

SMALL BUSINESS

EXCHANGE

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January 16, 2014



Janet Yellen confirmed as Federal Reserve chief

By: MJ Lee and Kate Davidson

Janet Yellen will make history as the first woman to lead the Federal Reserve, becoming its chairwoman at a key moment for the central bank as it attempts to unwind its unprecedented efforts to boost the economy in the aftermath of the financial crisis.

The Senate voted 56-26 on Monday to confirm Yellen to replace Chairman Ben Bernanke, whose term expires Jan. 31. Yellen, who has been vice chairwoman of the Fed since October 2010, is expected to begin her new post Feb. 1.

While Bernanke navigated the Fed through the 2008 financial crisis and the ensuing recession during his eight year tenure, it will be Yellen's job to manage the retreat from these policies as the economy gains strength and is better able to stand on its own.

The Fed has spent recent years buying massive piles of Treasury and mortgage bonds through so-called quantitative easing — its balance sheet is now more than \$4 trillion — in an effort to keep long-term interest rates low

and spur on the economy. How to exit this program and then shrink the balance sheet without rattling financial markets and hurting the economy will be job number one for Yellen.

“Her biggest potential challenge is not the end of quantitative easing, but rather, the eventual unwinding of the massive Fed asset positions and rolling back of the Mount Everest of reserves the Fed has created,” said Kevin Hassett, a senior fellow at the conservative American Enterprise Institute and a former economist at the Federal Reserve. “If the economy picks up a bit from here, that challenge will be a difficult one, as inflationary pressures will begin to ramp up.”

The Fed has already begun slowing its asset purchases citing the improving economy — this month it reduced its monthly bond buys by \$10 billion to \$75 billion — easing the transition somewhat for a Yellen-led Fed.

Yellen, 67, is also poised to take over the central bank at a time when it faces greater congressional scrutiny from conservatives and liberals alike, both for its massive efforts to jump start the economy and because of the increased responsibility the Fed has assumed for regulating Wall Street under the 2010 Dodd-Frank law.

Continued on page 12

Janet L. Yellen,
Vice Chair of the Board of Governors of the
Federal Reserve System

Report Highlights

Buying Power of Asian American Consumers

By Steve Han

After leading market research firm Nielsen released a 36-page statistical report last month about the shopping habits of Asian Americans, headlines like this one in the L.A. Times soon followed: “Asian Americans’ Shopping Habits Make Retailers’ Eyes Light Up.” And, once again, Asian Americans confronted a paradox. On the one hand, a major mainstream firm had recognized Asian Americans’ contribution to the nation’s economy and highlighted their significant buying power. On the other, those who study and work in the

Asian American community couldn’t help but shake their heads at yet another example of this racial group being made out to be the model minority, or in this case, the model consumer.

The Nielsen report, titled “Significant, Sophisticated and Savvy: the Asian American Consumer 2013,” highlighted that an Asian American household spent an average of \$61,400 in 2012, nearly 20 percent higher than the general household (\$51,400). Nielsen also projected that the Asian American buying power in total will reach \$1 trillion by 2017.

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Look South: Increasing U.S. Trade with Latin America

During President Barack Obama's Weekly Address, he expressed that, "Latin America represents an incredible opportunity for the United States, especially when it comes to my top priority as President: creating good, middle-class jobs... Right now, over 40 percent of our exports go to the Americas."

As part of the Obama administration's continued work to promote exports and strengthen the U.S. economy, U.S. Secretary of Commerce Penny Pritzker unveiled "Look South," a new initiative aimed specifically at increasing U.S. trade with Latin American economies with whom the U.S. has free trade agreements (FTA).

Look South is part of the Commerce Department's "Open for Business Agenda," and support President Obama's National Export Initiative by encouraging the expansion of export markets. Minority business enterprises (MBEs) are uniquely positioned to benefit from the Look South effort, which will help them expand to new export markets and generate more revenue. MBEs are twice as likely to export compared to non-minority firms, more than three times as likely to generate 100 percent of all their sales from exports, and are better able to expand abroad because of linguistic and cultural ties to a region.

More than half of all America's free trade agreements are in Latin America. The FTA partners have shown increased demands for U.S. products, as well as stable and growing business environments. The 11 FTA partners in Latin America include: Chile, Colombia, Costa Rica, Dominican Republic, El Salvador, Guatemala, Honduras, Mexico, Nicaragua, Panama, and Peru.

Given the FTAs, doing business in these rapidly growing Latin American markets is now easier than ever. Under these FTAs, U.S. firms can enjoy benefits such as:

- * Low or zero tariff rates for exported products into these markets
- * Improved business environment for services and government procurement
- * Reduced market access barriers
- * Forecasted economic growth in these markets

Reports show that 40 percent of all American exports are to Latin America, hence why the region is among the best U.S. trading partner. For example, Mexico is our second-largest trading partner, with U.S. exports to the country reaching in excess of \$2 billion in 2012.

For more information, visit the Look South web portal www.export.gov/looksouth, a Look South fact sheet, or e-mail looksouth@trade.gov.

*Source: www.export.gov/LookSouth



Editorial Staff

Publisher:

Gerald W. Johnson [gww@sbeinc.com]

Outreach & Managing Editor:

Valerie Voorhies [vvoor@sbeinc.com]

General Manager:

Kevin Grant [kgrant@sbeinc.com]

Production Staff

Sales & Production Manager:

Nabil Vo [nvo@sbeinc.com]

Sales

Willie Sims [wsims@sbeinc.com]

Graphics Design:

Tyler Chen [tchen1129@gmail.com]

Webmaster:

Umer Farooq [umer@octadyne.com]

Writer:

Cheryl Hentz [cheryl.hentz@gmail.com]

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Outstanding Entrepreneur
Mayor's Advisory Board,
Outstanding Achievement as a Vendor/Supplier

- **COUNTY OF LOS ANGELES**
Black Business Association,
Outstanding Entrepreneur

- **BAY AREA CONTRACT COMPLIANCE OFFICERS ASSOCIATION**
Champion of Diversity
- **NAMCSC**
Minority Advocate

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703 Market Street, Suite 1000
San Francisco, CA 94103

Email: sbe@sbeinc.com • Website: www.sbeinc.com
Telephone: (415) 778-6250, (800) 800-8534 • Fax: (415) 778-6255
Office Hours: 8:00 a.m. - 5:00 p.m.

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SUB-BID REQUEST ADS

**Treasure Island / Yerba Buena Island –
Opportunity to Provide Civil Engineering Consultant Services**

Treasure Island Community Development, (TICD), master developer of the Treasure Island / Yerba Buena Island Redevelopment Project is requesting qualified, interested civil engineering firms to respond to a request for proposals. Information is available through the City and County of San Francisco's Treasure Island Development Authority (TIDA) website: www.sftreasureisland.org/contracting

Respondents are encouraged to check this website regularly for updates.

Proposals must be submitted by
February 6, 2014.

**Treasure Island / Yerba Buena Island –
Opportunity to Provide Geotechnical Engineering Consultant Services**

Treasure Island Community Development, (TICD), master developer of the Treasure Island / Yerba Buena Island Redevelopment Project is requesting qualified, interested geotechnical engineering firms to respond to a request for proposals. Information is available through the City and County of San Francisco's Treasure Island Development Authority (TIDA) website: www.sftreasureisland.org/contracting

Respondents are encouraged to check this website regularly for updates.

Proposals must be submitted by
February 6, 2014.

**Treasure Island / Yerba Buena Island –
Opportunity to Provide Landscape Architect Consultant Services**

Treasure Island Community Development, (TICD), master developer of the Treasure Island / Yerba Buena Island Redevelopment Project is requesting qualified, interested landscape architecture design firms to respond to a request for proposals. Information is available through the City and County of San Francisco's Treasure Island Development Authority (TIDA) website: www.sftreasureisland.org/contracting

Respondents are encouraged to check this website regularly for updates.

Proposals must be submitted by
February 6, 2014.

**Treasure Island / Yerba Buena Island –
Opportunity to Provide Shoreline Engineering Consultant Services**

Treasure Island Community Development, (TICD), master developer of the Treasure Island / Yerba Buena Island Redevelopment Project is requesting qualified, interested shoreline engineering firms to respond to a request for proposals. Information is available through the City and County of San Francisco's Treasure Island Development Authority (TIDA) website: www.sftreasureisland.org/contracting

Respondents are encouraged to check this website regularly for updates.

Proposals must be submitted by
February 6, 2014.

**Hunters Point Shipyard –
Opportunity to Perform Site and Building Security during the redevelopment
of the former Hunters Point Naval Shipyard in San Francisco.**

Lennar Urban is requesting qualified, interested security firms to respond to a public request for proposals to perform site and building security at the former Hunters Point Naval Shipyard in San Francisco.

For more information, please visit:

<http://mission.sfgov.org/OCABidPublication/BidDetail.aspx?K=7586>

Respondents are encouraged to check this website regularly for updates.

Proposals must be submitted by
January 22, 2014

**Advertise
with the Small Business Exchange**

Utilize SBE's TARGETED DISTRIBUTION to reach the DBEs, SBEs, DVBEs, MBEs, and OBEs that match the trades and goods you need.

www.sbeinc.com

Clear Blue Environmental
seeks qualified DVBE/SB vendors/suppliers/sub-contractors to provide bids for the following services:

**Hazardous Materials/Waste Packaging Supplies, Safety Supplies,
Roll-Off Bin or Vacuum Truck Services, Transformer Dismantling, Parts Washer Equipment
Rental, and Waste Treatment/Disposal Services**

Project Name:

**City of Los Angeles Department of Water and Power
Hazardous & Industrial Waste Management Services
RFP # 90158**

Bid Due Date: January 31, 2014

For information on the availability of plans and specifications and for assistance on obtaining bonds, lines of credit or required insurance, please contact Michael Conching at the phone or email below.

Please respond before **January 24, 2014**

Clear Blue Environmental

2840 East Miraloma Avenue, Anaheim, CA 92806
Phone: 310-864-2503 • Fax: (866) 571-7670

Attn: Michael Conching
mconching@clearblueenv.com

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REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

**Hwy 101-Install TOS, Ramp Metering an Ramp Widening
Santa Clara County - Caltrans #04-153304
BID DATE: February 4, 2014 @ 2:00 PM**

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Type III Barricade, Portable Changeable Message Sign, SWPPP, Rain Event Action Plan, Storm Water Sampling & Analysis, Storm Water Annual Report, Sweeping, Asbestos Compliance Plan, NOA Burial Location Report, ADL Burial Location Report, Noise Monitoring, Dust Control Plan (Naturally Occurring Asbestos), Cold Plane AC, Clearing & Grubbing, Temporary & Permanent Erosion Control, Roadway Excavation (Type Y-1 Aerially Deposited Led), Planting & Irrigation, Hydroseed, AC Dike, Tack Coat, CIDH Concrete Pile, Minor Concrete (Minor Structure), Sign Structure, Roadside Signs, Minor Concrete (Misc.), Misc. Iron & Steel, Delineator, Object Marker, Midwest Guardrail System, Striping & Marking, Lighting, Sign Illumination, Traffic Operation Systems and Construction Materials

O.C. Jones & Sons, Inc.

1520 Fourth Street • Berkeley, CA 94710 • Phone: 510-526-3424 • FAX: 510-526-0990

Contact: Greg Souder

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100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage DBE Participation. Plans & Specs are available for viewing at our office or through the Caltrans Website at www.dot.ca.gov/hq/esc/oe/weekly_ads/index.php.

Request for DBE Subcontractors and Suppliers for:

**Hwy 1 Linda Mar Bridge, Pacifica
Caltrans #04-265604
BID DATE: February 4, 2014 @ 2:00 PM**

We are soliciting quotes for (including but not limited to): Trucking, Survey & Monitoring of Existing Non-Highway Facilities, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Type II Barricade, Type III Barricade, Traffic Plastic Drum, Portable Changeable Message Sign, Temporary Creek Diversion System, SWPPP, Rain Event Action Plan, Storm Water Sampling & Analysis, Storm Water Annual Report, Temporary Erosion Control, Sweeping, Dewatering & Non-Stormwater Discharge System, Water Quality Sampling, Water Quality Monitoring Report, Treated Wood Waste, Fish & Red-Legged Frog Protection, Vibration Monitoring, Abandon Culvert, Adjust Utilities, Cold Plane AC, Bridge Removal, Clearing & Grubbing, Settlement Monitoring Report, Structure Excavation, Structure Backfill, Imported Borrow, Import Borrow Lightweight Aggregate, Articulated Block Concrete, Subgrade Enhancement Geotextile Class B2, Geosynthetic Reinforcement, Soil Amendment, Planting & Irrigation, Erosion Control, Hydroseed, Compost, AC Dike, CISS Concrete Piling, Structural Concrete, Minor Concrete (Minor Structure), Joint Seal, Bar Reinforcing Steel, Roadside Signs, Minor Concrete, Misc. Iron & Steel, Delineator, Object Marker, Midwest Guardrail System, Pedestrian Railing, Transition Railing, Concrete Barrier, Striping & Marking, Electrical and Construction Materials

O. C. Jones & Sons, Inc

1520 Fourth St., Berkeley, CA 94710
510/526-3424 • FAX: 510/526-0990

Contact: Jean Sicard

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100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage DBE Participation. Plans & Specs are available for viewing at our office or through the Caltrans Website at www.dot.ca.gov/hq/esc/oe/weekly_ads/index.php.

SUB-BID REQUEST ADS



591 Camino de la Reina, Suite 900 | San Diego, CA 92108

TEL: (619) 814-3705 | FAX: (619) 814-3770

acale@pulice.com

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Invitation to Bid from certified DBE

Subcontractors, Material and/or Suppliers, and Professional Services for:

WESTSIDE SUBWAY EXTENSION PROJECT ADVANCED UTILITY RELOCATIONS (FAIRFAX STATION)

OWNER: Los Angeles County Metropolitan Transportation Authority

LOCATION: Los Angeles, CA

COUNTY: Los Angeles

BID DEADLINE: January 28, 2013

DBE Goal: 10%

Quotes for Services & Supplies requested for the following items for bid including, but not limited to:

POTHOLING, SAW CUTTING, TRUCKING, UNDERGROUND UTILITY, AC PAVING, EQUIPMENT RENTAL, STRIPING, TRAFFIC CONTROL, STREET SWEEPING, REBAR PIPE WELDING, CATHODIC PROTECTION, CHLORINATION, PRE-CONSTRUCTION SURVEY, QA/QC TESTING, SHORING, SAND & GRAVEL SUPPLY, ASPHALT SUPPLY, CONCRETE SUPPLY, PIPE & WATER WORKS SUPPLY, CONCRETE FLATWORK, SWPPP, SIGNS & BANNERS, LANDSCAPE / IRRIGATION / TREES, NOISE & VIBRATION MONITORING, SURVEYING CONTROL MONUMENTS, TRAFFIC SIGNS, ELECTRICAL TRAFFIC SIGNALS, TRAFFIC LOOPS, HAZ. SOILS DISPOSAL, JOBS COORDINATOR

Opportunities for quotations will be needed throughout the life of the project. Terms and conditions should be made part of the quotations.

100% performance and payment bonds may be required for the full amount of the subcontract price. Pulice Construction, Inc. will assist with obtaining bonding, lines of credit, insurance by encouraging the DBE to work with state supportive services programs. All responsive subcontractors must possess a current contractor's license, insurance, and worker's compensation coverage complying with Pulice Construction, Inc. requirements and will be required to sign the standard Subcontract Agreement

Pulice Construction, Inc. will analyze and consider each DBE quote received, including those that are broken down into economically feasible units to facilitate bidding. Quotes must be valid for the same period of time as specified by Owner for contract award. Any conditions or exceptions in Subcontractor's quote are expressly rejected unless accepted in writing. **Required Forms (3 , 4 & 5 no later than 1/14/14) Plans and Specifications** available online at www.pulice.sharefile.com. Send DBE certification (CUCP) with quote. Non DBE- Subs/Suppliers: Indicate 2nd tier DBE participation offered on your quotation as it will be evaluated with your price.

Pulice Construction, Inc. is committed to ensuring that DBE has the maximum opportunity to successfully perform on this project, and to making good faith efforts to achieve the DBE goal.

Seeking D/DV/M/S/VS/WBE (Disadvantaged, Disabled Veteran, Minority, Small, Very Small, and Woman Business Enterprises) subcontractors and suppliers for

Wister Sport Fishery, Specification 600

Project Owner: San Diego County Water Authority

Project Location: Imperial County, CA

Bid Date: January 28, 2014

Trades: Aggregate Supply, Aqua Culturist, Class 2 Base Supply, Concrete Supply, Fence, Guardrails/Gates/Bollards, Landscape, Pipe Supply, QA/QC, Rebar Supply, Rental Equip., Signs, Striping, Survey, SWPPP.

Plans and specifications can be purchased directly from SDCWA by filling out the Contract Documents Order Form found at <http://www.sdcwa.org/contracting-opportunities>

Plans and specifications are available to be viewed and copied at the Pulice offices located at 591 Camino De La Reina, San Diego, CA 92108 from 10am – 2pm. Please call 619-814-3705 to make an appointment to view the plans and specifications.

Plans are also available for download on the eBidBoard website at:

<http://www.ebidboard.com/public/projects/index.asp?mbrguid=D27F6EF1-9BA1-46D6-B1CC-429FA8EB09CC>

Pulice Construction, Inc.

591 Camino De La Reina, San Diego, CA 92108

Phone: 619-814-3705 • Fax: 619-814-3770

Contact: **Arinda Cale** • E-mail: acale@pulice.com

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Requesting SBE (including DBE, DVBE, LBE) Subcontractors and Suppliers for:

Transbay Transit Center Project

Trade Package TG18.1

Bus Ramp Package

Location: San Francisco, CA

Bid Date: March 6, 2014

Walsh Construction is interested in soliciting in Good Faith all subcontractors as well as certified D/L/SBE companies for this project. All interested subcontractors, please indicate all lower tier D/L/SBE participation offered on your quotation as it will be evaluated with your price. Please call if we can assist you in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies. Walsh Construction will also review breaking out scope packages and adjusting schedules to help permit maximum participation.

Seeking: AC Paving, Aggregates, Bridge Bearings, Bridge Demolition, Bridge Joint Seals, CIDH Piling, Concrete Barrier, Construction Area Signs, Demolition, Drainage, Electrical, Erosion Control, Fencing, Hazardous Material Disposal, Imported Borrow, Minor Concrete, Misc. AC. Miscellaneous Metal, MSE Walls, Prestressing, Ready Mix Concrete, Rebar, Roadside Signs, Sign Structures, Striping, Structural Steel Bridge, Traffic Control, Trucking, Underground Utilities, Metal Bridge Railing, Deck Drainage Systems, Cast In Place Retaining Walls, SWPPP.

Instructions for bidders: For information on plans and specs and/or receive an Invitation to Bid, please submit your information to transbay@walshgroup.com. Plans and Specs are also available to review at our office. Refer to page A1-2 – A1-5 of the IFB for the schedule of bid prices.

Subcontractors may be required to furnish performance and payment bonds in the full amount of their subcontract and subject to approval by Walsh Construction. Walsh Construction will pay bond premium up to 1.5%. Quotations must be valid for the same duration as specified by the Owner for contract award.

There is a PLA agreement for this job. It can be found at:

<http://transbaycenter.org/tjpa/doing-business-with-the-tjpa/project-labor-agreement>.

Walsh Construction is signatory to the Operating Engineers, Laborers, Cement Masons, Carpenters and Iron Workers. Subcontractor scope/prices (including any conditions or exceptions) is required 24 hours prior to bid deadline to allow proper evaluation.

Walsh Construction

1777 Oakland Blvd Suite 300 • Walnut Creek, CA 94596

Phone: 925-627-1700 • Fax: 925-944-9860

Contact Person: Jay Simms

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Contact Walsh Construction at Transbay@walshgroup.com for assistance in obtaining bonds, lines of credit and/or insurance if necessary.

FINE LINE CONSTRUCTION

Is Requesting Sub-Bids from Certified DVBE Subcontractors and Suppliers for:

Starr King E. S. Modernization

BID DATE: January 28, 2014 @ 2:00 PM

Est. Cost: \$8,000,000

Plans and Documents are available at:

Fine Line Construction

42 Dore Street • San Francisco, CA 94103

Phone: (415) 512-7677 • Fax (415) 512-7688

Contact: Estimating Department

Bid Bonds and/or Payment & Performance Bonds maybe required. Fine Line Construction is a signatory to the Carpenter's and Laborer's Collective Bargaining Agreements. Successful Subcontractor will be expected to execute a standard Fine Line Construction Subcontract.

WE ARE AN EQUAL OPPORTUNITY EMPLOYER

DL Falk Construction is requesting subcontractor / supplier bids from certified SBE, DBE, MBE & WBE Companies for the above project:

San Rafael Bus

Administration Building Improvements

Location: 1011 Andersen Drive, San Rafael, CA 94901

Bid Date: January 28, 2014 at 2:00 PM

Scope includes selective demo, rough carpentry, caseworks, insulation, floor/wall/ceiling finishes, metal doors & hardware, specialties, equipments, HVAC, plumbing, electrical and etc...

D.L Falk Construction, Inc.

3526 Investment Blvd • Hayward, CA 94545

Contact: **Joey Gita** - joeyg@dlfalk.com

Ph: 510-887-6500 Fax: 510-887-6501

SUB-BID REQUEST ADS

SKANSKA

Sub-Bids Requested From Qualified DBE, LBE, SBE Subcontractors & Suppliers

Transbay Transit Center – Bus Ramp Project
Transbay Joint Powers Authority/ Webcor Obayashi Joint Venture
Contract No.: Bid Build – 08-04-CMGC-000, pkg. no. TG18.01
DBE/SBE/LBE Goal: 20%

Subcontractor Quote Due Date: March 6, 2014 – Noon

Skanska is interested in soliciting in Good Faith all subcontractors as well as certified D/L/SBE companies for this project. All interested subcontractors, please indicate all lower tier D/L/SBE participation offered on your quotation as it will be evaluated with your price. Please call if we can assist you in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies. Skanska will also review breaking out scope packages and adjusting schedules to help permit maximum participation.

Quotes requested for contractors, suppliers and service providers include, but are not limited to:

Subcontracting: AC Paving, Anti-Ram Barrier, Bearings – Elastomeric, & PTFE, CIDH Piles, Coatings, Concrete Barriers, Demolition, Dewatering, Electrical, Fencing – Temp & Perm, Flatwork, Expansion Joints, Guard Booth, MBGR, Mechanical, MSE Walls, Prestressing / Post-Tensioning & Cable Stays, Rebar, Roadside Signs, Sign Structures, Striping, Survey, Traffic Control, Underground (Water & SS/SD)

Vendors: Aggregates, Asphalt, Concrete, MSE, Safety Equipment, Traffic Control

Services: Geotechnical, Sound & Vibration Monitoring, Janitorial, Office/Yard Rentals, Parking, QC/QA Testing, Sanitation, Jobsite Security, Staffing, Survey, Sweeping

Trucking: Flatbed Trucking, On-site Hauling, Import Hauling, Clean & Hazardous Material off haul & Disposal

Instructions for bidders:

To receive a formal bid invitation, please contact Jackie Guilfucci (jackie.guilfucci@skanska.com).

For more information about the project visit the Owners website at transbaycenter.org, then click on “Doing Business with the TJPA,” and then “Current Contract Opportunities.”

<http://transbaycenter.org/tjpa/doing-business-with-the-tjpa/current-contract-opportunities>

Plans are available for purchase from ARC, (415) 495-8700, www.e-arc.com.

Plans and Specs are also available at numerous Builder’s Exchange locations throughout California.

Subcontracting Requirements:

Skanska’s insurance requirements are Commercial General Liability (GL): \$1M ea. occ., \$1M personal injury, \$2M products & completed operations agg. and general agg.; \$1M Auto Liability; \$5M Excess/Umbrella and \$1M Workers Comp. Endorsements and waivers required are the Additional Insured End., Primary Wording End., and a Waiver of Subrogation (GL & WC). Other insurance requirements may be necessary per scope. Subcontractors may be required to furnish performance and payment bonds in the full amount of their subcontract by an admitted surety and subject to approval by Skanska. Skanska will pay bond premium up to 1%. Quotations must be valid for the same duration as specified by the Owner for contract award. Conditions or exceptions in Subcontractor’s quote are expressly rejected unless accepted in writing.

There is a PLA agreement for this job. It can be found at:

<http://transbaycenter.org/tjpa/doing-business-with-the-tjpa/project-labor-agreement>. Skanska is signatory to the Operating Engineers, Laborers, Cement Masons, Carpenters Unions and Teamsters. Subcontractors must provide weekly, one original and one copy of all certified payrolls, including non-performance and fringe benefit statements if required by law or by the Prime Contract. Subcontractor scope (including any conditions or exceptions) is required 24 hours prior to bid deadline to allow proper evaluation.

Skanska is an Equal Opportunity Employer

Skanska Estimating Department: Phone: (951) 684-5360, Fax: (951) 788-2449

SBE Coordinator: Jackie Guilfucci - jackie.guilfucci@skanska.com

Estimating: Tom Evans - tom.evans@skanska.com

SKANSKA

Sub-Bids Requested From Qualified DBE, LBE, SBE Subcontractors & Suppliers

Transbay Transit Center – Exterior Awning Project
Transbay Joint Powers Authority/ Webcor Obayashi Joint Venture
Contract No.: Bid Build – 08-04-CMGC-000, pkg. no. TG08.02
DBE/SBE/LBE Goal: 20%
Subcontractor Quote Due Date: January 29, 2014 @ 8:00 AM

Skanska is interested in soliciting in Good Faith all subcontractors as well as certified D/L/SBE companies for this project. All interested subcontractors, please indicate all lower tier D/L/SBE participation offered on your quotation as it will be evaluated with your price. Please call if we can assist you in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies. Skanska will also review breaking out scope packages and adjusting schedules to help permit maximum participation.

Quotes requested for contractors, suppliers and service providers include, but are not limited to:

Subcontracting: Steel Fabrication & Erection, Bearings, Expansion Joints, Studs, Stay-In-Place Forms, Welding, Painting/Steel Touch-Up, Traffic Control

Vendors: Pipe Supplier, Fencing, Traffic Control, Safety Equipment

Services: Geotechnical & Vibration Monitoring, Janitorial, Office/Yard Rentals, Parking, QC/QA Testing, Sanitation, Jobsite Security, Sound Monitoring, Staffing, Survey, Sweeping, Vibration

Trucking: Flatbed Trucking, On-site Hauling, and Material off haul.

Instructions for bidders: For information on plans and specs and/or receive an Invitation to Bid, please submit your information to john.papagiannakis@skanska.com. Plans and Specs are also available at several locations throughout California. Refer to page A1-2 – A1-6 of the RFQ for instructions on how to submit their bids and submit to (951) 788-2449 or email to john.papagiannakis@skanska.com

Subcontracting Requirements:

Skanska’s insurance requirements are Commercial General Liability (GL): \$1M ea. occ., \$1M personal injury, \$2M products & completed operations agg. and general agg.; \$1M Auto Liability; \$5M Excess/Umbrella and \$1M Workers Comp. Endorsements and waivers required are the Additional Insured End., Primary Wording End., and a Waiver of Subrogation (GL & WC). Other insurance requirements may be necessary per scope. Subcontractors may be required to furnish performance and payment bonds in the full amount of their subcontract by an admitted surety and subject to approval by Skanska. Skanska will pay bond premium up to 1%. Quotations must be valid for the same duration as specified by the Owner for contract award. Conditions or exceptions in Subcontractor’s quote are expressly rejected unless accepted in writing.

There is a PLA agreement for this job. It can be found at:

<http://transbaycenter.org/tjpa/doing-business-with-the-tjpa/project-labor-agreement>. Skanska is signatory to the Operating Engineers, Laborers, Cement Masons, Carpenters Unions and Teamsters. Subcontractors must provide weekly, one original and one copy of all certified payrolls, including non-performance and fringe benefit statements if required by law or by the Prime Contract. Subcontractor scope (including any conditions or exceptions) is required 24 hours prior to bid deadline to allow proper evaluation.

Skanska is an Equal Opportunity Employer

Skanska Estimating Dept: Ph: (732) 366-7213 • Fax: (732) 366-7001

Email: john.papagiannakis@skanska.com



Santa Clara Valley Transportation Authority
Design-Build Contract DB1102F
Silicon Valley Berryessa Extension Project C700

Procurement opportunities through Skanska-Shimmick-Herzog will be diverse and ongoing.

Please visit: www.sshjv-c700.com

frequently to see procurement opportunities and project contacts in the Bid Packages folder. Plans, specs, drawings, etc. can be found on the procurement web site.

EEO

JUV Inc is seeking Bids From all qualified Subcontractor and Suppliers Certified DVBE, DBE, SBE, MBE & WBE firms for the project listed below:

Sunnyside Elementary School Bungalow Replacement and Modernization,
250 Foerster Street, San Francisco, CA 94112
Project No: 11495

Bids Due: February 4, 2014 at 2:00 PM

Local Hire Policy and PLA Agreement are part of this project.

Trades: Hazmat Demolition, Concrete, Eartwork, Paving, Drilled Pierces, Metals, Casework, Roofing, Doors, Windows, Resilient flooring, Tile, Epoxy flooring, Acoustical, Painting, Electrical, HVAC, Plumbing.

JUV Inc.

1616 Franklin Street Suite # 203 • Oakland, CA 94612 • (510) 836-1300 • Fax (510) 836-1301

Contact: **David Gruzman** • Email: david@juvinc.com

An Equal Opportunity Employer



I-805 North Improvement
Design Build Project
Caltrans Contract No: 11-2T2004

Current and ongoing procurement opportunities for the I-805 North project are available through the project procurement website: www.usa.skanska.com/I805North

Bid Packages available are: Soil Nail Walls

Bid packages will be posted to the site on a continual basis. Plans, Specs and additional information are also available on the site. If you need assistance, please contact **Dave Sharpnack** at 951-295-3140. UDBE and Non-UDBE subs are encourage to participate.

Skanska is an Equal Opportunity Employer

SUB-BID REQUEST ADS

SKANSKA

Sub-Bids Requested From Qualified DBE Subcontractors & Suppliers

Cold Plane Overlay, Near Big Bear Lake

Caltrans Contract No.: 08-0G6204

District 08 on Route 38

DBE Goal: 5%

Bid Date: January 30, 2014 – 2:00PM

Plans and Specifications are available for view at our main office in Riverside or on the Caltrans website: http://www.dot.ca.gov/hq/esc/oe/weekly_ads/index.php

Quotes requested for contractors, suppliers and service providers include, but are not limited to:

asphalt concrete material & paving, bridge removal, fencing, imported borrow, reinforcing steel, traffic control system, AC Dike, Aggregate base, Biologist monitoring, CIDH piling, Concrete Barrier, construction area signs, Erosion Control, Fish protection, Hydro-seeding, Isolation Casing, Joint Seal, Metal beam guard rail, Minor concrete, Precast Girders, Roadway Excavation, Rock Slope protection, Steel Bridge Railing, Storm drainage, Structure excavation, Temporary & permanent striping, Temporary signal system, Trucking, Waterproofing.

Skanska is interested in soliciting in Good Faith all subcontractors as well as certified DBE companies for this project. All interested subcontractors, please indicate all lower tier DBE participation offered on your quotation as it will be evaluated with your price. Please call if we can assist you in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies. Skanska will also review breaking out scope packages and adjusting schedules to help permit maximum participation.

Subcontracting Requirements: Skanska's insurance requirements are Commercial General Liability (GL): \$1M ea. occ., \$1M personal injury, \$2M products & completed operations agg. and general agg.; \$1M Auto Liability; \$5M Excess/Umbrella and \$1M Workers Comp. Endorsements and waivers required are the Additional Insured End., Primary Wording End., and a Waiver of Subrogation (GL & WC). Other insurance requirements may be necessary per scope. Subcontractors may be required to furnish performance and payment bonds in the full amount of their subcontract by an admitted surety and subject to approval by Skanska. Skanska will pay bond premium up to 1%. Quotations must be valid for the same duration as specified by the Owner for contract award. Conditions or exceptions in Subcontractor's quote are expressly rejected unless accepted in writing. Skanska is signatory to the Operating Engineers, Laborers, Cement Masons, Carpenters Unions and Teamsters. Subcontractors must provide weekly, one original and one copy of all certified payrolls, including non-performance and fringe benefit statements if required by law or by the Prime Contract. Subcontractor scope (including any conditions or exceptions) is required 24 hours prior to bid deadline to allow proper evaluation.

Skanska is an Equal Opportunity Employer

Skanska Estimating Dept: 1995 Agua Mansa Rd, Riverside, CA 92509
Ph: (951) 684-5360, Fax: (951) 788-2449 Email: al.artea@skanska.com

REQUEST FOR QUALIFIED D/M/WBEs
SUBCONTRACTORS AND SUPPLIERS FOR:
Grant Avenue Sidewalk and Drainage Improvements in San Lorenzo,
Alameda County, California
Specification No. 2156
Owner: County of Alameda
951 Turner Court, Hayward, CA 94545

Bid Date: January 28, 2014 @ 2:00 P.M

We hereby encourage responsible participation of local Disadvantaged/Minority/Women Business Enterprises, and solicit their subcontractor or material and/or suppliers quotation for the following types of work including but not limited to: SWPPP Prep/Erosion Control, Adjust Iron, Clearing and Grubbing/Tree Removals/Tree Trimming, Minor Concrete, Minor Structure, Crack Sealing, Electrical, Paving Fabric, Landscaping, Roadside Signs, Striping, Survey/Staking, Underground, Trucking – Excavation, Trucking – Asphalt Concrete, Trucking – Aggregate base, Trucking – Keycut, Provide AC, Provide AB, Pavement Milling, Trucking – Pavement Milling, Water Trucks, Street Sweeping.

100% Performance and Payment Bonds may be required for full amounts of the subcontract price. Surety company will have to be approved by Gallagher & Burk, Inc. Gallagher & Burk, Inc. will pay bond premium up to 2%. Subcontractors must possess current insurance and worker's compensation coverage meeting Gallagher & Burk, Inc.'s requirements. Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies. Plans and specifications are available for review at our Dublin office.

Gallagher & Burk, Inc.

344 High Street • Oakland, CA 94601
Phone: (510)261-0466 • FAX (510) 261-0478
Estimator: **Frank Augustson**

An Equal Opportunity Employer



SWINERTON BUILDERS

Swinerton Builders is requesting bids from all qualified subcontractors and suppliers including DBEs/SBEs for the following Project:

VTA BART Silicon Valley Berryessa and Milpitas Design Build Parking Structures.

Bid Date: January 23, 2014 2:00 p.m.

Contact John Doherty – Ph: 415.984.1330 • Email: jdoherly@swinerton.com

Scope of work includes all material, equipment, labor to design and construct two, 1,200 stall parking structures at both the Berryessa Station and the Milpitas station. The project consists of, but is not limited to; architectural, structural, plumbing, mechanical, electrical, fire protection design and construction for two parking structures; civil design and construction for the surrounding areas around each structure and low voltage infrastructure for future parking revenue control systems.

Scopes of work include: earthwork, precast piles, reinforcing steel, concrete supply, concrete placement, masonry, structural and misc. steel, precast concrete columns & beams, precast stairs, architectural screening, storefront and curtain wall systems, coiling grilles, metal roofing, traffic coatings, waterproofing, expansion joints, flashings and sheet metal, fencing, asphalt paving, pavement markings, doors frames & hardware, metal framing, drywall, painting, signage, toilet accessories, elevators, fire protection systems, HVAC, plumbing, and electrical.

VTA has a disadvantaged Business Enterprise (DBE) goal of 15%. Small Business Enterprises (SBE) are also highly encouraged to bid.

Value: approximately \$80M

Schedule: 725 calendar days after VTA/Bart issues Notice to Proceed

Other key project elements: There is a project labor agreement in place. This project requires Buy American provisions.

We are an equal opportunity employer and encourage bids from all Subcontractors/Suppliers including DBE, SBE, MBE, and DVBE entities. We are signatory to the Laborers, Carpenters, and Cement Mason's unions in Northern California. Subcontractors will be required to execute the Swinerton Builders standard subcontract agreement and be capable of providing a 100% payment and performance bond.

Contract documents are available to view in our plan room at 2880 Lakeside Dr., Suite 300, Santa Clara, California or online at <http://www.vta.org/bart/financial/contractingopportunities>.

Assistance in helping subcontractors obtain bonds, lines of credit and/or insurance will be provided. Please contact Rick Moore, VP Dir. Community Relations at 415-984-1289 or email rmoore@swinerton.com if you have questions.



Arntz Builders, Inc.

19 Pamaron Way • Novato, CA 94949
415-382-1188 • Fax: 415-883-7529
Contact: Kathy Rowen • bid@arntzbuilders.com

REQUESTS QUOTATIONS FROM ALL CERTIFIED DVBE/SBE/DBE/WBE/MBE/LBE and ALL QUALIFIED SUBCONTRACTORS & SUPPLIERS FOR ALL TRADES FOR THE FOLLOWING PROJECTS:

**SUNNYSIDE ELEMENTARY SCHOOL BUNGALOW
REPLACEMENT & MODERNIZATION
SAN FRANCISCO UNIFIED SCHOOL DISTRICT
SAN FRANCISCO, CA**
BID DATE: FEBRUARY 4, 2014 at 2:00 pm
ESTIMATE: \$8,500,000

**PHILLIP & SALA BURTON HIGH SCHOOL MODERNIZATION
SAN FRANCISCO UNIFIED SCHOOL DISTRICT
SAN FRANCISCO, CA**
BID DATE: FEBRUARY 11, 2014 at 2:00 pm
ESTIMATE: \$21,375,000

BONDING, INSURANCE, TECHNICAL ASSISTANCE AVAILABLE. PLANS AVAILABLE IN GC'S PLAN ROOM. SUCCESSFUL SUBCONTRACTORS WILL BE REQUIRED TO SIGN ARNTZ BUILDERS INC STANDARD SUBCONTRACT AGREEMENT WHICH INCLUDES THE RIGHT FOR ARNTZ BUILDERS INC TO REQUIRE SUBCONTRACTORS TO PROVIDE A 100% FAITHFUL PERFORMANCE AND PAYMENT BONDS OF THE SUBCONTRACT PRICE FROM A TREASURY LISTED SURETY COMPANY ACCEPTABLE TO ARNTZ BUILDERS. BOND PREMIUM TO BE INCLUDED IN BID AS A SEPARATE ITEM. SUBCONTRACTORS WILL BE REQUIRED TO PROVIDE A WAIVER OF SUBROGATION ENDORSEMENT TO THEIR WORKERS COMPENSATION INSURANCE.

WE ARE SIGNATORY TO THE CARPENTER'S AND LABORER'S COLLECTIVE BARGAINING AGREEMENTS

THIS PROJECT HAS A PROJECT LABOR AGREEMENT

AN EQUAL OPPORTUNITY EMPLOYER

Advertise with the Small Business Exchange

Utilize SBE's TARGET DISTRIBUTION to reach the DBEs, SBEs, DVBEs, MBEs, and OBEs that match the trades and goods you need.

www.sbeinc.com

CONTRACTING OPPORTUNITIES

**NOTE: FOR BIDS NATIONWIDE PLEASE VISIT OUR WEBSITE
DIRECT LINK: http://www.sbeinc.com/database/bid_database/**

These are samples of bid opportunities from federal, state and local jurisdictions in 4 categories: Construction, Architecture/Engineering, Business Services and Commodities. All are available in electronic format. [See Subscription Form on page 16]

NORTHERN CALIFORNIA CONSTRUCTION BIDS

EL DORADO COUNTY

REPLACE BRIDGE

1st reported in SBE: 11/28/13
Location: **El Dorado, CA**
Date: **1/29/14**
Ref#: 03-0F2204
Description available through electronic services.
License Req: A
Estimate: \$6,000,000 - \$6,000,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

FRESNO COUNTY

REPLACE THE EXISTING METAL BEAM GUARD RA

Location: **Fresno, CA**
Date: **2/12/14**
Ref#: 06-0M4204
Description available through electronic services.
License Req: A
Estimate: \$990,000 - \$990,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

LASSEN COUNTY

REPAIR WASH RACK

Location: **Herlong, CA**
Date: **2/11/14**
Ref#: W912GY14B0005
Description available through electronic services.
Owner: Department of the Army, Building 74, Herlong,
CA, 96113-5009, Tamara Gage
SIC: 237110
SBSA

MENDOCINO COUNTY

CONSTRUCT MBGR & CENTERLINE RUMBLE STRIP

Location: **Mendocino, CA**
Date: **2/12/14**
Ref#: 01-484704
Description available through electronic services.
License Req: A
Estimate: \$1,520,000 - \$1,520,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

MONTEREY COUNTY

METHACRYLATE DECK SEAL, POLYESTER CONCRETE

Location: **Monterey, CA**
Date: **1/29/14**
Ref#: 05-1C9104
Description available through electronic services.
License Req: A
Estimate: \$590,000 - \$590,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

SACRAMENTO COUNTY

DESIGN-BUILD GENERAL PURPOSE WAREHOUSE,

1st reported in SBE: 12/26/13
Location: **Sacramento, CA**
Date: **2/06/14**
Ref#: W91238-14-R-0001
Description available through electronic services.
Owner: Department of the Army, 1325 J. Street,
Sacramento, CA, 95814, Samantha Plank
SIC: 236220

SAN FRANCISCO COUNTY

MAYOR'S OFFICE OF HOUSING LEAD PROGRAM

Location: **San Francisco, CA**

Date: **1/28/14** 4:00PM
Prebid Conf: **1/21/14 10:00AM**
Description available through electronic services.
Owner: San Francisco C&Co, Michael Palmer
michael.palmer@sfgov.org

SFO-PROJECT MANAGEMENT SUPPORT SVS

Location: **San Francisco, CA**
Date: **1/28/14** 2:00PM
Ref#: 10006.41
Prebid Conf: **1/06/14 1:00PM**
Description available through electronic services.
Owner: San Francisco C&Co, Ryan Kuss, (650)831-7812
ryan.kuss@flysfo.com

SFO-PROJECT MANAGEMENT SUPPORT SVS

Location: **San Francisco, CA**
Date: **1/29/14** 2:00PM
Ref#: 10009.41
Prebid Conf: **1/06/14 3:00PM**
Description available through electronic services.
Duration: 24 months
Estimate: \$5,000,000 - \$7,000,000
Owner: San Francisco C&Co, Damian Davis, (650)821-5539
damian.davis@flysfo.com

TELEGRAPH HILL NEIGHBORHOOD CENTER

Location: **San Francisco, CA**
Date: **1/30/14** 2:00PM
Description available through electronic services.
Duration: 12 weeks
Estimate: \$60,000
Owner: San Francisco C&Co, Ashley Latoff,
(415)421-6443 Ext 22
alatoof@tel-hi.org

SITE WORK PACKAGE AT SFO TERMINAL 3

Location: **San Francisco, CA**
Date: **1/30/14** 2:00PM
Ref#: 9048.A TBP 7
Prebid Conf: **1/09/14**
Description available through electronic services.
Owner: San Francisco C&Co, Jason Conrad, (650)831-9386
jconrad@henselhelps.com

SFO-DOMESTIC TERMINALS LOWER LEVEL

Location: **San Francisco, CA**
Date: **1/30/14** 2:00PM
Ref#: 9319
Prebid Conf: **1/09/14 10:00AM**
Description available through electronic services.
Duration: 120 calendar days
Estimate: \$880,000
Owner: San Francisco C&Co, Chi Iao, (650)821-5527
chi.iao@flysfo.com

MUNIN METRO SUBWAY ESCALATOR REHABILITATION

Location: **San Francisco, CA**
Date: **2/05/14** 3:00PM
Ref#: 1281
Prebid Conf: **1/06/14 1:30PM**
Description available through electronic services.
Owner: San Francisco C&Co,
Joon Park, (415)701-4742, Fax (415)701-4300
joon.park@sfmta.com

SAN MATEO COUNTY

REQUIRED INFRASTRUCTURE WORK

Location: **Palo Alto, CA**
Date: **2/13/14**
Bid Date Extended from: 11/19/13
Ref#: VA26114B0208
Description available through electronic services.
Owner: Department of Veterans Af, 150 Muir Road,
Palo Alto, CA, 94553-4668, Dennis Becker
SIC: 238990

SANTA CLARA COUNTY

INSTALL TOS, RAMP METERING AND RAMP WIDE

1st reported in SBE: 12/12/13
Location: **Santa Clara, CA**
Date: **1/28/14**
Ref#: 04-153304
Description available through electronic services.
License Req: A

Estimate: \$14,400,000 - \$14,400,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

BRIDGE REPLACEMENT

1st reported in SBE: 11/28/13
Location: **Santa Clara, CA**
Date: **1/28/14**
Ref#: 04-235624
Description available through electronic services.
License Req: A
Estimate: \$14,000,000 - \$14,000,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

SANTA CRUZ COUNTY

WIDEN SHOULDER AND CONSTRUCT SOIL NAIL WALL

Location: **Santa Cruz, CA**
Date: **2/12/14**
Ref#: 05-1C1804
Description available through electronic services.
License Req: A
Estimate: \$2,910,000 - \$2,910,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

SISKIYOU COUNTY

HMA WIDENING, LIGHTING AND SIGNS

Location: **Siskiyou County, CA**
Date: **1/29/14**
Ref#: 02-4E2804
Description available through electronic services.
License Req: A
Estimate: \$930,000 - \$930,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

SONOMA COUNTY

REPLACE CULVERT WITH RAMMING 108 STEEL

Location: **Sonoma, CA**
Date: **1/28/14**
Ref#: 04-3G7404
Description available through electronic services.
License Req: A
Estimate: \$1,490,000 - \$1,490,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

VARIOUS PUBLIC WORKS PROJECTS

1st reported in SBE: 12/05/13
Location: **Sonoma, CA**
Date: **6/30/14**
Ref#: 20132014
Description available through electronic services.
Owner: CA CSU SONOMA STATE,
JENIFER CRIST, (707)664-3102
E:MAIL JENIFER.CRIST@SONOMA.EDU

TEHAMA COUNTY

ASPHALT RUBBER OVERLAY WITH DIG OUTS

1st reported in SBE: 12/12/13
Location: **Tehama, CA**
Date: **1/07/20**
Ref#: 02-4G1104
Description available through electronic services.
License Req: A
Estimate: \$1,610,000 - \$1,610,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

TULARE COUNTY

SLAB REPLACEMENT WITH RAPID STRENGTH CONCRETE

Location: **Tulare, CA**
Date: **1/29/14**
Ref#: 06-0P3804
Description available through electronic services.
License Req: A
Estimate: \$230,000 - \$230,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

SOUTHERN CALIFORNIA BIDS

LOS ANGELES COUNTY

SOURCES SOUGHT-FY 14 F-35 SQUADRON OPERA

1st reported in SBE: 9/12/13
Location: **Los Angeles, CA**
Date: **4/21/14**
Bid Date Extended from: 3/14/13
Ref#: W912PL-13-S-0006
Description available through electronic services.
Owner: Department of the Army, P.O. Box 532711,
Los Angeles, CA, 90053-2325, Sandy Oquita
SIC: 236220

RIVERSIDE COUNTY

UPGRADE WASTE WATER TREATMENT SYSTEM

Location: **Riverside, CA**
Date: **1/30/14**
Ref#: 08-0L9004
Description available through electronic services.
License Req: A
Estimate: \$940,000 - \$940,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

SAN BERNARDINO COUNTY

COLD PLANE, OVERLAY, CENTERLINE RUMBLE STRIP

Location: **San Bernardino, CA**
Date: **1/30/14**
Ref#: 08-0G6204
Description available through electronic services.
License Req: A
Estimate: \$11,000,000 - \$11,000,000
Owner: CA TRANSPORTATION, DEPART, DENISE
SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

SAN DIEGO COUNTY

PCC REHABILITATION INCLUDING PPCP, JPCP

1st reported in SBE: 12/26/13
Location: **San Diego, CA**
Date: **2/13/14**
Ref#: 11-406704
Description available through electronic services.
License Req: A
Estimate: \$38,000,000 - \$38,000,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

SANTA BARBARA COUNTY

REMODEL COMFORT STATION AND LANDSCAPING

Location: **Santa Barbara, CA**
Date: **2/12/14**
Ref#: 05-1A6204
Description available through electronic services.
License Req: A
Estimate: \$910,000 - \$910,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

Latina Hurdles Obstacles, Climbs to top of Business World

Alberto Betancourt, Press Secretary

Sharlene Ramos-Chesnes has faced many challenges in her life. She is the youngest of six siblings and was born in the west-side of Cleveland, a place she said back then was known as "little Puerto Rico." Her parents migrated to the U.S. in the early 1950's from Yauco, Puerto Rico and was raised by her mother Elba, who became a single-mom when Ramos-Chesnes was two-years-old.

In her home they spoke Spanish. In fact, her entire community spoke Spanish. She said she only ate Hispanic food; spoke Spanish at church and the stores she bought from were all Hispanic-owned. It wasn't until she left for college that she actually ate something other than Hispanic food.

Starting from humble beginnings did not deter Ramos-Chesnes and now, as CEO for all of the InterChez family of companies, she leads a large and fast growing organization that offers direct and integrated supply chain and logistics solutions both nationally and internationally.

"It was great to live within my culture here in the U.S.," she said. "But it was also inspiring to see what my mom and grandparents endured when learning English by watching television in order to find work."

She especially attributes her passion and driving spirit to her mother.

"I grew up with a strong matriarch role-model," she said. "I watched her work full time while also raising six children by herself. She truly is my inspiration who makes me continue to do better."

Today, she's channeled the strength of her past and guides the InterChez companies with her husband Mark. InterChez is comprised of several specialized operating units: InterChez Logistics Systems that provides mid-market consumers an affordable logistics alternative; InterChez Global Services, a premium freight-forwarding company that provides complete supply-chain solutions to mid-market clients and is distinguished by its international emphasis. Under Global Services, InterChez also offers translation and interpretation services in over 150 languages and dialects. InterChez Technologies is a diverse and integrated company

"MBDA has done so much for us that we wanted to find a way to see what we could do for them," she said. "So, now we're looking at developing an international program with them where we can come in and speak with other groups who plan on conducting international business. We want to mentor on what the best practices are, like the importance of having a language part to the plan and the requirements needed for the different countries they may be interested in conducting business in."

Sharlene Ramos-Chesnes

consisting of five complementary services: advanced audio/visual for commercial and residential applications, telecommunications, data networking, application development, and web design. Entering its thirteenth year in business, the companies employ over 40 full-time employees in Ohio and Michigan.

InterChez is a client of the Cleveland MBDA Business Center. Earlier this year her InterChez team visited the Center to discuss a strategy to grow their company by 50 percent, but needed financial assistance to do so. The Cleveland MBDA Center conducted a financial assessment and identified potential investors from their pool of financial partners. As a result, InterChez was connected with KeyBank and was able to secure a \$1 million line of credit with KeyBank in March, 2013.

The MBDA Business Center continued to support Ramos-Chesnes and her business after the initial deal was done. She called them to ask information about Dartmouth College's Amos Tuck School of Business Minority Executive Program. After a conversation with the Center's director about why she was interested in the program and the value it would bring to her business and community, the MBDA Business Center decided to sponsor her attendance. She graduated from the program in May, 2013.

Grateful for what the center has done for her company, Ramos-Chesnes is exploring ways to partner with them to give back to the local business community.

Still, with all the success of her business, Ramos-Chesnes never forgets her Hispanic cultural roots and is constantly finding ways to mentor others.

"We as business owners must give back—we must teach the younger generation what it takes to get to where we are," she said. "I had great community role models. I learned then that we must work together. And that it's 'not a color issue—but a business issue.'"

She recognizes that although she's managed many a "first" in a business world tailored for men, there are times she still endures the stereotypes given to a woman—a Hispanic woman.

But those grains of salt won't stop her. This "Orgullo Hispano" hopes one day, when people talk about her legacy, they'll say: "Sharlene wasn't afraid to take on a challenge. And she always remembered to give back to her community."

Website: www.mbda.gov/pressroom/success-stories/latina-hurdles-obstacles-climbs-top-business-world

Source: The Minority Business Development Agency (MBDA)



Sharlene Ramos-Chesnes

Why Today's Unemployment Number Isn't So Great After All

by **Imara Jones**

The deceptively positive unemployment number released earlier today raises a serious question about why the nation obsesses over a single piece of information that actually tells us very little about the health of the job market. Though the December Employment Situation Report showed an unemployment rate of 6.7 percent, the best number in years, what's behind the data reveals an economy that is anemic and a labor market that is in shambles. Dramatic action needs to be taken this year if any of it is to change.

Though the Department of Labor's statistics put out this morning exhibited the lowest jobless rate in six years, lower than at any point since the Great Recession of 2009, the reality is that merely 74,000 jobs were created last month. That's twice

below the number needed to keep with up population growth and brings the average number of jobs created last year to just 30,000 a month above what's needed to keep real job growth above zero. Not surprisingly, Black unemployment was still in the critical double digits with Latino jobless finally leaving that red zone but still higher than the national average.

But that's not the real news.

The reason why the unemployment rate seems to be the best since 2008 is that so many Americans have given up looking for work. In December the number of "discouraged workers" surged by 155,000. Discouraged workers are those who want employment but have given up the search believing that there are no jobs for them.

Since the official unemployment rate measures only individuals who both want work and are actively seeking it, the exit of over a hundred thousand people from the labor market causes

the unemployment rate to fall and for things to look better than they actually are in fact.

The below-the-headline data in the report is so bad that Wall Street economist Guy Berger told The New York Times that it was simply "ugly."

The alarming jobs picture was put out just one day after President Obama announced his Promise Zones which will boost federal aid to combat joblessness and poverty in distressed rural and urban communities across the country. Five zones were announced on Thursday with the number rising to fifteen by the end of the president's term in 2016.

Yet given the wrecked nature of the nation's labor market, it appears that the country as a whole has a promise to fulfill to desperate job seekers that it's finding difficult to fulfill.

Source: Color Lines; <http://colorlines.com>

Women of Color

Keep High-Speed Rail Project on Track

By Karen Massie

When it comes to public relations and community outreach for public infrastructure projects, they bring almost 40 years of experience to the table. For the last few years regional consultants Genoveva Arellano, Valerie Martinez and Jennifer Labrado have focused much of their time on the California high-speed rail project. All three are minorities, who own their own small businesses and have left a huge imprint on Southern California sections of the project.



Small business owner **Genoveva Arellano** began telling Californians about the high-speed rail project in 1998, ten years before voters approved Prop 1A, the high-speed rail bond measure.

Arellano, 49, owns Arellano Associates. Although she studied public administration in college, she landed at a large national public relations firm after graduating from college. She believes it was an introduction that solidified her career path.

Arellano snagged a contract on the project in 1998, 10 years before voters approved the high-speed rail bond measure known as

Proposition 1A. In 2007, she began concentrating on the Los Angeles to San Diego high-speed rail section that includes the Inland Empire area where she has strong connections to the community, especially the Latino business community. "At the time the project was not well known in the inland parts of Southern California," said Arellano. "We needed to clarify the program and gain public awareness and involvement in specific planning for this section. And I've been there ever since."

Forty-five-year-old Martinez heads VMA Communications and has worked on more than 60 public school, community college and drinking water projects in Southern California. She came on board the high speed rail project in 2003. "The Authority was looking for someone in Southern California who could ensure the [Statewide] environmental impact report was reviewed by key stake holders and received media attention," Martinez explained. "That was right in my ballpark."

Meanwhile, Labrado started Green Grass Communications following stints with a communications firm, a non-profit serving at-risk high school students and the Orange County Transportation Authority. "I really came to see infrastructure and transportation in a new light," Labrado said.

"They're fundamental to our quality of life." The 37-year-old communication expert has worked on the high-speed rail project for several years. "I am really proud to say that [the Authority] is my first client and it's amazing to work for an agency that is delivering the first high-speed rail system in the country."

The three business owners said they enjoy working on large infrastructure and transportation projects, areas that highly technical and dominated by men. Labrado admits, "At times, there's some initial surprise at the depth of my project understanding and how communications and outreach tie into technical plans." But she, Arellano and Martinez have learned to be comfortable at those times when they may be the only woman in the room. Arellano said, "I push forward or 'lean in' to take my place at the table.

I remain focused on being relevant and effective in helping the Authority achieve its objectives.

Martinez is a bit more matter of fact. She declared, "I've operated in many industries dominated by men. It's part of my generation's journey." She said she has encountered men who "are happy to find colleagues who have diverse thoughts and interest. It's all about the quality of work."

And like most working women, finding that perfect balance between work and family is tough. Labrado employs only herself on a regular basis and hires others when she needs additional help. She has two little ones, ages two and four. They see their mom working and are gaining an understanding about what it means to be self-employed. Labrado laughed, "One time, when my oldest was watching me put together some information packets she asked, 'when can we ride the train? It looks so cool!'"

Martinez has 10 people on her staff and two teenage children. She said she began her own firm because she wanted a job that would allow her to be with her children during important moments in their lives. "I probably work 60 hours a week," Martinez admitted.

"But being self-employed does provide me with some flexibility to be there for my kids." Still it's hard getting everything done. "I don't sleep a lot," Martinez laughed.

Arellano, a mother of two teens, oversees 18 professional and administrative employees. "It's not easy," she said. "I work incessantly, but to the greatest degree possible, I try to setup my schedule so it supports my children's busy schedules." She admits she's not alone in her quest. "I've also hired only the best people - people I absolutely trust."

And their longevity on the high-speed rail project proves that the Authority is counting on Arellano, Martinez and Labrado to help build a world-class transportation system that the entire state of California can be proud of.

Source: California High-Speed Rail Authority



Since 2003, small business owner **Val Martinez** has helped develop program strategy and keep major partners engaged in California's high-speed rail project.



After working on the high-speed rail project as a sub-contractor, small business owner **Jennifer Labrado** formed Green Grass Communications and landed her own contract to work on the project.

Tutor Perini • **ZACHRY** • **PARSONS**

a joint venture

Authority Seals Deal for CP1 With California Infrastructure Experts

By Annie Parker

Representing one of the major milestones on moving the first high-speed rail project in the nation forward, on August 16, the Authority executed the first design-build construction contract with Tutor Perini/Zachry/Parsons, a Joint Venture (TPZP) for Construction Package 1 (CP1).

Not only does the signing of this contract represent full steam ahead for the Authority, it also capped a multi-year process in which five world-class teams presented cutting-edge proposals to develop this once-in-a-lifetime project. After years spent planning, designing and achieving

environmental clearances, work on the project is underway.

In recent weeks, the Authority issued a formal notice to proceed on CP1 that allows that contractor to perform work which includes completing design, hiring workers, conducting field surveys and finalizing third party agreements.

The first construction area is a 29-mile stretch between Avenue 17 in Madera and East American Avenue in Fresno. The contract is for \$985,142,530 with an additional \$53 million for provisional sums. Work in the area is scheduled to be completed in 2017.

Source: California High-Speed Rail Authority

Connecting Communities. Mobilizing California.

Three world-class, California companies have formed a joint venture team to deliver the vision of high-speed rail service for the state. The Tutor Perini/Zachry/Parsons team will pursue the design and construction efforts for this important project that will provide the following:

- Maximize mobility for users
- Significantly reduce congestion
- Improve quality of life
- Bolster Central Valley's economic potential

The California High-Speed Rail Authority is developing an 800-mile high-speed train system that will operate at speeds of up to 220 miles per hour, connecting the state's major urban centers. The project is being funded

through a voter-approved state bond, federal funding awards and public-private partnerships. Initial infrastructure construction will begin in the Central Valley, the backbone of the system, in 2012.

High-speed rails are the modern world's circulatory system, delivering people from their homes to their destinations and back again more efficiently than ever before. That's why Tutor Perini/Zachry/Parsons have worked hard to develop one of the most widely recognized names in the industry. The Tutor Perini/Zachry/Parsons team has a long history of providing design and construction services in the Bay Area. We share the California High-Speed Rail Authority's commitment to including local firms, especially small, minority, and women-owned businesses as integral components of our overall project teams.

Agencies Approve Interim Final Rule Authorizing Retention of Interests in and Sponsorship of Collateralized Debt

Obligations Backed Primarily by Bank-Issued Trust Preferred Securities

Five federal agencies on Tuesday approved an interim final rule to permit banking entities to retain interests in certain collateralized debt obligations backed primarily by trust preferred securities (TruPS CDOs) from the investment prohibitions of section 619 of the Dodd-Frank Wall Street Reform and Consumer Protection Act, known as the Volcker rule.

Under the interim final rule, the agencies permit the retention of an interest in or sponsorship of covered funds by banking entities if the following qualifications are met:

- the TruPS CDO was established, and the interest was issued, before May 19, 2010;
- the banking entity reasonably believes that the offering proceeds received by the TruPS CDO were invested primarily in Qualifying TruPS Collateral; and
- the banking entity's interest in the TruPS CDO was acquired on or before December 10, 2013, the date the agencies issued final rules implementing section 619 of the Dodd-Frank Act.

The federal banking agencies on Tuesday also released a non-exclusive list of issuers (PDF) that meet the requirements of the interim final rule.

The interim final rule defines Qualifying TruPS Collateral as any trust preferred security or subordinated debt instrument that was:

- issued prior to May 19, 2010, by a depository institution holding company that as of the end of any reporting period within 12 months immediately preceding the issuance of such trust preferred security or subordinated debt instrument had total consolidated assets of less than \$15 billion; or
- issued prior to May 19, 2010, by a mutual holding company.

Section 171 of the Dodd-Frank Act provides for the grandfathering of trust preferred securities issued before May 19, 2010, by certain depository institution holding companies with total assets of less than \$15 billion as of December 31, 2009, and by mutual holding companies established as of May 19, 2010. The TruPS CDO structure was the vehicle that gave effect to the use of trust preferred securities as a regulatory capital instrument prior to May 19, 2010, and was part of the status quo that Congress preserved with the grandfathering provision of section 171.

The interim final rule also provides clarification that the relief relating to these TruPS CDOs extends to activities of the banking entity as a sponsor or trustee for these securitizations and that banking entities may continue to act as market makers in TruPS CDOs.

The interim final rule was approved by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, the Commodity Futures Trading Commission, and the Securities and Exchange Commission, the same agencies that issued final rules to implement section 619. The agencies will accept comment on the interim final rule for 30 days following publication of the interim final rule in the Federal Register.

Source: Board of Governors of the Federal Reserve System

Buying Power of Asian American Consumers

Continued from page 1

"There hasn't been a concerted effort to provide insight on Asian American consumers," said Betty Lo, Nielsen's vice president of public affairs. "This report gives us an oppo. Between 2000 and 2013, their population grew by nearly 60 percent, while the growth of non-Asian Americans was about 10 percent. And these figures certainly have helped motivate mainstream companies that may have previously ignored this minority community to start paying attention.

On the surface, the numbers appear to support Nielsen's findings about the "significant, sophisticated and savvy" consumer. Asian Americans on average earn more than general U.S. households, said the report, and are more likely to have incomes of \$100,000 or more. In 2012, an average Asian American household outspent the general household in almost every major category, including housing (\$20,800 vs. \$16,900), transportation (\$10,100 vs. \$9,000), food (\$8,000 vs. \$6,600) and apparel (\$2,400 vs. \$1,700), the report said.

However, Grace Yoo, an Asian American studies professor at San Francisco State University, contended that such figures need to be carefully interpreted. Asian Americans spend more on housing, for example, because they tend to reside in urban areas (L.A., New York and San Francisco, for example), where cost of living is comparatively higher. This then skews statistical comparisons between their average spending and the nation's average. "Nielsen's findings cannot be used to generalize all of Asian America," Yoo said. "Asian Americans live in the most expensive regions in the nation. Living in these expensive areas can totally account for higher than average spending on housing and transportation." Indeed, though the Asian American population increased by at least 33 percent in all states except for Hawaii over the last decade, the Nielsen report said that Asian Americans still flocked to urban, metropolitan areas. "It's true that Asian Americans are congregated in urban cities," Lo said. "But urban cities attract all ethnicities. In the report, Nielsen compares Asian Americans to other multicultural segments, as well as to total population, so we think that everything will even out."

The report also noted that, because Asian-headed households were more likely to have two or more adult generations living in the home, this translates into more wage earners, pushing up the overall household income and purchasing power. "Like their household makeup, their shopping decisions involve a mix of priorities," the report said. "Juggling the care of children and elderly parents means that they're looking for efficiency and convenience. To that end, they have more readily adopted technology to search

for options and ultimately to help with buying." In other words, Asian Americans are turning to the Internet for their purchases, and are more likely than the general population to go online to research consumer reviews on products and look for coupons, according to the Nielsen report. An estimated 77 percent of Asian Americans have made an Internet purchase in the past year, compared to 61 percent of the general population. They are also twice as likely to spend \$2,500 or more per year on Internet shopping.

Though they appear savvy shoppers looking for deals, the report also highlighted that Asian Americans are a prime example of consumers who won't sacrifice quality for price. It cited a recent survey that suggested two in three Asian Americans are willing to pay more for quality. Asian Americans are nearly twice as likely than the general population to spend \$300 or more on a watch and 36 percent more likely to spend \$400 or more on a piece of fine jewelry. The report asserts that Asian Americans tended to be more brand conscious because many originated from countries where famous U.S. and global brands were seen as high-quality.

One of the report's infographics shows that Asian Americans outspent non-Hispanic whites at upscale department stores. Over a 30-day period, Asian Americans made purchases over four times more than non-Hispanic whites at Saks Fifth Avenue, three times more at Nordstrom and almost twice more at Neiman Marcus. As intriguing as this data means, Asian American studies scholar Ji-Yeon Yuh at Northwestern University said such broad findings don't actually tell us much about Asian American shopping habits. "It relies on a demographic category that is too general and contains too much variety to be deeply meaningful," Yuh said. "I wonder what the shopping habits of Asian Americans are by income group, for example, or by region."

But Kyeyoung Park, an anthropology and Asian American studies professor at UCLA, said the Nielsen findings do speak to the reality that Asian Americans, including Korean Americans, come from a consumption-oriented society. Of course, the Nielsen report "only speaks to one dimension of the Asian American community," she pointed out, adding that it's important to ask the question of why some Asian Americans are going after high-end brands in their shopping.

"Some Asian Americans tend to be insecure. They feel like they lack a full membership or sense of belonging as Americans," Park said. "So they try to buy it through consuming. Particularly Korean Americans, it's not so much that they go for quality, because what they're really after is a brand name, from Louis Vuitton to Harvard. So although Nielsen's report lacks critical analysis, I would say it factually speaks to reality. I wouldn't say it's not true." Reports

like this one create something of a catch-22 for a minority community trying to fight for a stronger voice and presence.

"The report is an attempt to convince corporate America to pay more attention to Asian Americans," said Daniel Ichinose, project director at L.A.-based Asian Americans Advancing Justice. "[Nielsen's report] may help the public recognize that immigrants grow our economy, in part through consumer spending.

But he added, "Unfortunately, the kind of model minority stereotypes the report perpetuates also hurt our community by making those most in need, like recent immigrants and the low-income, invisible to policymakers and service providers."

While some Asian Americans may indeed be living a lavish lifestyle, the other side of the story is that, from 2007 to 2011, the unemployment rate soared by 89 percent while the poverty rate increased by 20 percent among Asian Americans, according to the Census Bureau's American Community Survey. Among all ethnic groups, Cambodian Americans have the highest poverty rate in L.A. County. John S.W. Park (no relation to Kyeyoung Park), professor and chair of the Department of Asian American studies at the University of California, Santa Barbara, went so far as to say that reports like Nielsen's are not only misleading, but also harmful. "People might get the impression that all Asian Americans are affluent, that they are a model minority, and that they are all nerdy, upper middle-class consumers," he said.

Lo, who collaborated with the Asian Pacific American Advisory Council to compile Nielsen's report, acknowledged that the report may leave room for counterarguments, but stressed that such efforts to highlight the habits of Asian Americans will ultimately help bridge the gap between this community and the general public.

"Several years ago, the Asian American population was statistically insignificant to even recognize," Lo said. "We wanted to be sure as a reputable organization that the last thing we wanted was to set different baselines and put different numbers out there. Nielsen's report includes decades of information. I think there's power in these numbers."

To download the Nielsen report, go to nielsen.com. Link: <http://newamericamedia.org/2014/01/report-highlights-buying-power-of-asian-american-consumers.php#>

Source: New America Media

PUBLIC LEGAL NOTICES



GOLDEN GATE BRIDGE HIGHWAY & TRANSPORTATION DISTRICT

NOTICE INVITING BIDS

The Golden Gate Bridge, Highway and Transportation District (District) seeks bids for **Contract No. 2014-BT-10, San Rafael Bus Facility Lighting Improvements**. Interested Bidders must submit sealed bids to the Office of the Secretary of the District on **Tuesday, February 11, 2014, by 2:00 p.m., PT**, at which time bids will be publicly opened and read.

This public works project consists of, in general, retrofitting and replacing existing light fixtures with new energy efficient lighting components and fixtures at the District Administration Building, Bus Maintenance Shop, and Fuel Island buildings located in San Rafael, CA. The work includes selective removal and disposal of existing light fixtures, installation of new light fixtures or removal of existing ballasts and lamps and installation of new lamps and ballasts to existing light fixtures; installation of bracing to new and retrofitted light fixtures; health and safety compliance; and all other work items as required to complete the Project titled *San Rafael Bus Facility Lighting Improvements*, as shown on the Contract Plans and as specified in the Contract Documents.

Night time and weekend work will be required in order to avoid impacting ongoing District operations at the San Rafael District Administration Building and the Bus Maintenance Shop.

A non-mandatory pre-bid conference and job site tour will be held at the San Rafael District Conference Room, Administration Building, 1011 Andersen Drive, San Rafael, CA on **Tuesday, January 28, 2014, at 10:00 a.m., PT**.

This is a Public Works contract. Bidders bidding as the prime contractor shall possess a valid **State of California Class A General Engineering Contractor's License, or a State of California Class B**

General Building Contractor's License or a C10 Electrical Contractor. All subcontractors, if any, shall be properly licensed by the State of California to perform specialized trades.

District reserves the right to reject any and all bids or to waive any irregularities or informalities in any bid or in the bidding procedure. No Bidder may withdraw its bid for a period of ninety (90) days after the date of opening bids.

The successful Bidder shall furnish a performance bond and a payment bond in amounts equal to one hundred percent (100%) of the total price of the Contract. Pursuant to Public Contract Code Section 22300, the successful Bidder may submit certain securities in lieu of the District withholding funds from progress payments (retention) during the Project.

In accordance with Section 1720 et seq. of the Labor Code, the general prevailing wage rates as established by the Director of the California Department of Industrial Relations will apply to this Contract. The prevailing wage rates established by the California Department of Industrial Relations can be viewed at the District's Engineering Office, and are available at <http://www.dir.ca.gov/OPRL/PWD>.

To inspect and obtain Bid Documents, go to the District's web site home page at <http://www.goldengate.org>, click on Contract Opportunities, scroll down to Bus Transit Division and look for Contract No. 2014-BT-10. Bid Documents are also available from the Office of the Secretary of the District, Administration Building, Golden Gate Bridge Toll Plaza, San Francisco, CA, 94129-0601 by telephone at (415) 923-2223, by e-mail at districtsecretary@goldengate.org, or by facsimile at (415) 923-2013. There is a non-refundable purchase price of fifty dollars (\$50) for hard copies of the Bid Documents. Full sized Contract Plans, not available for download, will be available for purchase upon request for an additional fifty dollars (\$50).

/s/Amorette M. Ko-Wong, Secretary of the District
Dated: January 16, 2014
1/16, 1/23/14

Scope of work does not include:

1. Path of travel upgrades
2. General building electrical power & fire alarm system alterations
3. Exterior landscape work

Bid Deadline: Sealed bids must be received on or before **Thursday, February 6, 2014 at 3:00 PM**. Bids will be received only at:

Physical Planning and Construction,
UNIVERSITY OF CALIFORNIA, Santa Cruz
1156 High Street, Barn G, Contracts Trailer
Santa Cruz, CA 95064
831-459-2366 / 831-459-5540

A mandatory Pre-Bid Conference and mandatory Pre-Bid Job Walk will be conducted on **Tuesday, January 21, 2014** beginning promptly at **1:30 PM**.

To be eligible for consideration for award, bidders must have the minimum experience set forth in the Supplementary Instructions to Bidders. Bidders must submit qualifications documents as "Attachment A" with their bid forms.

PLEASE VISIT OUR WEBSITE AT:
<http://ppc.ucsc.edu> **FOR THE TEXT OF THE FULL ADVERTISEMENT AND INFORMATION ON HOW TO OBTAIN BID DOCUMENTS.**

UC IRVINE

NOTICE INVITING PREQUALIFICATION OF GENERAL BUILDING "B" AND/OR GENERAL ENGINEERING "A" CONTRACTORS

Prequalification Questionnaires will be received by the **University of California, Irvine (UCI)** from General Building "B" and/or General Engineering "A" contractors wishing to serve as General Contractors (GC) and submit DESIGN BUILD proposals for the **MESA COURT TEMPORARY DINING UTILITIES, PROJECT NO. 996296**.

Prequalification questionnaires will be accepted from GCs teamed with MEP design firms that have completed comparably sized design-build projects as described in the questionnaire.

DESCRIPTION:

Install new underground site electrical, gas, sanitary sewer, and water utilities from various existing points of connection located within the Mesa Court housing community to Parking Lot 5 - location of new temporary dining facilities. Construction of temporary dining facilities will be under separate contract. Electricity shall be tied-in to existing UCI site power distribution; gas shall be tied-in to existing site gas piping; sanitary sewer shall be tied-in to existing site sanitary sewer; and water shall be tied-in to existing site water. New underground utilities shall include piping, safety valves, meters, etc. Work also includes the installation of a grease interceptor and selective demolition of existing site lighting and bollards.

Project completion time: 7 Weeks

PROJECT DELIVERY: Design Build

ESTIMATED DESIGN AND CONSTRUCTION COST: \$500,000 - \$600,000

PROCEDURES: Prequalification questionnaires will be available electronically at **2 PM on 1/15/14** from UCI Design & Construction Services.

Mandatory Prequalification Conference begins promptly at **8:30 AM on 1/22/14** at UCI Mesa Court Housing, Multi-Purpose Room, 4057 Mesa Road, Irvine, CA 92697. Permit parking in Lot 14.

Prequalification questionnaires must be received by **2 PM on 1/31/14** only at UCI Design & Construction Services, 101 Academy, Ste. 200, Irvine, CA 92697.

UCI reserves the right to reject any or all responses to this notice, to waive non-material irregularities, and to deem Contractors prequalified to submit proposals for the project. To prequalify, Contractors must agree to comply with all proposal conditions including state prevailing wages, 10% bid bond, 100% payment and performance bonds, and insurance reqs. A contract will be awarded to the contractor/MEP team ("design builder") who offers UCI the best value. General Building "B" and/or General Engineering "A" California Contractors License req'd.

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the University within the limits imposed by law or University policy. Each Bidder may be required to show evidence of its equal employment opportunity policy.

Contact Brenda Duenas (949) 824-9586, blduenas@uci.edu for the questionnaire. For other opportunities: www.designandconstruction.uci.edu

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PUBLIC LEGAL NOTICES

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ADVERTISEMENT FOR BIDS

The following is a summary of a full Advertisement for Bids posted on the UCLA Capital Programs Website (<http://www.capitalprograms.ucla.edu/Contracts/ProjectsCurrentlyBidding>). **All interested parties must go to the Website for complete information.**

Subject to conditions prescribed by the University of California, Los Angeles, sealed bids for a lump sum contract are invited for the following work:

Project Name: OSTIN MUSIC CENTER- CAFE TENANT IMPROVEMENT

Project Number: 940177.01

Description of Work: This Project consists of the construction of a cafe at an existing shelled space at the first level of the UCLA Ostin Music Center. Refer to website for complete description.

Estimated Construction Cost is \$206,000.00.

Bidding Documents Available at:

ARC
2435 Military Ave.
Los Angeles, CA 90064
Telephone (310) 477-6501
Website: <http://social.fordgraphics.com/>

Bid Submittal Location:

Contracts Administration
University of California, Los Angeles
1060 Veteran Avenue, Suite 125
Box 951365
Los Angeles, California 90095-1365
310-825-7015

Dates:

Bidding Document Availability:
January 10, 2014

Mandatory Pre-Bid Conference/Job Walk:
January 17, 2014
Beginning promptly at 11:00 a.m.
(THERE IS NO GRACE PERIOD)

Bid Submittal Deadline:
2:00 p.m., January 28, 2014

License Requirement:
B License (General Building)

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA

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ADVERTISEMENT FOR BIDS

The following is a summary of a full Advertisement for Bids posted on the UCLA Capital Programs Website (<http://www.capitalprograms.ucla.edu/Contracts/ProjectsCurrentlyBidding>). **All interested parties must go to the Website for complete information.**

Subject to conditions prescribed by the University of California, Los Angeles, sealed bids for a lump sum contract are invited for the following work:

Project Name: STUNT RANCH FACILITIES RE-CONSTRUCTION - FIRE SPRINKLER WATER SUPPLY SYSTEM

Project Number: 948985.01

Description of Work: Contractor is to design, engineer, fabricate and construct a water supply system to feed the Fire Sprinkler System of a UCLA Research Facility located in the Santa Monica Mountains. Refer to website for complete description.

Estimated Construction Cost is \$175,000.00.

Bidding Documents Available at:

ARC
2435 Military Ave.
Los Angeles, CA 90064
Telephone (310) 477-6501
Website: <http://social.fordgraphics.com/>

Bid Submittal Location:

Contracts Administration
University of California, Los Angeles
1060 Veteran Avenue, Suite 125
Box 951365
Los Angeles, California 90095-1365
310-825-7015

Dates:

Bidding Document Availability:

January 16, 2014
Mandatory Pre-Bid Conference/Job Walk:
January 23, 2014
Beginning promptly at 10:00 a.m. at the Stunt Ranch Facility
(THERE IS NO GRACE PERIOD)

Bid Submittal Deadline:
February 6, 2014 at 2:00 p.m.

License Requirement:
A-License (General Engineering)

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA

Janet Yellen...

Continued from page 1

Republicans have used Yellen's nomination to bash the Fed's easy-money policies warning they are fueling stock market "sugar highs" and possible asset bubbles while serving as a prelude to an inflation spike. The evidence, so far, does not support worries over inflation, deflation has been more of a concern, but Republicans have kept sounding the alarm.

"While the stock market has become addicted to easy money, the benefit to Main Street has been questionable at best," Sen. Charles Grassley (R-Iowa) said on the floor Monday. "Unemployment remains high. Bank lending remains tight. And savers are discouraged."

Democrats praised Yellen as being the right person to lead the Fed at this moment.

"The American people will have a fierce champion who understands that the ultimate goal of economic and financial policymaking is to improve the lives, jobs and standard of living of American workers and their families," President Barack Obama said of Yellen in a statement following the vote.

In a sign of the increasing partisanship over the central bank, Yellen received the fewest votes of any Fed chair. Bernanke held the previous low when he was confirmed to a second four-year term in 2010 on a 70 to 30 vote. Not all senators voted on Monday, however, in part due to bad weather in sections of the country.

Senate Democrats pushed for a vote on Yellen's nomination last month, but Republicans refused unless a vote was also held on an "Audit the Fed" bill, which would put the central bank's monetary policy making under greater congressional scrutiny.

The intense congressional interest in the Fed is not going away now that Yellen has been confirmed.

House Republicans plan a year long-effort to put the Fed under the microscope.

The House Financial Services Committee is celebrating the Fed's centennial by launching an "oversight project" that will examine the Fed's role in financial markets and the economy, with a bill making changes to how the central bank operates expected late this year.

"It will be the most rigorous examination and oversight of the Federal Reserve in its history," committee Chairman Jeb Hensarling (R-Texas) said last month when announcing the initiative.

This "oversight project" is emblematic of conservatives' unease with the Fed and Republican criticism that it has gone too far in recent years in trying to boost the economy, pointing to these efforts as another example of government overreach.

Dealing with congressional attention is now a bigger part of the Fed chair's job than when Bernanke first filled the seat in 2006 — following years of lawmakers taking a more hands off approach during the long tenure of Chairman Alan Greenspan.

In recent weeks, Bernanke has acknowledged the increased role Congress plays in the life of a Fed chairman, pushing back against critics — in his polite professorial tone — while being careful to say the Fed should welcome oversight from elected officials.

Asked what advice he would offer Yellen for dealing with lawmakers, Bernanke said in a December press conference: "Congress is our boss."

"They represent the public, and they certainly have every right to set the terms on which the Federal Reserve operates and so on," he said.

But he's also dismissed arguments by the central bank's most ardent congressional critics that its monetary policy making should be made more transparent — warning that the "Audit the Fed" movement would lead to too much political pressure from Congress on an independent agency and that its critics ignore how much more transparent the Fed has become on his watch.

"The Federal Reserve routinely makes public extensive information on all aspects of its activities, and since the crisis it has greatly increased the quantity and detail of its regular reports to the Congress and the public," Bernanke said in a Jan. 3 speech at the annual meeting of the American Economic Association.

Yellen will not only have to be mindful of scrutiny from the right — liberal lawmakers are also watching the Fed carefully.

Under Dodd-Frank, the Fed was given more authority to oversee the country's largest financial institutions and liberal lawmakers want it to take an aggressive stance toward Wall Street and write tough rules for big banks.

This tension was evident last year when liberal members of the Senate Banking Committee — Brown, Jeff Merkley (D-Ore.) and Elizabeth Warren (D-Mass.) — signaled to the White House they were against nominating Larry Summers as Bernanke's replacement.

Summers' role in deregulating financial markets as part of the Clinton administration as well as the perception that he was against some of the tougher policies toward banks pitched by Brown and Merkley during the writing of Dodd-Frank, rankled liberals.

Summers withdrew his name from contention in September in the face of this opposition, clearing the way for Yellen to be nominated.

Yellen has supported some of the Fed's most aggressive efforts to crackdown on big banks, such as new capital rules, but she also has not given any indication that she plans to go beyond what the Fed has already done or discussed. While liberals have cheered her nomination, Yellen may disappoint Wall Street critics if the "too big to fail" debate continues and she maintains the status quo approach.

On monetary policy, Yellen and Bernanke have been allies and financial markets don't expect a change once she becomes chairwoman.

Yellen has been an advocate of the Fed more clearly communicating its monetary policy approach and what factors will contribute to future decisions.

The success of this strategy has been mixed. Financial markets got spooked in June following a Bernanke news conference where his remarks were interpreted as indicating the Fed would back off its overall stimulus efforts in late 2013 or early 2014.

The announcement last month that the Fed would begin scaling back its monthly bond buys went more smoothly as the Fed made clear that even as it "tapers" these asset purchases it will keep short-term interest rates low for the foreseeable future.

Effective communication will be one of Yellen's biggest challenges as market watchers navigate the wind down of quantitative easing.

"The market and the Fed do not have a relationship built on effective communication and that must improve in 2014 for Janet Yellen to be successful as she steers the Fed into taking a less direct role in influencing the market," said Jeff Kleintop, chief market strategist at LPL Financial. "When it comes to relationships and communicating, if men are from Mars and women are from Venus, the Fed is from Neptune."

Source: © 2014 POLITICO LLC

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CONCESSION OPPORTUNITY AT SAN FRANCISCO INTERNATIONAL AIRPORT

San Francisco International Airport is accepting proposals for the Boarding Area C Coffee Shop Lease. The Lease is comprised of one food and beverage facility in the pre-security area of Boarding Area C in Terminal 1. The concession will specialize in coffee, including specialty and espresso drinks, teas, breakfast food items, sandwiches, salads and dessert items. The Minimum Annual Guarantee for the first year of the Lease is \$52,896. Proposals must be received by **2:00 p.m. on Wednesday January 29, 2014.**

Additional information, including submittal instructions, and related documents are posted on-line at <http://www.flysfo.com/business-at-sfo/doing-business-sfo>. If you would like additional information about this lease opportunity, please send an email to SFOConcessions@flysf.com.

CNS#2574763

FICTITIOUS BUSINESS NAME • ABANDONMENT

FICTITIOUS BUSINESS NAME STATEMENT
File No. A-0355757-00

Fictitious Business Name(s):
Access Advocates
Address
322 Bright Street
San Francisco, CA 94132
Full Name of Registrant #1
Barry Dow
Address of Registrant #1
322 Bright Street
San Francisco, CA 94132

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **1/9/2014**

Signed: **Barry Dow**

This statement was filed with the County Clerk of San Francisco County on **1/9/2014**.

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: **Jeanette Yu**
Deputy County Clerk
1/9/2014

1/16/14 + 1/23/14 + 1/30/14 + 2/6/14

FICTITIOUS BUSINESS NAME STATEMENT
File No. A-0355747-00

Fictitious Business Name(s):
Cafe Chaat
Address
320, 3rd Street
San Francisco, CA 94107
Full Name of Registrant #1
Cafe Chaat San Francisco, Inc. (CA)
Address of Registrant #1
320, 3rd Street
San Francisco, CA 94107

This business is conducted by **A CORPORATION**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**

Signed: **Chito K. Saha**

This statement was filed with the County Clerk of San Francisco County on **1/8/2014**.

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: **Jennifer Wong**
Deputy County Clerk
1/8/2014

1/09/14 + 1/16/14 + 1/23/14 + 1/30/14

FICTITIOUS BUSINESS NAME STATEMENT
File No. A-0355771-00

Fictitious Business Name(s):
FenixSearch
Address
425 1st Street Unit 5104
San Francisco, CA 94105
Full Name of Registrant #1
Julius Turner
Address of Registrant #1
425 1st Street Unit 5104
San Francisco, CA 94105

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **1/9/2014**

Signed: **Julius Turner**

This statement was filed with the County Clerk of San Francisco County on **1/9/2014**.

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: **Jeennifer Wong**
Deputy County Clerk
1/9/2014

1/16/14 + 1/23/14 + 1/30/14 + 2/6/14

FICTITIOUS BUSINESS NAME STATEMENT
File No. A-0355777-00

Fictitious Business Name(s):
Glitter Disaster
Address
46 Alvarado Street #3
San Francisco, CA 94110
Full Name of Registrant #1
Sarah Boll
Address of Registrant #1
46 Alvarado Street #3
San Francisco, CA 94110

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **N/A**

Signed: **Sarah Boll**

This statement was filed with the County Clerk of San Francisco County on **12/30/13**.

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: **Jacob Gosline,**
Deputy County Clerk
12/30/2013

1/02/14 + 1/09/14 + 1/16/14 + 1/23/14

FICTITIOUS BUSINESS NAME STATEMENT
File No. A-0355721-00

Fictitious Business Name(s):
Kwongs Geometry Services
Address
125 Mason Street, Suite 1302
San Francisco, CA 94102
Full Name of Registrant #1
Kwong, Leung Lam
Address of Registrant #1
125 Mason Street, Suite 1302
San Francisco, CA 94102

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **1/7/2014**

Signed: **Kwong, Leung Lam**

This statement was filed with the County Clerk of San Francisco County on **1/7/2014**.

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: **Jeanette Yu**
Deputy County Clerk
1/7/2014

1/09/14 + 1/16/14 + 1/23/14 + 1/30/14

FICTITIOUS BUSINESS NAME STATEMENT
File No. A-0355658-00

Fictitious Business Name(s):
Mission Strategies
Address
2415 Mission Street,
San Francisco, CA 94110
Full Name of Registrant #1
Mission Strategies LLC (CA)
Address of Registrant #1
1090 Capp Street,
San Francisco, CA 94110

This business is conducted by **A Limited Liability Company**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **1/3/2014**

Signed: **Guy Maxwell**

Long

This statement was filed with the County Clerk of San Francisco County on **1/3/14**.

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: **Jennifer Wong**
Deputy County Clerk
1/3/2014

1/09/14 + 1/16/14 + 1/23/14 + 1/30/14

FICTITIOUS BUSINESS NAME STATEMENT
File No. A-0355372-00

Fictitious Business Name(s):
Muttrication Dog Training LLC
Address
2513 Octavia Street, San Francisco, CA 94123
Full Name of Registrant #1
Muttrication Dog Training LLC (CA)
Address of Registrant #1
2513 Octavia Street, San Francisco, CA 94123

This business is conducted by **A Limited Liability Company**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**

Signed: **Fiona Parker-Givens, Owner**

This statement was filed with the County Clerk of San Francisco County on **12/13/2013**.

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: **Maribel Jaldon**
Deputy County Clerk
12/13/2013

12/26/13 + 1/02/14 + 1/9/14 + 1/16/14

FICTITIOUS BUSINESS NAME STATEMENT
File No. A-0355726-00

Fictitious Business Name(s):
Poppy's Petalworks
Address
2860 Laguna Street,
San Francisco, CA 94123
Full Name of Registrant #1
Laura H. Auyeung
Address of Registrant #1
1 Reposa Way,
San Francisco, CA 94127

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **1/1/2014**

Signed: **Laura H. Auyeung**

This statement was filed with the County Clerk of San Francisco County on **1/7/2014**.

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: **Guillermo Sandoval**
Deputy County Clerk
1/7/2014

1/09/14 + 1/16/14 + 1/23/14 + 1/30/14

FICTITIOUS BUSINESS NAME STATEMENT
File No. A-0355217-00

Fictitious Business Name(s):
Lirenda Shiatsu
Address
1347 Divisadero Street,
San Francisco, CA 94115
Full Name of Registrant #1
Chen, Xiao Wen
Address of Registrant #1
778 40th Avenue,
San Francisco, CA 94121

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **12/5/2013**

Signed: **Chen, Xiao Chen**

This statement was filed with the County Clerk of San Francisco County on **12/5/2013**.

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: **Jacob Gosline**
Deputy County Clerk
12/5/2013

12/12/13 + 12/19/13 + 12/26/13 + 1/02/14

FICTITIOUS BUSINESS NAME STATEMENT
File No. A-0355228-00

Fictitious Business Name(s):
Pincushion Sew and Craft
Address
2254 Union Street,
San Francisco, CA 94123
Full Name of Registrant #1
MKL Pincushion Design Inc. (CA)
Address of Registrant #1
2136 Franklin Street,
San Francisco, CA 94109

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **7/1/2013**

Signed: **Melissa Li**

This statement was filed with the County Clerk of San Francisco County on **12/5/2013**.

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: **Maribel Jaldon,**
Deputy County Clerk
12/5/2013

12/12/13 + 12/19/13 + 12/26/13 + 1/2/14

ABANDONMENT OF FICTITIOUS BUSINESS

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME
File No. 2010 0332038

The registrant(s) listed below have abandoned the use of the fictitious business name(s):

1.) Cafe Chaat
Located at **320, 3rd Street, San Francisco, CA 94107**

This fictitious business name was filed in the County of San Francisco on **13 December 2010** under file # **2010 0332038**.

Name and address of Registrants (as shown on previous statement)

Full Name of Registrant #1
Chito K. Saha
1st. Francis Place #1002
San Francisco, CA 94107

This business was conducted by a **AN INDIVIDUAL**

Signed: **Chito K. Saha**

This statement was filed with the County Clerk of San Francisco County on **1/8/2014**

Filed: **Jennifer Wong**
Deputy County Clerk
1/8/2014

1/09/14 + 1/16/14 + 1/23/14 + 1/30/14

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SMALL & MINORITY BUSINESS ACCESS TO CAPITAL

What is the Federal Reserve doing to help small businesses get credit?

Small businesses create many of the jobs in our country, so their success is crucial to a healthy economy. The Federal Reserve has taken numerous actions to understand and promote lending to creditworthy small businesses:

We have worked with other federal banking regulators to issue interagency policy statements to reinforce our position that, while maintaining appropriately prudent standards, lenders should do all they can to meet the legitimate needs of creditworthy borrowers, including small businesses. In addition, we have held training sessions for lenders in order to promote awareness about both the credit environment and available lending guidance and resources. And we have continued to train our bank examiners to

use a balanced approach to reviewing banks' credit policies and practices with respect to small business lending.

We have collected firsthand insights from small business owners, lenders, and others in a series of meetings held during 2010 that culminated in a capstone forum. Addressing the Financing Needs of Small Businesses. These diverse perspectives, reported in a summary document (105 KB PDF), provided us with a nuanced understanding of the challenges facing small businesses and helped us identify areas where we might be able to do more. Further, the meetings provided us with opportunities to forge new partnerships with key stakeholders. We have several initiatives underway to address issues identified through the meetings,

and our regional offices continue to organize forums and activities in their communities as a way to gather current information and knowledge about the financing needs of small businesses.

Along with the other federal banking agencies, the Federal Reserve is helping the Treasury Department to implement its Small Business Lending Fund program (SBLF), which was established by the Small Business Jobs Act of 2010. The SBLF is intended to facilitate new lending to creditworthy small business borrowers by providing affordable capital support to community banks.

Website: <http://www.federalreserve.gov>

Source: Board of Governors of the Federal Reserve System

How Did the Financial Crisis Affect Small Business Lending in the United States?

Small businesses are a source of economic strength to the nation; they provide economic opportunities to diverse groups of people and bring innovative products and services to the marketplace. As an economic engine, they typically create new jobs, but since the housing bubble burst during 2007-2008 they have struggled to maintain their foothold. Their success depends upon their access to credit, and they rely heavily on depository institutions for their financial needs. Lax underwriting standards saddled U.S. banks, large and small, with levels of nonperforming loans not seen since the banking crisis of the late 1980s. Anecdotal evidence suggested that small businesses, which largely rely upon banks for credit, were especially hard hit. The purpose of this study is to understand how bank credit, in general, and bank credit to small businesses, in particular, were affected by the financial crisis. This study is part of an evolving discussion among researchers and policymakers. It is one perspective on the issue, and others may have additional views and findings.

Overall Findings

The report shows that the decline in bank lending was far more severe for small businesses than for larger firms. Bank lending to small firms rose from \$308 billion in June 1994 to a peak of \$659 billion in June 2008 but then declined by almost 18 percent to only \$543 billion in June 2011. Bank lending to all firms rose from \$758 billion in 1994 to a peak of \$2.14 trillion in June 2008 and then declined by about 9 percent to \$1.96 trillion as of June 2011.

Highlights

- The analysis showed a significant positive relation between a bank's level of capitalization and business lending, especially lending to small business. In other words, the report supports the position that higher capital standards would improve the availability of credit to U.S. firms, especially to small firms, and it refutes banking industry claims that higher

capital standards would reduce business lending and hurt the economy.

- The research showed a significant negative correlation between bank profitability and business lending. Unprofitable banks tended to increase their lending and their risk exposure so as to exploit the subsidy from their deposit insurance.
- The author compared business lending by banks that received TARP funds (Troubled Assets Relief Program) and those that did not, and found that the decline in bank lending was far more severe to small businesses than to larger firms. For example total commercial & industrial (C&I) lending declined by 18 percent for large firms versus 20 percent for small firms. Among banks participating in TARP, the decline was even greater; small C&I lending declined by 31 percent and only 10 percent at non-TARP banks over the 2008-2011 period.
- Small business loans from banks receiving TARP funds grew more slowly than those from non-TARP banks (7.0 percent vs. 8.4 percent) and their allocation of assets to small business loans actually decreased by 1.9 percent, while those of non-TARP banks increased by 1.9 percent.
- Bank size had a significant negative effect on business lending.
- The study found a significant positive relation between young banks (less than five years old or "de novo") and business lending. This new evidence complements existing studies of lending by de novo banks and suggests that regulators should enact policies to encourage the formation of new banks as a way to increase business lending.

Scope and Methodology

The 2007 Survey of Business Owners (SBO) and the 1996-2010 Current Population Survey (CPS) are the two

sources of data that enabled this study. The analysis of immigrant business finances would not have been possible without the data from the 2007 SBO. Logit regressions are used to determine the probability of entrepreneurship.

Both univariate and multivariate tests were used to show how the financial crisis affected bank lending to small businesses. The study utilizes a fixed-effects regression model that exploits the panel nature of the dataset to explain three different measures of small business lending, which were: (1) change in value of small business loans, (2) change in the ratio of small business loans to total assets (3) and the natural logarithm of the dollar value of small business loans. Several control variables were used, including financial health variables (asset quality, earnings, total equity), bank size, and amount of outstanding loans.

This report was peer-reviewed consistent with Advocacy's data quality guidelines. More information on this process can be obtained by contacting the director of economic research by email at advocacy@sba.gov or by phone at (202) 205-6533.

Additional Information

This report is available on the Office of Advocacy's website at www.sba.gov/advocacy/7540. To receive email notices of new Advocacy research, news releases, regulatory communications, publications, and the latest issue of The Small Business Advocate newsletter, visit www.sba.gov/updates and subscribe to the Small Business Regulation & Research Listservs.

This report was developed under a contract with the Small Business Administration, Office of Advocacy, and contains information and analysis that was reviewed and edited by officials of the Office of Advocacy. However, the final conclusions of the report do not necessarily reflect the views of the Office of Advocacy.

Source: SBA Office of Advocacy

Wells Fargo Expands Technology Banking Division Coast to Coast

Wells Fargo & Company (NYSE: WFC) is helping drive U.S. innovation by expanding its Silicon Valley-based Technology Banking Division coast to coast. After opening new offices in Boston and Seattle in 2013, the division is planning to expand to New York this year.

"The rapidly expanding technology sector and the wealth around it are driving the country's economic growth," said Eric Houser, a 16-year Wells Fargo Commercial Banking veteran based in Silicon Valley who has been named head of the company's Technology Banking Division, which was established in 1999. "Wells Fargo's focus is to serve clients from start-up to large corporation."

For example, Wells Fargo was an early-stage banking partner and maintains a relationship today with Tesla Motors, the Palo Alto, Calif., designer and manufacturer of premium electric vehicles founded by Elon Musk. Another growing startup that Wells Fargo has supported since the company's founding is BrightSource Energy, which is currently building the largest solar plant in the world in California's Mojave Desert.

Also among Wells Fargo Technology Banking Division's rapidly growing customers is PitchBook, an independent research firm for the private equity and venture capital sectors. Founded in 2007 by John Gabbert and headquartered in Seattle, the company now employs 175, opened a New York office, and has quickly become one of the leading information resources for the venture capital and private equity industries, including Wells Fargo as a customer.

"The Technology Banking Division has been a perfect partner for us as we've rapidly grown our company and our base of clients around the globe," said Gabbert. "At PitchBook, we are passionate about innovation, technology, reliability and client service, so it is great to work with Wells Fargo who shares these same core values. They know our industry, they know our business, and they consistently exceed our expectations."

Propelled by growing demand nationwide from a wide range of U.S. technology companies, Wells Fargo Technology Banking Division is divided into four Specialty Groups:

- Technology** serves companies from inception through commercialization, global expansion, and liquidity. There are subgroups for Start-up Services, Venture Banking, and Middle Market. Key sectors: software, hardware/networking, semiconductor, internet/digital, media/advertising, and payments.
- CleanTech** serves businesses that manufacture, market or develop clean technology products and services.
- Life Sciences** serve pharmaceutical, medical device, health care information technology, biotech, and diagnostic industries through all stages of growth: from research and development to product launch, commercialization, and global expansion.

Continued on page 16

Banking Events Calendar



UDAAP:

What Your Frontline Needs to Know & Do January 22, 2014 - 11:30am - 1:30pm

This webinar speaks the language of the frontline and teaches them the what, when, how and why tied to being in compliance with this area of focus tied to UDAAP legislation.

The pressure is on for all customer contact personnel to identify and follow-through when a customer voices a complaint that could be construed or perceived as unfair, deceptive and/or abusive. It is a must that your branch personnel and the call center team stay alert and on the watch for responding, recording and follow through when a complaint is more than an inquiry or a simple remark. What is your solution? This program is designed and led by two of the country's most popular speakers who will provide the how-to on preparing your frontline to be on-point and well-advised regarding this hot topic. In addition, your staff will be reminded of behaviors that have no place on the frontline and that could be perceived as discrimination and poor customer service.

This webinar provides answers, suggestions and solutions, along with steps to take as the speakers walk your frontline through key definitions such as unfair, deceptive, abusive, act and practice. The program will create a channel of understanding in the way that true complaints should be resolved and reported inside your organization. If handled appropriately, and, with compassion, true complaints can help your compliance area identify problems and resolve them before the examiners arrive and avoid a filing at the CFPB.

Visit link to learn more:

<http://www.calbankers.com/webinar/udaap-what-your-frontline-needs-know-do>

Marketing & Advertising Compliance – The First UDAAP Hotspot

January 23, 2014 - 8:00am - 10:00am

If you read the first CFPB enforcement action carefully, it's clear what is being targeted: sales and marketing practices.

With everything going on in the financial services industry, more than ever it is important that your advertising and marketing efforts are effective. Regulator and examiner attention to your advertising and marketing efforts is at an all-time high. Advertising is being looked at in a different way than ever before.

There are new standards to observe, especially when it comes to UDAAP (Unfair, Deceptive, or Abusive Acts or Practices). This is a seismic shift in regulatory enforcement, where practices that were perfectly acceptable in years past are deemed to be problematic now. In the rush to attract new business and keep the clients you have, compliance requirements can be easily be missed or ignored. Is your marketing department communicating with your compliance staff?

This session will help. What can you say in advertisements? What do you have to say? What can you not say? There are many different sets of rules that govern these questions, and more are on the way. How about your promotional efforts – contacting prospects and customers to let them know what you have available? As the compliance environment changes and becomes more complex, you have to stay on top of all the rules and regulations. This session can help.

Visit link to learn more:

<http://www.calbankers.com/webinar/marketing-advertising-compliance-first-udaap-hotspot>

Opening Deposit Accounts: Business Accounts

January 23, 2014 - 11:30am - 1:30pm

Account opening takes well-trained personnel whose efficiency requires expertise and clear guidelines. This 3-part series focuses on the best methods for opening and maintaining deposit accounts for all your customer contact personnel. The last session in this series will discuss Business Accounts.

Employees who open deposit accounts face real challenges. This seminar explains the most common forms of organization business customers use: sole proprietorships, corporations and LLCs. Why would customers choose to operate a partnership, rather than a corporation? What's a limited partnership? Which entities must register with the state? What is the significance of a "DBA" or "assumed name" registration? When do we need a "resolution"? These issues are all addressed.

Visit link to learn more:

<http://www.calbankers.com/webinar/opening-deposit-accounts-business-accounts>

ACH Rules Changes: 2014 & Beyond!

January 28, 2014 - 11:30am - 1:30pm

Take steps to ensure that you are up-to-date on the latest changes to the ACH Rules. This informative session walks you through upcoming 2014 changes and takes a look ahead at changes that will occur down the road.

As a participant in the ACH process, it is your responsibility to ensure that you are updated and in compliance with current and new amendments to the ACH Rules. This informative session will walk you through the upcoming 2014 ACH Rules changes and take a look ahead at changes that will occur even further down the road. Take steps to help ensure that you are up-to-date on the latest changes to the ACH Rules.

Visit link to learn more:

<http://www.calbankers.com/webinar/ach-rules-changes-2014-beyond>

Opening Deposit Accounts Online: CIP, CDD, W-9, Signature Cards and More Regulatory Issues

January 29, 2014 - 11:30am - 1:30pm

Opening deposit accounts online is now becoming a way of life instead of an exception!

In building your system, you will not only need your marketing people involved from the outset but also your compliance team. The question is how to comply with all the new account opening procedures using the online mechanism and meet examiner expectations and scrutiny. The process should engage your customer but not put your financial institution in the regulatory hot seat. The life cycle of this service will be examined from start to finish, and you will be provided with checklists and thoughts about how to begin offering this service or check your existing process.

Speaker: Deborah Crawford is the President of gettechnical inc. She specializes in compliance and regulations for the deposit side of financial institutions. Her 20+ year career in banking and training began at Hibernia National Bank. She has been a seminar leader for many state associations and credit union groups across the nation. She has Bachelors and Masters degrees from Louisiana State University.

Visit link to learn more:

<http://www.calbankers.com/webinar/opening-deposit-accounts-online-cip-cdd-w-9-signature-cards-and-more-regulatory-issues>

Reverse Mortgages

January 29, 2014 - 8:00am - 10:00am

This webinar looks at the basic structure of Reverse Mortgages, and highlights the benefits and challenges of these products.

With our population aging at a rapid pace, a new area of growth for lenders has been introduced. Reverse Mortgages are products that allow older borrowers to tap into the equity that have created in their homes.

Visit link to learn more:

www.calbankers.com/webinar/reverse-mortgages

Social Media: FFIEC Consumer Compliance Risk Management Guidance

January 29, 2014 - 11:30am - 1:30pm

This presentation will cover regulatory expectations regarding social media and provide you with the information you need to develop your risk management program.

Are you in compliance? On December 11, the FFIEC issued guidance which requires financial institutions to develop a social media risk management program. Even if you aren't engaged in social media, you are expected to have a program and policy to address employee use. This presentation will cover regulatory expectations and help you develop your program.

The use of social media among financial institutions has been increasing at a rapid pace for the last several years with institutions developing Facebook sites, Tweeting on Twitter, and publishing YouTube videos. In response to the social media craze, the FFIEC released the Social Media Consumer Compliance Risk Management guidance on December 11, 2013. The guidance requires institutions to develop a risk management program to address consumer compliance risks as well as operational, legal and reputational risks posed by social media activities.

The guidance is primarily focused on the institution's use of social media and understanding the risks associated; however, even if your institution isn't engaged in social media you are expected to have a risk management program and policy to address employee use.

Visit link to learn more:

<http://www.calbankers.com/webinar/social-media-ffiec-consumer-compliance-risk-management-guidance>

Non Resident Aliens: Identification, TIN and Changing Tax Status

January 30, 2014 - 11:30am - 1:30pm

Opening accounts for NRAs is complicated process for your financial institution. The reward is great, but the compliance work is a little more intricate.

The Bank Secrecy FFIEC Examination manual has labeled these as higher risk customers and will require you to do more due diligence than on your ordinary customer. So you will be required to learn more about your NRA customer, and why the customer is banking with your financial institution. You also have different types of identification to consider as well as the interest reporting requirement on the 1042S since 2013. In this program, you will learn when to distinguish between resident aliens and non-resident aliens. Remember tax status changes and so does your customer's situation so you will have to keep up and work with a very interesting group of customers.

Visit link to learn more:

<http://www.calbankers.com/webinar/non-resident-aliens-identification-tin-and-changing-tax-status>

Managing Risks with Third-Party Relationships

January 30, 2014 - 11:30am - 1:30pm

The OCC has issued new guidance on managing the risks third-party relationships. This webinar will help you understand the guidance and discuss methods to help mitigate the risks.

It is important to assess and address the risks associated with outsourced technology services. The OCC has issued new guidance on managing the risks of these third-party relationships. This webinar will help you understand the guidance and discuss methods to help mitigate the risks.

Services provided by third-party companies are an integral part of today's business environment. It is important for the users of these third-parties to assess and manage the possible risks associated with using third-party relationships. A third-party relationship is any business arrangement between a financial institution and another entity, whether it is by contract or otherwise. Regulators expect financial institutions to perform risk management activities regardless of whether the financial institution performs the activity internally or through a third party. Risk management activities are performed throughout the relationship with the third-party.

Visit link to learn more:

<http://www.calbankers.com/webinar/managing-risks-third-party-relationships>

2014 Top Trends for Community Banks: Strategies for Success

January 31, 2014 - 11:30am - 1:30pm

Customers are embracing new technologies and delivery channels. Instead of playing catch up, this webinar will show you how to lead the way. You'll also learn new ideas for reducing costs, improving revenue and more.

The new year is a great time to look ahead and think about those things that you want to accomplish. Join us for an informative two hours as we explore some of the top trends for community banks in 2014 and beyond. This session will present several key ideas for you to consider as important in the coming year and provide insight into how to best evaluate and implement them in your institution. Remember:

- Customers are embracing new technologies and delivery channels – instead of playing catch up, this webinar will show you how to lead the way
- Doing the same things are going to get you the same results - this session will give you fresh ideas and implementation strategies
- Non-bank financial competitors are making inroads with your customers – gain insight into strengthening your existing relationships

Visit link to learn more:

www.calbankers.com/webinar/2014-top-trends-community-banks-strategies-success

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Wells Fargo Expands

Continued from page 14

- **Venture Fund Services** provides financial solutions for venture capital and private equity funds focused on technology industries.

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Source: Wells Fargo

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