

ON THE ISSUES: VETERANS

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inGOODcompany

The Official Magazine of LCIA.



THE MEMBER SERVICES ARM OF LCI WORKERS' COMP

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Association News:

LCIA's New Programs: This summer, LCIA took a long look at our existing programs and decided to make a few tweaks to make them more relevant to each of your specific industries and to make them more accessible by adding more online education options. Launching in the fall of 2015, LCIA will offer the following programs:

- :: **Locally Vested:** A forum where business managers and local organizations come together to talk about the issues that affect businesses in that region.
- :: **Weekly Webinars:** A new way to quickly and easily bring you information. Join us online as we discuss and highlight news, events and movers-and-shakers around the state.
- :: **Industry Insights:** An all-encompassing program that is meant to specifically provide education and benefits to your industry in the form of events, educational resources, etc.
- :: **Family Day:** LCIA's semiannual member appreciation event, where LCIA member businesses are invited to bring their families and enjoy a day of entertainment on us.

LCIA is also launching our Opportunities Program, a program where organizations and companies can create an "Opportunity" for all LCIA members. Opportunities may come in many forms: a discount, an invitation, an offer, etc. LCI policyholders are welcome and encouraged to create Opportunities for their fellow members. For more information about the Opportunities Program, contact Christina Buras at christina@lciassociation.com.

We look forward to offering these new programs to you. Please look for the announcement in our email newsletter and on our website, lciassociation.com.

Weekly Newsletter: We have so much information for you! LCIA wants to be your #1 source for business news in Louisiana. To keep you on top of news and events for a given week, we are now sending out a short and sweet email every Monday. If you do not receive our newsletter and would like to be added to the list, contact Nicholas Peddle at nicholas@lciassociation.com.

Changes to LCIA's Website: With the launch of our new programs, LCIA will also be making some changes to our website, lciassociation.com. Coming soon, LCIA's revised website will supply more resources for your business, so be sure to stay tuned for those changes.



NO MATTER YOUR INDUSTRY, YOU'RE IN BUSINESS.



In Louisiana, business is done in any number of places—construction site, kitchen, machine shop, tug boat, manufacturing plant, or on the tailgate of your truck. Our industries are unique, almost as unique as our people. LCI Workers' Comp is here to not only protect the people and businesses of Louisiana but to help them thrive. To prove it, we created LCIA, a department specifically designed to keep an eye on the ever-changing business climate and, accordingly, develop programs that create opportunities to help your Louisiana business grow—in whatever industry you may be in.

So when you pick up your briefcase—regardless of where you bring it—LCI and LCIA will be right there with you.



To learn more about LCIA and what we can do for your business, visit lciassociation.com or call 985-612-6733.

On the Issues:

Veteran Businesses

Most of us have at least one friend, family member, neighbor, or acquaintance who has

served in the United States Military...that we know of. Veterans come from all walks of life and serve in many different roles after their service is complete. And this includes owning businesses right here in Louisiana. It is our hope that this issue will give you, our readers, some insight into veterans' entrepreneurial ventures. We first hear from the National Veteran Owned Business Association—a group that advocates for and supports veteran-owned businesses—about their services and their Buy Veteran campaign. Then we learn about programs offered through the state that are designed to assist veteran-owned businesses, as well as Louisiana businesses at large.

The Value of Veteran-Owned Businesses

BY MATTHEW PAVELEK, M.A.



Remember the old Army recruitment campaign from the 1980s in which the narrator insisted that soldiers in the U.S. Army “do more before 9 a.m.

than most people do all day?” Well, this really is more than just an effective use of hyperbole; it’s symbolic of the old-fashioned work ethic instilled through military training and service. The lessons learned and lived in military service like leadership, teamwork, competitive spirit, mission-orientation and ambition are the same attributes needed to succeed in business.

Military veterans are twice as likely to own a business as non-veterans. In fact, one in seven veterans owns a business while only 1 in 14 Americans owns a business. According

to Census data, there are currently more than three million veteran-owned businesses. Some of our nation’s greatest entrepreneurs are military veterans. Fred Smith, founder and CEO of FedEx, served in the U.S. Marine Corps; Phil Knight, founder and CEO of Nike, served in the U.S. Army Reserve; Ross Perot, founder of EDS and Perot Systems, served in the U.S. Navy. And the list continues.

THE VETERAN BUSINESS MOVEMENT

In 1999, the federal government passed Public Law 106-50, which established a goal for the government to spend no less than 3% of federal contract dollars with service-disabled, veteran-owned businesses. This legitimized veteran-owned businesses as a diverse business class and ushered in the veteran-owned business (VOB) movement. To date, twenty-seven states have also passed legislation to improve opportunities

for VOBs and now more than sixteen local governments have made the commitment to “buy veteran.”

Just like any business, large corporations exist to turn a profit. NaVOBA’s hard work over the past eight years is really starting to pay off with huge firms that have no obligation to utilize VOBs going out of their way to partner with Vetpreneurs. Over the last decade, hundreds of America’s largest corporations have embraced VOBs and established spending goals for these firms as part of their supplier diversity efforts. In fact, more than 400 of the FORTUNE® 1000 companies have set goals to buy veteran. Innovative tech juggernaut Apple, Inc., retail giants like Target and Walmart, and consumer products mainstays like Procter & Gamble and Johnson & Johnson all buy veteran because it’s good business.

TAKIN' IT TO THE STREETS

Buy Veteran is a national campaign spearheaded by NaVOBA to bring the success and momentum of the national veteran business movement to all of America's 3 million veteran-owned businesses. Recent nationwide polling revealed that it's not just the government and large corporations that want to Buy Veteran—the average American consumer wants to Buy Veteran too! In fact, two-thirds of respondents said they'd rather purchase from a veteran-owned business than a non-veteran-owned business.

This is where the Buy Veteran campaign comes in. Buy Veteran lets every day, main street, consumer-facing, veteran-owned

businesses in every city and small town in America capitalize on the trust and gratitude Americans feel toward the men and women who've served in the military to help their businesses grow. NaVOBA has compiled a database of veteran-owned businesses—found at buyveteran.com—and the Buy Veteran campaign encourages businesses and consumers to consult this site when making purchases. The message couldn't be simpler: "Hey America, you want to thank and support veterans? Then support the 3 million American businesses owned by military veterans."

Veterans aren't looking for charity. And this isn't charity. The American people want to

thank and empower veterans, not "donate" to them. Big difference. Plus, veteran-owned businesses hire more vets on average than non-veteran-owned businesses, so Buying Veteran makes a huge, positive impact in the veteran community.

Buy American. Buy Local. Now Buy Veteran. Find them at www.buyveteran.com.

Matthew Pavelek is the Vice President of Membership for the National Veteran Owned Business Association (NaVOBA). To learn more about NaVOBA or to contact NaVOBA's leadership, visit the "contact us" page at www.navoba.com.

"The message couldn't be simpler: 'Hey America, you want to thank and support veterans? Then support the 3 million American businesses owned by military veterans.'"

What is NaVOBA?



The National Veteran-Owned Business Association (NaVOBA) galvanizes the nation's 3 million businesses owned by veterans by providing a single voice to advocate for important issues. Through its national print magazine, *Vetpreneur*, NaVOBA creates high-level, strategic demand for purchasing from veteran-owned businesses, and in doing so, creates long-term, sustainable benefits for all 3 million. NaVOBA encourages corporate America, governments and American consumers to solicit veteran-owned businesses through "Buy Veteran" messaging. In doing so, NaVOBA creates a strategic way to help *Vetpreneurs* (veteran + entrepreneur) grow in these three, distinct customer groups:



Vetpreneurs selling their products and services to large businesses. Large business purchases are estimated at about \$3 trillion annually.



Vetpreneurs selling their products and services to federal, state and local governments. Government purchases are estimated at \$1 trillion annually.



Vetpreneurs selling their products and services to the American consumer public. Consumer purchases are estimated at \$8 trillion annually.

To learn more about how you can work with veteran-owned businesses visit www.navoba.com.

★ ★ Are you a Vetpreneur? Make sure your customers know your business is veteran-owned. Register today for free at www.buyveteran.com. ★ ★

Business Assistance Programs Offered to Louisiana's Veteran-Owned Businesses



To help veteran-owned businesses become more competitive, Louisiana Economic Development (LED) offers the Veteran Initiative, a certification program that gives veterans' businesses an increased opportunity to earn government contracts. In addition to veteran status, there are other criteria that must be met for certification, which involve the size and revenue of the business. All Louisiana businesses who meet the eligibility requirements are encouraged to apply for the certification.

LOUISIANA VETERAN INITIATIVE

ABOUT

As with other supplier diversity programs, businesses who are certified under the Louisiana Veteran Initiative are listed in a database. When bidding on a state contract, prime contractors—the business that gets the contract with the government—access the database to find subcontractors. All state contracts that require RFPs award additional points for including veteran certified subcontractors for projects and 10 additional points for prime contractors that are Veteran certified.

ELIGIBILITY

Businesses interested in applying for the Louisiana Veteran Initiative must meet all of the following eligibility requirements:

- :: Veteran Ownership - At least 51% of the business must be owned by a veteran.
- :: Principal Place of Business - The company must have its principal place of business in Louisiana.
- :: Employees - The company must have fewer than 50 full-time employees.
- :: Average Annual Gross Receipts - Average annual gross receipts must not exceed \$5 million for non-construction and \$10 million for construction companies.
- :: Independently Owned and Operated - The business must be independently owned and operated.
- :: Not Dominant - The business must not be dominant in its professional field.

- :: Louisiana Residency - Must be owned by persons domiciled in Louisiana.

- :: Citizenship - Must be owned by and have officers who are U.S. citizens or legal residents.

BENEFITS OF THE VETERAN INITIATIVE

As noted above, businesses that hold these certifications are given special consideration for work on government projects. Other benefits of holding a certification include:

- :: Business and contact information will be accessible to state purchasing officials and prime contractors looking for subcontractors.

- :: State agencies are encouraged to get quotes from and use qualified certified companies whenever possible.

- :: For small purchases—less than \$15,000—state agencies can waive the requirement of getting additional quotes if a certified company submits a quote that is reasonable.

- :: 10% of the total evaluation points can be added to a certified veteran business's bid on a Request for Proposal (RFP).

- :: Prime contractors who use certified businesses as a subcontractor on a bid for an RFP are also eligible to receive additional percentage points on their bid.





SMALL AND EMERGING BUSINESS DEVELOPMENT PROGRAM

ABOUT

When applying to the Veteran Initiative, businesses can apply simultaneously to the Small and Emerging Business Development (SEBD) Program, which is another certification program providing additional opportunities to small businesses. The SEBD program, open to veteran and non-veteran alike, provides training and technical assistance to give all small businesses opportunities to grow. It provides cost sharing for various developmental assistance including entrepreneurial training, marketing, accounting, business planning, and legal and industry-specific assistance.

ELIGIBILITY

The SEBD program is open to all Louisiana small businesses that meet the following eligibility requirements for both the business and the owner (must meet both sets of requirements). The criteria for the SEBD program is based on personal and business net worth. Designation is effective for up to 10 years or until the firm no longer meets the eligibility requirements for the program.

SMALL AND EMERGING BUSINESS PERSON

For the purposes of the program, a person who meets all conditions in this section is defined as a Small and Emerging Business Person.

- :: Citizenship - The person is a U.S. citizen or legal resident.
- :: Louisiana Residency - The person has been a Louisiana resident for at least one year.
- :: Net Worth - At least 51% of the business is owned and controlled by persons who individually have a net worth of less than \$400,000, excluding personal residence, business assets and retirement accounts.
- :: Full-Time Employment - Managing owners who claim Small and Emerging Business Person status must be full-time employees of the applicant firm (20 or more hours per week).

SMALL AND EMERGING BUSINESS

For the purposes of the program, a business that meets all criteria in this section is defined as a Small and Emerging Business.

- :: Ownership and Control - At least 51% of the company is owned and controlled by one or more Small and Emerging Business Persons.

- :: Principal Place of Business - The firm's principal place of business is Louisiana.
- :: Lawful Function - The company has been organized for profit to perform a lawful, commercially useful function.
- :: Business Net Worth - The business's net worth does not exceed \$1.5 million.
- :: Job Creation - An applicant firm anticipates creating new full-time job.

The SEBD program primarily assists with managerial and technical training needed to grow, sustain, and bring a small business to the next level.

To learn more about the Veteran Initiative and the Small and Emerging Business Development Program, visit opportunitylouisiana.com/veteran and opportunitylouisiana.com/sebd. Or contact John Matthews, Jr. at john.matthews@la.gov or 225-342-1181.

To view the database of certified veteran-owned businesses, visit LED's database at www.ledsmallbiz.com.



★ ★ ★ LCIA'S ★ ★ ★

SALUTE TO VETERANS

In this issue of *In Good Company*, we spotlight business owners who have served in the United States military. We'll introduce you to two of LCIA's own members, one who served in the Army and one who served in the Navy. In addition, we'll also take a look at a few resources for veteran-owned businesses, as well as explore ways fellow entrepreneurs can support veteran-owned businesses.

From all of us at LCIA, we want to thank all of our veterans and their families for your service.



Are you a veteran-owned business? Let LCIA know! From time-to-time, we receive information for veteran-owned businesses, and we would like to share this information with you. Email nicholas@lciassociation.com to be added to our contact list.*

*Note: we will not share this information with anyone.
We'll simply use it to communicate with you about veterans' business resources.

Member Spotlight

LCIA would not exist if not for our members. You, the 3,500+ businesses insured by LCI Workers' Comp, are LCIA. You represent countless industries throughout Louisiana. We use this Member Spotlight section of our magazine to showcase our members' unique businesses. The following two business owners have also both served in the United States Armed Services. By sharing the contributions our members make to their industries and communities, we are showing you that with LCIA, you're *In Good Company*.

Lines and Stripes



Renovations Unlimited





About Lines and Stripes

Based in Livingston Parish, Lines and Stripes, LLC is a parking lot striping and landscaping company. Since 2012, owner Art Marquez has improved commercial properties' curb appeal by turning worn-down, haggard lots into tidy and flattering retail exteriors.

Lines and Stripes. And Landscaping. And more.

Lines and Stripes provides parking lot services to businesses throughout the Baton Rouge and New Orleans regions. As the company name suggests, Art carefully paints parking lines, walkways, crosswalks, fire lanes, and more. Moreover, Art paints arrows, custom lettering, and logos and also installs and paints concrete bumpers. Adding to the list of services, Lines and Stripes can provide American with Disabilities Act (ADA) consulting, ensuring that each parking lot is in compliance with the required number, location, and size of handicapped spaces.

In addition to painting, Lines and Stripes offers landscaping. Art explained that it made sense to add landscaping because landscaping and parking lot services are often needed at the same time. "It helps my clients because it offers them the convenience of hiring one person, and it helps my business by giving me more work." Art does landscape installation—such as laying sod and planting bushes—

as well as maintenance, which includes grass cutting. Striping clients often hire him for landscaping and vice versa.

Art Marquez: US Army, EMT, and Lines and Stripes

Before founding Lines and Stripes, Art Marquez served for thirteen years in the United States Army. There, he learned discipline, responsibility, follow-through, attention to detail, and commitment, all of which are still firmly engrained within his character. "The best way I can explain it is 'mission-completeness,'" Art explained. "I carry this with me in all jobs today." He attributes much of his success to the skills and lessons he learned in the Army.

While in the Army, Art became certified as an EMT, and when he reentered the civilian world in 2003, he used that training to become an EMT for the Mandeville Fire Department. After doing this for the next several years, Art began to think about what his next step would be. He knew he wanted to start his own business and researched what opportunities were out there. Art learned more about parking lot striping and researched machinery, costs, margins, and who was offering these types of jobs. As he got closer to going into business, he marketed himself to several contractors to drum up business. After a year, Lines and Stripes had grown enough for Art to leave his full-time job.

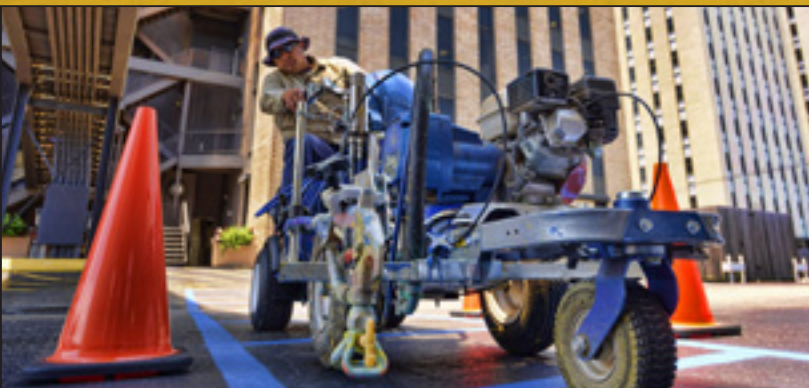
Satisfied Customers

A large portion of Lines and Stripes' customer base is made up of commercial construction companies and property managers. These two groups frequently have parking lots that are under construction or need to be maintained, so they generally offer Art repeat business.

Because they must close the parking lots while performing their work, Lines and Stripes frequently works at night and on the weekends. Art stays committed during the workweek making new connections and meeting new clients. Art's record of responsiveness, professionalism, and positive reviews allows him to build relationships and retain his customers, setting himself up for long-term success. His clients know that when they give him a job, he will do the job right the first time, and he will complete it within the time frame he promised. They know for certain that he won't quit until the job is done, and that he can be taken at his word. Art's customers appreciate that they can get many services from one vendor. They know that Art keeps his business in line.

To learn more about Lines and Stripes, and to view samples of their work, visit linesandstripes.vpweb.com.

To speak with Art about striping your parking lot, call 225-939-1959.



MEET ART MARQUEZ

Owner of Lines and Stripes, LLC

"I always tell my customers that we are in the businesses of 'enhancing your first impression.' I believe that sprucing up the outside of your business can be the difference between someone stopping to come inside and passing you by."

ANCHORED IN SERVICE



About Renovations Unlimited

Renovations Unlimited is a home renovation company based in Metairie and serving the entire New Orleans area. Owner and U.S. Navy Veteran George Tinney founded Renovations Unlimited in 1991. As promised by the company name, there are seemingly few limits to the services offered by Renovations Unlimited. George and his crew provide interior services such as sheetrock, painting, flooring, and stairs, as well as exterior services including windows, doors, siding, and gutters. George also hires licensed subcontractors, such as electricians and plumbers, as a job requires.

George Tinney: Seaman First Class

After graduating from high school, George Tinney enlisted in the United States Navy. He spent a total of six years—two on active duty and four as a reservist—as a Seaman First Class. After basic training, he spent time in San Diego, California receiving Interior Communications (IC) electrical training from the Navy. George was then assigned to an aircraft carrier stationed in Jacksonville, Florida, where he utilized his training in his IC role on the ship. The aircraft carrier deployed once while George was on it to perform a stint in the Mediterranean Sea. When he completed his Navy service, George decided to utilize his electrical training, and went to work for a home renovations contractor. This

experience ultimately led to his founding of Renovations Unlimited.

Special Projects

Renovations Unlimited stays busy with its numerous renovation projects, but two projects stand out as being close to George Tinney's heart: The United States Marine and Air Force Recruiting Center and the American Legion building, both in Metairie. George explained that while he takes great pride in every job he does, given the personal connection, these two projects gave him a unique sense of joy. George also explained that the feeling was mutual, and that both clients enjoyed hiring a veteran-owned business to complete the work. George and his crew performed a complete renovation of the Recruiting Center, giving the interior a needed update. They repainted the walls, installed new floors, updated the lighting, and remodeled the bathrooms.

At the American Legion lodge, Unlimited Renovations' work focused on the exterior. George's team painted the trim, installed gutters, and landscaped the grounds.

American Legion Service

Throughout his civilian career, George Tinney has been an active member of the American Legion, Metairie Post 175. He has served as a Chaplain there for the past eight years, and he remains involved in whatever way he can. He explained that as a proud Navy veteran, he wants to work with younger veterans to provide support to them. While owning and running Renovations Unlimited is George Tinney's day job, his service to the American Legion is a large part of his life.

To get in touch with Renovations Unlimited, call 504-304-6918 or email georgetinney@gmail.com.





MEET GEORGE TINNEY

Owner of Renovations Unlimited

“I got a lot out of my time in the Navy. I learned skills that eventually led me to start my own company. My time in the United States Military helped me become who I am today, so I am called to serve my American Legion post.”

LCI Workers' Comp Corner

LCI Company News

NEW HIRE



Katie Elder

Katie serves as the Customer Service Representative and is the first line of communication when anyone calls LCI. She is responsible for welcoming guests to the office, directing calls, and taking payments from policyholders.

SPANISH LANGUAGE SERVICES FOR LCI POLICYHOLDERS

SERVICIOS EN ESPAÑOL PARA LOS ASEGURADOS DE LCI

Through its Loss Control Department, LCI is pleased to offer services to our Spanish-speaking policyholders. In addition to offering workers' comp classes en Español, an increasing number of LCI's forms and publications are available in Spanish. Additionally, Account Service Representative Cesar Gomez stands ready to offer assistance in Spanish with regards to reporting claims, translating audit information, bill payment, loss control, and more. Cesar can be reached at (985)-612-1591 or cesar@lciwc.com.

A través del Departamento de Control de Pérdidas, LCI tiene el gusto de ofrecer servicios a nuestros asegurados de habla hispana. Además de ofrecer clases en español sobre compensación legal por lesiones en el trabajo (workers' comp en inglés), va creciendo el número de formularios, planillas y publicaciones de LCI que se pueden obtener en español. También, Account Service Representative César Gómez está siempre dispuesto a ofrecerles su ayuda en español con respecto a informar sobre sus reclamaciones, traducir información sobre auditorías, pago de cuentas, control de pérdidas, y mucho más. Puede comunicarse con César al (985) 612-1591 o a cesar@lciwc.com.

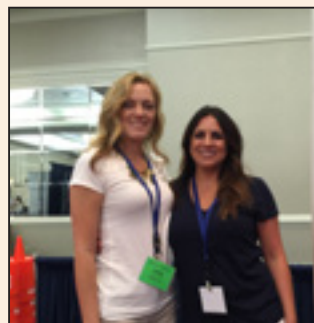
Conferences and Conventions



LOUISIANA CLAIMS ASSOCIATION CONFERENCE

Claims and Loss Control departments, along with Louisiana Comp Blog, represented LCI at the Louisiana Claims Association's Annual Conference in June in New Orleans. Members of the Claims department attended continuing

education (CE) classes on such topics as return to work policies, using surveillance as an investigative tool, and legislative updates.



IIABL ANNUAL CONVENTION

LCI's Marketing and Underwriting departments traveled to Destin in late June to the Independent Insurance Agents and Brokers of Louisiana (IIABL)'s annual convention. LCI had a table and met with many of our partnering agents.



LCI Employee Spotlight: Barbara Guidery

Position: Premium Services

Hometown: New Orleans, LA

Q. Where did you grow up? What was the best thing about growing up there?

A. I was born and raised in Uptown New Orleans. The best thing about growing up in the Uptown area was being surrounded by all of my family. I also developed relationships with other children in the area, some of whom I am still friends with to this day.

Q. Your work at LCI is done behind the scenes. Please briefly explain your role in the billing process and in the Finance Department.

A. While I don't have a lot of direct communication with LCI policyholders, all invoices and incoming payments cross my desk. I send out the invoices every month, and I post the payments as we receive them.

Q. What is LCI's Finance Department's greatest strength?

A. We all work together as a team. For example, I arrive early to get things done that can help the department as the day goes by. We are considerate of each other and actively help each other to make sure we are doing the best job we can.

Q. Tell us about your family.

A. My family is not a large one, but I am very thankful for God connecting me with them. I have one daughter and a brother, and a host of nieces and nephews that shower me with love and support. I am also thankful to my church family, as well as my LCI family.

Q. What does your ideal Saturday look like?

A. On Saturdays, I enjoy serving those in need by volunteering at the Mission in New Orleans. After that, I enjoy my quality time with family and friends.

Q. What is your greatest accomplishment?

A. My greatest accomplishment is being able to see my daughter graduate with her Master's in Business Administration. I am grateful to God for allowing me to see this and many more days.

Options for Paying Your Workers' Comp Bill from LCI's Finance Department

For your convenience, LCI policyholders can pay their workers' comp bill using the following methods:

1. **MAIL:** Mail a check to 1123 N. Causeway Blvd, Mandeville, LA 70471.
2. **IN PERSON:** Bring a check to our Mandeville office (see address above).
3. **PHONE*:** Pay by phone using check or credit card.
4. **ONLINE*:** Submit payment through the LCI/LCIA Member Portal, using check or credit card. Go to members.lciwc.com to access the Portal. First time users must register.
5. **BANK DRAFT:** Contact Jessica Wagner at 985-612-1230 to set up a monthly automatic draft from your bank account.

**A service fee may apply.*

Online Safety Classes

Presented by LCI's Loss Control Department

Every LCI Policy includes free access to over 350 interactive online safety courses. Many of the OSHA, EPA and DOT-compliant online courses are even created specifically for certain industries. With topics such as lockout/tagout, forklift operation, and safe driving, LCI's Online Training serves as a valuable safety training tool for our policyholders and their employees. Courses are also available in Spanish. For more information, contact LCI's Loss Control Department at (985) 612-1587 or email amanda@lciwc.com.



THE MEMBER SERVICES ARM
OF LCI WORKERS' COMP

1123 North Causeway Boulevard
Mandeville, LA 70471

PRSR T STD
U S POSTAGE
PAID
G P I

Throughout this issue of In Good Company, you will find the answers to the following questions. Email the correct answers to all 4 questions to nicholas@lciassociation.com by 5:00 PM on Wednesday, September 30, 2015, and if you're one of the first 10 respondents, we'll send you a \$25 gas gift card.

Be sure to include your name, company name, mailing address, and phone number with your answers.

1. What is the name of NaVOBA's veteran directory website?
2. What are the names of the two programs offered to veterans through LED?
3. What did Art Marquez do for a living after the Army but before Lines and Stripes?
4. To which American Legion post does George Tinney belong?