, “You’ve succeeded at senior levels in the military, so all you need to do now is *leverage that experience* to succeed in civilian life.”

We reacted very well to this apparent validation too. He had shared two nuggets of welcome wisdom in just two sentences. We sensed that we were indeed special. Poised for automatic success.

But what a crock that was.

Sure, industry bosses want good leadership from their transitioning military folks. But that is far from *all* they want. Think about it. How much can leadership in one system corollate to leadership in an entirely different one? Turns out, it’s not as much as one might wish.

And, sure, your experience defending your country adds value to your résumé. But leveraging it in today’s business climate is definitely *not* all you need to do to succeed.

For me that bad advice turned out to be transition challenge number one. Misstatements like these create false impressions among transitioning veterans. When reality hits them in the civilian job market, it’s no wonder nearly half find it more challenging than they expected.

And then there was the company that hired me. They knew from my operational experience I had some background in material acquisition, so they assumed I'd understand how such transactions in an actual business operated.

Boy, were they wrong. That was transition challenge number two.

The truth is, I made the move into industry not knowing what I was getting myself into and what would really be expected of me. Since then, I've learned the vast majority of others making the same career move don't have a clue either. The only reason I survived that first job was because both my employer and I quickly recognized our misalignment and took the necessary steps to correct the situation.

I am one of the lucky ones. Sad to say, I've heard many tales of woe from fellow veterans who didn't fare so well. Within a year or two they gave up on their dream of drawing from their military experience to fuel a fulfilling career in business and industry, opting instead to leave their first civilian job to do something else entirely.

Others selected a good first job but remained stuck there for the next twenty years.

Or they started counting the hours until they could manage to retire a second time.

Or they bought into a burger franchise.

Or they went golfing while their spouses hit the job market.

Then there were those who went back to school to find something else they might be good at, pushing their peak earning years out into infinity.

Which leads to the question: how did so many smart and experienced people working diligently to make a successful transition fail at this goal?

## **Obstructing the Flow**

Looking back, I see two main culprits. First, the instructor teaching my course had essentially no relevant corporate experience himself. More than likely it was because the contract for our transition training had been awarded to the lowest bidder.

For now, let's identify "failure to present the business world accurately" as Culprit #1, and I promise to reveal more on how service contracts are awarded later in this book.

It didn't help that the customers for the instructor's service were highly motivated to believe everything they were being told. Why wouldn't they?

Speaking for myself, I was incredibly naive about what it took to succeed even in those industries that depend on public dollars.

That naivete made me (among the twenty or so others in the class) Culprit #2.

The electrical engineering term I used to account for these dismaying failures in transition is "impedance mismatch." Impedance basically describes the level of resistance between two systems with differing needs and expectations. To understand this better, think of what happens when your 120-volt American electrical device does not match the expectations of the 220-volt British grid you plug it into. That's impedance mismatch.

In my experience, an impedance mismatch for transitioning military leaders looks like this: what military leaders think they know about industry and what industry leaders think they know about transitioning military leaders almost never line up.

## The Bigger Picture

So far I've addressed the needs and expectations of military leaders looking for careers and companies offering those leaders positions in defense-related industries in personal terms. But is there perhaps a critical, larger perspective?

There is a famous quote often misattributed to Thucydides, but actually uttered by Sir William Francis Butler: *The nation that will insist upon drawing a broad line of demarcation between the fighting man and the thinking man is liable to find its fighting done by fools and its thinking by cowards.*

The way to avoid this potential tragedy in the defense industry is to make sure those with battlefield experience are strategically positioned to inform the design and production of war-fighting tools. To do this, the United States *needs* an effective migration between the war-fighting community and the industry that supports it.

Dwight D. Eisenhower famously warned that the military-industrial complex was something to be avoided, perhaps even feared. Yet I'd argue it is precisely this partnership that has enabled the United States to field the most effective, best-equipped fighting force the world has ever known. Only when those with experience in the field come back to shape the tools of war can our future in the field benefit from the past.

Far from being a weakness, then, this *symbiosis* between America's armed forces and its industry is one of our greatest strengths—and one of our greatest sources of opportunity.

I wrote this book for military leaders of all stripes who are contemplating a transition from military to corporate leadership to help guide their journey from CO to perhaps, one day, CEO. But I also wrote it for current industry leaders with no experience in the military to show them the other side of the equation and to reveal the misalignments that caused me, and others like me, to stumble. My aim is for both sides to learn from these experiences.

This book is intended, therefore, to overcome the impedance mismatch I often see between the worlds of business, government, and the military when promising servicemen and servicewomen are ready to launch a new career.

Its pages will help you:

- ♦ Determine when and how to make your transition.
- ♦ Properly define goals for your future career.
- ♦ Prepare for job interviews, negotiate your compensation, and land the position you want.

And for those of you specifically seeking positions within the defense industry, it will:

- ♦ Describe twenty career options, including their pluses and minuses.
- ♦ Coach you on the language and assumptions of this business culture.
- ♦ Take you into the rooms where key decisions are made and illustrate what is needed to succeed there.
- ♦ And so much more.

My overarching goal is to help the *military's best* find their place among *industry's best*, launching a rewarding second career that fully capitalizes on their years of training, commitment, and service while giving them room to flourish in new ways.

When I made my transition to industry in 2006, I started as a business unit director of advanced technology for a major defense firm.

Over the course of the next fifteen years, I jumped around (though I prefer to think of it as being traded up, in the baseball sense) to five different companies and ultimately landed a gig as chief executive officer (CEO) of Sparton Corporation.

So as you can see, my journey has taken me from CO to CEO in a true and literal sense.

What I thought I knew then is very different from what I know now. For my success in the Navy, while earning my way from seaman to captain, I have thousands of exceptional shipmates to thank. And in private industry, as I climbed from director to CEO, there were thousands of coworkers who helped me establish the foundations from which the insights in this book are drawn.

I hope you find them useful in your continuing journey.

WILLIAM TOTI  
ORMOND BEACH, FLORIDA







PART I



# CHANGING COURSE

★★★★★





## CHAPTER I

# That One Thing

*Look on every exit as being an entrance somewhere else.*

—TOM STOPPARD, PLAYWRIGHT

**I**n the 1991 movie *City Slickers*, Jack Palance’s character Curly beguiles Billy Crystal’s Mitch Robbins with the notion there is a secret to life and that it can be achieved by finding “one thing.” Since they are on a treasure hunt, Mitch assumes the secret can be found during their current expedition. But as Mitch later learns, that one thing is nothing more than happiness.

In industry, there is also a “one thing” you must pursue to be successful. Unfortunately, it’s not happiness. (Although happiness may be achieved as a by-product of the one thing.)

When I was in my military transition course, instructors led me to believe that the one thing was *leadership*. Since you can’t succeed as

a senior military member without some leadership success, then we all must be imbued with the most important factor that would determine success or failure in our civilian careers!

We must already have that one thing, right?

Well, the truth is, perhaps not.

Consider that the skills and experience that brought you success in the military may not be the same as what will bring you success in industry.

In a very interesting book<sup>3</sup> titled *What Got You Here Won't Get You There*,<sup>4</sup> author Marshall Goldsmith talks about the “success delusion,” noting how people routinely fail to recognize that prior success has occurred within a *particular set* of conditions and factors and in the company of *specific individuals*. Because one or more of these elements are likely to be absent in future endeavors, success is anything but assured. Nevertheless, most people instinctively extrapolate future successes from past ones, even when they are dropped into an entirely different set of circumstances.

Let's make this personal for a moment so we can see how this notion applies to us.

I deduce from Goldsmith's findings that the more successful we were on active duty, the more likely we are to suffer from “success delusion” in industry. We can operate on faulty assumptions. We can fail to understand the need for adaptability. We can fail to factor in the reality that different operating environments require us to draw from different skill buckets. We can conveniently conclude that one leadership style and size fits all. (Situational leadership is a real thing; more on that later.)

To avoid such delusions and better understand how to move forward successfully as a leader facing new opportunities and challenges, I often contemplated a lesson I learned from the father of my Navy nuclear community: Adm. Hyman G. Rickover.

## Toti versus the Admiral

It was about 7:00 p.m. one evening during my senior year at Annapolis, a night in a sequence of very long days. Like the others, this day was filled with tests and interviews, bursts of mental intensity interrupted by hours of mind-numbing boredom. I was participating in an event that, more than any other, would determine the course of my professional Navy life.

For the previous few hours, a combination of fatigue and nervous energy had been building, yet I was riveted—torn between the awe of the moment and the fear of screwing this up.

We heard many tales about what I would soon encounter. Most of these stories were presumed to be tall tales.

Among them were several different renditions of the “make me mad” story, in which Admiral Rickover had purportedly dared a midshipman to do something that would anger him to see how willing the midshipman would be to follow an order. Some midshipmen were said to have complied by clearing the admiral’s desk with a single arm sweep. Others reportedly destroyed a valued item. For example, a detailed replica of a submarine was allegedly thrown from a window.

Then there were the various “confinement” tales—stories about being locked into a small space or a tiny closet for hours. This apparently was one of the ways the admiral tested midshipmen for claustrophobia, to see if they had what it takes to become a submarine officer.

The anecdote that was circulating during our round of interludes had supposedly involved a classmate just a few hours earlier. As the breathless rumor went, the admiral had berated him for a particularly poor performance in a certain course of study.

“What would your mother think if she knew you were goofing off like this?” the admiral supposedly asked my classmate, who reportedly replied, “My mother’s dead.”

The admiral’s alleged response: “Well, it’s a #\*@% good thing she is or she would die of embarrassment!”

I was running through my potential reactions to various scenarios when it was my turn to see the “Kindly Old Gentleman,” the KOG of nuclear-power lore.

The year was 1979. Since the admiral was born in 1900, it was never difficult to calculate his age. The man was seventy-nine and of almost mythical stature. I imagined it might be like standing before Bull Halsey or Chester Nimitz.

No, wait.

He was the nuclear Abraham Lincoln, the man who set the atom free.

As I walked into the admiral’s office, something seemed vaguely familiar. I couldn’t quite place it, but I thought I had witnessed this scene before. I looked around, searching for a clue as to why I had this sudden bout of *déjà vu*.

When my backside landed in the seat of a sadistically teetering wooden chair—designed, it was said, to keep a midshipman off-balance (the first of the rumors I could now actually validate)—it hit me.

The room was straight out of the holiday movie *It’s a Wonderful Life*. He was Mr. Potter and I was George Bailey. He was about to offer me a job and hand me a cigar.

And then the admiral, without even looking up, muttered the only words I would hear during Round 1 of Toti versus the Admiral.

“I can’t use a philosophy major with a 3.0 average. Get out.”

My assigned shepherd, a prospective commanding officer (PCO), grabbed my elbow and yanked hard enough to help me overcome my inertia. Suddenly we were standing outside the admiral’s office, the visit having lasted less than thirty seconds.

As the door closed behind me, I broke through my mental fog enough to protest, “But I’m a *physics* major!”

Clearly weary of playing advocate to a bunch of wide-eyed midshipmen, the PCO led me down a corridor, pointed to a door, and said, “I’ll see what I can do. Wait in here.”

My holding pen was a very small, dusty office with bare walls. It was filled nearly to capacity by a large metal desk. Could it be that this



small room was the closet that other folks had said they were banned to? After a couple of the most excruciatingly tedious hours of my life, the door opened, the same commander poked his head in, and he said, "Come."

We retraced our steps down the long corridor to the admiral's office, and again I threw myself back onto that demon of a chair.

Admiral Rickover was gazing hard at a file, occasionally muttering to himself. I was surprised by how old and frail the great man looked.

His desk was stacked high with files of various sizes. I could barely see him behind this morass. After what seemed an eternity, he said with his eyes still cast down, "You got a C in philosophy. Why?"

That darned philosophy again!

Thus began my moronic rant, which, although true, went something like this: "My professor was a product of Yale University and didn't believe in grades. He would frequently say 'I can lead you to philosophy, but I can't make you think.' Our grade was dependent on the number of papers we submitted rather than the quality of our work. While other students submitted four two-page papers to get an A, I submitted one very good sixty-page paper, essentially daring him to give me a C. And he did. I gambled and lost."

Immediately, I could see the rage starting to build. I think it started somewhere in his neck, but maybe it began lower than that. I couldn't really tell because his lower regions were obstructed by his cluttered desk. By the time this passion had risen to his head, it had grown to what could only be called "Rickoverian" proportions.

And his eyes!

The fire in his eyes was certainly not that of an old man. This was not geriatric anger. This was a young, visceral rage.

"That's #\*@%!" He stood halfway up, and with spittle shooting out of his mouth, he launched into a long tirade, the gist of which was: "I've heard a lot of #\*@% in my day, but I have never, ever heard the likes of that #\*@% before! I want you to know, young man, that you now hold the #\*@% record! Get out of here! Get out of my office now!"

As we walked out, it occurred to me that I had just been cursed out by Abraham Lincoln.

So much for round 2.

## Finding What It Takes

All the while, I earnestly, simplemindedly, and stupidly wondered what I could have said or done to earn such wrath. I also honestly began to wonder if I really had the stuff he was looking for. Would I be accepted into the program that was, at the time, the most prestigious the Navy had to offer?

Again, I followed the PCO down the hall, this time to . . . an actual closet. The closet of legend! I would now have the honor of referring to myself as one of the “closet survivors”!

“In there,” the PCO said and then left.

I wondered about the criteria for putting malcontents in a barren office as opposed to this cramped janitor’s closet with a slop sink that smelled truly awful.

My Catholic upbringing provided the answer.

The tiny office I had been placed in first was sort of a nuclear purgatory—saved for those innocents who were guilty only of original sin. That is, those who, through no fault of their own, were simply stupid by birth.

The closet? That was for the real sinners.

For almost two hours I stared at a dust mop and pondered the fine art of its construction. I remembered the many times I had been trusted with such equipment in my first real job (when I was still too young to drive), sweeping and mopping floors at age fifteen in the Campbell Works of Youngstown Sheet and Tube. I studied the patterns of the coffee splatter on the wall above the sink. I tried to see if a pipe running along the ceiling would support my weight for a pull-up or two.

But eventually I began to think about the larger situation I was in.

I retraced the events in my life that had led to this day. I began to recall what made me want to reach beyond the constrained dreams

of many young steel-town boys, enlist in the Navy, and apply for an appointment to Annapolis. While searching for my motivation, I began to ponder my heritage.

My grandparents were immigrants who left Italy to escape the unhappy fate of poor dirt farmers in a poor dirt land. At one point, my father's father found employment in his new homeland by digging ditches for a living, happy to drill sewer lines through solid Ohio sandstone with nothing more than a pickax and a hard steel shovel for the promise of a better future. Similarly, my mother's father had toiled his entire life by shoveling coal and working in the steel mills.

I understood, even at a very early age, the travails of a hard life. And so, while still just a boy, I made a commitment to myself that it would be different for me. And suddenly, in that closet, among those mops and brooms, I had an epiphany.

When the door finally opened, I walked into the admiral's office with confidence. "Are you ready to tell me the truth?" he asked.

"Admiral, it doesn't matter what grade I got in philosophy. What matters is that I could have worked harder but didn't. And by not giving my best effort, I betrayed myself, and I betrayed the investment the country was placing in me." Although I didn't say it, I also knew I had betrayed my past.

Amazingly, and for the first time, the admiral looked at me.

The rage was gone. The fire was gone. It was now after 11:00 p.m., and all I saw sitting before me was an old man with the weight of the greatest submarine force in the world on his shoulders.

"That's right," he said. "If you give less than you're able to, you'll let everyone down—me, your ship, your Navy, and your country. I can't use people like that. I can only use people who have the courage and discipline to give all they've got."

And that is how I was accepted into Admiral Rickover's nuclear training program.

I've heard people say that the admiral's methods were trivial or petty, but I don't believe that. I'm one of those who think there was a method to his madness.

After all, I found truth in a closet. And in so doing, I found myself.

The pivotal impact of this event wasn't my near-term future, the fact that I was going to be reporting aboard a submarine in a couple of years as a junior officer. The real issue was what it would allow me to do fifteen and twenty years later, well into my career. Because I had been accepted into Admiral Rickover's program, I was able to eventually command a nuclear submarine and then a squadron of nuclear submarines.

It's interesting that even though many transitioning service members understand this point as it pertains to military service, they seem to completely miss the analogy in their civilian careers. They think they need to find a great job to transition into, when what they really need to do is figure out where they want to be ten years down the road, and then find a job that has a reasonable chance of getting them there.

When you first talked about transitioning, you were probably asked what you wanted to do for your second career. But a better question is, Where do you want to be in ten or fifteen years?

If your answer is, "Retired for good," then that takes you down one path for your civilian career. If your answer is "Hitting the stride of my peak earning years," that takes you down a different path. If your answer is "Doing what I love," that takes you down yet another path.

If your answer is "All of the above," then you might have to revisit your expectations. Because your "Admiral Rickover moment" may be coming, at least as it relates to the next phase of your life. What will you do when you find yourself on that sadistically teetering chair?

That's something you should be thinking about now.

Because by the time you are sitting on that chair, it might be too late.

## **An Informed Passion to Learn**

Although my transition-course instructor implied that the one thing we need to succeed in our civilian career was good leadership, I'm hoping you know by now that *leadership* itself wasn't even sufficient to be your one thing while you were on active duty.

In the military, good leadership isn't enough because it isn't *all* you need to effectively lead *any* organization. No amount of leadership alone enables an Air Force fighter pilot to successfully command a submarine in combat and vice versa. You also need an understanding of the actual systems, tactics, and methods that allow you to fly a plane, fight a sub, command an armor brigade, and do the other things necessary to be successful.

The same applies to industry.

By the end of your military career, you will have achieved some degree of proficiency in your chosen field of endeavor. That's one of the reasons, perhaps the main reason, your potential future employer is interested in you. You are *informed*.

Further, your future employer is likely to presume that throughout your military career you had to endure a degree of service and sacrifice. That wasn't easy. It took a certain amount of *passion* to "drive through the suck." And yet you prevailed. Might that not also be a desirable attribute?

Lastly, your employer should understand there is much you do not yet know about your future work. You don't yet understand the challenges you will face in industry. Or what it will take to succeed. Or how your future business is really run. Or what effective interface with customers will look like. Or myriad other things. These are all aspects of your new endeavor you will need to *learn*.

These priorities taken together will move you toward your one thing. Because the single most required attribute in industry, I propose, is having an *informed passion to learn*.

*Informed* because the knowledge you already possess is needed by the company for it to succeed.

*Passion* because every employer wants to hire people with a fire in their belly, with the drive to make things better, and you have likely demonstrated that quality while on active duty.

*To learn* because every employer understands that while you have a proficiency that took years to develop, one's future success always depends on the degree to which they can master what is new to them.

Your mission success will depend on all the factors mentioned: leadership, knowledge, hard work, passion, wisdom, an ability to conform to an evolving rule set, and sometimes just simple good luck.

But it will also depend on the attitude you take into your transition.

*An informed passion to learn.*

That's the one thing this Curly is trying to tell you.

You won't have mastered it by the day you transition or even by the five hundredth day.

But with the right attitude and a lot of hard work, you eventually will.



## CHAPTER 2

# Knowing When to Make Your Move

*If you want a happy ending, that depends, of course, on where you stop your story.*

—ORSON WELLES, FILMMAKER

**T**hey say timing is everything, but have you ever noticed that everything seems elusive when you're staring at the clock? Or when you're trying to make a move from where you've been to where you want to be next?

In my experience, when you're serious about making a successful transition from a military career to one in industry, it's more helpful to think in terms of your ultimate return on investment (ROI).

ROI is the centerpiece of decision-making in business. The expectation or fact of return on investment determines whether one company will acquire another company, bid on a particular opportunity, invest in a particular piece of machinery, or use cash or debt or both to structure a particular deal.

But businesses also use ROI to make people decisions. This means an employer will calculate an ROI on you as a potential hire, and you should do the same on them.

If you are looking for a *viable, full second career* in industry rather than just your next *job*, you will likely come to that opportunity knowing very little of what you need to succeed. Thus the best way to learn what you need to know is to join a company that is willing to invest in you.

For a company to invest in you, however, they must believe the following:

1. You will provide a skill they currently lack.
2. You have potential worth developing, even if that development requires an investment on their part.
3. You will stay with them long enough for them to actualize a reasonable *return* on their investment in you.

If they have agreed to interview you, we can assume you meet condition one above.

Meeting condition two will take time. After you are hired, your employers will evaluate whether they were right to bring you onboard. That evaluation may take a couple of months or a year, if they think their required investment will be substantial. But only when that evaluation is complete will they start thinking about solidifying that investment in you.

And then there's condition three. Now there's the rub.

## Factoring in Your Runway

One of the several lies I was told by military transition instructors as I was approaching my twenty-seventh year on active duty was that a little



more seasoning in a senior Navy position would better prepare me to step into a more senior role in industry.

Again, this was nonsense.

In fact, if I were to have any more seasoning before I transitioned out of the Navy, it's likely the company that hired me would have put me in a parking spot—that is, a position where I would have been expected to contribute immediately, and one where I'd have little or no potential for growth.

Burn bright and then burn out. Most of the time, that's not a desirable scenario.

Of course, as you may know, federal law prohibits a company from making an employment decision based on *age* (aka, how *seasoned* one is). Instead, what a company will think about is a candidate's *runway*, as in, is there a reasonable probability the candidate will have a sufficient future with us to gain the experience necessary? Will said candidate prove herself effectively, growing into and performing in a leadership position for an appropriate number of years before making a retirement decision? (Note that I did not say "before she reaches retirement age," as the retirement decision comes for different people at different ages, but the probability distribution goes up with age in a fairly predictable manner.) You can't talk about how much time *has passed* in her life (age). But you *can* talk about how much time is likely to be left in her *future* career with the company before she is apt to retire. How many years will she plausibly be with the company's workforce (the definition of *runway*)?

For example, if a candidate joins a company at age fifty-five, and the company thinks it will take five years to train the candidate sufficiently for a significant leadership position, the employee doesn't start contributing to or paying off that investment until age sixty. Hence, the break-even point for that company's investment in the candidate occurs after the candidate has contributed well beyond age sixty. Since many employees start to think about retirement when they are in their mid-sixties, the company must contemplate that retirement risk, regardless of what the employee actually says when he is hired at age

fifty-five about how many years he intends to work. The probability of an employee making a retirement decision constitutes risk for the company.

Of course, these discussions will never involve explicit evaluations of age.

Instead, what the employer will say when the employee joins the company at age fifty-five is that the employee may have ten years of runway left. After subtracting five years of evaluation, experience building, and training, the company estimates the candidate likely has only five years of runway remaining to serve in a leadership position. If a company, on average, wishes to provide stability by having its leaders in place for ten years or more, then that candidate will likely *not* be considered a serious leadership contender. (Remember, the military tradition of changing jobs every couple of years is *not* the norm in industry.)

This calculus is not a factor if the job you are being considered for is a *now* job (commonly understood as a position where there is little you must learn to get up to speed). But if it's a *future* job (one with a learning curve), the company will figure out a legal way to predict how long you will be with them.

How many good, productive years will the company get from that candidate? Fewer than five? If so, is it worth hiring him? Maybe and maybe not. If he provides a critical skill the company needs now, then yes, the trade-off is probably worth it. But if she is just one more high-potential candidate the company *hopes* will one day be a senior leader, how will that affect their decision?

Sorry if it saddens you to know that these trade-off discussions might occur, but they do. And it's perfectly appropriate for the company to contemplate such things.

It's all about what they can get *from* you in exchange for what they put *into* you. If I invest in a candidate as an employee, what are the chances I will get the full benefit from that investment? What will the return be on this investment?

So from the company's ROI standpoint, is transitioning to industry at a younger age better for you?

Perhaps.

There are many high-profile, Fortune 500 CEOs around the country who served a few years on active duty, got out, entered a corporate training program, and then did astoundingly well in industry.

The company they were hired into was using their military experience, in essence, as a screening program to identify leadership *potential*. None of those junior officers had well-formed leadership muscles when they got out of the military; they were all *nascent* leaders. Those few years of active duty were simply not sufficient to serve as a leadership finishing school for business and industry, but they were enough to reveal promise.

Yet for every person who served a few years on active duty, got out, and rose to the most senior levels of industry leadership, there are hundreds of thousands of folks who got out of the military with an equivalent time in service, entered industry, and thirty years later were pretty much doing the same job as when they first transitioned.

So military service itself, while helpful, is rarely distinguishing enough to impart the skills needed to serve as a senior industry leader.

All other things being equal, if you take two candidates of similar skill and ambition, and you have one who leaves the service at the five-year point, giving him twenty-five years to grow into an industry leadership position, while the other candidate separates from service at the twenty-five-year point, giving her five years to grow into an industry leadership position, on average the one who has twenty-five years in industry is more likely to achieve his objectives.

All things being equal.

But of course, all things aren't equal. What did that candidate who had only five years to prepare for industry leadership do in the twenty-five years she remained on active duty? Did those twenty-five years in uniform provide her the kind of experience that enables her to see the future of world affairs and customer needs to the extent that she could become a better strategic leader than someone without comparable experience?

Possibly.

The thing is, there are no recipes here. If your only objective is industry leadership, perhaps it is better for you to transition out of military service after a short time on active duty so you can focus on the long game in industry.

But that is not what I'm advocating here. I can't help but think of the legions of veterans I've encountered in my industry career who did just that and didn't achieve any greater success than they would have on active duty.

I do believe service is a calling, and you should stay in uniform as long as you can. You should make your decision based on what's right for you at the time. My only point here is to inform you of the challenges you will face in either situation, whether you serve a short or long time on active duty.

For completeness, I want to make sure you understand that once you prove yourself, age may not be as much of a factor for follow-on assignments in industry. Although some companies have mandatory retirement ages, that constraint is not universal.

For example, the first opportunity I had to interview for a CEO job was with a company owned by Berkshire Hathaway. Although the company's product line was not something I had worked with before, I figured I had made successful transitions into new business areas previously, and the opportunity to work for the Oracle of Omaha was just too great to pass up.

As you would expect, during the interview process, the company never inquired about my age. But when they made it clear to me they would expect me to sign on for a minimum of ten years as CEO, I decided it would be necessary for me to be up front with them.

"In ten years," I said, "I will be nearly seventy. Will that be a problem?"

"Do you know how old Mr. Buffett is?" they asked. "Do you think he will have a problem with that age?"

Despite their reaction and the intrigue of the position, I decided I could not commit to working that late in life, so that was the end of our

conversation. You just never know. They could not legally bring up the topic of age, but it felt right for me to raise the matter myself.

This is all to emphasize that you *can* have a full military career followed by a full civilian career if you time your transition right and you secure the correct job for *you*.

## Identifying the Sweet Spot

In my view, there actually *may be* an inflection point in your *military* career where, if you transition to industry at that point, your potential for promotion to a senior position in *industry* improves.

This sweet spot occurs when you are *senior enough* in the military to really know what's going on in your field and you have a proven performance record of running large organizations, but you are also *junior enough* (that is, young enough) for the company to invest in you and still have a reasonable expectation you will be around long enough for them to get a return on their investment in you.

What age is that?

There are no absolutes. It's probably more like a bell-shaped distribution.

But I would say the mean age for making the transition—one that passes both the *senior enough* and *junior enough* tests and maximizes future earning potential—is after major command and before you begin the five-year (or more) time investment needed to be selected for, to pin on, and to serve long enough to retire in grade for general or flag rank. This is likely to be in your mid-forties, giving you twenty years in industry.

The age at which you transition will also impact the length of time you spend in what is often described as your *peak earning years*. These years will usually occur toward the end of your industry career. How quickly you get up to your peak earning *grade* in industry will largely affect how many of those peak earning years you will have.

If you transition in your mid-forties and it takes you a few years to begin that vigorous climb, you should still have a good ten to twelve years of peak earning potential.

In contrast, if you wait until your mid-fifties to begin the transition, and it takes you five to seven years to hit your stride, your options over the course of your civilian career will be very limited, particularly if you join a company that has a mandatory retirement age, as many do (often around sixty-five years of age). This may leave you with only three years or so of peak earning potential.

Some transitioning military members hate it when I tell them this. But I don't make the rules. The science of age and economics do.



## CHAPTER 3

# Things I Wish I Knew Back When

*That men do not learn very much from the lessons of history is the most important of all the lessons of history.*

—ALDOUS HUXLEY, WRITER

**W**hen I was fifteen and deciding on a subject for an Eagle Scout project, my mind kept coming back to a hospital for the mentally challenged that I passed on my travels around town. I was convinced there was a way to help the hospital *and* satisfy my Eagle requirements.

My scoutmaster tried to talk me out of it. “Isn’t there something else you could do?” he asked.

“Yes,” I answered, “but I think the greatest need is there. Why don’t you think I should do this?”

“It will change your view of humanity,” he said.

He was right. Up until that point in my life, I had thought of myself as someone of average opportunity and ability. My family was relatively poor, but we didn’t know it. I suspected I would have to struggle to achieve my life’s ambitions, but I wasn’t aware of how reachable my goals were relative to others who were less fortunate. On the one hand, volunteering in the hospital set a new baseline for my understanding of the human condition. I met people who were far worse off than I ever imagined. On the other hand, it clarified the world of potential opportunity that awaited me.

Coming out of that experience, I realized if I failed to achieve my life’s goals, I had nobody to blame but myself. I was endowed with all the ability I needed to move forward. In short, I had a lot more to be grateful for than I realized, so working in that hospital became an inflection point in my young life.

I’m not suggesting there is a direct parallel between working in a mental hospital and the government-related work I’ve since experienced, but while on active duty I’ve seen people around the world living in wretched conditions unlike anything I ever experienced in the United States. I learned there are people who are far more and far less gifted on both sides of the government table than I ever imagined. My uniformed experience was grounding insofar as it revealed to me the struggles one can endure and still succeed. I would not have changed my military experience for the world.

But my corporate experience also provided me with many exhilarating, heartwarming, and proud moments. Since transitioning to industry, I’ve done business with every branch of the federal government and more than twenty allied governments. If these experiences didn’t quite change my view of humanity, they certainly altered my perception of government-industry relationships.

What I wouldn’t give to know back then what I know now.



To help you in this next crucial phase of your journey, I think it would be fruitful if I stepped back to share a few insights that could have helped me immensely at the start of my postmilitary career.

Let's begin with something obvious, an understanding already held during my years of active duty and vigorously confirmed during my time in industry:

**Lesson 1:** Governments and militaries around the world are populated by many selfless, caring, and passionate people who want to do the right thing for their uniformed services and their citizens.

I can't count the number of times that government and industry folks have worked incredibly hard, side-by-side, at night and on weekends and holidays to get the job done for their troops. The vast majority of government professionals, in uniform and out, fall into this category.

**Lesson 2:** Lesson 1 isn't universal.

When you conduct business in more than twenty countries, you get to see the profound differences in the way things are done around the world. Government officials are not always selfless. In some places, a more appropriate description might be stoic or resigned. As in, "What can we do? We are not going to change the way things are, so we might as well stop trying."

When your company has been contracted to help in a particular area, and it becomes clear the government officials you are attempting to help don't care enough to be helped or don't think they can be helped, it is very discouraging. You have to dig deep to find your own motivations for doing what you do.

**Lesson 3:** On the whole, industry is populated with people who are just as patriotic, dedicated, and selfless as the best people in the militaries and in governments.

Prior to transitioning, I presumed that most industry workers thought what they did was just a job. But I couldn't have been more

wrong. This was one of the earliest and most pleasant lessons for me, and I must admit it came as a bit of a surprise.

Circa 2007, I watched a man in his late sixties volunteer to work extra-long hours in one of our factories. When I suggested maybe he could let some of the younger folks carry more of the burden, his response was breathtaking: "I'm a Vietnam vet, and if I were younger, I would have reenlisted. If our soldiers in Afghanistan don't get a break, then I don't get a break either."

Many people I have encountered had taken defense industry jobs for far less pay than they might have received in the commercial sector because, for reasons of age or health, they could not serve in the military, which is what they really wanted to do. Working in defense-related companies was their way of contributing.

Still others were experienced or combat-wounded veterans who simply wanted to pass along their skills by taking on a contracted military training assignment so somebody out there doesn't have to learn the lessons they learned the hard way.

In short, I have never met a more dedicated, selfless group of people than those I've had the privilege of working with since transitioning out of uniform, which makes the next lesson substantially more poignant.

**Lesson 4:** Far too many folks in government still treat contractors as profiteers.

Somehow an individual contractor's background (e.g., former military, combat veteran, former civil servant) doesn't play into their view of trustworthiness. It's as if we become different people the moment we take off the uniform. Once we cross that line, from some people's perspective, we can no longer be relied on. Since we are contractors, we obviously must now be trying to exploit the same nation we had sworn to defend with our lives just a few years earlier.

A personal encounter with a former staff mate I had served with in uniform comes to mind. He was a retired flag officer and later a member of the DOD's senior executive service. Over the course of our separate

journeys, he acted as if I had become a completely different person from the guy he knew and had worked with in the Pentagon.

Apparently trying to channel Jack Nicholson from *A Few Good Men*, he excoriated me mercilessly during a particularly challenging contract negotiation.

“There you sit in that expensive blue suit I could never afford, lecturing me on what the government should or should not do,” he fumed.

The fact that we had both worked together on active duty, during which time he seemed to trust me implicitly, counted for nothing. I was now just another contractor, and so, in his mind, I must be trying to stiff him.

His approach and his opinion of me were both wrongheaded and self-defeating. Oh, and since his pay was a matter of public record, I knew at the time of his comment he actually made more money than I. And that expensive suit he so resented? It came from the Brooks Brothers outlet store and cost \$250, give or take. But some folks won't let the facts get in the way of a good rant.

**Lesson 5:** Some government folks presume that all civilians in industry must be pulling in the dough, and that presumption sometimes affects their behavior.

While some industry senior executive salaries are anchored to the executive's contribution to shareholder value, which often allows them to be compensated quite well, that condition is not true for the vast majority of industry employees.

Yet there seems to be a frequent presumption that everyone *out* of government is better compensated than everyone *in* government. As recent Congressional Budget Office studies confirm,<sup>5</sup> the opposite is often true. (More on that later in this book.)

This presumption was particularly disheartening when I was working in the government IT sector. For reference, civilian computer technicians are some of the lowest-paid workers in industry. It's a simple matter of supply and demand, and there are hundreds of trade schools pumping out

information technicians every day. As a result, many senior IT people with twenty years' experience earn less than an active-duty E-5.

When a military data center converted its contracted workforce to an active-duty workforce, its total cost of labor *went up* substantially, while the average level of worker experience significantly declined.

Elsewhere, civilian folks in the contract military training business, driven by government competition, often make little more than minimum wage. It is no exaggeration to say that the US government, as it actively tries to drive down the wages of middle-class government contractors, often pushes some workers closer to the poverty line.

Still, there are many in government who maintain that contractors must be making more than their uniformed counterparts simply because they are civilians. I have witnessed many instances of bad behavior by government folks who seemed to have giant chips on their shoulders, not knowing what I did about both their publicly recorded salaries and the salaries of my direct reports in the private sector. As it turned out, the person doing the wire brushing was often earning significantly more than the poor technician being wire brushed.

**Lesson 6:** Too many people don't appreciate that good leadership is a universal requirement for good performance, applying to government and industry personnel alike.

I once fielded a phone call from a company program manager (PM) who claimed the behavior of his Army customer (an active-duty O-6) had crossed the line from merely offensive to illegal, which, in addition to other potential ramifications, created a hostile work environment.

My employees on that program, all retired military (E-9 to O-6), were not shrinking violets. They had tried their best to get the colonel causing the friction to understand that his behavior was resulting in an exodus of talent from his program, thereby harming his own operational readiness.

I flew on short notice to our client's location in Germany, and as I was walking toward the colonel's office, my PM whispered to me, "Be warned: this is the stupidest O-6 I have ever met in my life."

Naturally, my response was, “Talking about a customer in that manner never helps.”

True to my PM’s predictions, however, what followed was one of the most frustrating conversations of my life, during which time I made absolutely no progress with the guy, asking him at one point, “Would you treat your troops this way?”

“Of course not,” he said, “but leadership does not apply to contractors. I pay you to do a job. You just have to do it.”

I left the meeting having changed nothing. As I exited, my PM said, “Told ya.”

My assessment: the colonel’s not stupid; he’s just someone who falls way outside the bell curve of effective insight.

Why did the officer think this way? Possibly because he didn’t understand this lesson, the next lesson, or both.

**Lesson 7:** The universe where the contractor fails but the government succeeds does not exist.

I’ve seen way too many programs where the customer failed to understand that we were on the same team and therefore defaulted to an us-versus-them stance. Sometimes our customers insist that we line up on opposite sides of the table, as if we were parties in a divorce proceeding.

I recall one instance when a contracting officer submitted a disappointing Contractor Performance Assessment Report (CPAR) for one of my programs. The good news is, CPARs are usually sent to the contractor in draft form so we can have time to review them for accuracy prior to formal submission. The problem with this CPAR, which should have been fact-based and verifiable, is that none of what it contained aligned with the actual program history.

When I called the government program manager to inquire, he said, “Yeah, we’re having trouble finding the supporting data ourselves. It may be that [the contracting officer] thought her job was to keep you guys on your toes.”

I was dumbfounded. “She will keep us on our toes all right, but not in the way she intended. From now on my folks will trust nothing that

comes out of her office, and they will look for countermanding data every time she opens her mouth.”

As in all business dealings, there are occasions when the culpability for a program that has not performed to expectation falls squarely with the client. Yet if the government has a contractor to whip, it's rare they will ever flog themselves or admit their own contributions to the problem.

Imagine a situation where a ship's commanding officer writes a bad Crew Performance Assessment Report after he runs his ship aground. The government would not tolerate that, but they effectively do the exact same thing at times when they mismanage a contracted program. If the government fails to consider its own responsibility in a situation of failure, then it cannot be doing proper root-cause analysis.

But, of course, the corollary is also true.

**Lesson 8:** The universe where the government fails but the contractor succeeds does not exist.

Sometimes our customers think the contractor has an ulterior motive; that is, we wish to take advantage or work at cross-purposes with them. While some customers may be able to cite examples of this happening, contractors who behave in such a manner are not long for this world. The government is very good at sharing company performance data internally. If a company intentionally works against their customer, it will be revealed, and that company will eventually fall out of favor. Successful businesses *want* their customers to succeed.

But, of course, the following is true as well.

**Lesson 9:** Industry cannot succeed without the right kind of government support.

To create a successful program, contractors will always need a clear statement of requirements from their client. They will need the client to meet its commitments regarding government-furnished equipment or information, they will need to operate on a stable budget, and they will need the government to act as if we are on the same team.

And yet the government sometimes acts in ways that are detrimental to program execution. Sometimes they implement an inspection regime that actually interferes with industry's ability to get things done. There are even times when their oversight of a contractor appears to be little more than a jobs program, assuring the employment of government personnel. One time, for instance, the government assigned three hundred people from their program office to oversee just forty-five program leaders in my office—and that was on a well-performing program!

This is often a peculiarly American problem, as you will see below.

**Lesson 10:** Our allies often do the teamwork thing better than Americans.

Despite the constant cry by US program offices that they don't have enough money, the American government frequently builds overwhelming, byzantine oversight structures that suggest they actually have too much money or too many people. Or the government considers the labor of its workforce to be free (as if their hours don't count against the program's budget). Or the program is spending its money on the wrong things.

Take the case of that government program office that allotted three hundred people to monitor my forty-five managers. When I was asked to produce an organizational chart mapping my leaders to their three hundred government counterparts, it became a ridiculous-looking, upside-down pyramid with each of my leaders reporting to five or more so-called supervisors. Few of our allies could or would do this. They simply do not have the money or the people to build this kind of Soviet-style bureaucracy.

When you don't have a lot of money, you can't set up expensive structures to oversee performance, so you must rely more heavily on teamwork. Of course, teamwork usually necessitates a higher degree of government-contractor integration in execution, which almost always results in better program performance.

**Lesson 11:** Our allies often do the COTS (commercial off-the-shelf) thing better than we do.

I once had a senior government official tell me, “There is no reason we should have to spend development money on this. The capability exists in industry today, so I want this solution to be purely COTS.”

I was ecstatic. The required capability did indeed exist in industry, and DOD officials at the highest levels had been vocal about wanting to tie in closer to Silicon Valley–available technology. This would be an opportunity to do just that.

Alas, it was not to be.

By the time the lower-level bureaucrats became involved (the same people who act as if every contract deal is a jobs program for government workers), so many irrational and impenetrable federal acquisition regulations (FAR) clauses had been imposed on the project requirements that no existing COTS solution was viable anymore.

For example, one of the FAR clauses disqualified any software application for which the license could be revoked remotely by the software’s original equipment manufacturer (OEM).

Of course, every commercial application in existence today has some kind of remote license deactivation process to defend against software piracy. The existence of this feature in COTS software rendered its application in our program as noncompliant with the invoked FAR clause, meaning no actual COTS solution could be procured without spending a bunch of development money to engineer out the feature for the government’s use. None of the software OEMs I approached would agree to allow their apps to be released without this antipiracy feature.

When I communicated this to the government folks who had imposed the restriction, pointing out that high-level government leaders had asked for COTS solutions and would be disappointed, their reaction was just short of glee, as if to say, “Now you know who holds the real power around here.”

Sadly, this experience is not uncommon.

By contrast, our allies cannot afford an army of bureaucrats, and they are genuinely happy when they don’t have to pay development



costs. They also understand and comply with the OEM's measures for protection of their software. As a result, it's often far easier to deploy commercial solutions overseas than it is in the applications' country of origin.

After working so hard to get agreement at a very senior (assistant secretary) level, the "now you know who really holds the power around here" message can be a terrible morale killer for the talented industry teams who simply want to get things done.

But as bizarre as things sometimes are in the United States, one of the most fundamental truths I wish I had known when I transitioned to industry is this:

**Lesson 12:** Some countries have legalized theft.

When you operate around the world, you expect there to be cultural differences that you will need to adapt to. That's obvious and natural. But I never thought that legalized theft would be one of them.

Basically, what happens in some countries is that a government entity will sign a contract, the contractor will do the work, and then—nothing. The government will simply forget to pay you.

Now, they will never say, "We are not paying you." They just go silent. Crickets.

You make visits, write letters, threaten to take legal action (which they know can occur only in their government-controlled courts), all to no avail. You plead, cajole, have your people park themselves on doorsteps, and maybe eventually you ask for help from the US government.

At this point the government in question will respond with several (secret) artifacts of administrivia that they claim you failed to complete.

You complete it.

Then they lose the paperwork.

This can go on for years. It's as if they hope you will simply give up. Unfortunately, your shareholders aren't likely to countenance that course of action.

Again, the vast majority of people in both government and industry are fantastic. There will always be a few outliers on both sides, although,

in general, it's far easier to get rid of the outliers in industry than it is in government. Further, industry generally has a lower tolerance for the outliers.

All things considered, your default position should always be to refrain from making assumptions about motive and to treat issues and business partners on their merits, not on emotion.

Has my experience in the defense industry changed my view of humanity?

Perhaps.

We won't always succeed in our endeavors together. Still, we can do our best to do some good and to convey common sense and realistic expectations to all parties concerned.

In any case, I made Eagle Scout all those years ago. And my understanding of human behavior—particularly of government-business relationships—has since been forged into something stronger than it otherwise might have been.



## About the Author

**C**apt. William J. Toti, USN (Ret) served for more than twenty-six years on active duty, starting as an enlisted seaman, eventually rising to serve as commanding officer of the nuclear fast-attack submarine USS *Indianapolis* (SSN-697), as commodore of Submarine Squadron 3, and as commander of Fleet Antisubmarine Warfare Command (ASW) Norfolk. He served for more than nine years in the Pentagon, including tours as special assistant to the vice chief of naval operations, as Navy representative to the Joint Requirements Oversight Council, and as deputy director of the Navy War Plans Cell, *Deep Blue*. He is the creator and author of the U.S. Navy's Full Spectrum Antisubmarine Warfare (ASW) concept.

After transitioning to industry in 2006, Toti served in various positions of increasing responsibility, including vice president positions at Raytheon, Hewlett-Packard, DXC Technology, and Hewlett-Packard Enterprise and as president at Cubic Corporation and L3 Maritime Systems, eventually rising to serve as president and CEO of Sparton Corporation.

He earned a bachelor's degree in physics at the U.S. Naval Academy and a master's degree in spacecraft systems engineering and predoctoral electrical engineer degree at the Naval Postgraduate School. He served as a Federal Executive Fellow at the Brookings Institution

and as a Massachusetts Institute of Technology Seminar XXI Fellow in International Affairs. He is a graduate of Southern Methodist University Executive Finance Course and Harvard Business School Finance for Senior Executives Course.

Toti has more than thirty published articles and op-ed pieces and was the U.S. Naval Institute Author of the Year in 2001. In 2012, he was a member of the White House Roundtable on Military Credentialing and Information Technology in support of President Barack Obama's initiative to help service members receive civilian credentials and licenses.

He has worked to support the survivors of the World War II cruiser USS *Indianapolis* (CA-35) for more than twenty-five years, was named an honorary survivor and their honorary captain in 2005, and has been featured in several global-release documentaries on the ship, including *USS Indianapolis: Live from the Deep* (2017, PBS); *USS Indianapolis: Legacy Project* (2016, Tiny Horse Productions); and *USS Indianapolis: The Final Chapter* (2019, PBS).

His narrative titled "Antoinette," describing his experiences during the September 11, 2001, attack on the Pentagon, was incorporated into the book *Operation Homecoming*, published by Random House (2006). He was featured in the 2016 PBS documentary *9/11: Inside the Pentagon*, the 2020 History Channel documentary *9/11: The Pentagon*, and National Geographic's twentieth anniversary limited series documentary *9/11: One Day in America*.

Toti is a seven-time recipient of the Legion of Merit, a recipient of the "Wash 100" list of most influential leaders in the government contractor sector (2016), Hewlett-Packard Executive of the Year (2013), the FedScoop 50 Industry Leadership Award (2012), and the Rear Adm. John J. Bergen Industry Award from the Navy League of the United States (2010). He is a lifetime member of the U.S. Naval Institute, the U.S. Naval Academy Alumni Association, the National Eagle Scouts Association, and as an adult leader was awarded the Honor Medal by the Boy Scouts of America (2002).

He and his wife, Karen, are parents of two adult children, and they currently live in Florida.

He is available for speaking engagements through Toti Consulting LLC, <http://williamtoti.com>.