

SMALL BUSINESS EXCHANGE

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YEARS

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Photo Credit: www.legion.org

JPMorgan Chase Announces \$4.2 Million Investment to Support Veteran Small Business Owners

JPMorgan Chase & Co. announced today \$4.2 million in investments to support veteran-owned small businesses. The multi-million dollar commitment benefits Community Development Financial Institutions (CDFIs), Main Street Launch (California), Carolina Small Business Development Fund (North Carolina, South Carolina and Florida), and PeopleFund (Texas), to provide loans for veterans looking to start or grow their own businesses. The firm also renewed its partnership with Bunker Labs to support their mission to equip veteran entrepreneurs with the tools and resources they need to succeed.

One million service members will transition out of the military over the next five years, nearly a quarter of who will try to start their own businesses, but only 4.5 percent will succeed due to lack of access to capital and networking. Veterans bring tremendous value to the economy, with nine percent of all businesses in the country

veteran-owned, representing nearly six million employees and \$1.2 trillion in sales.

“Veterans make excellent business owners, so it makes perfect sense for us to help connect them with the access to capital they need to succeed,” said Andrew Kresse, CEO of Business Banking at Chase. “We’re pleased to work with outstanding partners who serve the veteran business community, and in turn, help strengthen the communities in which we all live and work.”

The investments are a part of JPMorgan Chase’s Small Business Forward program to invest \$75 million over the next three years in support of women, minority and veteran-owned small businesses through a series of data-driven approaches to help build their long term success, while also creating local and inclusive economic growth.

Continued on page 7

Navigating the perils of the booming Construction industry

By Joyce Anne Grabel,

There’s a palpable sense of optimism among practitioners in the Construction insurance space who see this current bull market continuing and even growing. The private construction industry, in particular, has been in an upward trajectory over the past five years — providing a great deal of opportunity to insurers.

“The construction market is booming, with total project values approaching the high-water mark set in 2007 shortly before the financial crisis,” says Rob Brewer, vice president of industry solutions at The Hanover Insurance Group. From an insurance perspective, he adds, “there is ample capacity to take on well-managed risk.”

Brewer adds a cautionary note, however. A shortage of skilled labor and experienced management, combined with the stresses of working to meet the

shifting needs of the construction economy, will continue to have an impact on losses. Whether it’s residential buildings, commercial and institutional structures, or improving infrastructure, “underwriters need to be aware of the past, watching for signs that their customers may be taking on more work than they can effectively manage,” he notes.

Gary Kaplan, leader of XL Catlin’s North America construction unit, says the carrier enjoys a high renewal rate. “We find that most construction companies are looking for carriers that will meet their needs and be their long-term partners,” he adds.

“It’s highly competitive, regardless of region of the country and segment of the construction industry you’re dealing with,” says Andrew Murray, chief underwriting officer for Starr Companies’ construction unit. Renewal rates, he says, are generally flat to low single-digit reductions for accounts with acceptable loss history. Early renewal targets and

commitments have become more prevalent over the past year, he adds, “making new business even more difficult to obtain.”

While the market is generally stable, Murray adds, “there appear to be outliers on almost every third- and fourth-quarter deal we see, where the rest of the market will be within 5% of each other but then there will be one that is 20% lower or more.”

Avoiding the pitfalls

There are several key contributors to claims in the construction insurance space. One of the most significant is auto-related losses, notes Rick Keegan, president of construction at Travelers.

“We see a significant amount of large losses in construction as the result of auto accidents. Because many auto accidents also involve injuries to a contractor’s employees, accidents are a significant cause of workers’ compensation claims for a contractor,” Keegan explains.

One of the biggest causes, Kaplan points out, is distracted drivers talking or texting on their phones. To reduce risk, companies can employ software that can, say, shut down a phone while a vehicle is moving. “We’ve been able to show through loss history how much of an impact that can make in terms of decreasing losses,” he adds.

Bodily injury claims are still the largest category of loss in construction, whether the injury is to an employee or possibly another contractor on the job, says Brewer. “Another significant exposure is property damage claims,” he notes. “These can

trigger coverage under General Liability, either for premises and operations or, in the case of construction defect, completed operations.” He adds that there can also be significant defense costs associated with liability claims, as construction claims can be complicated and it can be difficult to establish financial responsibility.

“In New York, bodily injury claims alleging violations of the Labor Law drive significant general liability losses, with the average claim ultimately costing between \$3 and \$4 million dollars,” Murray points out. “Construction defect is always a concern, and is especially so in particular classes of construction and geographies.”

One of the most significant contributors to claims is increased risk for on-the-job injuries as a result of shifting employee demographics, says Keegan. He has seen a clear increase in construction workplace injuries and workers’ compensation claims due to inexperienced workers.

“The changing workforce and need for skilled construction labor is a top concern we continually hear about from our customers,” Keegan says. “The issue for contractors is twofold: There is a shortage of skilled labor, requiring contractors to sometimes hire workers who don’t have as much experience, while at the same time there is an aging construction workforce. The combination substantially changes the risk profile for a contractor.”

Visit link below for the full article
www.sbeinc.com/cms.cfm?fuseaction=news_detail&articleID=2186&pageID=25

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Community Outreach

New Report: Women of Color Underrepresented Among Doctors, Face Major Barriers

A new report from The Greenlining Institute and the Artemis Medical Society finds that women of color are severely underrepresented among U.S. physicians and face serious barriers to entering medicine and succeeding in the field. This, in turn, means millions of Americans of color lack access to culturally competent care from a provider with whom they feel comfortable. The report, "Breaking Down Barriers for Women Physicians of Color," is based on in-depth interviews with 20 women physicians from California and around the U.S.

"America needs doctors as diverse as our population, but we don't have them due to a flawed system," said Artemis Medical Society President Dr. Myiesha Taylor, a board-certified emergency medicine physician specialist.

"We know that doctors who understand their patients' communities and cultures can provide better care," said Artemis Medical Society Vice President Dr. Deonza Thymes. "Having more diverse physicians means better care for everyone."

Key findings of the report include:

- Many physicians interviewed described a lack of support from high school and college counselors, college professors and graduate students. Shockingly, 40 percent of interviewees recalled a high school or college counselor attempting to discourage them from pursuing a medical career, while over half had questioned their prospects of succeeding as a physician because they had never met a physician who shared their racial identity. These factors

no doubt contribute to the fact that women of color are severely underrepresented in medicine, representing just 11.7 percent of physicians.

- In addition to a lack of diversity among medical school faculty, participants cited incidents of overt racism. Several cited specific instances when lecturers casually referenced racist tropes to describe unruly patient interactions. Many interviewees described unequal treatment during medical school and residency, including instances in which male students were encouraged to voice their opinions while women were more likely to be silenced.
- Interviewees also cited financial barriers, including the expense of applying to medical

schools, which cost each interviewee several thousand dollars.

"Health sector employers, universities and foundations must all step up their effort to diversify the physician pipeline and make cultural competence a core element of medical schools and residency programs," said Greenlining Institute Health Policy Director and report co-author Anthony Galace. "Medical schools and institutions must strengthen anti-discrimination and reporting policies to make sure that those who suffer discrimination feel safe in reporting it."

THE GREENLINING INSTITUTE
A Multi-Ethnic Public Policy,
Research and Advocacy Institute

SOURCE: The Greenlining Institute



Business Toolkit

5 Tips for Financing Your Startup

By Kimberly de Silva,

In any economic climate, it is challenging to find the funds to set up a business. Many entrepreneurs fail because they don't perform thorough research before venturing into business. It's important to fully investigate the economic market of the area of business you are about to step foot in, as this helps to determine the degree of difficulty to finance the business. On the other hand, it's also easy to let overanalyzing and overthinking stop you from taking the leap.

Any entrepreneur will tell you that securing startup funds can be the toughest part of starting your own business. As Inc. states, "Nothing is scarcer than cash (except maybe sleep) when you're starting out." While the competition for funds gradually increase each day, your chances of securing investors significantly slims. So, before writing an application for business financing, you need to prepare yourself. Below are helpful tips for financing your small business startup.

1. Have a detailed business plan.

A business blueprint is the foundation of every successful business, as it maps out the course of the enterprise for several years. Without proper business plans, investors will not see the value of investing in your business. Martin Zwilling, veteran startup mentor, says that "to investors, startups without business plans are just expensive hobbies." According to Entrepreneur, "one of the quickest ways to kill your credibility and your startup is to offer a poorly written business plan, or none at all."

If you want to secure sufficient startup funds from lenders, you must be able to show them a detailed business plan. It uncovers the opportunities you have identified in the market that will bring profits -- if funded. Additionally, in the business plan, you should indicate measurable goals that will convince lenders to support your idea. Not sure where to start? Here are some templates to get you going.

2. Seek advice from experienced investors.

You should acquire financial advice from experienced investors in your locality. They will show you how they obtained funds to start their own organizations. Additionally, they will direct you to the right lending firms to get business loans at the lowest interest rates. Apart from advising you, expert investors can also offer you resources to start your business. Many successful and philanthropic business magnates are willing to fund viable ideas that are likely to bring profits (think Shark Tank).

3. Maintain a good credit score.

A good credit score allows you to enjoy numerous benefits. Banks will be more likely to provide you with enough money to start a business, as well as provide you with loans with better terms and lower interest rates.

If you have a bad credit score, you should repair it before approaching financial institutions for loans. Some concrete ways to steadily increase

your credit score include simply applying for credit cards, making everyday purchases with them and paying them off immediately... and I mean immediately. A common misconception about credit cards is that you will have to pay interest on every single purchase that you make, but that's not necessarily true. Typically you will only have to pay an interest rate on a credit card payment if you do not pay your bill on time. That's why it is inherently important to pay off your bill right after you make a purchase using your credit card, because if you wait until later it becomes easier and easier to forget.

4. Network with the right people.

You've probably heard it before, networking with success-oriented individuals will enable you to significantly grow your business. Professional networking is healthy for all sorts of businesses and it can help you acquire the funds to start a new enterprise.

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Access to Capital

New QuickBooks Capital Eases Small Business Lending

Intuit Inc. has launched QuickBooks Capital, a lending product that helps small businesses get the capital they need to succeed. Building on Intuit's long history of using leading edge data science and machine learning, QuickBooks Capital has developed a breakthrough credit model to help young small businesses overcome the barriers they have traditionally faced in accessing small dollar loans. QuickBooks Capital delivers:

- The ability for a small business to use their own QuickBooks data to get full credit for their business performance, historical and ongoing.
- A streamlined and transparent application process that is embedded within QuickBooks so that small businesses can access funding right inside their daily workflow, just as they need it.
- New opportunities for small business growth -- 60 percent of QuickBooks Capital customers would likely not get a loan elsewhere, and 46 percent have never even applied for a loan before.

"The QuickBooks Capital credit model is delivering powerful results for small businesses -- getting capital into the hands of so many credit-worthy small businesses that otherwise felt stuck," said Rania Succar, head of QuickBooks Capital at Intuit. "We are particularly proud to be innovating for young businesses because they are critical to the future success of the economy, but very underserved by the options available in today's credit market."

Taking The Friction Out Of Small Business Lending

According to a recent Federal Reserve study, 70 percent of businesses younger than five years need funding to grow, but only 23 percent of them get the funds they need. Even among those who are able to access credit, more than half are dissatisfied with the experience according to the same Federal Reserve study. Although new young businesses are the growth engine of the economy, generating twice as many jobs as more established businesses, lack of funding is a top reason that about 50 percent of them fail within the first five years.

The average QuickBooks customer needs a \$25,000 working capital loan in order to take advantage of growth opportunities, such as buying inventory, paying for packaging so they can get their product into a retail store or hiring an additional employee to accept new jobs. QuickBooks Capital is tailor made for these businesses.

Giving Businesses Credit For Their Past, Capital For Their Future

Powered by more than 26 billion QuickBooks data points and third party data sources, the QuickBooks Capital credit model provides a powerful view of a small business' borrowing capacity. Small businesses are empowered to use their own QuickBooks data to provide an automated, comprehensive view of what's happening with their business, including:

- Free cash flow: QuickBooks provides a comprehensive picture of cash flow because in addition to the core accounting app including payroll and payments, small businesses also connect their bank accounts and credit cards, as well as other third party apps to get a full picture of their business.
- Future income: QuickBooks data allows small businesses to get credit for open invoices, work in progress, total inventory, and ongoing projects.
- Relative performance: Because there are more than 2.3M QuickBooks users, QuickBooks makes it easy to understand how a small business stacks up against others like them.
- Trends: QuickBooks makes it easy to understand a small business within the context of individual business trends (seasonality and growth), as well as market trends.

In addition to delivering loans directly, Intuit is evaluating other potential applications for the QuickBooks Capital credit model, including enabling customers to share these data attributes with other lenders to transform the small business lending experience more broadly.

Fast, Transparent and Integrated Borrowing Experience

The traditional process of applying for credit today is full of friction. It sometimes requires multiple years of tax returns, business plans and other documents and often takes several days or weeks to hear back with a final decision. In the

case of some online lenders, it can result in very high interest rates with low transparency.

QuickBooks Capital removes all of the friction from the application process. Small businesses that qualify for the offering can access funds from a new "Capital" tab right inside QuickBooks, where they can always see how much they are eligible to apply for based on the latest developments in their business. The working capital loans currently offered range up to \$35,000, with a term between three and six months. The product also emphasizes transparency by always displaying annual percentage rates (APRs) to borrowers. Other than interest cost, there are no origination fees or prepayment penalties.

Meeting the Needs of New Small Businesses

QuickBooks Capital is already making a difference for hundreds of small businesses that were invited to use the product through a private beta.

- Underserved businesses are now able to access capital: 60 percent of QuickBooks Capital customers would likely not get a loan elsewhere.
- Borrowing is no longer intimidating: 46 percent of QuickBooks Capital customers had never even applied for a loan before.

Visit link below for the full article:

www.sbeinc.com/resources/cms.cfm?fuseaction=news.detail&articleID=2187&pageID=25

California Sub-Bid Request Ads



O.C. Jones & Sons, Inc.
1520 Fourth Street • Berkeley, CA 94710 Phone: 510-526-3424 • FAX: 510-526-0990
Contact: Jean Sicard
An Equal Opportunity Employer
REQUEST FOR SBE

SUBCONTRACTORS AND SUPPLIERS FOR:

**Richmond-San Rafael Bridge Access Improvement Project
Package B-1
Bay Area Toll Authority
BID DATE: November 29, 2017 @ 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, Sweeping, Health & Safety Plan, Treated Wood Waste, Public Safety Plan, Adjust Utilities to Grade, Cold Plane AC, Polyester Concrete Overlay, Clearing & Grubbing, Develop Water Supply, Roadway Excavation (Type Z-2 Aerially Deposited Lead), Rock Blanket, Soil Amendment, Planting & Irrigation, Imported Topsoil, Hydroseed, Erosion Control, AC Dike, Tack Coat, Grinding, Minor Concrete, Drill and Bond Dowel, Clean Expansion Joint, Roadside Signs, Underground, Construction Survey, Misc. Iron & Steel, Misc. Metal Bridge, Fencing, Midwest Guardrail System, Concrete Barrier, Crash Cushion, Striping & Marking, Electrical and Construction Materials

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 SBE Participation. Plans & Specs are available for viewing at our office.



8201 Edgewater Drive, Suite 202 • Oakland, CA 94621
Phone (510) 777-5000 • Fax (510) 777-5099

SLBE (Alameda CTC) Subcontractor/Supplier Bids Requested For:
City of Fremont • Warm Springs BART West Access Bridge and Plaza Project (Rebid)
City Project No. PWC 8804
Bid Date: November 14, 2017 at 2:00PM
Fax all quotes to 510-777-5099

Requesting certified SLBE (Alameda CTC) Subcontractor and Supplier Quotes on: Ready-Mix Supplier, Aggregate Supplier, Misc. Metals Supplier, Structural Steel Supplier, Pipe Supplier, Station Plaza Furnishings, Bridge Bearing Pads, Electrical, Communications, Fencing, Railing, Rebar, Mechanical, Civil & Utilities, Elevator & Escalator, Masonry, Concrete Flatwork, Structural Steel Erection, Structural Concrete, Landscaping, Signs, Striping, Driven Pile, Demolition, Water Pollution Prevention, Construction Testing, Trucking

Plans and specifications are available through BidSync, may be purchased through ARC (408) 262-3000, or are available for viewing by appointment only at Shimmick Construction's Office: 8201 Edgewater Drive, Suite 202, Oakland, CA 94621. Please contact Jamie Helmick at jhelmick@shimmick.com.

Subcontractors and Suppliers interested in this project may contact Aron Oshio by email at aoshio@shimmick.com.

100% Performance and Payment bonds with a surety company subject to approval of Shimmick Construction Company, Inc. are required of subcontractors for this project. Shimmick Construction will pay bond premium up to 1.5%. Subcontractors will be required to abide by terms and conditions of the AGC Master Labor Agreements and to execute an agreement utilizing the latest SCCI Long Form Standard Subcontract incorporating prime contract terms and conditions, including payment provisions. Shimmick Construction's listing of a Subcontractor is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with the Subcontractor's price quote. Shimmick Construction requires that Subcontractors and Suppliers price quotes be provided at a reasonable time prior to the bid deadline to enable a complete evaluation. For assistance with bonding, insurance or lines of credit contact Scott Fairgrieve at (510) 777-5000.



California Sub-Bid Request Ads

TAFT ELECTRIC COMPANY
1694 EASTMAN AVENUE, VENTURA, CA 93003
Contact: Arnold Tostado • atostado@taftlectric.com
Phone: (805) 642-0121 • Fax: (805) 650-9015

Invites sub-bids from qualified DBE businesses for the following project:

Agency: City of Santa Clarita
Seco Canyon Road & Garzota Drive Traffic Modification
C4014, HSIPL-5450(092)
Location: Santa Clarita, CA
BID DATE: November 21, 2017 @ 11:00 AM

Trades Seeking: Striping, Concrete

We are an Equal Opportunity Employer and intend to seriously negotiate with qualified Disadvantaged Business Enterprise subcontractors and suppliers for project participation.

Payment and performance bonds may be required. Please contact us at the above listed number for further information regarding bidding on this project. To the best of our abilities we will help with bonds/insurance/credit. Plans are available for viewing at our office.

We Are An Equal Opportunity Employer

SKANSKA

WEST MISSION BAY DRIVE BRIDGE PROJECT
CITY OF SAN DIEGO
FEDERAL AID PROJECT NO. BHLS-5004(049)
DBE Goal: 6.7%
Bid Date: November 17, 2017 – 2:00 PM

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.

Plans and Specifications are available for view at our main office in Riverside or on the City of San Diego Planet Bids website: <https://www.planetbids.com/portal/portal.cfm?companyID=17950>

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

Prepare Storm Water Pollution Prevention Plan, Lead Compliance Plan, Clearing and Grubbing, Cold Plane Asphalt Concrete Pavement, Place Hot Mix Asphalt (Type A), Place Hot Mix Asphalt Dike (Type E), Minor Concrete, Asphaltic Emulsion (Fog Seal Coat), Tack Coat, Rock Blanket, Remove Concrete, Construction Area Signs, Traffic Plastic Drums, Flashing Arrow Signs, Portable Changeable Message Signs (Type I), Type III Barricade, Temporary Railing, Temporary Crash Cushion, Temporary Pavement Markings (Tape), Temporary Traffic Stripe (Tape), Temporary Pavement Markers (Retroreflective and Non Reflective), Temporary & Permanent Erosion Control, Roadway Excavation, Class II Base, Cement Treated Base, Curb Inlet, Drainage Inlet, Catch Basin, CIP Junction Structure, Cleanout, Curb Outlet Replace OCP Inlet/Riser, Remove & Install Sign Structure, 18" RCP, 24" RCP, 30" RCP, 48" RCP, 12" steel Pipe, 18" Flared End Section, Geotextiles for Drainage, Rip Rap, Salvage and Relocate Existing Rip Rap, Drainage Inlet Markers, Remove Pipe and Inlet, Chain Link Fence, Protective Railing, Remove Chain Link Fence, Install sign, Metal Post (Roadside Sign) Install Sign (Mast-arm Hanger Method), Install Roadside Sign (Wood Post), Remove Metal Post, Remove Roadside Sign (Wood Post), Guardrail (Midwest Guardrail System 6" Wood Post) Transition Railing (Type WB-31), End Anchor Assembly (Type SFT), In-line Terminal System, Flared Terminal System, Crash Cushion Module, Remove and Replace, Concrete Barrier, Pavement Markers, Paint Traffic Stripe (2-Coat), Painted Pavement Markings (2-Coat), Removal of Pavement Marker (P), Remove Thermoplastic Pavement Markings, Remove Painted Traffic Stripe, Signal and Lighting (P) Video Inspecting Pipelines and Culverts for Acceptance, Pedestrian Barricade, Landscaping & Irrigation, Bridge Removal, Structure Excavation (Bridge), Structure Backfill (Bridge) Cast-In-Drilled-Hole Concrete Piling, Prestressing CIP Concrete, Temp Trestle, Structural Concrete, Joint Seal Assembly, Bar Reinforcing Steel, Prepare and Stain Concrete, Miscellaneous Metal, Bridge Deck Drainage System, Cable Railing, Handrailing, Bridge Lighting, Slope Paving Removal, Ground Anchor Wall, Structure Excavation, Structure Backfill, Structure Backfill (Ground Anchor Wall) (F), Ground Anchor Wall (Subhorizontal) (P), Structural Concrete, Retaining Wall (F), Architectural Treatment (F), Bar Reinforcing Steel, (Retaining Wall) (P-F), Structural Shotcrete (F), Slope Paving (Concrete) Minor Concrete (Gutter), Cable Railing (P-F), Eastern & Western Mitigation Sites - Shrub Removal, Eastern & Western Mitigation Sites - Revegetation, Steel Casing (30-Inch), Sewer Isolation Gate Valve (14-Inch), Access Manhole (5' x 3'), Removal or Abandonment of Existing Water Facilities Handling and Disposal of Non-friable Asbestos Material, Water Main, Gate Valve, Sewer Force Main, and Cathodic Protection

Please submit scope sheets 3 days prior to bid to allow for proper evaluation.

Subcontracting Requirements: Skanska's insurance requirements are Commercial General Liability (GL): \$1M ea. occ., \$1M personal injury, \$2M products & completed operations agg. & general agg.; \$1M Auto Liability; \$5M Excess/Umbrella and \$1M Workers Comp. Endorsements and waivers required are the Additional Insured End., Primary Wording End., & a Waiver of Subrogation (GL & WC). Other insurance requirements may be necessary per scope. Subcontractors may be required to furnish performance & payment bonds in the full amount of their subcontract by an admitted surety & 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. 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.

Skanska is an Equal Opportunity/Affirmative Action Employer

This contractor and subcontractor(s) shall abide by the requirements of 41 CFR 60-300.5(a) and 60-741.5(a). These regulations prohibit discrimination against qualified individuals on the basis of protected veteran status or disability, and require affirmative action by covered prime contractors and subcontractors to employ and advance in employment qualified protected veterans and individuals with disabilities.

Skanska Estimating Dept.: 1995 Agua Mansa Rd, Riverside, CA 92509 - Phone: (951) 684-5360, Fax: (951) 788-2449
Estimator: Jerome DiPadova • Email: bids.social@skanska.com

DESILVA GATES
CONSTRUCTION

11555 Dublin Boulevard • P.O. Box 2909
Dublin, CA 94568-2909
(925) 829-9220 / FAX (925) 803-4263
Estimator: JIM YACKLEY
Website: www.desilvagates.com
An Equal Opportunity Employer

DeSilva Gates Construction (DGC) is preparing a bid as a Prime Contractor for the project listed below:

CALTRANS ROUTE 680 – CONSTRUCTION ON STATE HIGHWAY IN ALAMEDA COUNTY AT VARIOUS LOCATIONS FROM 0.4 MILES NORTH OF MISSION SAN JOSE SEPARATION (MISSION BLVD/RTE 238) TO 0.3 MILES NORTH OF ALCOSTA BLVD. OVERCROSSING,
Contract No. 04-4G1154

Federal Aid Project No. ACIM-680-1(080)E, Disadvantaged Business Enterprise Goal Assigned is 14%

OWNER:
STATE OF CALIFORNIA
DEPARTMENT OF TRANSPORTATION
1727 30th Street, Bidder's Exchange, MS 26,
Sacramento, CA 95816

BID DATE: DECEMBER 5TH, 2017 @ 2:00 P.M.

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

AC DIKE, COLD PLANE, CONCRETE BARRIER, CONSTRUCTION AREA SIGN, ELECTRICAL, EMULSION SUPPLIER, EROSION CONTROL, K-RAIL SUPPLIER, LEAD COMPLIANCE PLAN, METAL BEAM GUARDRAIL, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, ROADSIDE SIGNS, ROADWAY EXCAVATION, SAWCUTTING, SHORING, SIGN STRUCTURE, STRIPING, STRUCTURAL BACKFILL, STRUCTURAL EXCAVATION, SWPPP PREP/WATER POLLUTION CONTROL PLAN PREPARE, TEMPORARY EROSION CONTROL, TESTING, TREE REMOVAL/TRIMMING, UNDERGROUND, VEGETATION CONTROL, TRUCKING, STREET SWEEPING, EROSION CONTROL MATERIAL, CLASS 2 AGGREGATE BASE MATERIAL, CLASS 4 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (GAP GRADE) MATERIAL, AND STRUCTURE CONCRETE/RETAINING WALL.

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is ftp@desilvagates.com and password is f7pa55wd) or from the Owner's site at www.dot.ca.gov/hq/esc/oe/weekly_ads/all_adv_projects.php

Fax your bid to (925) 803-4263 to the attention of Estimator Jim Yackley. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at: www.dir.ca.gov/Public-Works/Public-Works.html

If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (<http://californiasbdc.org>) or contact the California Southwest Transportation Resource Center (www.transportation.gov/osdbu/SB-TRCs). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an equal opportunity employer.

DESILVA GATES
CONSTRUCTION

11555 Dublin Boulevard • P.O. Box 2909
Dublin, CA 94568-2909
(925) 829-9220 / FAX (925) 803-4263
Estimator: JIM YACKLEY
Website: www.desilvagates.com
An Equal Opportunity Employer

DeSilva Gates Construction (DGC) is preparing a bid as a Prime Contractor for the project listed below:

CALTRANS ROUTE 680 CONSTRUCTION ON STATE HIGHWAY IN ALAMEDA, IN FREMONT, FROM 0.15 MILE SOUTH OF SCOTT CREEK ROAD UNDERCROSSING TO AUTOMALL PARKWAY OVERCROSSING,
Contract No. 04-3G6034,
Federal Aid Project No. ACIM-680-1(081)E, Disadvantaged Business Enterprise Goal Assigned is 12%

OWNER:
STATE OF CALIFORNIA -
DEPARTMENT OF TRANSPORTATION
1727 30th Street, Bidder's Exchange, MS 26,
Sacramento, CA 95816

BID DATE: DECEMBER 20th, 2017 @ 2:00 P.M.

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

CLEARING AND GRUBBING/DEMOLITION, COLD PLANE, CONCRETE BARRIER, CONSTRUCTION AREA SIGN, CRACK SEALING, ELECTRICAL, EMULSION SUPPLIER, EROSION CONTROL, FABRIC/GEOSYNTHETIC PAVEMENT INTERLAYER, K-RAIL SUPPLIER, METAL BEAM GUARDRAIL, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, PCC PAVING, ROADSIDE SIGNS, ROADWAY EXCAVATION, RUMBLE STRIP, SIGN STRUCTURE, STRIPING, STRUCTURAL BACKFILL, STRUCTURAL EXCAVATION, SWPPP PREP/WATER POLLUTION CONTROL PLAN PREPARE, TESTING, TRAFFIC CONTROL MATERIAL, UNDERGROUND, VEGETATION CONTROL, TRUCKING, WATER TRUCKS, WATERPROOFING, STREET SWEEPING, EROSION CONTROL MATERIAL, FURNISH PRECAST CONCRETE DECK UNIT, IMPORTED BORROW, CLASS 2 AGGREGATE BASE MATERIAL, CLASS 4 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (OPEN GRADE) MATERIAL, RUBBERIZED HMA (GAP GRADE) MATERIAL, STRUCTURE CONCRETE, RETAINING WALL.

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is ftp@desilvagates.com and password is f7pa55wd) or from the Owner's site at www.dot.ca.gov/hq/esc/oe/weekly_ads/all_adv_projects.php

Fax your bid to (925) 803-4263 to the attention of Estimator Jim Yackley. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at: www.dir.ca.gov/Public-Works/PublicWorks.html

If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (<http://californiasbdc.org>) or contact the California Southwest Transportation Resource Center (www.transportation.gov/osdbu/SBTRCs). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an equal opportunity employer.

California Sub-Bid Request Ads

National Plant Services, Inc.,
is looking for LBE's to perform the following
services as part of our project team:

**DRUMM & JACKSON STREETS
SEWER IMPROVEMENTS
CONTRACT NO. WW-657R**

Submit Quotes by November 15, 2017

- Bid Item SW-3 - Traffic Routing Work
- SW-4 - Partial Demolition of Roof
- SW-5 - Internal Bracing/Shoring
- SW-6 - Waterblasting
- SW-7 - Sewer Bypassing
- SW-8 - Chipping of concrete and removal of deteriorated steel
- SW-9 - Chipping of concrete and cleaning of steel
- SW-10 - Offhaul and disposal of debris from waterblasting
- SW-11 - Adhesive Dowels
- SW-12 - Install Steel Reinforcing
- SW-13 - Wall Chipping and Patching
- SW-16 - Installation of Hatch box for Sewer

Bid Documents, videos, and specs are here:
<https://www.dropbox.com/sh/invvbf059lsoia/AADF-YMaHK7Eq3NdSHJni9xSa?dl=0>

NATIONAL PLANT SERVICES, INC.
2159 National Avenue • Hayward, CA 94545
mobile: (925) 262-7366
office: (510) 876-5412
email: mbeason@nationalplant.com



BROSAMER & WALL, INC.

An Equal Opportunity Employer
is requesting quotations from all qualified

DBE

Professional services, sub-contractors, material suppliers and trucking for the following project:

Contract No. 04-3G6034

Pavement Rehabilitation and Ramp Metering

STATE HIGHWAY 680 IN ALAMEDA COUNTY, IN FREMONT, FROM 0.15 MILE SOUTH OF SCOTT CREEK ROAD UNDERCROSSING TO AUTOMALL PARKWAY OVERCROSSING.

Bid Closing Date: December 20, 2017 @ 2:00 PM

DBE GOAL: 12%

**We Encourage All DBEs To Attend The Mandatory Prebid Meeting Scheduled On
November 15, 2017 At 10:00 A.M. In Order To Meet The B&W Team
At The Caltrans Pleasanton Construction Office, 5675 B Gibraltar Dr., Pleasanton, Ca 94588.**

CONTACT:

Brosamer & Wall Inc.

1777 Oakland Blvd, Suite 300 • Walnut Creek, California 94596

PH: 925-932-7900 • FAX: 925-279-2269

PROJECT SCOPE:

We are requesting bids for the following trades and/or material suppliers:

Brosamer & Wall Inc., is requesting quotes from all qualified subcontractors and suppliers including Certified DBE firms for all items of work, including but not limited to:

Lead Compliance Plan, Progress Schedule, Construction Area Signs, Traffic Control System, Temporary Traffic Devices, Temporary Traffic Stripe (Paint), Temporary Railing (Type K), Prepare SWPPP, Storm Water Sampling And Analysis Day, Storm Water Annual Reports, Street Sweeping, Temporary Erosion Control Measures (Check Dams, Fiber Roll, Protect Inlets, Etc.), Remove Yellow Thermoplastic Traffic Stripe (Hazardous Waste), Treated Wood Waste, Temporary High Visibility Fence, Clearing And Grubbing, Structure Excavation, Structure Backfill, Pervious Backfill Material (Retaining Wall), Aggregate Base, Aggregate Subbase, Lean Concrete Base, Lean Concrete Base Rapid Set, Crack & Seal Existing PCC Pavement, Crack Treatment, Replace Asphalt Concrete Surfacing, Hot Mix Asphalt, Rubberized Hot Mix Asphalt, Geosynthetic Pavement Interlayer, Place Hot Mix Asphalt Dike, Tack Coat, Remove Asphalt Concrete Pavement, Remove Asphalt Concrete Dike, Cold Plane Asphalt Concrete Pavement, Precast Jointed Concrete Pavement, Individual Slab Replacement (RSC), Furnish Piling, Drive Pile (Class 90), 60" Cast In Drilled Hole Concrete Pile (Sign Foundation), Structural Concrete Retaining Wall, Structural Concrete, Minor Concrete, Fractured Rib Texture, Joint Seal, Bar Reinforcing Steel, Furnish Sign Structure (Truss), Remove Sign Structure, Underground Storm Drain Systems – Reinforced Concrete Pipe, Remove Concrete Channel, Culvert Slurry Cement Backfill, Sand Backfill, Concrete (Gutter Lining), Rock Slope Protection, Rock Slope Protection Fabric, Minor Concrete, Minor Concrete (Brushed Concrete), Frame & Grate, Remove Pavement Marker, Pavement Marker (Retroreflective), Barrier Marker, Object Marker, Remove Roadside Sign, Remove Roadside Sign, Panel, Relocate Roadside Sign, Furnish Aluminum Sign Panels, Retroreflective Sheeting, Metal (Barrier Mounted Sign), Roadside Sign (One And Two Post), Midwest Guardrail System (Wood Post), Vegetation Control (Minor Concrete), Transition Railing, End Anchor Assembly, Alternative In Line Terminal System, Concrete Barrier, Remove Guardrail, Thermoplastic Pavement Marking (Enhanced Wet Night Visibility), Two Component Paint Traffic Stripe, Thermoplastic Traffic Stripe, Rumble Strip, Maintaining Existing Traffic Management System Elements During Construction, Modifying Existing Electrical System, General Trucking and Bulk Asphalt Oil Supply.

Requirements: Brosamer & Wall, Inc. will work with interested subcontractors/suppliers to identify opportunities to break down items into economically feasible packages to facilitate DBE Participation. Brosamer & Wall, Inc. is a union signatory contractor. Subcontractors must possess a current contractor's license, insurance coverage and worker's compensation for the entire length of the contract.

All subcontractors will be required to sign our standard Subcontract Agreement. 100% payment and performance bonds may be required. If you have any questions regarding this project or need assistance in obtaining/waiving insurance, bonding, equipment, materials and/or supplies please call or email Robert Rosas contact information below.

Plans and specifications can be viewed at our office located at 1777 Oakland Blvd Suite 300, Walnut Creek, Ca. 94596 or at no cost from Caltrans website. B&W will also make plans electronically please email rrosas@brosamerwall.com for free online link. Brosamer & Wall INC., intends to work cooperatively with all qualified firms seeking work on this project. If you are interested in submitting a subcontractor bid for this project, you may contact Robert Rosas Chief Estimator at 925-932-7900 or fax us your quote at 925-279-2269. PLEASE SUBMIT A COPY OF YOUR CURRENT DBE CERTIFICATION WITH YOUR BID. Subcontractors, Dealers/Suppliers and Brokers please provide your designation code to us on or before the bid date. B&W, INC., IS AN EQUAL OPPORTUNITY EMPLOYER.



19 PAMARON WAY, NOVATO, CA 94949
PHONE: (415) 382-1188 • FAX: (415) 883-7529
CONTACT: Kelsey Godfrey
Email: bid@arntzbuilders.com

REQUESTS QUOTATIONS FROM ALL
STATE OF CALIFORNIA DGS CERTIFIED DVBE
SUBCONTRACTORS & SUPPLIERS
and ALL QUALIFIED SUBCONTRACTORS & SUPPLIERS
FOR ALL TRADES FOR THE FOLLOWING PROJECT:

**MODERNIZATION AND NEW CONSTRUCTION, INCREMENT
1 FOR THE EL CENTRO/SALVADOR CONSOLIDATION MEASUREMENT PROJECT AT EL CENTRO ELEMENTARY SCHOOL
NAPA, CA**

**BID DATE: November 27 @ 10:00am
ESTIMATE: \$13,500,000 - \$15,000,000**

Trades needed but not limited to: Building Demolition, Concrete Forming & Accessories, Concrete Reinforcing, Cast-In-Place Concrete, Concrete Floor Finishes, Structural Steel Framing, Metal Decking, Metal Fabrications, Access Ladders, Glued Laminated Construction, Finish Carpentry, Architectural Wood Casework, Roofing Repair, Insulation, Weather Barriers, Water Vapor Emissions Control Coating, Metal Roof Panels, Modified Bituminous Membrane Roofing, Sheet Metal Flashing and Trim, Roof Specialties, Roof Accessories, Firestopping, Joint Sealants, Hollow Metal Door & Frames, Access Doors and Panels, Overhead Coiling Doors, Aluminum Entrances & Storefronts, Aluminum Windows, Door Hardware, Glazing, Louvers, Concrete Floor Preparation, Gypsum Board Assemblies, Cement Plaster, Tiling, Acoustical Ceilings, Resilient Flooring, Fluid-Applied Flooring, Tile Carpeting, Wall Panels, Exterior Painting, Interior Painting, Visual Display Boards, Signage, Toilet Compartments & Accessories, Fire Protection, Lockers, Foodservice Equipment, Audio-Visual Equipment, Window Shade Systems, Countertops, Site Furnishings, Wheelchair Lifts, Plumbing, HVAC, Electrical, Earthwork, Site Concrete, Chain Link Fences & Gates, Ornamental Steel Fences & Gates, Irrigation System, and Landscape Planting

CONTACT: Kelsey Godfrey bid@arntzbuilders.com

All contractors shall be registered with the Department of Industrial Relations pursuant to Labor Code Section 1725.5 to be qualified to bid on, be listed in a bid proposal (submitted on or after March 1, 2015) or be awarded a contract for public work on a public works project (awarded on or after April 1, 2015). In addition, they are subject to the requirements of Section 4104 of the Public Contract Code.

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 ARNTZ BUILDERS, INC. REQUIREMENT THAT SUBCONTRACTORS PROVIDE A 100% FAITHFUL PERFORMANCE AND PAYMENT BOND 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
AN EQUAL OPPORTUNITY EMPLOYER



Kiewit Infrastructure West Co.

4650 Business Center Drive Fairfield, CA 94534
Attn: Victor Molina • norcal.bids@kiewit.com
Fax: 707-439-7301

Requests sub-bids from qualified California Unified Certification Program (CUCP) certified Disadvantaged Business Enterprise (DBE), Subcontractors, Consultants, and/or Suppliers seeking to participate in the Construction on State Highway in Plumas County near Canyon Dam from 0.2 Mile South to 0.3 Mile North of Lake Almanor Spillway, Bridge Replacement Project in Plumas County, CA.

<http://www.dot.ca.gov/obeo/index.html>

Subcontractors and Suppliers for the following project:

**Lake Almanor Bridge Replacement Project
Contract No. 02-0E1804**

Owner: Caltrans

Bid Date: November 15, 2017 at 2:00 P.M.

**Local Business Enterprises, Small/Micro (LBEs)
Disadvantaged Business Enterprises (DBEs)**

wanted for the following scopes, including, but not limited to: AC Milling, AC Paving, Aggregates, Asbestos Abatement, Bridge Bearings, Bird Control, Minor Concrete, CIDH, Concrete Supply, Concrete Reinforcement and Dowels, Structural Concrete, Precast Concrete, Concrete Pumping, Concrete Formwork, Concrete Barriers, Concrete Washouts, Clear & Grub, Core Drilling, Crash Cushion, Cable Railing, Demolition, Earthwork, Erosion Control, Fencing, Guardrail, Hydroseeding, Joint Sealant, K-rail, Metals, Pavement Markings, Pipe Supply, Polyester Concrete Overlay, Quality Control, Rock Slope Protection, Street Sweeping, SWPPP, Signage, Survey, Traffic Control, Temp Facilities, Temp Signal System, Trucking & Hauling, Water Truck.

Bonding, insurance and any technical assistance or information related to the plans or specification and requirements for the work will be made available to interested certified, DBE suppliers and subcontractors.

Assistance with obtaining necessary equipment, supplies, materials, or services for this project will be offered to interested certified suppliers and subcontractors.

**Subcontractor and Supplier Scopes are due
November 10, 2017 and Quotes NO LATER THAN
November 14, 2017 at 5 PM.**

Plans are available for viewing at our office at our address below and through SmartBidNet (SBN).

All subcontractors that are registered in our SBN database will receive an invitation to bid. Please visit <http://www.kiewit.com/districts/northern-california/overview.aspx> to register your company and to be able to receive bidding information, view plans and specifications.

You can view the plans in our office during regular business hours by appointment.

Performance Bond and Payment Bonds may be required for subcontractors and a suppliers bond for suppliers.

**An Equal Opportunity Employer
CA Lic. 433176
DIR # 1000001147**

5 Tips for Financing Your Startup

■ Continued from page 2

When you've done a solid amount of face-to-face networking, you can also take advantage of these networking skills online. You can use a crowdfunding site to raise money to start your business. Set a goal to raise a particular amount of money within a specific period and use the power of the crowd. The Freedom Journal, for example, raised \$453k in 33 days on Kickstarter.

5. Make a budget and shop for financing.

A budget is the financial aspect of your business plan that should guide your new venture. Most of the time lenders demand a detailed budget before releasing funds to their clients. After making a budget, you should approach several financial institutions in your locality. Consider a lender that offers business loans at the lowest interests.

SOURCE: www.entrepreneur.com

Visit www.sbeinc.com
to download the latest SBE
Newspaper and Newsletter



DO YOU KNOW ABOUT THE 3-FOR-1 AD OFFER IN THE SMALL BUSINESS EXCHANGE?

SPECIAL OFFER

SBE increases the value of a single ad ... by 3!

**We will make it worth your while using
our value-added services!**

3 ADS FOR ONE PRICE

- 1 paid in the SBE weekly newspaper and you receive
- 1 in the Friday daily e-Newsletter
- 1 on the website (running until bid date).

(Proof of Publication will be included for all)

3 for 1

Email ad copy to **Nabil Vo** at nvo@sbeinc.com

SBE IS CERTIFIED BY:

- California DGS

- California UCP

Adjudicated by the San Francisco Board of Supervisors a Minority Outreach Newspaper

SMALL **BUSINESS**
EXCHANGE

795 Folsom Street, 1st Floor
San Francisco, CA 94107
Phone: 800-800-8534 • Fax: 415-778-6255
www.sbeinc.com

Public Legal Notices



CITY & COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

Contract ID No. 1000007917 VARIOUS LOCATIONS PAVEMENT RENOVATION AND SEWER REPLACEMENT NO. 31A (PW VL PAVE RENOV & SWR NO.31A)

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30:00 p.m. on November 29, 2017**, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Public Works Electronic Bid Documents Download site at www.sfpublishworks.org/biddocs. Please visit the Contracts, Bids and Payments webpage at www.sfpublishworks.org for more information (click on Resources > Contractor Resources). Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The Work is at various locations along Baker Street in San Francisco, California and consists of pavement renovation, curb ramp construction, sewer work, traffic routing, and all associated work. The time allowed for completion is 240 consecutive calendar days. The Engineer's estimate is approximately \$3,000,000. For more information, contact the Project Manager, Ramon Kong at 415-554-8280.

On July 1, 2014, the registration program under section 1725.5 of the California Labor Code went

into effect. The program requires that all contractors and subcontractors who bid or work on a public works project register and pay an annual fee to the California Department of Industrial Relations ("DIR").

No contractor or subcontractor may be listed in a bid or awarded a contract for a public works project unless registered with the DIR as required by Labor Code section 1725.5 [with limited exceptions from this requirement for bid purposes only under Labor Code section 1771.1(a)].

This Project shall incorporate the required partnering elements for **Partnering Level 1**. Refer to Section 01 31 33 for more details.

Pursuant to San Francisco Administrative Code ("Administrative Code") Section 6.25 and Chapter 25 of the Environment Code, "Clean Construction" is required for the performance of all work.

This Contract is subject to the requirements of Administrative Code Chapter 12X, which prohibits the City from entering into any Contract with a Contractor that has its United States headquarters in a state with laws that perpetuate discrimination against LGBT populations ("Covered State") or where any or all of the work on the contract will be performed in any of those states. A list of states on the Covered State List can be found at: <https://oag.ca.gov/ab1887>.

The Specifications include liquidated damages. Contract will be on a Unit Price basis. Progressive payments will be made.

The Contract will be awarded to the lowest responsible responsive bidder.

A bid may be rejected if the City determines that any of the bid item prices are materially unbalanced to the potential detriment of the City.

Bid discounts may be applied as per Administrative Code Chapter 14B. LBE Subcontracting Participation Requirement is 25%. Call Selormey Dzikunu at 415-554-8369 for details. In accordance with Administrative Code Chapter 14B requirements, all bidders shall submit documented good faith efforts with their bids, except those who exceed the above stated LBE Subcontracting Participation Requirement by 35%. Bidders must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference, if scheduled. Refer to CMD Form 2B.

A pre-bid conference will be held on **November 9, 2017; 9:00 a.m.**, at 1680 Mission Street, 3rd Floor.

For information on the City's Surety Bond Program, call Jennifer Elmore at (415) 217-6578.

A corporate surety bond or certified check for ten percent (10%) of the amount bid must accompany each bid. Administrative Code Section 6.22(a) requires all construction greater than \$25,000 to include performance and payment bonds for 100% of the contract award.

Class "A" license required to bid.

In accordance with Administrative Code Chapter 6, no bid is accepted and no contract in excess of \$600,000 is awarded by the City and County of San Francisco until such time as the Mayor or the Mayor's designee approves the contract for award, and the Director of Public Works then issues an order of award. Pursuant to Charter Section 3.105, all contract awards are subject to certification by the Controller as to the availability of funds.

Minimum wage rates for this project must comply with the current General Prevailing Wage as determined by the State Department of Industrial Relations. Minimum wage rates other than applicable to General Prevailing Wage must comply with Administrative Code Chapter 12P, Minimum Compensation Ordinance.

This Project is subject to the requirements of the San Francisco Local Hiring Policy for Construction ("Policy") as set forth in Administrative Code Section 6.22(g). Bidders are hereby advised that the requirements of the Policy will be incorporated as a material term of any contract awarded for the Project. Refer to Section 00 73 30 of the Project Manual for more information.

Bidders are hereby advised that the Contractor to whom the Contract is awarded must be certified by the Contract Monitoring Division as being in compliance with the Equal Benefits Provisions of Chapter 12B of the Administrative Code within two weeks after notification of award.

If a bidder objects on any ground to any bid specification or legal requirement imposed by this Advertisement for Bids, the bidder shall, no later than the 10th working day prior to the date of Bid opening, provide written notice to the Contract Administration Division, San Francisco Public Works, setting forth with specificity the grounds for the objection.

Right reserved to reject any or all bids and waive any minor irregularities.

11/9/17
CNS-3068686#
SMALL BUSINESS EXCHANGE

California Sub-Bid Request Ad

AECOM

One California Plaza • 300 S. Grand Avenue, 10th Flr • Los Angeles, CA 90071
T 1-213-593-8100

REQUEST FOR CBE SUBCONSULTANT INTEREST

AECOM is bidding on the following project as Prime Contractor:

Owner: County of Los Angeles
Request for Proposal No. AED7740105
As-Needed Geotechnical Professional and Technical Services
Proposal due date: Monday, November 20, 2017

AECOM is seeking qualifications from Community Business Enterprise (CBE) companies for the following supporting services:

- **Driller:** perform geotechnical boring, sampling, monitoring well installation, downhole logging support, and associated services.
- **Geotechnical Laboratory:** perform in-house geotechnical laboratory testing services on soil and aggregate samples.
- **Environmental Laboratory:** perform in-house environmental testing services.
- **Traffic Control Service:** provide traffic control service and traffic control plan preparation.
- **Geophysical Survey:** perform subsurface survey using geophysical instruments
- **Surveyor**
- **Potholing:** provide potholing service to locate existing underground utilities.

Experience providing similar services on As-Needed Geotechnical Professional and Technical Services for the County of Los Angeles is preferred. This Proposal is in alignment with the County of Los Angeles CBE Program requirements and certified CBEs are encouraged to respond.

Interested businesses should email a brief overview of County of Los Angeles or similar experience, along with CBE documentation by **November 14, 2017**, to Erica Moss at erica.moss@aecom.com.

Assistance is available in obtaining any necessary bonding; lines of credit or insurance; information related to the requirements for the work; and necessary equipment, supplies materials, or related services.

We are an Equal Opportunity Employer

JPMorgan Chase Announces \$4.2 Million Investment to Support Veteran Small Business Owners

Continued from page 1

Additionally, a new Chase Business Leaders Outlook study reveals that veteran-owned businesses report a stronger business outlook for 2018 than their non-veteran peers.

Top findings:

- Veteran-owned small business leaders tend to have a more strongly optimistic outlook than non-veteran business leaders;
- In the next 12 months, more veteran-owned businesses expect to increase: profits, capital expenditures, and credit needs compared to non-veteran peers;
- Veteran-owned businesses also have stronger employment projections—more plan to increase employees compared to non-veteran businesses;
- Veteran-owned businesses are more likely than non-veterans to consider financing within the next 12 months;
- Veteran-owned businesses are more likely than non-veteran businesses to be certified as "Green," "Minority Owned," or "Women-Owned;"
- The majority of veteran-owned businesses are also mobile-and social-centric—73% have used mobile banking apps for their businesses, and 66% say social media has had a positive impact on their business;
- Veteran-owned businesses are more likely than non-veteran businesses to spend money on mobile advertising (42% vs 19% of non-veterans).

"Our partnership with JP Morgan Chase ensures that the 250,000 service members who will leave active duty this year and for the next five years have access to the community, education, and financial resources to pursue their dreams of small business ownership," said Todd Connor, CEO of

Bunker Labs. "While 25% of transitioning veterans aspire to start their own business, only 4% will. This partnership helps us close the 'dream-deficit'."

"Those who have served bring invaluable skills like fortitude, leadership and integrity to everything they do in the civilian sector," said JPMorgan Chase's Head of Military and Veterans Affairs Ross A. Brown. "Supporting our veterans isn't just the right thing to do; it's also makes good business sense."

JPMorgan Chase has supported our veterans since before World War I. The Office of Military and Veterans Affairs (MVA), started in 2011, has hired more than 12,000 veterans and facilitated more than 400,000 veteran hires through the Veteran Jobs Mission coalition; awarded more than 900 mortgage-free homes to military families in need; helped 7,700 veterans and military spouses complete 10,500 career certifications through Veterans Career Transition Program at the Institute for Veterans and Military Families, which was co-founded and is supported by JPMorgan Chase and Syracuse University.

Learn more at: www.jpmorganchase.com/veterans

About JPMorgan Chase & Co

JPMorgan Chase & Co. is a leading global financial services firm with assets of \$2.6 trillion and operations worldwide. The Firm is a leader in investment banking, financial services for consumers and small businesses, commercial banking, financial transaction processing, and asset management. A component of the Dow Jones Industrial Average, JPMorgan Chase & Co. serves millions of customers in the United States and many of the world's most prominent corporate, institutional and government clients under its J.P. Morgan and Chase brands. Information about JPMorgan Chase & Co. is available at www.jpmorganchase.com.

SOURCE: <http://www.jpmorgan.com>

Fictitious Business Name Statements

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0378100-00

Fictitious Business Name(s):
Computing-Cat Company
Address
1607 40th Avenue, San Francisco, CA 94122
Full Name of Registrant #1
Computing-Cat Company (CA)
Address of Registrant # 1
1607 40th Avenue, San Francisco, CA 94122

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **7/1/17**

Signed: **Gary Wu, CEO**

This statement was filed with the County Clerk of San Francisco County on **10/20/2017**.

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: **Susanna Chin**
Deputy County Clerk
10/20/2017

10/26/17 + 11/2/17 + 11/9/17 + 11/16/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0378097-00

Fictitious Business Name(s):
Express Careworks Inc.
Address
729 Sacramento Street #6, San Francisco, CA 94108
Full Name of Registrant #1
Express Careworks Inc. (CA)
Address of Registrant # 1
729 Sacramento Street #6, San Francisco, CA 94108

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **7/1/2017**

Signed: **Gary Wu, CEO**

This statement was filed with the County Clerk of San Francisco County on **10/20/2017**.

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: **Susanna Chin**
Deputy County Clerk
10/20/2017

10/26/17 + 11/2/17 + 11/9/17 + 11/16/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0378098-00

Fictitious Business Name(s):
Gobi Treehouse Inc.
Address
730 Commercial Street, San Francisco, CA 94108
Full Name of Registrant #1
Gobi Treehouse Inc. (CA)
Address of Registrant # 1
730 Commercial Street, San Francisco, CA 94108

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **7/1/2017**

Signed: **Chi Chun Chan, CEO**

This statement was filed with the County Clerk of San Francisco County on **10/20/2017**.

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: **Susanna Chin**
Deputy County Clerk
10/20/2017

10/26/17 + 11/2/17 + 11/9/17 + 11/16/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0378107-00

Fictitious Business Name(s):
Grand Pacifica Consulting
Address
729 Sacramento Street #6, San Francisco, CA 94108
Full Name of Registrant #1
Henry Hu and Associates Inc. (CA)
Address of Registrant # 1
2558 32nd Avenue, San Francisco, CA 94116

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **7/1/2016**

Signed: **Henry Hu, CEO**

This statement was filed with the County Clerk of San Francisco County on **10/20/2017**.

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: **Natalie I. Salgado**
Deputy County Clerk
10/20/2017

10/26/17 + 11/2/17 + 11/9/17 + 11/16/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0378099-00

Fictitious Business Name(s):
Henry Hu and Associates
Address
2558 32nd Avenue, San Francisco, CA 94116
Full Name of Registrant #1
Henry Hu and Associates Inc. (CA)
Address of Registrant # 1
2558 32nd Avenue, San Francisco, CA 94116

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **7/1/2017**

Signed: **Henry Hu, CEO**

This statement was filed with the County Clerk of San Francisco County on **10/20/2017**.

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: **Susanna Chin**
Deputy County Clerk
10/20/2017

10/26/17 + 11/2/17 + 11/9/17 + 11/16/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0378208-00

Fictitious Business Name(s):
1.) Jade Bazaar
2.) Anita Jewelry
3.) Jade Mountain Inc.
Address
480 Grant Avenue, San Francisco, CA 94108
Full Name of Registrant #1
Jade Mountain Inc. (CA)
Address of Registrant # 1
480 Grant Avenue, San Francisco, CA 94108

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **2/13/2007**

Signed: **Anita Chan, CEO**

This statement was filed with the County Clerk of San Francisco County on **10/27/2017**.

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
10/27/2017

11/2/17 + 11/9/17 + 11/16/17 + 11/23/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0378219-00

Fictitious Business Name(s):
On Track Cleaners
Address
716 Pla Playa Street, San Francisco, CA 94121
Full Name of Registrant #1
Soap Box Cleaners (CA)
Address of Registrant #1
3526 Geary Blvd, San Francisco, CA 94118

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **10/27/2017**

Signed: **Jonathan Kwan**

This statement was filed with the County Clerk of San Francisco County on **10/27/2017**

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: **Natalie I. Salgado**
Deputy County Clerk
10/27/2017

11/02/17 + 11/09/17 + 11/16/17 + 11/23/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0378238-00

Fictitious Business Name(s):
Sonderby Design
Address
219 Clayton Street, San Francisco, CA 94117
Full Name of Registrant #1
Jennifer L. Sonderby
Address of Registrant #1
219 Clayton Street, San Francisco, CA 94117

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **10/31/2017**

Signed: **Jennifer Sonderby**

This statement was filed with the County Clerk of San Francisco County on **10/31/2017**

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: **Fallon Lim**
Deputy County Clerk
10/31/2017

11/02/17 + 11/09/17 + 11/16/17 + 11/23/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0378169-00

Fictitious Business Name(s):
Tax Office SF
Address
513 Valencia Street Suite #4, San Francisco. CA94110
Full Name of Registrant #1
Steven J. Axelrod Inc. (CA)
Address of Registrant # 1
513 Valencia Street Suite #4, San Francisco. CA94110

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: **Richard Snow**

This statement was filed with the County Clerk of San Francisco County on **10/25/2017**.

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: **Mariedyne L. Argente**
Deputy County Clerk
10/25/2017

10/26/17 + 11/2/17 + 11/9/17 + 11/16/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0377994-00

Fictitious Business Name(s): **Verde Garden Service**
Address
301 Congdon Street, San Francisco, CA 94112
Full Name of Registrant #1
Silvio Robleto
Address of Registrant # 1
301 Congdon Street, San Francisco, CA 94112

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **10/13/17**

Signed: **Silvio Robleto**

This statement was filed with the County Clerk of San Francisco County on **10/13/17**.

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: **Sonya Yi**
Deputy County Clerk
10/13/2017

10/19/17 + 10/26/17 + 11/2/17 + 11/9/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0378299-00

Fictitious Business Name(s):
TJ Builder
Address
400 Clementina Street #322, San Francisco, CA 94103
Full Name of Registrant #1
Cheng You Ye
Address of Registrant # 1
400 Clementina Street #322, San Francisco, CA 94103

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **11/6/2017**

Signed: **Cheng You Ye**

This statement was filed with the County Clerk of San Francisco County on **11/6/2017**.

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: **Natalie I. Salgado**
Deputy County Clerk
11/3/2017

11/9/17 + 11/16/17 + 11/22/17 + 11/30/17

CHANGE OF NAME

CHANGE OF NAME

ORDER TO SHOW CAUSE FOR CHANGE OF NAME
CASE NO. CNC 17-553385

PETITIONER OR ATTORNEY

Hui Lan Liang Tchen
1515 Thomas Avenue
San Francisco, CA 94124

TO ALL INTERESTED PERSONS:

1. Petitioner **Hui Lan Liang Tchen** for a decree changing names as follows:

Hui Lan Liang Tchen changed to **Hui Lan Tchen**

2. THE COURT ORDERS that all persons interested in this matter shall appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted.

NOTICE OF HEARING

Date: **December 5, 2017** Time: **9:00 AM**
Dept: **514** Room: **514**

3. A copy of this Order to Show Cause shall be published in **Small Business Exchange**, at least once each week for four successive weeks prior to the date set for hearing on the petition in the **Small Business Exchange** newspaper of general circulation, printed in this county.

SUPERIOR COURT OF CALIFORNIA,
COUNTY OF SAN FRANCISCO
400 McALLISTER STREET
SAN FRANCISCO, CA 94102

NEYL WEBB, Clerk
DATED - October 12, 2017

10/19/17 + 10/26/17 + 11/2/17 + 11/9/17