

Holly Petraeus makes her own mark on the military

By Rick Hampson, USA TODAY

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When 18,000 members of the Army's 101st Airborne Division flew back to [Fort Campbell](#), Ky., in 2004 after a year in Iraq, Holly Petraeus was there to meet them, no matter the hour, the weather or her other duties.

As wife of the division commander, Maj. Gen. [David Petraeus](#), she had to attend some of the scores of arrivals. But she was almost always there — often in hat, scarf, and boots, stamping her feet against the cold and hugging the soldiers like they were her children.

"She really cared for those boys," recalls Ed Rufo, a local military booster who was there, too. "They called her a hangar rat."

These days the hangar rat, whose husband is now [CIA](#) director, is the federal official charged with helping servicemembers and their families make good financial decisions, and, when they don't, trying to stop those who prey on them. It's a symbolically prominent role in what promises to be a major drama in American life: the attempt to care for combat veterans and their families after the longest period of warfare in [U.S.](#) history.

With Iraq over and Afghanistan winding down, many of these families — some of whom endured a decade of repeated combat tours — are afraid that the country will move on and forget its responsibility to them.

Bianca Strzalkowski, whose husband is a Marine sergeant at [Camp Lejeune](#), N.C., says military families "worry that people think that since Iraq's done, everyone's coming home and there'll be no more hardships. But we'll actually need an increase in programs."

Never has so long a conflict been fought by such a small percentage of Americans. The result can be seen in higher rates among veterans of suicide, divorce, homelessness and unemployment, as well as post-traumatic stress disorder, traumatic brain injury, depression and other invisible wounds of war.

Those problems include money; 27% of military families have more than \$10,000 in credit card debt, compared with 16% of all Americans. Nearly a third of enlisted personnel and junior non-commissioned officers say they patronize "pay day" or

other high-cost, easy-credit lenders. The [Defense Department](#) says indebtedness is the top reason for revoking a security clearance.

As the wife of an officer who was away at war for seven of his last 10 years in the Army, Holly Petraeus personifies both the sacrifice of these families and the nation's implicit promise to remember it. "She's one of us," says Amy Bushatz, wife of an Army captain at Fort Campbell. "She's been there."

Last year, Petraeus was appointed by [Elizabeth Warren](#), founder of the federal [Consumer Financial Protection Bureau](#), to head the agency's Office of Servicemember Affairs. Her job is to educate military consumers; to monitor their consumer complaints; and to get other government agencies involved in the cause. While these powers are limited, Petraeus has a bully pulpit and, she says, "a name people recognize. If I can use that, I'm prepared to do so."

Her credibility stems from her consumer advocacy — she headed the [Better Business Bureau](#)'s unit for the military — and her willingness to speak up for military families.

In June 2003, three months after the beginning of the [Iraq War](#), she testified at a [U.S. Senate](#) hearing at Fort Campbell. "My husband has been deployed 16 of the last 24 months," she said. "This unrelenting pace of deployment is a retention issue. Families will not be willing to go it alone forever, with little relief in sight."

'Do as I say, not as I did'

When she was a young military spouse, the woman now tasked with educating military servicemembers about financial prudence made some mistakes herself. Holly and David Petraeus bought a red British sports car that spent as much time at the mechanic's as on the road. They put down a deposit on an apartment based on an advertising brochure, only to find a fluorescent green shag carpet, orange and beige furniture and a pool slightly larger than a hot tub. Their first furniture purchase? A foosball table.

"Do as I say," Holly Petraeus tells servicemembers today, "not as I did."

Long before she met David Petraeus, Hollister Knowlton was Army royalty. Her great-great grandfather fought in the Civil War and the Indian Wars; her great-grandfather was a brigadier general in the Spanish-American War; her grandfather served in both world wars, earning a [Silver Star](#) in the first and rising to lieutenant colonel in the second.

Her father, William Knowlton, is a retired four-star general and [NATO](#) commander. He also was superintendent of the [U.S. Military Academy](#), which is how, in 1973, his daughter met her future husband.

Holly was a senior at Dickinson College in Carlisle, Pa., visiting her parents for the weekend. A friend of her mother's asked if she'd like to go to the football game

with a cadet she knew. But when he turned out to be busy, the woman called the cadet office in search of an escort. The assignment fell to David Petraeus. Holly was appalled to discover she was going on a blind date. When they sat in the student section, the other cadets — recognizing the boss's daughter — hooted, cheered and gave thumbs-up.

Soon the two were dating, a relationship alluded to in the class yearbook: "A striver to the max, Dave was always 'going for it,' in sports, academics, leadership, and even his social life."

"There was a superintendent with an attractive daughter and 4,000 lonely guys," says Conrad Crane, a retired Army colonel and Petraeus' classmate. "Dave was the one who got the girl." They married after graduation at the West Point Chapel. Few spouses have yielded so much to the demands of a military marriage. In 37 years, Petraeus moved her household and family, which came to include two children, 24 times.

She can recite a partial itinerary: [Fort Benning](#), Ga.; Vicenza, Italy; Fort Knox, Ky.; Fort Stewart, Ga.; Fort Leavenworth, Kan., Princeton, N.J.; West Point, N.Y.; Mons, Belgium; Schweinfurt, Germany; Washington, D.C.; Fort Campbell; Washington; Fort Bragg, N.C.; Washington; Fort Bragg; Fort Campbell; Fort Leavenworth; Washington; Tampa; Washington.

The decade after the 9/11 attacks, in which the general was deployed to Iraq or Afghanistan four times, was especially demanding. Holly communicated with David mostly by e-mail and saw him on TV more often than in person. She was, her husband said, "Mrs. Dad." In their son Stephen's senior year in high school, his father was present only for graduation. (After college, Stephen served two infantry tours in Afghanistan, making Holly the daughter, sister, wife and mother of soldiers).

When he returned from Iraq in 2008, Petraeus called his wife "the greatest source of support, wise counsel, and love that any soldier could have."

Long before Petraeus was a household name, Holly developed a reputation as approachable and unpretentious "The wives here liked her," says Mary Coe, a family therapist who saw patients from Fort Campbell. "Some generals' wives wear their husband's rank on their shoulder. She wasn't like that."

During her husband's frequent absences, Holly Petraeus found her calling. It was right outside the post gate: What she called "The Strip" — pawn shops, "Buy Here, Pay Here" car lots, stores offering pay day loans and the like. "They were lined up like bears at a trout stream," she says.

'A targeted population'

She came to realize that if most Americans supported the troops, others were cheating, scamming, overbilling and dunning them.

Military personnel, she says, are "a targeted population." Many are young, financially inexperienced, and transient. When they arrive in town they often don't know the dishonest businesses, and after they leave it's hard to follow through on a complaint.

Her work on a code of ethics for businesses near Fort Campbell led in 2004 to a position as head of the Better Business Bureau's Military Line.

When auto dealers tried to get dealerships that offer car loans excluded from the oversight of the proposed Consumer Financial Protection Bureau, Petraeus testified at a Senate hearing that servicemembers needed the protection — taking, noted the [New York Daily News](#), "an unusual step for a military wife by wading into a political fight."

In 2010 she was invited to brief Elizabeth Warren on consumer financial problems facing the military. She says she didn't realize the meeting was a job interview. She was hired to lead the new office and started in January 2011.

Petraeus has not shied from controversy. Last November, with Republicans holding up the confirmation of [Richard Cordray](#) as CFPB director, she said the vacancy kept the agency from targeting lenders and debt collectors who prey on the military. Enforcement personnel, she said in a conference call with journalists, "are circling their airfield waiting for permission to land."

The next month, when [President Obama](#) blasted congressional Republicans for not confirming Cordray, he invoked the name of "Holly Petraeus, who's been working to make sure that our armed services personnel aren't taken advantage of."

Critics say veterans and servicemembers could be adequately served by improving the many programs already offered by the Defense Department and private non-profit groups.

Mark Calabria is an analyst at the [Cato Institute](#), a libertarian think tank in Washington. He calls the creation of the Office of Servicemember Affairs, and Petraeus' appointment, "a cynical ploy" by Democrats to make it hard for Republicans to oppose the parent CFPB. "The administration was just trying to buy support," he says, by hiring a magic name.

Although she describes her office as "still in start-up mode," Petraeus says it has helped recoup more than \$130,000 for military consumers with credit card and mortgage complaints and helped create a database to track those who repeatedly scam troops, veterans and their families..

And she is a reassuring symbol. Bianca Strzalkowski, the Marine wife, calls Petraeus "a superstar amongst us. ... She's been a role model to me for a long time because she found her own identity as a military spouse." With her in Washington, she says, "We know someone has our back."

