

*Borne the Battle*

Episode # 209

Blake Hall, Army Veteran and CEO ID.me

<https://www.blogs.va.gov/VAntage/78454/borne-battle-209-army-veteran-blake-hall-ceo-id/>

(Text Transcript Follows)

**[00:00:00] Music**

**[00:00:10] Opening Monologue:**

**Tanner Iskra:** Oh, let's get it! Monday, August 31st, 2020, *Borne the Battle*. Brought to you by the Department of Veterans Affairs. The podcast that focuses on inspiring veteran stories and puts a highlight on important resources, offices, and benefits for our veterans. I am your host Marine Corps veteran Tanner Iskra . Last day of the hottest month of the year. Looking forward to seeing these temperatures start to come down here in a bit in hot humid, Virginia. Hope everyone had a great week outside of podcast land. Whether you're listening from the blog page, iTunes, Spotify, iHeart radio, or your pod catcher app of choice. Thank you for spending some time with us here. Looking back from last week, no ratings or reviews, but we did get a question that came in through the comment section on episode 207's blog on blogs.va.gov. This one is from Mike Weddle. Says, look forward to weekly *Borne the Battle* podcasts and have been visiting past podcast episodes. I'm assuming he's going through the blogs. Requested *Borne the Battle* to be added to Pandora. Vietnam era vet. Mike, I don't know if you requested us on our behalf, but if so, thank you. Because we did receive an email from Pandora at our email, in our inbox here at podcast@va.gov. I don't know where or how you asked, but thank you, Mike, for seeing that. I thought we were on Pandora until I checked and lo and behold, you're right. I also sent a screenshot of your comment to our podcast hosting site that houses us and asked them, how do I fulfill Mike's request, here? And they sent me back a reply, so we're going to be up there soon. Thank you very much, appreciate that. News releases. Okay. We have a couple from VA and an update from the IRS for veterans who did not get a Coronavirus stimulus check. And I want to talk about that one first,

because it could directly help some of your pocket books. A contact from the IRS called me after I recorded last week's show and told me that I should let everybody know. Basically, if you missed out on a COVID stimulus cash payout, the VA and IRS has a fix to help you out. They reopened the deadline for veterans who missed out. Now, this was also tweeted out by Secretary Robert Wilkie and was written about in The Military Times so you can go look to those sources as well, and they lay out the extensive news release, it was pretty long. Both of those sources end up sending you to [irs.gov/coronavirus/non-filers-enter-payment-here](https://irs.gov/coronavirus/non-filers-enter-payment-here). This seems to be for those, that didn't file a return with the IRS. But, you can go there, read up on the information there as well. And there is a portal there to enter in your information. So, if you didn't receive your stimulus, go check it out, and submit your info as soon as possible. Okay, on the VA news releases. First one says for immediate release, VA to award more than 425 grants totaling \$279 million to help prevent and end veteran homelessness. The US Department of Veterans Affairs recently announced it will award more than 425 grants to community organizations totaling approximately \$279 million under the grant per diem program. The GPD program provides funding to community organizations that provide transitional housing and supportive services for homeless veterans with the goal of helping homeless veterans achieve residential stability, increase their skill levels and income and obtain greater self determination. The award period begins on October 1st to support three types of grants to address the unique needs of veterans who are homeless. First one is the per diem only grants. They are used to provide transitional housing beds and operate service centers for veterans experiencing homelessness. Second one is the special needs grants, which provide funding to organizations that incur additional operational costs to help veterans with special needs who are experiencing homelessness, including women, individuals with chronic mental illness and veterans who care for minor dependents. And the last one is transition in place grants, which provide funding to community agencies that place veterans experiencing homelessness and transitional housing while providing them with supportive services. These services are designed to help veterans become more stable and independent with the ultimate goal of veterans, assuming full responsibility for the lease or other housing agreement. When that

goal has been achieved, the transitional residence becomes the veterans permanent residence and supportive services come to an end. The GPD program has provided veterans who are homeless with community-based transitional housing and supportive services since 1994. The number of veterans experiencing homelessness in the US has declined by 50% since 2010, that's a good stat, due in part to the GPD program and other VA efforts. For more information, go to [va.gov/homeless/GPD.asp](http://va.gov/homeless/GPD.asp), and there's some PDF lists on there that list out all the awardees, so you can find the ones in your area. All right, the second one says VA rolls out new patient appointment tool as part of electronic health record monitorization transformation. More EHRM news. Says, the US Department of Veterans Affairs launched a new appointment scheduling tool on August 21st at the VA Central Ohio Health Care System to make medical visits more efficient for care providers and veterans. A critical component of VA's Electronic Health Record Modernization effort is the centralized scheduling solution, which will be implemented at all VA health facilities to expedite patient care coordination throughout the department. VA's current scheduling solutions require VA staff to log into multiple software applications to coordinate calendars, clinicians, rooms, and equipment. This process requires time intensive manual data entry and work arounds to finalize appointments. CSS will address these challenges by providing an all in one appointment management solution that offers scheduling by resource. For example, clinician, room, equipment, et cetera. For more information on the scheduling solution and for the full status of electronic health record modernization efforts, visit [EHRM.va.gov](http://EHRM.va.gov). All right. Our guest this week is a former Army infantry officer with combat experience. He graduated Magna Cum Laude with a bachelor's in economics, from Vanderbilt, and a Master's in Business Administration from Harvard Business School. Currently, he is the founder and CEO of ID.me whose website states that they simplify how individuals securely prove and share their identity online. Trust me as a guy who doesn't trust sharing any info online at a couple of questions about all this. He owns a couple of patents dealing with online credential authentication, and he was recognized as Inc. Magazine's five amazing military entrepreneurs of 2015. And as a top 20 military veteran tech entrepreneur in 2016. He is Army veteran, Blake Hall. Enjoy.

[00:7:15] Music

**[00:07:22] Interview:**

**Tanner Iskra (TI):**

Okay, so Blake, we're going to start this interview, but the way we start every interview here on Borne the Battle-talking about when and where you decided to join the service. So, when and where was that for you?

**Blake Hall (BH):**

I decided to join when-well, there are two moments, really. So my grandfather was a Command Sergeant Major, war hero in world war two. My dad was enlisted, then went to West point. He was brigade commander. So as soon as I knew I was going to college, I knew that I wanted to do ROTC and I wanted to serve. But the second moment was on campus at Vanderbilt was a, was when nine 11 happened. Right at the beginning of my sophomore year. And that's when I knew I really wanted to serve, and that I wanted to be an infantry man as well. So I think, you know, one was just something I kind of grew up with and was a rite of passage for my family. And the second was "Alright, you know, 18 and 19-year-old Americans are going to go to war and, and I want to be the one to, to lead them."

**(TI):**

Yeah. I think everybody that, that has lived through that time. And it's amazing to think that there are, you know, I think even veterans now that have-that didn't go through 9/11, or they were babies. I think everybody knows and it's kind of like, it was like our-our Pearl Harbor. You know, you remember exactly where you were when it happened. Were you already in ROTC when that happened?

**(BH):**

I was. I just finished my freshman year and my commitment to service began the first day of my sophomore year. But yeah, it was-it was really eerie. I remember my history teacher crying in class and going home. And then even like the next few days there were no planes in the sky because everything was shut down. It was a-it was definitely one of those moments where it hits home.

**(TI):**

Yeah, absolutely. You know, so-so really it pretty much just steeled that resolve that you had initially. It was seeing that. So, cause that must've-I mean, you said you have to commit at the-your sophomore year. I mean that was September 11th. That's right there.

**(BH):**

That's right. It was right there. And you know, what was really interesting too, we were peace time Army. When I

joined peace time military, and walking around campus in uniform, people would kind of look at you funny. And the moment, you know, from September 12th onward, folks just looked at you differently and supported the uniform and the military differently. So it was, it was definitely the most United, you know, I've ever felt. And-and with everyone in uniform being at the tip of the spear, it was kind of clear what we needed to do at that moment.

**(TI):** I've heard a lot of veterans say-especially those that were serving at that time, I was still in high school-it, you know, September 11th was one of the worst days possible, but September 12th was one of the best days, because they saw that-that great time of history where it didn't matter, you know? And you look at events, now, and you think back to September 12th and it's like, well, you know, that was a great time in American history-as far as everybody coming together for a single purpose.

**(BH):** Yeah. A hundred percent. You know, I think folks had just taken it for granted. And then all of a sudden, when the military got moved front and center, it was really cool to-to kind of feel, everyone's-like almost like the country's appreciation for service. So the next-the next few years were really special.

**(TI):** Absolutely. Absolutely. Now Vanderbilt. You know, I've been to Nashville. That is a-by the way, that is a great place to go to school.

**(BH):** It came down to West Point or Vanderbilt. And we went to, yeah, we went to West point and went to Vanderbilt. I saw a group of girls walk in front of me and I looked at my dad and he looked at me and I said, well, I think that decision just made itself.

**(TI):** I mean you got the, you got the whole, you know, row down there and then you got the other row, the music row. I mean just a cool little town.

**(BH):** Oh, it's so good. Yeah. I love hearing George Strait, Amarillo by Morning. It's so good.

**(TI):** Now, so you, you, you, you joined the army after that. Now you were in Mosul, what year were you there?

**(BH):** I got to, to Mosul in June of 2006. And then, we were there until December of 2006. My brigade was designated the surge strike force. So, we went down to Lake Tartar and

Fallujah, then to Baghdad in January of '07. I did some stuff around Karbala, when a case - cause all these guys overran a J cop down there and, and executed some Americans pretty-pretty awful deal. And then, and then eventually came back in, in September of 2007-so it was a 15 month tour all in.

**(TI):** Wow. Wow. Yeah, no, it sounds-you know, it's funny. I have these discussions about that time. It's like-it sounds like you got there as soon as I was leaving. I left in August of '06. Yeah. But I was out-but I was out in Al Ambar. It seems like a lot of these conversations. It's like, Whoa, cool. We could have, like, shook hands-

**(BH):** Yeah.

**(TI):** Talk to me about the-now were you a platoon commander at the time?

**(BH):** I was, yeah, I was a-I started out as a platoon leader and then took over Scouts. So I had the battalion Scouts in the sniper section an-and I led them throughout my entire combat, deployment.

**(TI):** Talk to me about the attack on the combat support hospital in Mosul.

**(BH):** Oh my goodness. October 12th, 2006. I'll always remember that. So, you know, one of the things I really loved my noncommissioned officers, we had a great relationship and, and I listened to them a lot. So I took a particular interest in, in the mortar cells that were, targeting different bases around Mosul. And I really didn't like that they could just kind of pop and drop with impunity and keep everybody on their toes and move. And so my NCOs had told me two things. They said, sir, when these guys pick their firing points, they like to have direct line of sight to an aiming point on the base that they can mark off of. You know, like a water tower. And they like to fire max range because they just want to get the heck out of dodge before, you know, our air support, and counter battery, and everything else goes into effect. So I said, okay, makes sense. And, yeah, it was our-it was our second patrol of the day. It was right around dusk. We were tired. We'd usually roll out for three or four hours. We do some high value target raids, if-if one of them came up, and then we'd come back. I just remember being really tired when we got the truck. And, as we exited the base, there is an exit route called Dogleg because it went, at a 90-degree turn. So, you

would go alongside the base and then you'd turn and go North to get out to the main road. And then there was an East-West highway that ran across the Tigris. And so right as we were on Dogleg, running parallel to the base, I heard boom, boom, boom, boom. I'm the son of an artillerymen my- I grew up at Fort Sill and I was like, what was that? That-that was a time on target. And I could immediately tell those were either 120-millimeter or 82-millimeter shells just from-just from the, percussion. And, and they were close. Like I could- I could actually like, you know, feel the impact cause we were right by the combat support hospital and-And so, you know, 30 seconds go by then. Boom, boom, boom, boom. And like, I'm like, oh man, this is-this is battery fire. What's what is going on? This is, you know, Iraq in late 2006, you should not receive sustained battery fire on an American combat support hospital.

**(TI):** Usually it's a guy going home on a, on a timer, you know, he set the timer and keeps going on his way.

**(BH):** [Laughter] That's right. Like normally, they have the pickup truck and they like dropped the tube, they drop one shell, maybe two, and then they're out. These guys were good. You can tell they were professional because, time on target standard is all the shells impact within five seconds within a defined, you know, radius, of-of where they're aiming for. And they definitely hit that criteria. So-so I, I pulled out my map. And literally later our sniper section leader, Sergeant Sapp. He's like, sir, he's like, I thought you were so full of it when you, when you pull that map out. But-

**(TI):** Lieutenant with the mad jokes. [Laughter]

**(BH):** [Laughter] Exactly. But what I did was I-since we were right at the point of impact, I-I just drew-I just drew a quick radius in a circumference for what the max range would be. And I intersected that on my map with-with different fields that might have direct line of sight to the base. And I came up with two locations. One was-

**(TI):** And you went old school?

**(BH):** Oh yeah. I was definitely-a protractor, and like I'm up there in my hatch. We were rolling in strykers. So four strykers rolling straight 50 Cal, you know, for the main weapon on top. And so I found one of those aiming points and I said, I think it's the Southern, aiming point. And I just tell, I told the guys it's like, alright, you know, get inside so you don't get hit by any

of the shrapnel. We're gonna fire this thing up and get over to that, suspected point of origin as fast as we can. As we exited Doglegs-this happened very quickly. This is like 20 seconds. So, we turn North. Right as soon as we turn North, and we start to clear and get onto the main road, a vehicle bomb goes off behind us and about a hundred fighters storm the alley.

**(TI):** Oh wow.

**(BH):** And what we found, what we found out later was-what they wanted to do was they wanted to actually breach the base, and they wanted to take American soldiers hostage and execute them so that they could get more funding from their donors.

**(TI):** Sure.

**(BH):** So that was the goal of the attack, but it was huge. There were somewhere we estimate between two to three-hundred fighters total involved in this attack. And they wanted to keep the quick reaction force on the base. So, I literally had me and my 24 guys, my 24 scouts and snipers, we had just gotten out of that trap when they set it. And so I look behind me, cause I could hear the base towers open up and I-I did not want to get into a firefight where two American units were firing down the same alley with the Iraqis in the middle. That just felt like a recipe for disaster. So-

**(TI):** Yeah, absolutely.

**(BH):** So, I said, you know, we're going to go after this mortar cell and we're going to take out their indirect. Stryker is amazing. So, we had 55 miles an hour. We crested the, the bridge, (inaudible) bridge a, Five if my memory serves, over the Tigris. And right as you crested, I could see the whole city and it looked like Star Wars. You know, in the tracers and that magnesium just popped straight up and you can see like the red, and the green. I mean, it was the whole city was just like lit up. I've never seen anything like it. And, and so anyway, we-we got across the Tigris and this is now like three or four minutes since the-the indirect started. And I got a call from Patriot x-ray and they said, Hey, lightning six patriot, x-ray, you know, grid from the, the, the counter battery radar follows. And they read the grid to me. And it was right in the middle of the circle that I'd made on my map. And I said, you know, "Roger that, Lightning's 400 meters out. Closing rapidly." And-and then my next, my next radio

transmission was, you know, “we're in small arm's contact, engaging mortar men, request immediate close air support.” It was, it was crazy. I lead with my, my sniper section and, my scout team too. And that Southern section, it was literally like four tubes. They had a flatbed truck. And when we crested a berm, you know, they were literally just like eyes as wide as saucers staring at these 20-ton Strykers. Cause I mean, we've literally gone from point of impact, point of origin in less than five minutes.

**(TI):** Wow.

**(BH):** So, we rolled up that sell pretty good, but then they had Overwatch from three different spots. So, my guys on the Southern side really took heavy fire. I went back around North and destroyed the truck and we got a few more fighters that were trying to squirt out to the North. It was pretty hairy. Quick reaction force took about an hour to get to us. We had no close air support, and we were fighting in three different directions. I couldn't allow any crew served. Just because there were there-you know, even shooting back towards the base, like the risk of, of hitting Americans, you know, with, with our two .40s or with our SAWs was too great.

**(TI):** Wow.

**(BH):** I'm so proud of my guys. Like none of us were killed or wounded. We-we stopped the attack before they'd fired even a third of their ordinance. There were already 10 urgent casualties back on the base. So. Yeah, it's definitely the best-best day of my life as a military leader. And, two of my guys, got the Bronze Star with Valor and I'm-I'm so proud of them. So it was, it was awesome.

**(TI):** Got you. You also received the bronze star, correct?

**(BH):** I did. Yup.

**(TI):** Gotcha. Very good. Very good. So, while you were in, who-give me either your best friend, or your greatest mentor-who helped you develop those skills?

**(BH):** My best friend was Nick Wells, the medical officer. He and I have such a special relationship, and really, it's just because he's crazy. [Laughter] And he's funny. So, you know, he just, he just kept me loose. Everyone loved Nick; always ready with the joke. We'd work out all the time together. And it can be pretty lonely in recon because, there's not a lot of other

platoon leaders. And I was, I was moved up a year early, so I was more junior anyway. So, Nick became like the one person that I could talk to and jam with. And-and got me through some, some rough times.

**(TI):** Gotcha. Gotcha. So how long did you serve?

**(BH):** I served four years in active duty. And then, when we got back, I went to Harvard business school, and while I was at HBS, I served in the reserves. So, I supported a unit out of, Fort Devens, Massachusetts that supported European command. And did that for another, you know, three years or so. So, it was seven years total, all in.

**(TI):** Why'd you decide to get out? Was it-was Harvard a big factor, a big pull?

**(BH):** No, you know, I, I didn't know what I wanted to do. I think, like a lot of the service members who fought over in Iraq and Afghanistan, I became really frustrated and disenchanted with the lack of a broader strategy. It seemed like some of the most basic things about "what is winning?" Like-like we are the most amazing military that's ever walked the face of the earth, but nobody could seem to define "what does victory look like?"

**(TI):** Yeah.

**(BH):** And what do you want us to do? And it, it felt very Don Quixote, you know, to sort of shack up in our fortresses, and like drive around and get blown up. And then just do it all again the next day, instead of actually going in and owning the battlespace, you know. And doing whatever it was that, somebody wanted us to do, and had sent us over there for. So, I, I really struggled with that, because when you're putting young Americans in harms way, and if you're asked to take life, you really want to understand why you're doing that. And-

**(TI):** Yeah.

**(BH):** And for me, it was just way too. I don't think that we had the leadership to define like what it was that we were there to do, and therefore give us the goal and the clarity we needed. And-and, you know, the second part of it was, from an officer's point of view, I had a wonderful time. I was 27 months as a platoon leader. And, and I just couldn't stand the thought of having to do PowerPoint presentations for battalion staff. And like, that's just not my DNA. If they let

me, you know, lead builders and like kick doors and stuff, all day and I'd stay. But-but that PowerPoint route was just not appealing to me.

**(TI):** I can understand that. I can understand that. I-I personally I liked creating, as a combat videographer. I liked, going out shooting, cutting. Getting my hands on the-on the equipment.

**(BH):** Yep.

**(TI):** And then when they-you know, staff and CO's-it's great to lead a combat camera shop. But it was the-and it was great to lead young Marines, but when it, it got to the staff meeting part, I was-I was over it, you know. And then the whole politics that came behind the leading, you know, sitting down with the young Marine and mentoring them is great. But when it came down to the bureaucracy of it behind the scenes, yeah. I can-I knew it was time to go. I just, that was just-some people love that, and some people are good at that as well, and can still affect change there as well. I just-my stomach, I just-I wasn't built for that. So, I can totally understand where you're coming from there.

**(BH):** Yeah. Yup. A hundred percent, man. If you, if you like to be action oriented and to be a doer, it's really hard. There's some great staff officers and NCO's that are great planners, but it's just a different breed of person.

**(TI):** Absolutely, absolutely. Now, so you got-so what year did you get out? Active,

**(BH):** Active duty, 2008.

**(TI):** 2008.

**(BH):** June 2008. Yup.

**(TI):** God, you know, that was, right before the recession?

**(BH):** Yeah, it was. I mean, it was crazy. The financial crisis happened right after I started school. So, I'm actually very grateful for the timing there that I-I had a bit of a safe harbor.

**(TI):** Now, so you-did you have to foot Harvard business school? Or did you have like a yellow ribbon program? How did you how'd you make that work?

**(BH):** Yeah, there were yellow ribbon programs, and then initially the-the Frist family, that started HCA, I don't know-

- (TI):** What's HCA?
- (BH):** HCA is a major hospital corporation in the United States. It's- it's like the first or second largest network of hospitals, and they're based out of Nashville. So, Senator Frist, from Tennessee, you know, was a heart surgeon, but the, the founder of, of that hospital network, he was actually a door gunner in Vietnam. And-and, and he sponsored, folks who had, you know, ties to, to Nashville-which I certainly had because of Vanderbilt. So initially I was sponsored by the Frist family and then, you know, with-with, there were some aid that came in through yellow ribbon and from other sources that made it work as well.
- (TI):** Gotcha. Gotcha. Cause I know-I know it's not, you know, I know it's expensive being at Harvard. [Laughter]
- (BH):** [Laughter] It's not cheap. And then one thing too, for all the vets who listen to your show, the VA's vocational rehabilitation program, I believe if your disability rating is- well, I don't want to say it wrong. It's either 10 or 20%. But if it's over that, then the VA's Voke rehab will actually reimburse Educational expenses. That's something to definitely check out if, yeah.
- (TI):** We've been meaning to do a benefits break down. I've had- I've had a couple of requests on that, so, that's good. That's a good that you mentioned that cause I-I've definitely need to start looking. I definitely need to find a point of contact there. The whole part of this podcast is me. I mean, before I did this podcast, before I joined the VA, I was a veteran that was a, you know, a hard push away for the VA. I had a bad experience probably about four years ago, and-so part of this part of this whole podcast is me going Okay, in learning about the VA, how can I help other people? So it's good that you brought that up. So I definitely need to start looking at a book rehab. Now after-after school, did you go into entrepreneurship right away?
- (BH):** Yeah. You know, and-and actually on that note-I did, I-I started-[Laughter] I'll get to that journey in a second. but one of the things, while I was at HBS was a lot of my guys were struggling with PTSD and with, you know, the consequences-everything that goes along with that. And, Sergeant Emmett Cole-and he was one of the bronze star winners that-that day during our firefight-he-he had been through, two combat deployments and had done them really like, close together. So, he had just like cycled on to our unit,

and, and was back in Iraq, like, five or six months after he had, he had completed his previous tour. And he really struggled. So, he went to go see, you know, VA for mental health and he met two or three times. With a, with a counselor. And then when he went back, I guess this counselor was on vacation or leave. And, and he sat down and the guy just looked at him and said, "Why are you here?" And he's like, "Sir, it was so depressing that he hadn't read my file. You know, just didn't seem to care," He's like, "I just got up and walked out." And, I was like-but it was during that time when everything was so raw that they would call me, you know, and-and I would jam with him for, you know, an hour or an hour and a half.

**(TI):** Yeah.

**(BH):** And, and I still felt like, you know, we were such a tightly knit team that-that I was taking care of that group because-as you well know, like the impact of combat is not over when the deployment ends. There's just a natural time that you need to kind of heal up from all the, spiritual stuff and the trauma that you witnessed. And so that was a big part of my responsibility-I think even while I was still at school-was kind of, you know, taking care of them. And then, and then also working to bring my interpreter's family over to the United States as well, became a really important mission for me. So-

**(TI):** Absolutely. Absolutely. Did, is he, is he here?

**(BH):** Well, he was, he was killed in a house bomb, with the unit that replaced us, in January of, of 2008. Still like-he was like a little brother to me, but-but I found his family and-and I, you know, I told him that I would bring him back. So, I fulfilled my promise to him, and I eventually got them over to the United States in-in 2013, right before ISIS, you know, kind of took over parts of the country. So-

**(TI):** Wow.

**(BH):** His brother, his sister, and his mom and dad are all in the States. They're doing great. And, and the mom and dad live in El Paso now.

**(TI):** Outstanding. That's outstanding.

**(BH):** Thanks buddy.

- (TI): That's outstanding, man. It's a good way to honor him. Absolutely.
- (BH): A hundred percent. Yep.
- (TI): Oh, so, yeah, I mean, you know, I think back then the VA was-was I think it's safe. I think it's fair to say that they weren't prepared for as many people that were coming back. And I, and I think it's fair to say it's gotten a lot better. I know when I got out, I-even, when I got out in 2015, I, you know, I had a bad experience. I walked away for about four years. And all it takes is one person to make the entire VA feel bad-like in your mind, like, "That's a bad organization," right?
- (BH): Yup.
- (TI): And then you come back, you're like, "Oh, this guy actually is much better than the previous guy." And then you, and then you actually have a relationship with the VA, so.
- (BH): I agree with you. I think-I think the VA has come a long way-and I think-I think the vast majority of people at VA have always cared, right? There's always-like in a huge organization, there's always a few folks who will leave the wrong impression. But I am so proud of how far VA has come in terms of delivering services and, and just making itself more user friendly. It's been really fun to watch because it's such an important thing. And, and from, you know, va.gov and making digital accessibility easier so that veterans can just navigate it without having to go to 500 different websites, to just the feel and tone of orienting services around the needs of the veteran. It's been really phenomenal.
- (TI): Oh, I was going to hit you up on that because I know, you know, of course you're the founder and CEO of ID.me, which is, which is the way to sign on to VA's plethora of services, and you're-and you hit the nail on the head. I don't know, man, during-during my VA rejection phase, it seemed like there was a lot, it seemed like there was-
- (BH): [Laughter]
- (TI): [Laughter]I'll call it that- it seemed like there were a lot of ways of signing on to the VA system, you had your cat card when I was still sitting on my record transfer stuff when I was still in. Then you had the DOD website that was the portal of the VA, and then I think id.me came after all that, when I just decided to quit logging in because cause I-I had to reset

everything and I just kept thinking to myself, you know, I'm an older millennial. I couldn't, I couldn't imagine someone from World War II, Korea, or, or many Vietnam veterans trying to figure this out. So-so my question to you, my first question to you, Blake, is like, why another way to sign on man?

**(BH):** Yeah, let me-let me start with like some of the-the VA stuff, you know, just when I got out. So. You know, one of my first, things I wanted to do is I just wanted to register my business as a veteran-owned business. And, I thought it would take like a couple of days-you know, to get it submitted and then a few weeks for it to process. And it didn't it. I tried for over a year and I never-if I ever got it certified, but I would have set like a Sarah McGlaughlin video because. The website would just like, not be available. It'd be like, it's just down for like a week. "Okay," So I guess I'll wait a week then to, you know, to register my business and then I go back, and the login wouldn't work. And so-so when we got brought into it, you know, and I-I started ID me around that same time. And our first mission was to really help service members and veterans because. One of the first things I saw was, like every Veteran's Day, when every business in the country pretty much gives some benefit to veterans. Veterans don't the-most of them don't have an ID card. You know, there's like 8 million veterans who have a veteran's health identification card. But at the time, you know, there was like 13 to 14 million veterans who just didn't have an ID card. They had a DD214.

**(TI):** Yeah.

**(BH):** And so, you'd see, like to get a free appetizer-like a blooming onion at the Outback. They would ask to see a DD214. And that to me struck me like, as crazy, like, you should not show your social security number to a stranger to get a free fried onion. That's not a good trade. [Laughter]

**(TI):** [Laughter] Sure, absolutely. Wow.

**(BH):** [Laughter] Fried onion. Here you go. You know, here's the, it was just one of those things where I was like, Wow. Like this is, this can't happen.

**(TI):** I remember those days, I remember like, I'd see an older veteran, pull out-pull it out of his back pocket and like put the thumb over the social security number, you know, like, cause he knew.

**(BH):** Yeah. And there's like, fake DD214 sites that abound, you know, any-anyone. I saw some stats that that was pretty funny that, you know, there's only like, several thousand, you know, Navy seals, but at any given time in the internet, there's like two to 3 million.

**(TI):** Absolutely. Absolutely.

**(BH):** So, you know, so I said, okay, like this doesn't seem right. There's so much generosity and goodwill, you know, Microsoft has given away free e-learning vouchers, but was making veterans show up in person at a department of labor office to claim that you learning voucher. Which to me, I was like, doesn't that defeat the entire point of, of e-learning?  
[Laughter]

**(TI):** [Laughter] Fair point.

**(BH):** So, so you said there, so to your question, you know, why another log in, like the first thing that started it was-it's not even just for VA, a lot of the services and benefits that veterans are eligible for, come from nonprofits and from the private sector. And so how do you quickly establish yourself as a veteran at those locations with a log in that's portable, so you don't have to create a password and go through another verification process. And, you know, today our customers include, Apple, you know, Luxotica, Ford, GM. In Busch Gardens, of course, like Waves of Honor, they give away free-free tickets, at different times for-for veterans and, and for active duty. You know, and Amazon has like different prime membership things, you know, that, that we all, you know, power. And, and so the notion is sort-of like PayPal for identity. If you verify your, your identity in your military status, once. You now have, you know, 400 plus brands, including Samsung and you know, Beyond Petroleum and Verizon, that you can go and-and get financial savings from without having to disclose all the information on your DD214.

**(TI):** So, all these, all these places, they have a place where you can put in your id.me?

**(BH):** Correct. Yeah. If you go to apple.com for instance, and you scroll down to the footer and you select their veterans and military page, you'll see ID.me is on that page and you get 10% off all the Apple products, that you want to shop for, which is-which is a huge savings.

**(TI):** Yeah, interesting.

**(BH):** Same thing-same thing for Ford or GM. If you walked into a dealer, you know-they really struggle with abuse because salespeople on the lot were using military discounts, and first responder discounts as-as a way to like kind of help a sale for somebody who didn't serve. You know, so-

**(TI):** Wow.

**(BH):** They'd be like, "Hey, are you a firefighter?" You know, and some customer might be like, "No," like, and then like, "If you're a firefighter, I can give you \$500 off your F150." And it's like- "oh yeah!" [Laughter]

**(TI):** [Laughter] Yeah, "No, wait, yes."

**(BH):** [Laughter] "I just like pulled a cat out, out of a tree like yesterday, you know?"

**(TI):** Interesting, interesting. Okay.

**(BH):** And so, we are now that trust layer that says, id.me will do the verifications so that Ford's, you know, corporate finance knows that, the benefits are only going to those who truly served and are eligible. And at the same time, by getting rid of that fraud, they were actually able to make the-the benefit richer for those who were eligible, which is really cool.

**(TI):** So that was the first thing, the second thing.

**(BH):** Yeah. The second thing, well there-there, and there's two elements to this. The first one was a lot of the systems that were up there. You know, consumer websites are available, you know, 99.9% or more of the time. Meaning if they're down, they're only down for like a few seconds a month. The availability of the logins at Veterans Affairs, were-were nowhere close to those standards, first of all. And then the second thing was, you know, if you want to access sensitive information online, like your healthcare records, or your benefits information, and to, and to do things like change your direct deposit around, there were two issues. The first one was: online identity verification was limited to those who had credit history, and to those whose data is accurate in credit records. So, if you don't have credit history or-especially if you're younger and you know, and, and maybe a veteran who doesn't have that a lot of credit when you-when you get out or-we even see older veterans, you know, who just have a bank account. They don't have a credit card, so they're not in credit records. They would fail.

(TI): Yeah.

(BH): Women are disproportionately likely to fail because they are more likely to change their name after getting married. And so-

(TI): Sure.

(BH): So, all of these groups are essentially disenfranchised, only because they don't have credit history and they would have to go in person to a VA facility to prove their identity. And we just felt like that wasn't right. So-so we built a product called Virtual in Person Proofing. It's a video chat product and-and if somebody isn't present in credit records and financial records, which is one of the requirements that we have, you know, for-from NIST and the National Institute of Standards and Technology to verify who you are, we can just move you into a video chat, FaceTime, zoom, Google Hangouts, and with your face and your government IDs, we can virtualize what that in-person process would look like. And that averages less than five minutes. So instead of having to, you know, take time and like drive somewhere and hours of your life, you literally can get through and just, you know, a couple of minutes. And now you've got this log-in, that's not only accepted at VA. It has the same usefulness that your actual military ID card did. Because when I served, you know, I could go to Home Depot and I could go to, you know, Qdoba or whatever. And whoever had a discount, all I had to do is like flash that credential and get the offer. And so, ID.me is just really replicated that in digital form. We increased accessibility, so now every single eligible veteran and, you know, stakeholder that VA has like caretakers, can verify their identity online. We call that our no identity left behind mission. And then-and then once you're verified, it's that enrollment is now useful at, you know, 400 plus organizations where you can get significant financial savings as well. And you don't have to release all the information on your DD214. It's like your name, your email, and like that you're, you know, a veteran or a retiree. And that's it.

(TI): Very good. Very good. Now, one thing I've seen in comments when it comes to like online verification and id.me and some others is, you know, I'm not signing up for digital access to my records because-I'm not giving a private company my PII. You know, do you have access to the PII? Could you steal an identity or sell someone's PII? What-what's out there that prevents you from doing that as a

private company? Is there a legislation, is there any kind of government oversight for that?

**(BH):** Yes. Well, there's-there's a lot that goes into it. It's part of our NIST certification, but the first thing is just as part of our terms of service or privacy policy, is that we will never sell your information to anybody. The only person who controls the, the disclosure of your information, is the user. So, the, the analogy is like, a bank or, you know, Visa, right? So, Visa doesn't sell your data. What visa sells is-or your money rather-visa sells trust and convenience. So that, an individual who's got a payment credential and a merchant who've never seen each other before can transact in seconds. So that is our business model. We sell trust and convenience. The only individual or entity who controls release of data, is the actual user. So, we will never disclose data. That's written into our contractual agreements. It's part of our auditing process against the, NIST standards that I referenced before.

**(TI):** Sure.

**(BH):** And it would literally destroy our entire business model if-and it would violate a lot of the contractual agreements where we've made those representations specifically to partners that that is exactly how we treat data. So, it is very locked in from many different angles, but it's also just like core to who we are.

**(TI):** Sure. I've-I've, you know, we've heard-we've heard a lot of companies, you know, that say that's who they are and then they turn around and that happens. So, it's good to hear that there's-there's contractual agreements. It's good that they hear that there's an auditing process from the government. It's good to hear that there's a lot of that. So, what am I missing? Any missing-anything I'm missing on that for-for the-for the boomers out there? [Laughter]

**(BH):** [Laughter] This is the other part too, is that I'd say, you know, for, for having a modern stack and, and we have best breed, you know, securities. ASOC II is going through the FedRAMP process with VA. You know, right now, we get audited by the largest companies in the world. You know, all the customers-I just ticked off USAA, the venture capitalists, you know, who, who backed us and so on. But we don't sell, we don't sell data. And that's-that's the most important thing is what we do is we give people time back.

**(TI):** Yeah.

**(BH):** And, and I'll-I'll use one quick example for how this happens. Like in California DMV, 25% of Californians who show up at the DMV, don't bring the right real ID documents.

**(TI):** Sure.

**(BH):** So, it's like a five-hour penalty on your life to get feedback at the DMV and then to go home and get the documents and to come back. That happens to somewhere between one and a half to 2 million Californians per year. It's like 10 million lost man hours per year-on that one workflow. And it's DMV time, which is probably the least quality of lifetime.

**(TI):** Yeah.

**(BH):** So, what we do is like, they can now upload their documents, you know, from their kitchen table, and they can get personalized feedback that says, "Oh, we noticed, you know, your USAA insurance bill doesn't have your name on it. It's got somebody else's, if that's your spouse, you're going to need to bring a marriage certificate to show that you're married to this person," you know, and like basic stuff. And we're-and in that flow, we are literally saving them three minutes and 30 seconds when they're in the DMV by pre imaging their documents, and we're saving, you know, them a repeat trip and there's so much operational savings by removing that friction. That's what we monetize. The actual data is-is always controlled by the end user. And we've won a number of privacy awards for that. but I just wanted to kind of emphasize how we make money, so that folks understand it.

**(TI):** Gotcha. Very good. Very good. Yeah, you gotta-you got a number-it sounds like a number of private and government contracts. And I want to dig into entrepreneurship on the-on that end in a sec. But another thing that I noticed is that you have-talking about your business. You have a lot of products, you know, I've only-I'm only, you know, referencing the sign in on va.gov, but you have-which is, I guess, an identity gateway, I'm assuming?

**(BH):** Correct.

**(TI):** But you have multi-factor, document verification, compliance monitors. These can both be-these can be in person, online, or virtual in person-which I'm assuming is what you just talked about, like a zoom or something.

- (BH):** Correct.
- (TI):** Quickly, can you explain the difference in each of your products, when we're talking about a multifactor, document, compliance monitors.
- (BH):** Yeah. Sure. So, so when you say set up multifactor authentication, like you have a password and then you add a device or like an app with a code generator on it.
- (TI):** Yup.
- (BH):** Well, that's really doing is it's protecting your account from takeover. So, we don't necessarily know who that person is, but-but now we know it's the same person that's coming back over time. And if you use Gmail or one of the mail services, you're familiar with that, like email providers don't need to verify your identity. They just need to make sure your account's not taken over by a bad guy. And then, once we know it's the same user coming back, now we can begin to add, you know, credentials to verify who you are. So, yeah. You can verify your legal identity, and that's what we do at va.gov. So, we can tell VA, you know, Tanner is Tanner. And if Tanner wants to look at is, you know, GI bill benefits, or if he wants to change, you know, his direct deposit or look at his benefits letter or whatever, he can go ahead and do that. And you can-you can release that information to him because he is who he's claiming to be.
- (TI):** Tracking.
- (BH):** And the, and the-the one part I didn't reference is that we've got the self-serve online flow. We've got the video chat for those who live overseas, or don't have credit history, who are completely blocked, and we also have an in-person app that we've deployed to veteran service organizations, so that if you happen to be, you know, walking into like a VFW post or an American Legion post, the notion was that you-we could opportunistically credential you using some of those veteran service organizations. Now, that's your legal identity. What we also are capable of doing is adding additional credentials into your-your account and making them portable. So, we've, we've credentialed about 10% of all the healthcare providers that have prescription authority in this country at this point.
- (TI):** Wow.

**(BH):** So, if you're a veteran, who's also a doctor, there are apps that use us for electronic prescription for controlled substances. Like you can prescribe a narcotic online. And actually, if you're a veteran doctor and you were at Allscripts, you would find, "Oh, the identity already verified at VA. All I need to do is add my DEA number and my NPI number," and that we make sure those medical credentials match, you know, your-your legal identity, and now we can tell a healthcare app, not only is this person who he's claiming to be, but he's also, you know, an oncologist and he's-he's authenticated to the DEA standards where he could actually prescribe a narcotic online. A lot of States are mandating electronic prescription only to fight the opioid crisis. It's just too easy to forge a prescription pad. That's a-that's just a, you know, a pad and a pen. And so, so there's, there's like half the States in the country have mandated this already. And we are one of the ways that-that they verify. And-and

**(TI):** so that's a-is that a compliance monitor type of system?

**(BH):** Yeah. So, for the compliance piece, where that comes in is, for SCRA benefits, SCRA benefits are really powerful. And, and one of the things that I don't think enough active duty service members take advantage of one of the things that you have to watch out for is that you have to proactively ask the business for the SCRA protection.

**(TI):** What is the SCRA?

**(BH):** Sorry.

**(TI):** Yeah, no worries.

**(BH):** [Laughter] I hate acronyms and I'm using acronyms.

**(TI):** [Laughter]

**(BH):** Servicemembers Civil Relief Act. So, the Servicemembers Civil Relief Act is the act that prevents banks from foreclosing on service members' homes while they're deployed. And if you claim relief from like a credit card company, they have to cap your interest rates at like 5 or 6%.

**(TI):** Okay.

**(BH):** So, if you have a credit card that's carrying interest at 18 or 20%, you go, "Hey, I'm active duty. I'm protected by the

Servicemember Civil Relief Act.” They immediately have to bring your interest rate down to a very nominal rate.

(TI): Wow.

(BH): Telecoms have to like freeze or let you out of your contracts so that you don't have to pay your phone bill.

(TI): I remember I did that. Yep.

(BH): Yup. So, so all these rights, but, but you have to proactively ask for them and then you need, you know-the businesses also need to understand who's still protected and who's not. And so, when it comes into compliance monitoring, that's where we really want to help as many folks who are eligible for Servicemembers Civil Relief Act benefits, get those benefits, because they're, they're really important for financial health. And then the second thing is like in a medical context, you know, a doctor might have their privileges suspended or revoked by a state medical board.

(TI): Yeah.

(BH): And so, we don't want to authenticate a doctor who just had their license suspended to let them prescribe narcotic. We want to help those applications understand their status has changed. So that's where some of the monitoring of some of those credentials comes into play and we provide that as a service as well.

(TI): Very good. Very good. Appreciate that. Now. Okay. I feel like I've grilled you enough on, on-on security and how you do your business. But let's talk about starting a business, since you founded this business. You talked about some of your clients, they're both in government, and in private sector. And I think you're the first entrepreneur that I've had that's really gotten into the government contracting space. You know, other entrepreneurs like I've had on, Curtez Riggs and Perry Fiorez, they started businesses in the private sector, but id.me, like I said, as-as, both. How were those sectors different and how are they the same?

(BH): Oh, my goodness. [Laughter]

(TI): [Laughter] I expected a long answer on this one.

(BH): Yeah. You know. They're-they're different. They're the same in the sense that the largest organizations, you know, that are out there have a procurement process that's not too

different from the government. There's really RFIs and RFPs. And. You have to respond to all this stuff, and it takes forever. So-so like a,

**(TI):** Like Apple's like that?

**(BH):** Maybe not Apple. Apple is actually really getting out of money, but there are some other companies that are, you know, that are huge, that we've worked with where it's just really, really painful.

**(TI):** Gotcha. I won't make you name names.

**(BH):** There's some that yeah, have definitely been like, Oh my goodness. Just needed to take a walk. What I think the private sector has though-and this is a great book for veteran entrepreneurs to read. Is Jeff Moore's, Crossing the Chasm. What Jeff Moore did, is he basically created a framework to understand that there are-there are different segments of the market that will adopt your product according to its maturity. And so, if you-if you think about the private sector for us, when we were first starting, we didn't have any of these regulatory certifications. We didn't have all these capabilities needed to like, verify people without credit history. We didn't have a network of places where ID was accepted.

**(TI):** Yeah.

**(BH):** So, we-we had to find like the sweet spot-sized organization where we could enter the market. And to me that's the most difficult part of entrepreneurship is where do you enter the market? And, and for us that was Under Armor. So, Under Armor was the perfect brand. They were-they were big enough to matter. They had a strong, brand, you know, commitment to military and first responders, and to public service and-and they needed help going direct to consumers where we could really help them with their-with their, awareness of, of the offer. So, Under Armor was really critical for us and was the right place for us to start because it allowed us to make money and it allowed us to polish our product, and it allowed us to-to build up a base of credentialed users. And from there we got Overstock, and then it took a couple more years, but we got Fanatics, and like all the professional sports leagues and their eCommerce sites.

**(TI):** Wow.

**(BH):** And then we closed Ford. And then we closed GM. And then we closed Apple. So, there's, you know-and then now we have Samsung, and Beyond Petroleum, and Verizon and all these like amazing-

**(TI):** Now they're calling you.

**(BH):** [Laughter] Yeah, exactly. But, that's 10 years of suffering, you know, to get to that point. And so, so in the early days when you don't have a lot of resources, you know, it's-it's almost like-if I use a scout analogy, you know, if I've got my 24 Scouts, I can pick off like a fire team that's out there, but if I run into a company sized element, I would not be well advised to engage that company sized element with my scout platoon.

**(TI):** Yeah, you go after the mortar team.

**(BH):** [Laughter] You go after the mortar team. Yeah, exactly. Mortar team you're a hero, you know, you can run around and do whatever you want. You engage the company. You're probably going to be like trying to get as much cover as possible and not firing back. Cause you're just trying to save your hide. And that's the right analogy. That if you try to take on, you know, the large federal agencies or government or-or even huge private sector logos, and you don't have the right resourcing for it, you're going to get wiped out. And so, you have to just be mindful and self-aware of like what you're bringing to the fight, and then align your target accordingly.

**(TI):** Very good. Very good. Government, how did you enter the government? Was the VA the first government entity agency for you guys?

**(BH):** Well, there-there were two phases to that. VA was the first large customer for id.me in the public sector. But the first government agency was actually the Department of Commerce.

**(TI):** Interesting.

**(BH):** So, the National Institute of Standards in Technology, there were two things. One, they agreed that veterans, you know, showing their DD214 was unacceptable in terms of risk of identity theft and privacy, and that that risk was far greater than having, you know, company like ID.me, that has all these security certifications and stuff, you know, verify that. And then instead of releasing your social, just releasing your military affiliation. So-so they've given us over \$5 billion in

grant funding since 2012 and have been really important partners and all the security and privacy capabilities and things that we have. We did that in conjunction with NIST, which is the government agency that sets the security and privacy requirements.

**(TI):** So that was a core partnership for your entire business model.

**(BH):** Core partnership.

**(TI):** Yeah.

**(BH):** Yep. Without that grant program, I don't know that we would have made the transition over to the federal government to be quite honest.

**(TI):** Gotcha.

**(BH):** And then the second thing that NIST was doing was they had a strategy. It started with-with the Bushy Authentication program, and then under president Obama changed to the National Strategy for Trusted Identities in Cyberspace. And it's got a new name now, but it's a, it's essentially like, how do we make, digital credentials move with the end user? And-and the way they explained it to me was: It doesn't make sense for the same person to go to social security, create a log in, verify their identity with Equifax, go to VA, create another login, verify their identity with Equifax, go to the IRS, forget transcript, you know, create a log in, verify their identity with Equifax. Like at this point you're managing multiple logins as a consumer. The governments pay the same vendor multiple times for the same person. And so-and so Commerce just said, how about we just credential you once? And then we make the login and the data move with you. And so, the other part of the grant funding was-was really designed to mature our technologies so that we met all the federal standards and certifications and privacy stuff so that we could support the VA. So that was just a fundamental bridge and a necessary component for us to go private sector to public sector.

**(TI):** Tracking. Very interesting. It's all very interesting to me. I don't unders-I understand about maybe half a percent of all that. But I understand like, having to have that-that, bridge with the government with NIST there, and that allowed you to help the entire public sector. That's that's incredible. It's incredible what you've done there.

(BH): Thanks, Tanner.

(TI): Absolutely.

(BH): I've lived through it and I still don't understand, [Laughter]

(TI): [Laughter] like they're like, cool, cool guys. You're doing good stuff. I'm kidding [Laughter]

(BH): [Laughter] Even the fact that that program existed. I mean, it was like, luck plays a role in that journey, you know, it's just like-it's just like combat patrol. There's some weird stuff that happens. It's like, man, really glad that, you know, we turned left there. That was kind of random, but we avoided, you know, an ambush or something like that.

(TI): Yeah.

(BH): And I feel like entrepreneurship has those same ups and downs, or sometimes they break for you and-and sometimes they don't.

(TI): Gotcha. So, you had-you had, I guess the government was-it was an investor for growth with your grant money. When you first started you and did you immediately have to find investors to-to immediately grow to where you wanted to be for like an Under Armor?

(BH): Yeah. So, when I was at-when I was at Harvard Business School, cause I'd started the company as a-as an academic project, going into my second year. I declined an offer from McKinsey, which, which is crazy. Cause we didn't really have any funding. I had no savings to speak of. McKinsey is-is probably the preeminent management consulting firm, and they would have paid me a lot of money. And-and so instead I was, you know, playing Call of Duty with my buddy, Anthony Bengay is like, you know, we're just like a, you want to play some Call of Duty. I'm like, right. Yeah. I'm like, okay, let's do it. So-so I get up-I get a phone call from one of my classmates and he goes, "David Tisch is in town. He heard about, you know, your idea and how you want to help the military. And he liked to meet you for coffee." And now, for those who aren't familiar, the Tish family in New York, like owns like half of Manhattan, real estate. They own the New York Giants. They own Lotus hotels.

(TI): Yeah.

**(BH):** And David had just been named the managing director of Techstars New York. And so, my buddy who called me said, "Do you want to meet with them?" And he's like, "It's cool if you don't have time, you know, I'll-I'll just tell him you can't make it," and I'm looking at my Call of Duty screen and I'm like, "I think I can make it." [Laughter]

**(TI):** [Laughter] That's awesome. That's awesome.

**(BH):** So, I literally just caught a bus down to Boylston street, met him for coffee and, you know, had a check for like, \$25,000 after, you know, 30 minutes of talking.

**(TI):** Wow.

**(BH):** And, yeah, I mean, it's very, very cool. And we eventually raised like a hundred grand to like seed funding and that kind of put us on our way.

**(TI):** What is your-for you, what's the best way to pitch an idea to a potential investor? Like-like a Tish or-or a customer, like Under Armor? What's the-what's the best way for you? What-what have you found to be the best way?

**(BH):** I think there's a few elements that you need. The first thing you need is to be credible, and this is-this is true in the military and it's true in entrepreneurship. The very first thing, you know, if-if you walked into a Marine platoon, the very first thing they're going to look for are you physically fit? Right.

**(TI):** Yep.

**(BH):** If you're not physically fit, you are not credible, and it doesn't matter how good of a person you are, empathy or skilled. Like, you're just-they're just not going to respect you.

**(TI):** Sure.

**(BH):** So, the first thing you have to do is for whatever business you're starting, they're going to ask, "Are you credible? Should I listen to you? What-what do you have that makes you different where you could succeed here?" And then I think once-once you pass that test, you have to have a very structured, way to-to present your business idea. And-and I think, I think there's really only four questions that you need to answer. The first one is, how many people are you solving this problem for? How many-how often do you solve the problem for them? How much do you get paid every time

you solve the problem for them? And what keeps you from being squashed by a competitor, right? And if you answer those four questions-and I'll like quickly map out-like I love Visa. Visa's business model is great. They saw a payments problem for everyone. How often do you pay a lot? You pay like multiple times per day. Sure. They make like a quarter, every time you pay and they have network effects, they have all the banks and merchants. So, it's very hard for somebody to enter the market, to compete with Visa or MasterCard. It's probably my favorite business.

(TI):

Gotcha.

(BH):

You look at like Ford though, and it's like, well, the market for car buyers is a lot smaller or, and the frequency of purchase is like everything a few years. So that's very low as well. But then the cost, you know, what you get paid every time we solve the problem is like, you know, 50 grand. So, so their business model, you know, spikes in one area to make up for, the-the, you know, the lack of, attractiveness in terms of frequency of purchase or the overall market. And-and building a car is really hard. So, there's real economies of scale that protect that business. So, you know, if you-if you kind of map any business along those four questions, that's what any investor is kind of looking for is how your business model is aligned to the problem that you're solving and whether-whether it's something that's viable. And then the last thing I think that a lot of entrepreneurs, you know, mess up is-is they don't ask for what they want. I've listened to a number of pitches where-somebody will walk through it and they're clearly passionate, and it's a problem. And they've got a great idea, And then the pitch just ends and it's like, okay. Good job. Like, I'm happy for you. What do you want from me? Like, why did I just listen to that?

(TI):

What are we doing here with coffee? You know, what's up?  
[Laughter]

(BH):

[Laughter] Yeah. So, you know, like, do you want money? Do you want introductions? Like how-how can this group help? And I think, learning the art of salesmanship is-is really important. That like sales isn't, you know, isn't something to be scared of. Like the beautiful thing about this country is there are so many people who want entrepreneurs to succeed and all you have to do at the end is like very clearly tell them-it should be the last thing that you tell them, "This is how you can help me," or "This is what I want." And if you make that ask crystal clear, that really helps. And so, you

know, for David, it was, this is what I want to do. And it was like, I need money and I'm trying, and to put together a hundred thousand dollars, I'd love to have you on board, and also, I'd love to have you as a mentor, because of your experience in technology. So-so ending that with a really clear ask. And then the last thing they'll want to see if you-if you check the box and all of that is the want to know about the team and-and there's a, there's a great post by Brian Armstrong, who's the CEO of Coinbase, a multibillion dollar company. And he wrote a blog post, I think it's called "What CEOs do." And it basically lays out that there are four types of CEOs. There's a technical CEO, there's a sales and marketing CEO. There's a design CEO, and there's an operation CEO. So, for instance, Mark Zuckerberg is a technical CEO. He's essentially the CTO of Facebook. And so, what he did is, he said, well, I'm not the business person. So, he brought Sheryl Sandberg in to be his business CEO. Right? Yeah. Brian Chesky at Airbnb is not a technical CEO, or a sales and marketing CEO. He's a product and design CEO. That's what Airbnb is known for, is their design chops. And so, so having the self-awareness to say, out of these four categories, sales and marketing, ops, you know, technology, and design. You can be a CEO and be successful with any one of those skillsets, but you have to be self-aware enough to say, "I solved this one. Now I need to get people who are really great in these other seats so that they're not just investing in a person they're investing in a-in a team that's got the foundations in the skills necessary." And they'll want to know that if I, you know, if I stroke you a check for a hundred thousand dollars, like who's building the platform? And you know, who's responsible for product and design? And you really want to have a thoughtful answer about that. Hopefully you have the team, but if you don't, you at least you have a sense for-for what you need to do to fill that role. And what can often happen is, an investor might say, well, if you can find that person and send me their profile, if they agree to join, then I'll write the check. And it becomes an egg dance where like, you sign the person in the salary, and then that unlocks the funding. And I definitely dance that dance a few times in the early days.

(TI):

Wow. That sounds like a delicate dance, [Laughter] because there's-there's trepidation on both sides, both from the-both from the team member and from the investor. Oh yeah. I can-I can hear that sigh that you just said.

**(BH):** Ultimate parlay. Try to get everything to line up, but yeah, it's a-it's a ton of work.

**(TI):** Yeah. Team building. Man. Okay. Blake we've-we've covered a lot of ground. What's one thing that you learned in service, that you carry with you today as an entrepreneur?

**(BH):** Never-never give up if it matters. Probably the defining moment of my military career was, was during ranger school. And, we were jumping into to swamp phase in Florida and I gotten wrecked. I had poison Ivy all over my body, that I'd gotten in a embedding phase that had just like wrecked me, and bronchitis. And I was so miserable. And I just remember as, as I was like walking towards the doors at night jump, I really did not care if the 'chute opened or not. [Laughing]

**(TI):** [Laughing] Oh my gosh.

**(BH):** [Laughter] Totally thinking like when, when, "Win-win, baby," as I went out.

**(TI):** [Laughter] Wow. That's miserable, man. That is miserable.

**(BH):** It's so miserable. [Laughter] It's just so miserable. But what I realized at that moment is that as like, I will literally die before I quit.

**(TI):** Yeah.

**(BH):** I will die-and at that moment, what ranger school taught me was my limitations. My mental, my physical limitations. But I realized, if I'm committed to something that's worth doing, once my jaws are clamped around that thing, you will have to get a crowbar and like probably a few people to pry me off of it, because I'm going to get it done. And you have to bring, that same attitude. If you find something that you're passionate about, you have to have that same tenacity to just get it.

**(TI):** Love it. Outstanding. Blake, is there a veteran, nonprofit, or an individual that you've worked with-or that you, or that you've had experience with whom you'd like to mention?

**(BH):** Oh, there's, I-first I love Fisher House and their mission, what they do for all of our wounded service members and their families, Fisher House is wonderful. I'm a big fan of Team Rubicon and, you know, Jake and-and William and-and, the folks who are involved with that organization. I think

they're doing terrific work. So, if I-if I could highlight two, it'd be Fisher House and Team Rubicon.

**(TI):** I think-I think Team Rubicon was here when Tim was the guest and we had the president CEO of Fisher House. Again, both great interviews, if you get a chance to look through our archives. Blake is there-we've covered, like I said, we've covered a lot of ground. Is there anything else that I may have missed, or that I didn't bring-bring up that you think is important to share?

**(BH):** No, I mean, I-I've really enjoyed the conversation Tanner and, and if your listeners have any follow up questions or anything else, I'm always happy to pay it forward. Any veteran, you know, when it comes to entrepreneurship or-or anything that can help folks get a leg up.

**(TI):** Outstanding. Is there a way that they can-if there's a way that they can contact you, let me know and-and I'll put it in the blog or something like that.

**(BH):** Yup. [blake@id.me](mailto:blake@id.me) just by email address, happy to circulate that. And if you're a veteran and reach out to me, I-I'll absolutely respond.

**(TI):** Gotcha. Is it-It's just Blake@id? It's not like a last name. It's just Blake?

**(BH):** Blake@id.me. Yeah, just

**(TI):** I love that! [Laughter] Not Blake Hall, just Blake.

**(BH):** Just Blake.

**[01:10:29] Music**

**[01:10:38] PSA:**

**Man:** I was able to use the VA home loan three years to buy our home, with zero money down. I was amazed that there was so much in place to really help the veterans, and the VA serves as that catalyst for all of those resources.

**Narrator:** Choose VA today. Visit [va.gov](http://va.gov). [Link: [www.va.gov](http://www.va.gov)]

**[1:10:51] Music**

**[1:10:56] Closing Monologue:**

**(TI):** I want to thank Blake for taking the time to sit down and talk with us. For more information on Blake, if you just search for Blake Hall,

ID.me, he has a robust presence online. Our veteran of the week nomination was emailed in to [podcast@va.gov](mailto:podcast@va.gov) by listener Kathryn Monet. She also provided a couple of links from [oullalumni.com](http://oullalumni.com) and a couple of others. For nearly 50 years Carlos Martinez has led the American GI Forum National Veterans Outreach Program, a nonprofit he founded to serve the needs of military veterans. Under his direction, the American GI Forum National Veterans Outreach Program, has served an estimated 450,000 veterans, family members and other needy individuals in San Antonio, Austin, Houston, Dallas, Fort Worth, and El Paso. Martinez started AGIF NVOP in 1972 with 10 employees and a hundred thousand dollar grant for six months. Currently, it's a nonprofit with an \$18 million budget and 160 employees in five cities. A veteran himself, Martinez served four years in the Air Force as a crew chief for F-4 Phantom jets that were flown into the Vietnam War. Though, he did not serve in Vietnam, Martinez was told to not wear his uniform when he came home for leave. The hostility toward US soldiers inspired Martinez to start AGIF NVOP. "Vietnam era veterans were not being appreciated by our country." He said, "And they were not receiving the services they needed. I believe the benefits and recognition that veterans get today was built on the shoulders of the Vietnam veterans who were not well received when they came back from the war." To which I could not agree more. Carlos served as a member on many different committees, like the VA's Advisory Committee on Homeless Veterans, the US Department of Labor's Veterans and the Women's Veteran Advisory Committee, just to name a few. He wasn't an inaugural member of the Bush Institute's Military Service Initiative Advisory Council and was currently serving on the board of the National Coalition for Homeless Veterans. During his years of service, Carlos has sat before five presidents of the United States to discuss major veteran's issues. He was truly an advocate for America's veterans, especially homeless veterans and supported those that testified before congressional committees. Sadly, Carlos passed away at the age of 73, on August 4th, from complications associated with COVID-19 and he was preceded by his wife, Rita who also died from COVID about three weeks earlier. Air force veteran, Carlos Martinez. We honor his service. That's it. For this week's episode, if you yourself would like to nominate a *Borne the Battle* veteran of the week, you can, just send an email to [podcast@va.gov](mailto:podcast@va.gov) include a short writeup

and let us know why you'd like to see him or her as the *Borne the Battle* veteran of the week. And if you like this podcast episode hit the subscribe button on iTunes, Spotify, Google Podcast, iHeartRadio pretty much any podcasting app, not a phone, computer tablet, or man. For more stories on veterans and veteran benefits, check out our website, [blogs.va.gov](http://blogs.va.gov) and follow the VA on social media: Facebook, Twitter, Instagram, YouTube, RallyPoint and LinkedIn. Deptvetaffairs, US Department of Veterans Affairs, no matter the social media, you can always find us with that blue check mark. And as always, I'm reminded by people smarter than me to remind you that the Department of Veterans Affairs does not endorse or officially sanction any entities that may be discussed in this podcast, nor any media products or services they may provide. Thank you again for listening and we'll see you right here next week. Take care.

**[1:14:56] Music**

**[1:15:27] Bonus**

**(BH):** So, one of my favorite stories: my driver, Benjamin Young, he was like six foot two, probably weighed 140 pounds dripping wet, and he talked like Napoleon Dynamite. So, he'd be like, "Oh, Roger." You know? "Gosh, freakin' idiot." So, I'm walking by, and we're in Baghdad, and we're walking across Camp Striker. And I just see my snipers. They're literally like, doubled-over with laughter, and I see Youngy in the middle of them. And they're like, "Sir, get over here." And they're like, "Youngy, have you told the sir about McDonalds?" And he's like, "No."

**(TI):** "No, gosh."

**(BH):** And I'm like, "Alright, Youngy. What happened with McDonalds?" "Alright, so, I'm working on the grill, and it's really hot, and it sucks. My manager comes up and says, 'You can work the window today.' And I'm like, 'Sweet!' So I get to the window, and the first car is this convertible. And it's this guy with his girlfriend, and she's really hot. And I'm staring at her, and the guy looks at me and goes, 'Are you staring at my girlfriend?'" He goes, "No." "What, do you think she's hot?" And he goes, "No, she's ugly." So the guy reaches out of his car and grabs Youngy through the drive-through window, and is like

pulling him to the window. And he's like, "Yeah, my manager had to come over and grab me away from him."

**(TI):** Wow.

**(BH):** He goes—

**(TI):** Sweet ninja skills—

**(BH):** He goes, "Right back to the grill." So, I was like, "Youngy, if she was hot, why did you tell the guy that she was ugly?" He's like, "I don't know. I panicked."

**(TI):** And he tells it like Napoleon Dynamite?

**(BH):** It's just his natural voice.

**(TI):** Oh my gosh. So, he's not even, like, trying to joke through the movie? Oh, that's hilarious.

**(BH):** No. My first firefight in Mosul, when we got into it, it was a—I'll spare you the details. But, basically, I had all of my trucks lined up. 50 cal 'a rocking, and there's no place to dismount my guys. And Youngy's my driver. So, I go, "Youngy, I want you to hit it. I want you to drive the truck straight through the gate and drive it straight into the ground floor of the house." And so—and I don't hear anything back. Like, there's just tracers both ways, and I'm waiting. And I'm like, "Youngy, did you hear me?" And he goes, "Roger. Sparks may fly." And I think it's the only time that I've literally ever laughed, like hilariously, during a firefight. But, yeah, later I'm like, "Yeah, why did it take fifteen seconds?" And he goes, "Sir, I always thought, that maybe, like one time I get to drive the truck into a building and then you told me I could do it. And I just didn't know if it was real." So anyway, I love that kid. And, yeah.

(Text Transcript Ends)