



# SMALL BUSINESS

EXCHANGE

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Voice of Small, Emerging Diversity Owned Businesses Since 1984

• NEWS • INFO • BIDS

## What Midterm Election Results Mean for Transportation

By Daniel C. Vock

**Several victorious governors promised to find more money for transportation, while the Republican takeover of the U.S. Senate may slow progress on a federal surface transportation bill.**

Changes in state and federal leadership, along with voter-approved ballot measures, in Tuesday's elections are almost certain to affect highway funding and transit service all around the country.

Ten new governors will take office as a result of Tuesday's contests; half of them will take over from predecessors of different parties. Republicans had a net gain of three governorships, while taking outright control of nine legislative chambers and the U.S. Senate.

The first year of governors' terms tend to be their most ambitious, as they come off the campaign trail with plenty of promises to keep and the next election only a distant glimmer on the horizon.

Meanwhile, Congress will be under pressure to produce a new, long-term surface transportation bill, a goal that has eluded federal lawmakers since 2009. The current temporary measure extended

■ Continued on page 6



Visionary local leaders across the country are taking a clear-eyed look at what needs to be done, asking their voters to tax themselves, and succeeding. Yet, try as they might, these places still can't do it alone. These plans still depend on Congress keeping the nation's transportation fund in the black. And right now that's threatened.

## Connecting Minority Serving Institutions with Research and Entrepreneurship Opportunities

Earlier this month, the National Institute of Standards and Technology (NIST) and the Minority Business Development Agency (MBDA) hosted a special event for minority serving institutions to foster collaborations that could increase minority participation in scientific research and entrepreneurship. Representatives from large and

small colleges and universities across the country gathered to learn about NIST's national research priorities and about "lab-to-market" opportunities from both NIST and the MBDA.

MBDA National Director Alejandra Castillo explained why the event was timely in her opening remarks when she said, "Wealth creation is

happening in the high technology sector, but only four percent of those businesses are minority owned. Minority serving institutions are not only positioned to educate scientists and engineers, but to create partnerships for the businesses of tomorrow."

Attendees learned about the many opportunities for partnering with NIST from Acting Under Secretary of Commerce for Standards and Technology and Acting NIST Director Willie May, who explained the importance of collaboration to NIST's world-class research. NIST collaborates with a number of organizations and institutions of higher learning as it addresses national priorities including cybersecurity, manufacturing, communications, forensics, disaster resilience and health-care and bioscience. "Last year, we provided about \$200 million in grants to institutions of higher education that can collaborate with us and assist us in carrying out our mission," said May.

May highlighted the variety of opportunities at NIST for undergraduate and graduate students and post-doctoral, associate and visiting researchers. Of NIST's approximately 1,600 associate researchers who come from academia, about one quarter are from Historical Black Colleges and Universities (HBCUs) or Minority Serving Institutions (MSIs).

The event was initiated by George Cooper, director of the White House Initiative on Historically Black Colleges and Universities (HBCUs), who said he realized there was great potential at NIST for supporting partnerships between HBCUs and the federal government.

Day two's agenda focused on moving research and technologies out of the lab and into the marketplace. Participants learned about the federal government's role in technology transfer and the Lab-to-Market Programs in NIST's Technology

■ Continued on page 5

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# Community Outreach

## State of LGBT Equality in 55 California Cities Detailed in HRC's New Municipal Equality Index



The Human Rights Campaign (HRC), the nation's largest lesbian, gay, bisexual, and transgender (LGBT) civil rights organization, today released its third annual report assessing LGBT equality in 353 cities across the nation, including 55 in California

The 2014 Municipal Equality Index (MEI), the only nationwide rating system of LGBT inclusion in municipal law and policy, shows that cities across the country, including in California, continue to take the lead in supporting LGBT people and workers, even when states and the federal government have not.

The average score for cities in California is 73 out of 100 points, which falls above the national average of 59. Anaheim: 67, Bakersfield: 54, Berkeley: 95, Brisbane: 51, Cathedral City: 90, Chula Vista: 61, Concord: 62, Corona: 63, Elk Grove: 76, Escondido: 60, Fontana: 59, Fremont: 84, Fresno: 67, Fullerton: 58, Garden Grove: 59, Glendale: 61, Guerneville: 74, Hayward: 58, Huntington Beach: 72, Irvine: 68, Lancaster: 88, Long Beach: 100, Los Angeles: 100, Modesto: 63, Moreno Valley: 64, Oakland: 93, Oceanside: 57, Ontario: 65, Orange: 68, Oxnard: 61, Palm Springs: 100, Palmdale: 66, Pasadena: 76, Pomona: 76, Rancho Cucamonga: 59, Rancho Mirage: 93, Richmond: 80, Riverside: 75, Sacramento: 87, Salinas: 59, San Bernardino: 67, San Diego: 100, San Francisco: 100, San Jose: 88, Santa Ana: 59, Santa Clarita: 69, Santa Rosa: 81, Signal Hill: 93, Stockton: 79, Sunnyvale: 69, Thousand Oaks: 64, Torrance: 63, Vallejo: 74, Visalia: 48, West Hollywood: 100.

"From Mississippi to Idaho, mid-size cities and small towns have become the single greatest engine of progress for LGBT equality--changing countless lives for the better," said HRC President Chad Griffin. "In just three years, the number of municipalities earning top marks for their treatment of LGBT citizens has more than tripled. Simply put, in this country there is an ongoing race to the top to treat all people, including LGBT people, fairly under the law, and it's time our state and federal laws caught up."

"In many municipalities, local leaders are taking important steps to provide LGBT people with the protections and security not available at the state or federal level. And because of this leadership, many cities and counties are emerging as welcoming communities where LGBT people are treated with the dignity and respect they've always deserved," said Rebecca Issacs, Executive Director of Equality Federation. "Municipal victories are fueling the movement for equality in states across this nation. The Municipal Equality Index is a terrific tool to help spur those victories along and celebrate the cities who have worked so hard to get us to this point."

"The Municipal Equality Index reveals a 'tale of two Californias'. Most of our larger cities and more progressive municipalities like Los Angeles, Long Beach and San Francisco have perfect or near-perfect scores, while many other cities - particularly in the Central Valley, Orange County and more rural areas - fall far short of the mark," said Rick Zbur, Executive Director of Equality California. "Even in

Continued on page 6

## Rinkins Report: Nation's First Black Billionaire Talks Diversity and Prosperity

By Zach Rinkins

Robert L. Johnson is an American success story by any measure. Born in Mississippi and raised in Middle America, Johnson made a name for himself in the nation's capitol and ascended to the heights of big city capitalism on his own terms.

You may know him as the founder of Black Entertainment Television (BET), his reign there ended with retirement in 2005 and ushered him to unprecedented heights of wealth for an African-American.

He is "deeply concerned" about helping more Black Americans build wealth. These days,

he is advocating for more economic inclusion for African-Americans. The Princeton-graduate readily accepts the responsibilities that come with financial independence.

"Because of what I have been able to accomplish businesswise, I have the freedom and credibility to speak out loud about it," Johnson declared. "I think somebody has to do it or else these issues are not going to be raised or addressed."

Johnson conversed with the Rinkins Report about his thoughts on corporate diversity and shared insights on how minorities can build wealth.

RR: America is becoming an increasingly diverse country that is competing in a global economy. How does this cultural reality impact businesses?

RJ: Well, diversity is a fact of life that every company should recognize. This country cannot compete economically if we do not embrace diversity

Continued on page 10

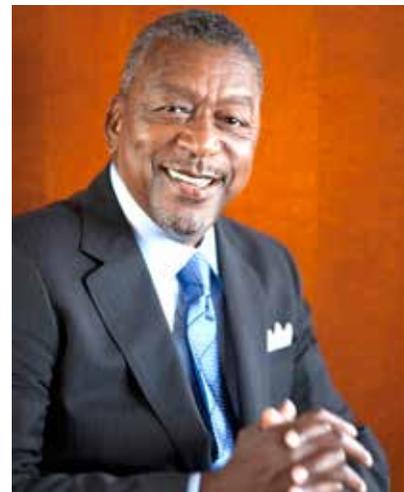


photo credit Melissa Golden

Robert L. Johnson, Founder and Chairman of The RLJ Companies

### INSIDE THIS ISSUE:

**Community Outreach**  
See Page 2 »

**Sub-Bid Request Ads**  
See Page 3-5 »

**Government Contract Brings Massive Jobs Boost to Barstow Area**  
See Page 3 »

**Construction October Jobless Rate Drops, as Workforce Rises by 12,000**  
See Page 5 »

**Workforce Development**  
See Page 7 »

**Business Toolkit**  
See Page 7 »

**Technology Inclusion**  
See Page 8 »

**Public Legal Notices**  
See Page 9-10 »

**Access to Capital**  
See Page 11 »

**Events & Seminars**  
See Page 12 »

**Subscription Form**  
See Page 12 »

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### AWARDS

#### • CITY OF LOS ANGELES

Black Business Association,  
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

#### • 2014 Black History Month Award for Commitment and Service to the African American Community

Minority Advocate

### CALIFORNIA CERTIFICATIONS



#### • CPUC Clearing House

#### • San Francisco Human Rights Commission

### MEMBERSHIP



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# Government Contract Brings Massive Jobs Boost to Barstow Area

The San Bernardino County Workforce Investment Board is undertaking a major recruitment drive for the URS Corporation to help fill maintenance support jobs for military vehicles at the Marine Corps Logistics Base in Barstow.

The goal is to employ 400 workers. Since recruitment efforts began, URS has hired more than 200 people.

URS Corporation, a federal contractor, and a company under the Los Angeles-based Aecom Technology Corporation, recently won a multimillion dollar contract at the base. With offices in 50 countries, and more than 50,000 employees, URS Corporation provides engineering, construction and technical services for public agencies and private companies globally.

The Marine base contract with URS calls for the removal, repair, replacement, and fabrication of vehicle components and armor, in addition to the movement of materials needed by the vehicle maintenance shops at the base.

Jobs needed include heavy equipment mechanics, welders, auto body repair workers, electricians, material coordinators and painters. A job fair for potential candidates will be held Thursday at the Hilton Garden Inn Conference Center, 12603 Mariposa Road, in Victorville from 9 a.m. to 3 p.m.

Miguel McQueen, deputy director of business services for the WIB, said the lowest paying job starts at \$16.99 an hour, and the highest paying job is at \$22.84 an hour.

"What it means is these are good paying jobs for mid-level skills for a company hiring in big numbers," McQueen said. "It's a general indication of the recovery going on. You have these companies getting these big contracts and this is an example of how a private company is partnering with local government to bring these opportunities to local residents."

Sandy Harmsen, executive director of the San Bernardino County Workforce Investment Board said, "It is wonderful to see the local economy being improved by large contracts coming to our area."

"We are delighted with the support we are receiving from the Workforce Investment Board to help us find the qualified staff we need," said Toby Bristow, a URS Corporation site manager.

The Workforce Investment Board began looking for employees for URS in June. The WIB has been holding job fairs, and has reached out to potential employees online. Efforts resulted in more than 500 applicants. Bristow said recruitment efforts have provided the company with strong candidates. The company, he said, offers "competitive



wages and an outstanding benefit package.

"We are pleased to be creating jobs and helping the local economy," he said.

Source: (c)2014 the Inland Valley Daily Bulletin (Ontario, Calif.)

## California Sub-Bid Request Ads



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

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

**EASTERLY WASTEWATER TREATMENT PLANT  
TERTIARY PROJECT LAB EXPANSION in THE CITY OF VACAVILLE  
CONTRACT NO. 850080  
BID DATE: DECEMBER 16, 2014 at 2:00PM  
ESTIMATE: \$3,300,000**

Trades needed but not limited to: Control of ground water, surface water and excavation drainage. Cast-in-place concrete, Rebar, Concrete waterproofing, Structural Steel, Steel Decking, Cold Formed Metal Framing, Misc and Decorative Metal Fabrication, Architectural Woodwork, Laboratory Casework and Furnishings, Water Repellents, Thermal Insulation, Below-Grade Vapor Retarder, Building Envelope Underlayment, Standing Seam Roofing, Metal Roof Screen, TPO Roofing, Flashing and Sheet Metal, Joint Sealants. Hollow Metal Doors, Frames and Installation, Door Hardware, Wood Doors, Access Doors and Panels, Glass and Glazing, Automatic Door Operators, Louvers, Drywall, Lath and Plaster, Tiling; Acoustic Ceilings, Linear Wood Ceilings, Resilient Tile and Base, Tile Carpeting, Painting and Coating, Signage, Toilet Acc., FE Cabs, Metal Storage Shelving, Window Shades, Plumbing, Fire Sprinklers, HVAC, Electrical, Site Clearing, Grading and Paving, Site Concrete, Landscaping and Underground.

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

Sub-Bids Requested From Qualified DBE Subcontractors & Suppliers  
**For Construction on State Highway In San Bernardino County From Los Angeles County Line to 38/10 Separation District 08**  
**Location: 08—SBd-10-0.0/30.9**  
**Contract No. 08-0Q7604**  
**Bid Date: 11/19/2014 @ 2:00 PM**

We have information about the plans, specifications, and requirements in our office located at 14425 Joanbridge Street, Baldwin Park, CA. Please call to arrange an appointment, our office hours are 8:00 am to 4:30 pm. Copying services are available.

**Chumo Construction, Inc.**  
14425 Joanbridge Street, Baldwin Park, CA 91706  
Phone: (626) 960-9502 Fax: (626) 960-3887  
Contact: George Chumo

100% Performance and Payment Bonds with a surety company subject to approval of Chumo Construction Company, Inc. are required of subcontractors for this project. Chumo 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 AGC Standard Long Form Subcontract incorporating prime contract terms and conditions, including payment provisions. Chumo 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. Chumo Construction requires that Subcontractors and Suppliers price quotes be provided at a reasonable time prior to the bid deadline to enable complete evaluation. For assistance with bonding, insurance or lines of credit contact George Chumo at (626) 960-9502.

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Sub-Bids Requested From Qualified DBE Subcontractors & Suppliers  
**For Construction on State Highway In Los Angeles County At Various Locations District 07**  
**Location: 07-LA- 5, 10, 91, 110, 134-Var**  
**Contract No. 07-259024**  
**Bid Date: 11/20/2014 @ 2:00 PM**

We have information about the plans, specifications, and requirements in our office located at 14425 Joanbridge Street, Baldwin Park, CA. Please call to arrange an appointment, our office hours are 8:00 am to 4:30 pm. Copying services are available.

**Chumo Construction, Inc.**  
14425 Joanbridge Street, Baldwin Park, CA 91706  
Phone: (626) 960-9502 Fax: (626) 960-3887  
Contact: George Chumo

100% Performance and Payment Bonds with a surety company subject to approval of Chumo Construction Company, Inc. are required of subcontractors for this project. Chumo 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 AGC Standard Long Form Subcontract incorporating prime contract terms and conditions, including payment provisions. Chumo 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. Chumo Construction requires that Subcontractors and Suppliers price quotes be provided at a reasonable time prior to the bid deadline to enable complete evaluation. For assistance with bonding, insurance or lines of credit contact George Chumo at (626) 960-9502.

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# California Sub-Bid Request Ads

RGW Construction Inc. is seeking all qualified DBE (Disadvantaged Business Enterprises) for the following project:

**Rehabilitation of Loyola Overcrossing at Foothill Expressway**  
**Bridge No. 37C0117**  
**County of Santa Clara**  
**DBE Goal: 12.15%**  
**Engineer Estimate: \$3,500,000 – 300 Working Days**  
**Bids: November 20th, 2014 @ 2:00pm**

**Requesting Sub-quotes for (including but not limited to):** Construction Area Signs, Traffic Control, Raise Iron-Utilities, Demolition/Bridge Removal, Clear and Grub, Grinding, Precast Concrete Girders, Joint Seal, Reinforcing Steel, Signs Roadside, Concrete Curb & Sidewalk-Misc., Fencing, MBGR, Concrete Barrier, Painted Traffic Stripe & Marking, Pavement Marking, Signal and Lighting, Water Truck, Sweeper, Trucker, and Micro-surfacing.

**Scope of Work:** Bridge removal, addition of traffic lanes and bicycle lanes in each direction, reconstruct bridge railing, placing CIDH piles & associated roadway work.

RGW is willing to breakout any portion of work to encourage DBE participation. Contact us for a specific item list.

Plans and Specs are available to view and copy at our office or from the Santa Clara Roads and Airports Department, 101 Skyport Dr., San Jose, CA. 95110 408-573-2440. Contact David Aboujudom 925-606-2400 david@rgwconstruction.com for questions, including bonding, lines of credit, or insurance or equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation. For bonding and other assistance, please call.

## RGW Construction, Inc.

Contractors License A/B 591940  
 550 Greenville Road • Livermore, CA 94550 • Phone: 925-606-2400 • Fax: 925-961-1925

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RGW Construction Inc. is seeking all qualified DBE (Disadvantaged Business Enterprises) for the following project:

**Milpitas Station Surface Parking and Roadway**  
**VTA Contract No. C740 (13002F)**  
**DBE Goal: 16.58%**  
**Engineer Estimate: \$4,000,000 to \$6,000,000 – 245 Calendar Days**  
**Bids: December 4, 2014 @ 2:00pm**

**Requesting Sub-quotes for (including but not limited to):** Fabric and Oils, Electrical Material, Construction Area Signs, Traffic Control, Landscaping, Hydroseeding, Erosion Control, Signs Roadside, Concrete Curb & Sidewalk-Misc., Fencing, Metal Railing, Thermoplastic & Painted Traffic Stripe & Marking, Pavement Marking, Signal and Lighting, Surveyor, SWPPP, Water Truck, Sweeper, and Trucker.

**Scope of Work:** Earthwork, paving, drainage, storm water treatment basins, signing, pavement delineation, signals, electrical work and related appurtenances to construct new City street, sidewalks and parking lot.

RGW is willing to breakout any portion of work to encourage DBE participation. Contact us for a specific item list.

Plans and Specs are available to view and copy at our office or the VTA Contracts Office 1436 California Circle, Milpitas, CA 95035. Plans are also available for download from RGW ftp site:

http://www.rgwconstruction.com/ftp/ User name: 14198, password: 14198. Contact Dave Czech 925-606-2400 david.czech@rgwconstruction.com for questions, including bonding, lines of credit, or insurance or equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation. For bonding and other assistance, please call.

## RGW Construction, Inc.

Contractors License A/B 591940  
 550 Greenville Road • Livermore, CA 94550 • Phone: 925-606-2400 • Fax: 925-961-1925

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Sub-Bids Requested From Qualified MBE Subcontractors & Suppliers

**East Bay Municipal Utility District**  
**Statement of Qualifications and Proposal for Design Services for Pump Station Q Forcemain/Gravity Interceptor Reverse Flow Project and Urban Runoff Diversion Project**  
**Location: East Bay Municipal Utility District Service Area**  
**Bid Date: 11/19/2014**

Seeking the following services:  
**Stormwater Diversion; Hazardous Waste; Structural Engineering; Instrumentation and Controls/ Electrical Engineering**

## RMC Water and Environment

2001 N. Main Street, Suite 400 • Walnut Creek, CA 94596  
 Phone: 925-627-4100 • Fax: 925-627-4101

Contact: Tamara Simbirdi, Marketing Coordinator • Email: TSimbirdi@rmcwater.com

We will assist interested firms in obtaining bonds, lines of credit and/or insurance if necessary.

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RGW Construction Inc. is seeking all qualified DBE (Disadvantaged Business Enterprises) for the following project:

**Plaza San Pablo Roadway Improvements Phases 1 & 2**  
**City of San Pablo Contract No. PW 620**  
**Engineer Estimate: \$2,488,180 - 165 Working Days**  
**Goal: DBE 14.51%**  
**Bids: November 18th, 2014 @ 2:00 PM**

**Requesting Sub-quotes for (including but not limited to):** Construction Area Signs, Traffic Control, Raise Iron-Utilities, Landscaping, Hydroseeding, Erosion Control, Irrigation, Grinding, Signs Roadside, Rock Slope Protection, Concrete Curb & Sidewalk-Misc, Survey & Historical Monument, Thermoplastic and Painted Traffic Stripe & Marking, Pavement Marking, Signal and Lighting, Surveyor, SWPPP, Sweeper & Trucker.

**Scope of Work:** Demo of existing concrete sidewalk, curb & gutter AC pavement & select utilities; installation of new underground utilities, storm drain piping, sanitary sewer main pipe, fine grade, base-rock, concrete sidewalk, curb & gutter, AC pavement, landscaping & street lighting & traffic signals.

RGW is willing to breakout any portion of work to encourage DBE participation. Contact us for a specific item list.

Plans and Specs are available to view and copy at our office or from BPXpress: www.blueprintexpress.com/sanpablo. Contact Mark Bosio 925-606-2400 mark.bosio@rgwconstruction.com with questions regarding credit, or insurance or equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation. For bonding and other assistance, please call.

## RGW Construction, Inc.

Contractors License A/B 591940  
 550 Greenville Road • Livermore, CA 94550 • Phone: 925-606-2400 • Fax: 925-961-1925

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WEST BAY BUILDERS INC. is requesting bids from DVBE subcontractors, suppliers & truckers for the following project.

**Ida B. Wells High School, Project No. 11510 • 1099 Hayes St. San Francisco, CA 94117**  
**Owner: San Francisco Unified School District**  
**Bid Date: 11/20/14 @ 2:00 PM • Estimate: \$10,500,000 • 3% DVBE Goal**

**Scope:** General School Modernization and reconstruction including hazardous material/asbestos remediation, building demolition, ADA Access and Fire/Life/Structural Safety upgrades, including but not limited to shotcrete work, shear wall installation, masonry repair work, framing and drywall installation, installation of fire sprinkler and fire alarm systems, clock & P.A. system, bathroom remodeling, exterior repair work, miscellaneous site work, interior and exterior painting, and other misc. renovation work.

**TRADES NEEDED (but not limited to):** SITE CLEARING; DEMOLITION; TRENCH EXCAVATION & BACK-FILL; EARTHWORK; WATER DISTRIBUTION; SANITARY SEWER; STORM DRAINAGE; ASPHALT PAVING; PORTLAND CEMENT CONCRETE PAVING; IRRIGATION SYSTEM; CHAIN LINK FENCES AND GATES; SITE FURNISHINGS; PLANTING; \*\*DIVISION 3 - CONCRETE\*\* ; STEEL REINFORCEMENT; FORMWORK; CAST-IN-PLACE CONCRETE; CONCRETE FLOOR FINISHES; SELF-LEVELING UNDERLAYMENT; SHOTCRETE; \*\*DIVISION 4 - MASONRY\*\* ; MASONRY MORTAR; BRICK MASONRY; MASONRY RESTORATION; MASONRY REPOINTING; MASONRY CLEANING; \*\*DIVISION 5 - METALS\*\* STRUCTURAL STEEL; METAL DECK; COLD-FORMED METAL FRAMING; METAL FABRICATIONS; METAL STAIRS; HANDRAILS AND RAILINGS; ORNAMENTAL METAL; \*\*DIVISION 6 - WOOD AND PLASTICS\*\* ROUGH CARPENTRY; FINISH CARPENTRY; CUSTOM CABINETS; \*\*DIVISION 7 - THERMAL AND MOISTURE PROTECTION\*\* BENTONITE WATERPROOFING; TRAFFIC MEMBRANE; BOARD AND BATT INSULATION; MODIFIED BITUMINOUS MEMBRANE ROOFING; CUSTOM SHEET METAL ROOFING; SHEET METAL FLASHING AND TRIM; FIRE-STOPPING; JOINT SEALERS; \*\*DIVISION 8 - DOORS AND WINDOWS\*\* STEEL DOOR FRAMES; ALUMINUM DOORS AND FRAMES; FLUSH WOOD DOORS; STILE AND RAIL WOOD DOORS; ACCESS DOORS AND PANELS; COILING COUNTER DOORS; FIRE-RATED GLAZED WALLS; ALUMINUM WINDOWS; DOOR HARDWARE; \*\*DIVISION 9 - FINISHES\*\* METAL LATH; PORTLAND CEMENT PLASTER; GYPSUM BOARD ASSEMBLIES; TILE; SUSPENDED ACOUSTICAL CEILING; ADHESIVE APPLIED ACOUSTIC CEILING; HARDWOOD FLOORING - NAILED; RESILIENT FLOORING; FLUID-APPLIED FLOORING; GLASS FIBER REINFORCED PLASTIC PANELS; PAINTS AND COATINGS; HIGH-PERFORMANCE COATINGS; \*\*DIVISION 10 - SPECIALTIES\*\* VISUAL DISPLAY BOARDS; PLASTIC TOILET COMPARTMENTS; WALL LOUVERS; IDENTIFICATION DEVICES; FIRE EXTINGUISHERS, CABINETS AND ACCESSORIES; TOILET, BATH, AND LAUNDRY ACCESSORIES; \*\*DIVISION 11 - EQUIPMENT\*\* PROJECTION SCREENS; EVACUATION CHAIR; \*\*DIVISION 12 - FURNISHINGS\*\* WOOD LABORATORY CASEWORK; FLOOR MATS; \*\*DIVISION 14 - CONVEYING SYSTEMS\*\* VERTICAL WHEELCHAIR LIFTS; \*\*DIVISION 15 - MECHANICAL AND PLUMBING\*\* GENERAL MECHANICAL PROVISIONS; MECHANICAL INSULATION; FIRE SPRINKLER SYSTEM; PLUMBING; COMMISSIONING OF DOMESTIC HOT WATER SYSTEMS; HEATING, VENTILATING, AIR CONDITIONING; COMMISSIONING OF HVAC SYSTEMS & CONTROLS; DUCTWORK AND ACCESSORIES; HVAC EQUIPMENT AND DUCT CLEANING; BUILDING AUTOMATION SYSTEMS; TESTING, ADJUSTING, AND BALANCING; \*\*DIVISION 16 - ELECTRICAL\*\* BASIC ELECTRICAL MATERIALS AND METHODS; GROUNDING AND BONDING; ELECTRICAL SUPPORT AND SEISMIC RESTRAINTS; ELECTRICAL IDENTIFICATION; CONDUCTORS AND CABLES; RACEWAYS AND BOXES; WIRING DEVICES; LIGHTING CONTROLS DEVICES; PANELBOARDS; INTERIOR LIGHTING; EXTERIOR LIGHTING; FIRE ALARM SYSTEM; VOICE AND DATA COMMUNICATION CABLING; ASSISTED LISTENING SYSTEM; INTEGRATED COMMUNICATION - PUBLIC ADDRESS AND CLOCK SYSTEM; COMMISSIONING OF LIGHTING CONTROLS; \*\*DIVISION 17 - COMMUNICATIONS\*\* VIDEO DISTRIBUTION SYSTEM; DIGITAL VIDEO SURVEILLANCE SYSTEM AND DOORBELL ENTRY; MOTION DETECTION SECURITY SYSTEM

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WBB is willing to discuss breaking down bid items into economically feasible units for minority participation. Our estimating department is available for assistance with bonding, lines of credit, insurance, equipment, supplies and/or materials. The Small Business Administration (www.sba.gov), the California Dept. of General Services (www.dgs.ca.gov) and U.S. Dept. of Transportation Office of Small and Disadvantaged Business Utilization (www.osdbu.dot.gov) may also be able to offer financial assistance and/or information regarding insurance and bonding. Plans and specs may be viewed at various local Builder's Exchanges, in our office at 250 Bel Marin Keys Blvd., Bldg. A, Novato Monday through Friday from 7:30 AM to 4:30 PM or can be emailed upon request. Bid documents will also be made available for viewing at the following plan rooms: Asian Inc.; Builders Exchange of Alameda County; Builders Exchange of Stockton; Contra Costa Builders Exchange; EBidboard; El Dorado Builders Exchange; Marin Builders Association; McGraw-Hill/Dodge-Daily Pacific Builder; Peninsula Builders Exchange; Placer County Builders Exchange; Reed Construction Data; Sacramento Builders Exchange; San Francisco Builders Exchange; Santa Clara Builders Exchange; Solano-Napa Builders Exchange; Sub-Hub.

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# California Sub-Bid Request Ads

**McCarthy Building Companies, Inc.**  
is seeking bids from qualified Subcontractors and Suppliers:  
**San Bernardino 303 Building – Remodel and Parking Structure**

## 1.01 BID TIME, DATE AND PLACE:

- A. Bid Deadline: **2:00pm on the 4th day of December, 2014**
- B. Place of Bid Receipt: McCarthy Building Companies, Inc.  
20401 S.W. Birch Street, Suite 300  
Newport Beach, CA 92660  
(949) 851-8383

## C. Place Plans are on file:

The construction documents, prepared by the Architect of Record are available to interested proposers for viewing and download from Box.com at <https://mbc.box.com/SanBernardino303>. Documents are available to order from Gill Reprographics, INC Irvine. Proposers should make order requests directly to Gill Reprographics by emailing [Irvineorders@gillrepro.com](mailto:Irvineorders@gillrepro.com) and requesting bid documents for "San Bernardino 303 Building TI and Parking Structure" or by calling Gill Reprographics at 949-251-9488.

Bid documents are also available for viewing at McCarthy Newport Beach office plan room (open 8am to 5pm). Located at 20410 S.W. Birch street Newport Beach, CA. 92660 (949) 851-8383

Please do not contact the Owner, Architect or Consultants. Any questions must be submitted in the form of a type-written RFI and sent via email to Janelle Tod (Email: [jtod@mccarthy.com](mailto:jtod@mccarthy.com)). The last day for RFI's is November 20, 2014 prior to 5:00pm.

## 1.02 SUMMARY OF WORK:

**Project Description:** This project consists of a six story building with soft demolition and complete remodeling of interior spaces and new site improvements including a new 2 level parking structure. Structural Concrete, Fire Protection, Mechanical, and Electrical have been previously awarded. Plumbing for the Parking Structure only has previously been awarded.

## 1.03 NOTICES:

- A. NOTICE IS HEREBY GIVEN McCarthy will receive bids for award of Subcontracts for the above-named Project up to, but not later than the bid deadline.
- B. PLANS AND SPECIFICATIONS WILL BE AVAILABLE **November 10, 2014**.
- C. BIDDERS with bids that exceed \$25,000 must post a bid bond or other security in the amount of 15% of the amount of the bid with the bid. Bid bonds to be received within 24 hours of bid date.
- D. Each BIDDER, simultaneously with the execution of the SubContract Agreement, shall be required to furnish a Labor and Material, Payment and Performance Bond in an amount equal to 100 percent of the Contract sum and a Faithful Performance Bond in an amount equal to 100 percent of the Contract Sum. Said Bonds shall be from an admitted California Surety satisfactory to McCarthy, with A. M. Best rating of A- or better, and listed in the Federal Register, issued by the Department of Treasury and licensed in California. Or Subcontractor shall be preapproved to join McCarthy's Contractor Default Insurance Program. Said Bonds shall remain in full force and effect through the guarantee period.
- E. The BIDDER shall be a licensed contractor pursuant to the Business and Professions Code and be licensed in the applicable classifications for the trades for which the contractor is submitting a bid.
- F. There is a MANDATORY JOB WALK for BUILDING DEMOLITION BIDDERS and SITE UTILITY BIDDERS on November 17th at 11:00 AM at 303 West Third Street, San Bernardino, California. Other trades are welcome to attend, but not required.
- G. No Bid may be withdrawn **until sixty (60) days** after the Bid Opening Date.
- H. McCarthy reserves the right to reject any and all bids or to waive any irregularities or informalities in any bid or in the bidding.
- I. McCarthy is an "equal opportunity" employer and encourages Minority and Small Business and DVBE Participation.
- J. This Project is a prevailing wage project subject to the provisions of California Labor Code Section 1771 ET.AL.

## McCarthy Building Companies, Inc.

Janelle Tod  
20401 S.W. Birch Street, Newport, CA. 92660  
Phone (949) 851-8383 • Fax (949) 756-6841



## Construction October Jobless Rate Drops, as Workforce Rises by 12,000



By Tom Ichniowski

Construction's October unemployment rate fell to the lowest monthly level in nearly seven years, as the industry added 12,000 jobs, the Labor Dept. has reported.

Construction economists see the low jobless rate as one signal that the industry may start to have problems finding enough workers for important types of positions.

The federal Bureau of Labor Statistics said in its latest employment snapshot, released on Nov. 7, that construction's jobless rate declined to 6.4% last month, from September's 7.0%.

The industry's rate also was a sharp drop from the year-earlier level of 9.0%.

October's figure is the industry's lowest jobless rate since November 2007, when it hit 6.2%, according to BLS data.

The rates are not seasonally adjusted. Construction is a seasonal business and its unemployment rates tend to climb in the cold-weather months when work slows down.

The breakdown of the industry's October job gains showed a split-screen image, however.

All of the increases came from residential specialty trade contractors, which added 10,300 positions, and in heavy and civil engineering construction, which picked up 5,500.

Those gains outpaced the 4,100 jobs lost in buildings construction and the 100 positions shed by nonresidential specialty trade firms.

Ken Simonson, Associated General Contractors of America chief economist, said, "For the past several months, the construction industry has added jobs at double the all-industry rate of 1.9%."

He added that construction's high level of weekly hours worked—39.2 hours—plus its low unemployment and faster gains in wages "point to an industry that may be on the verge of acute difficulty filling key positions."

Anirban Basu, Associated Builders and Contractors chief economist, noted that nonresidential construction lost 1,900 jobs in October. He said that October's decline in the construction jobless rate indicated that "part of the lack of job growth may be attributed to growing difficulties securing skilled talent."

Basu said, "This, in combination with ongoing malaise in public-sector construction spending, is likely at the heart of October's disappointing nonresidential construction employment figures."

More broadly, BLS reported that the national unemployment rate dipped to 5.8% in October, from September's 5.9%, as the economy added 214,000 jobs.

Source: <http://enr.construction.com>

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## Minority Serving Institutions

Continued from page 1

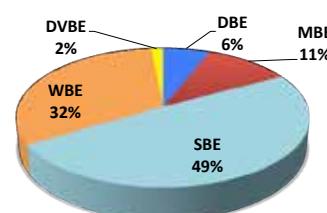
Partnerships Office and the MBDA's San Francisco Business Center. A panel discussion including representatives from industry and non-profit and advocacy groups that support emerging businesses offered best practices for getting from lab to market.

Throughout the event, participants were encouraged to develop relationships not only with NIST and the MBDA, but also with one another. As Cooper put it, their partnerships could "leverage the strengths of multiple institutions" to increase engagement with federal agencies.

Source: MBDA

## AUDIENCE PROFILE

### Small Business Exchange, Inc.



# What Midterm Election Results Mean for Transportation



## Continued from page 1

funding to states until May 2015. States, which rely on federal money for more than half of their road money, would love for even earlier action to help with planning for their summer construction season. Local measures passed Tuesday will expand transit in Atlanta and Seattle and authorize more transportation spending in places such as Rhode Island; Boulder, Colo.; and Flagstaff, Ariz.

## New state transportation money

Several gubernatorial candidates -- including incumbents -- indicated they would make transportation funding one of their top priorities in next year's legislative session.

In Texas, traffic congestion has increasingly become a political issue, because existing infrastructure has not kept up with the state's growing population. Gov-elect Greg Abbott, a Republican, aired a TV commercial in a traffic jam complaining that he could move faster in his wheelchair on the road than cars and trucks could go.

Voters approved a new source of revenue to boost transportation projects, as they passed a constitutional amendment directing some oil and gas tax revenue for road building. The measure would initially bring in \$1.2 billion to \$1.7 billion a year, but researchers at Texas A&M University say the state needs \$5 billion more a year just to keep congestion at current levels.

Abbott has proposed changes to the state budget to direct more money toward transportation. He would put stricter rules on how money in the State Highway Fund is spent, which he estimates would bring in an additional \$400 million a year.



Abbott also wants to reroute more money from the state's sales tax on motor vehicles -- which brought in \$3.9 billion last year -- from general funds to the highway account. Top transportation lawmakers have proposed a similar approach, phased in over a decade.

Wisconsin Gov. Scott Walker, a Republican who just won his third gubernatorial election in

four years, also has indicated he would like to revisit the way his state pays for transportation projects. Walker suggested the state could introduce high-occupancy toll lanes on existing interstates and even broached the possibility of raising the state's sales tax and eliminating its gas tax.

Walker's neighbors in Minnesota and Michigan mentioned transportation when discussing their priorities.

Minnesota Gov. Mark Dayton, a Democrat, said during the campaign he wanted to raise the state's gas tax to address the \$6.5 billion state analysts say will be required to meet the state's infrastructure needs in the coming decade. That prospect may be more difficult than he had anticipated, though, now that Republicans have taken over the Minnesota House.

Republican Gov. Rick Snyder of Michigan told reporters early Wednesday morning that he hoped he could shepherd through a road-funding bill in a lame-duck session of the legislature, before his second term even begins. "Why spend hundreds of dollars on those repairs when we can have just have better roads?" he asked, according to The Detroit News.

## Federal surface transportation money

The main reason Congress has not been able to agree to a long-term surface transportation law is the fact that it's hard to find a politically palatable way to raise the money to support the law. The gas tax, which traditionally funded the Highway Trust Fund, has not been raised since 1993, and neither Congress nor President Barack Obama have wanted to hike it again to keep up with rising costs.

That won't change now that Republicans are set to take control of the U.S. Senate. But the fact that both the House and Senate are under Republican control could increase pressure on the chambers to find some solution, said Rod Diridon, the executive director emeritus of the Mineta Transportation Institute (speaking on his own behalf and not for the institute).

"If there is a silver lining in this process, it is that now the Republican Party can no longer stonewall. It's got to deliver. It may not deliver precisely what some of the strongest transit advocates would like, but it's got to deliver some kind of product," he said.

But Diridon said one of the downsides to the party switch in the Senate is it could take longer to put together that legislation. Republican leaders will likely want their caucus to draft a bill from scratch, rather than using a proposal already draft-

ed by Democrats, and that will make it difficult to have something in place before the current spending law expires in May.

"We're about to approach another crisis moment in May," added Beth McGinn of the American Road and Transportation Builders Association. "State transportation departments are going to start planning in January for the construction season with this question mark looming. It makes planning very hard, so it really could start impacting the market earlier than May."

She was encouraged, though, that President Obama and House Speaker John Boehner have both mentioned transportation as an area the parties could work together on.

Of course, what's in any transportation package that comes out of Congress would be shaped by the fact that Republicans will soon control both chambers. Republicans in the U.S. House, for example, have been highlighting the potential for promoting more public-private partnerships in transportation and infrastructure.

David Goldberg, the communications director for Transportation for America, said that even within the Republican caucuses, though, many lawmakers support funding many modes of transportation. That became apparent a few years ago, when a proposal surfaced to cut transit out of the Highway Trust Fund. Republican transit supporters helped kill that idea.

"Are we going to see some big debates over competitive, flexible grants? Probably. Will we see the usual calls for an end to bicycle and pedestrian safety projects? Yes, we probably will," he said. "But, again, both of those actually have pretty strong constituencies and have had Republican support in the past."

## Public transit

Local transit systems continued to do well at the ballot box this year, with more than 70 percent of measures getting voter approval, according to the American Public Transportation Association.

Atlanta's transit system, MARTA, will expand to a third county, marking the first time a county has joined the system since its founding. Voters in Seattle and San Francisco also passed measures to support public transit. The biggest disappointment for transit advocates came in Florida, where voters in Pinellas and Polk counties overwhelmingly rejected tax increases to support transit.

Backers of light-rail projects in Baltimore and suburban Washington, D.C., are also concerned about the surprise victory of Republican Larry Hogan in the Maryland governor's race. Hogan said in September he would cancel both Baltimore's Red Line and the Washington area's Purple Line projects, which have been in the works for years. At his first post-election press conference, though, Hogan declined to say whether he still wanted to pull the plug on the projects.

Source: GOVERNING

## State of LGBT Equality in 55 California Cities

### Continued from page 2

California there's still much work to be done, and Equality California will continue to lead the way with important education campaigns in the Central Valley and other rural parts of the state."

Key findings contained in the MEL, issued in partnership with the Equality Federation, provide a revealing snapshot of LGBT equality in 353 municipalities of varying sizes, and from every state in the nation. The cities researched for the 2014 MEL include the 50 state capitals, the 200 most populous cities in the country, the four largest cities in every state, the city home to each state's largest public university, and an equal mix of 75 of the nation's large, mid-size and small municipalities with the highest proportion of same-sex couples.

Thirty-eight cities earned perfect 100-point scores, up from 25 in 2013 and 11 in 2012, the first year of the MEL. Long Beach, Los Angeles, Palm Springs, San Diego, San Francisco and West Hollywood earned a 100-point score, helping to set a standard of LGBT inclusiveness with exemplary policies ranging from non-discrimination laws and equal employee benefits, to cutting edge city services.

### Other findings contained in the 2014 MEL:

- Cities in all regions of the country earned excellent scores, demonstrating that commitment to LGBT equality is not confined to parts of the country many people assume are most LGBT friendly;
- 38 cities received perfect scores, even with this year's more demanding criteria; that's up from 11 in 2012, and 25 in 2013;
- Cities continue to excel even without depending on state law: of cities that scored a perfect 100, 15 are in states that don't have comprehensive relationship recognition or a statewide non-discrimination law; that's up from eight cities last year, and just two in 2012
- 32 million people now live in cities that have more comprehensive, transgender inclusive non-discrimination laws than their state or the federal government;
- The average city score was 59 points, with half of the cities researched scoring over 61 points. Eleven percent scored 100 points; 25 percent scored over 80 points; 25 percent scored under 44 points; and four percent scored fewer than 10 points.
- Cities with a higher proportion of same-sex couples tended, not surprisingly, to score better, and the presence of openly-LGBT city officials and LGBT police liaisons also were correlated with higher scores.

The MEL rates cities based on 47 criteria falling under six broad categories:

- Non-discrimination laws
- Relationship recognition
- Municipality's employment policies, including transgender-inclusive insurance coverage, contracting non-discrimination requirements, and other policies relating to equal treatment of LGBT city employees
- Inclusiveness of city services
- Law enforcement
- Municipal leadership on matters of equality

The full report, including detailed scorecards for every city, as well as a searchable database, is available online at [www.hrc.org/mei](http://www.hrc.org/mei).

The Human Rights Campaign Foundation is the educational arm of America's largest civil rights organization working to achieve lesbian, gay, bisexual and transgender equality. HRC envisions a world where LGBT people are embraced as full members of society at home, at work and in every community.?

Source: Human Rights Campaign

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# Technology Inclusion



## Tech execs acknowledge diversity gap. So, what's next?

By Jon Swartz, Jessica Guynn and Marco della Cava

For years, technology companies did worse than simply shrug off the issue of diversity in their workforce.

Some sued to keep that information private from inquiring media outlets and social activists, arguing that divulging such data compromised their competitive advantage.

Given that decades-long mind-set, the USA TODAY/Stanford Diversity in Tech summit meeting Thursday night with Jesse Jackson and executives from Google and Facebook was nothing less than a breakthrough on an issue that has vexed the nation since slavery was abolished: minority access to employment and capital.

"Bringing people together to talk about these issues is historic," said Carol Lynn McKibben, a Stanford lecturer who is writing a biography of Jackson. "These things are usually discussed behind closed doors. This was a really important moment to talk about these things in a public forum."

McKibben said she was impressed that the audience included "Stanford students who will be applying for jobs with these companies, (as well as) people who have themselves experienced discrimination or who as minorities have worked in these white-majority companies. I hope it is not the end but the beginning of the discussion."

Some of the biggest players in Silicon Valley readily acknowledged the diversity gap in the nearly two-hour panel, punctuating a months-long push by the Rev. Jackson to bolster low single-digit representation of blacks and Hispanics at tech companies.

Jackson and his Rainbow/PUSH coalition have been raising awareness of the divide in Silicon Valley, where the percentage of employees who are black or Hispanic are in the single digits compared with 12% and 16% of the U.S. workforce, respectively.

For decades, the issue has been a non-starter in the predominantly white-male tech industry that either overlooked or ignored it.

But as the composition of their customers becomes more diverse, those companies have no choice but to hire people who reflect their customer base and to build more inclusive workplaces.

"We don't have a choice at Facebook. It's not like we are creating something for use in a local market. It is a truly global market. More than 80% of Facebook users do not live in North America. We can't afford to exclude anyone," said Maxine Williams, Facebook's global head of diversity. "It is a question of survival."

Tristan Walker, an African-American entrepreneur, has a Palo Alto start-up — Walker & Co. — which he has deliberately staffed with almost

■ Continued on page 10



Nancy Lee, center, director of People Operations at Google, speaks at a panel on diversity in tech at Stanford University on Nov. 6, 2014. (Photo: Martin E. Klimek, USA TODAY)

## Amazon's Demographic Data: More of the Same

By Albert Lin



Amazon became the latest technology giant to release its workforce demographic data, and the results, unsurprisingly, are not impressive.

Overall, the company's global workforce of nearly 150,000 is 37 percent women, with women making up just 25 percent of managers.

In the United States, Amazon's workforce is 60 percent white, 15 percent Black, 13 percent Asian and 9 percent Latino, while its managers are 71 percent white, 18 percent Asian, 4 percent Latino and 4 percent Black.

"It's skewed toward white-male supremacy," Reverend Jesse Jackson told The Seattle Times. "They do not look like America. The numbers are embarrassing to them. Their marketplace is very American. But their workplace is not."

Amazon's numbers are similar to those of Apple, Twitter, Yahoo! and Google, whose U.S. workforces range from 50 percent to 61 percent white, and whose totals of Black and Latino employees range from 5 percent to 18 percent. In terms of women, the global workforces of these four range from 21 percent to 37 percent.

(As a point of comparison, here is the workforce-representation data for the 2014 DiversityInc Top 50: 11.9 percent Black, 9.8 percent Latino, 9.8 percent Asian and 46.2 percent women.)

Likewise, the breakdown of managers is remarkably similar: Apple, Twitter, Yahoo! and Google have anywhere from 64 percent to 78 percent white managers, with Blacks and Latinos making up less than 10 percent of managers at Apple and less than 5 percent at the other three.

Unlike the other tech giants, Amazon did not reveal its demographics for tech positions, leading many to conclude that the apparent diversity in its U.S. workforce is largely a result of low-paid warehouse workers.

In a statement, Jackson's Rainbow PUSH Coalition said, "Their general workforce data released by Amazon seems intentionally deceptive, as the company did not include the race or gender breakdown of their technical workforce. The broad as-

sumption is that a high percentage of their Black and Latino employees work in their warehouses."

Moreover, the company's senior leaders and its board of directors are all white. Only one of Amazon's eight corporate officers is a woman, while just three of 10 directors are women.

Jackson has been working to provide more opportunities for underrepresented groups at technology companies, but Amazon has not yet agreed to meet with him.

Fellow Seattle-based tech company Microsoft's demographic data also fall in line with Amazon's. After a recent misstep by Microsoft CEO Satya Nadella, DiversityInc CEO Luke Visconti reminds Nadella that Karma Is Not a Career Strategy.

**Link:** [www.diversityinc.com/news/amazons-demographic-data/](http://www.diversityinc.com/news/amazons-demographic-data/)

**Source:** DiversityInc

# Public Legal Notices

## UC DAVIS HEALTH SYSTEM

### UNIVERSITY OF CALIFORNIA DAVIS HEALTH SYSTEM

#### NOTICE TO PROSPECTIVE BIDDERS

Passage of SB876, which amended PCC§ 10502(a), authorizes the University of California system to advertise construction projects on university websites as an alternative to newspapers and trade journals. Effective December 1, 2014, the UC Davis Health System (Medical Center) will no longer advertise in newspapers or trade journals. Notices for all construction projects going out to bid will only be posted on our website at <http://www.ucdmc.ucdavis.edu/facilities/contractors/advertisements.html>.

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA  
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University of California, Davis Health System



### GOLDEN GATE BRIDGE HIGHWAY & TRANSPORTATION DISTRICT

#### NOTICE INVITING PROPOSALS

The Golden Gate Bridge, Highway and Transportation District (District) seeks proposals for **RFP No. 2015-D-11, PURCHASE AND INSTALLATION OF A UNIFIED COMMUNICATIONS, AND CALL CENTER SOLUTION**. Interested Proposers must submit sealed proposals to the Office of the Secretary of the District by **Tuesday, December 16, 2014, at 4:00 p.m., PT**.

A non-mandatory pre-proposal conference will be held in the Committee Room at the Administration Building, Golden Gate Bridge Toll Plaza, San Francisco, CA on **Monday, November 24, 2014, at 1:00 p.m., PT**.

Requests for modifications or clarifications of any requirement must be submitted in writing by **Tuesday, December 2, 2014, at 4:30 p.m., PT**.

The RFP Documents are available for download on the District's website. To download the RFP Documents, go to the District's website home page at <http://www.goldengate.org>, click on Contract Opportunities, scroll down to District Division and look for RFP No. 2015-D-11.

To inspect and obtain the RFP Documents, please contact the Contracts Office, Administration Building, Golden Gate Bridge Toll Plaza, San Francisco, CA, by email at [contractsoffice@goldengate.org](mailto:contractsoffice@goldengate.org), by telephone at (415) 923-2229, or by facsimile at (415) 923-2357.

/s/ Lori Murray,  
Procurement Director  
Dated: November 12, 2014  
11/13/14  
CNS-2686583#  
SMALL BUSINESS EXCHANGE

## UCLA

### UCLA

#### GENERAL NOTICE

Please refer to the below-listed website for public notices of prequalification and bidding opportunities at UCLA:

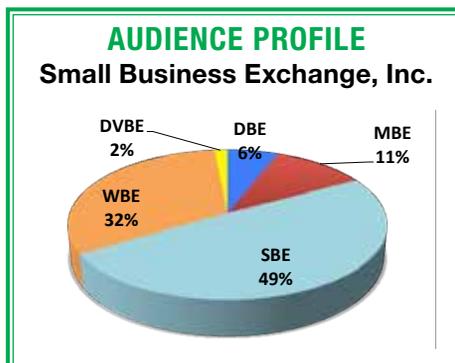
<http://www.capitalprograms.ucla.edu/Contracts/ProjectsCurrentlyBidding>

If you would like to register to receive free email notifications of bidding opportunities at UCLA, please refer to the website below:

<http://www.capitalprograms.ucla.edu/About/NotificationSubscription>

### SBE Advertisers are always among good company!

- San Francisco BART
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- San Francisco Housing Authority
- San Francisco International Airport
- City of Berkeley
- CA Highway Patrol
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- CSU Fresno
- CSU Fullerton
- CSU Los Angeles
- CSU Monterey Bay
- CSU Office of the Chancellor
- City of Ontario
- CSU Stanislaus
- DPR Construction Inc.
- Golden Gate Bridge District
- Los Angeles Co DPSS
- Los Angeles Co MTA
- Metropolitan Water District of Southern California
- Oakland USD
- Palos Verdes Peninsula USD
- San Jose State University
- San Mateo Co Transit District
- Santa Clara Valley Water District
- Santa Clara VTA
- Southern California Regional Rail Authority
- Tri Delta Transit
- UC Santa Cruz
- UC Davis
- UC Davis Medical Center
- UC Irvine Design & Const Services
- UC San Francisco CPM
- UC San Francisco Medical Center
- UCLA
- ...and many more!



#### Request for Proposal

### On Call Biological Services Contract



**Who:** Santa Clara Valley Water District is the water resource management agency meeting watershed stewardship needs of and providing wholesale water reliability to Santa Clara County's 1.8 million residents.

**What:** The Santa Clara Valley Water District is soliciting proposals from consultant firms to provide general and specialized biological services in the areas of botany, wetlands, fisheries, wildlife, restoration ecology, and other biological support services as needed. Requests for these biological services from the successful consultant firm will be upon request at any time during the term of the agreement, and may include a need for one of more specific types of biologists.

You are invited to submit a proposal based on your qualifications providing similar biological services in size and scope to the District's request. The full Request for Proposal (RFP) can be viewed at <http://cas.valleywater.org>.

Please submit your proposals electronically to the District's Contract Administration System (CAS) by the date and time specified in the RFP Schedule. Prior to submitting proposals, all firms must be registered in CAS. This can be achieved by going to the web address noted above and following the instructions to create an account. When in the creation process, select the expertise code "EV14" and add contact information as necessary.

**Contact:** If you need assistance with creating a CAS account, please call (408) 630-2992, or e-mail questions to [ContractAdministration@valleywater.org](mailto:ContractAdministration@valleywater.org).

In addition to submitting proposals electronically through the District's web portal, 6 hard copies of the proposal must be received by the proposal due date and time specified in the RFP Schedule. Please refer to the RFP for detailed hardcopy delivery instructions.

General questions regarding this solicitation will be only be accepted by email to **Don Arnold** at [darnold@valleywater.org](mailto:darnold@valleywater.org). Consultant Clarification Questions must be submitted no later than date and time specified in the RFP Schedule.

10/2014\_BA

## Public Legal Advertisers: The Small Business Exchange gives you more coverage and better results

**The best way to reach the African American, Chinese and Hispanic communities**

**Resolution 242-12:** On June 28, 2012 San Francisco Board of Supervisors designated the Small Business Exchange newspaper as a minority outreach newspaper for the following communities for FY 12-13: African American, Chinese, Hispanic.

**And the best return on your advertising dollar**

The Small Business Exchange assists public agencies in buying goods and services through economic downturns and budget cuts by offering lower advertising rates and cost-efficient value-added services.

**Advertise in the Small Business Exchange and receive these benefits:**

- Targeted distribution by industry, location, focus group(s) from our comprehensive and constantly updated 1.5 million business-to-business database.
- Our multi-channel distribution system delivers your message via print, email and online for maximum exposure.
- More bidders, which reduces the cost of goods and services to purchase.
- Wider and more diverse business participation.

# Fictitious Business Name

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0360999-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0361328-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0361196-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0360775-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0361024-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0360792-00
<p>Fictitious Business Name(s): <b>Cybus Management</b> Address <b>2100 Larkin Street, San Francisco, CA 94109</b> Full Name of Registrant #1 <b>Meagan McLaughlin</b> Address of Registrant #1 <b>123 Serres Dr., Sonoma, CA 95476</b></p> <p>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>1/1/2014</b></p> <p>Signed: <b>Meagan McLaughlin</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>10/21/2014</b>.</p> <p>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</p> <p>Filed: <b>Jennifer Wong</b> Deputy County Clerk <b>10/21/2014</b></p> <p><b>10/23/14 + 10/30/14 + 11/6/14 + 11/13/14</b></p>	<p>Fictitious Business Name(s): <b>Golden Giants Company</b> Address <b>1100 26th Street Apt #1121 San Francisco, CA 94107</b> Full Name of Registrant #1 <b>Subash Kumar Khadka Chhetri</b> Address of Registrant #1 <b>415 Jones Street, Apt #107 San Francisco, CA 94102</b></p> <p>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>10/31/2014</b></p> <p>Signed: <b>Subash Khadka Chhetri</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>11/4/2014</b>.</p> <p>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</p> <p>Filed: <b>Jennifer Wong</b> Deputy County Clerk <b>11/4/2014</b></p> <p><b>11/06/14 + 11/13/14 + 11/20/14 + 11/27/14</b></p>	<p>Fictitious Business Name(s): <b>Mission Strategies</b> Address <b>3288 21st Street Suite 235, San Francisco, CA 94110</b> Full Name of Registrant #1 <b>Mission Strategies LLC (CA)</b> Address of Registrant #1 <b>2941A Harrison Street, San Francisco, CA 94110</b></p> <p>This business is conducted by <b>A Limited Liability Company</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>1/3/2014</b></p> <p>Signed: <b>Guy Maxwell Long</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>10/28/2014</b>.</p> <p>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</p> <p>Filed: <b>Jennifer Wong</b> Deputy County Clerk <b>10/28/2014</b></p> <p><b>11/06/14 + 11/13/14 + 11/20/14 + 11/27/14</b></p>	<p>Fictitious Business Name(s): <b>Pacific Tamarack</b> Address <b>679 Portola Dr., San Francisco, CA 94127</b> Full Name of Registrant #1 <b>Danielle Bricker</b> Address of Registrant #1 <b>679 Portola Dr., San Francisco, CA 94127</b></p> <p>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>10/6/2014</b></p> <p>Signed: <b>Danielle Bricker</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>10/6/2014</b>.</p> <p>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</p> <p>Filed: <b>Brian Heffern</b> Deputy County Clerk <b>10/6/2014</b></p> <p><b>10/30/14 + 11/6/14 + 11/13/14 + 11/20/14</b></p>	<p>Fictitious Business Name(s): <b>Square Neat</b> Address <b>176 Whipple Avenue, San Francisco, CA 94112</b> Full Name of Registrant #1 <b>Edenilson Bran</b> Address of Registrant #1 <b>15778 Marcella Street, San Leandro, CA 94578</b></p> <p>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>Not Applicable</b></p> <p>Signed: <b>Edenilson Bran</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>10/21/2014</b>.</p> <p>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</p> <p>Filed: <b>Jennifer Wong</b> Deputy County Clerk <b>10/21/2014</b></p> <p><b>11/06/14 + 11/13/14 + 11/20/14 + 11/27/14</b></p>	<p>Fictitious Business Name(s): <b>Worldmap IS</b> Address <b>71 Stevenson Street #419, San Francisco, CA 94105</b> Full Name of Registrant #1 <b>Worldmap International Services, LLC (CA)</b> Address of Registrant #1 <b>71 Stevenson Street #419, San Francisco, CA 94105</b></p> <p>This business is conducted by <b>A Limited Liability Company</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>10/7/2014</b></p> <p>Signed: <b>Jiawei Huang</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>10/7/2014</b>.</p> <p>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</p> <p>Filed: <b>Jennifer Wong</b> Deputy County Clerk <b>10/7/2014</b></p> <p><b>10/23/14 + 10/30/14 + 11/6/14 + 11/13/14</b></p>

## Nation's First Black Billionaire Talks Diversity and Prosperity

### Continued from page 2

and inclusion. African-Americans represent 32 million people in the US population. Hispanics are easing ahead of us in terms of total numbers and way ahead of us in the projected birth rate. So, if we are going to compete in this country, you must have employees. Where are your employees going to come from in the future? Where are your customers going to come from? They are going to come from the African-American and Hispanic communities, for the most part. So, diversity and inclusion remains facts of life and are necessary for business success.

RR: What are the benefits of inclusion?

RJ: Everyone benefits from inclusion. If people are excluded and kept out of the workforce, you will have more people who become a burden on society and taxpayers. Instead of spending billions of dollars subsidizing people who are unproductive, we should use those resources for investment in a strong, educated workforce. So, it's one of those kinds of things, you either pay me now or pay me later. A stronger, more educated workforce gives more people an opportunity to contribute to the economic growth of the nation and therefore benefits everybody.

RR: You also have some thoughts and proposals about how the government classifies minority-owned businesses?

RJ: Right now an African-American has to own 51-percent of a business in order for it to be classified as a minority-owned business and get government set-asides. The 51-percent rule is the most perverse rule that's even been enacted against the accumulation of African American capital. Conversely, a white guy can go out and start a small business and say, "I only got 9-percent" and nobody asks him whether or not he has the other 41-or-42-percent to be in business. With African-Americans, we have got

to prove that we have 51 percent of the company. This is almost impossible because on average white Americans have ten times—and in some cases—twenty times the wealth of African Americans. I am proposing that governments give minority-owned status to firms that have at least 10-percent minority ownership.

RR: As America's first Black billionaire, it's fair to say you know a few things about financial success. How can people with average incomes build wealth?

RJ: I encourage everyone to save more and eliminate all unnecessary spending. Don't buy

things you don't really need just because you think that's the way to be hip, cool or be with the "in" crowd.

The real thing is saving and investing in your future and saving for your kids' future. You don't have to have a lot of money to start with. Just put aside a \$100, \$50 or even \$10 a week and invest it. It will grow. Also, build funds for emergencies and avoid payday lenders. Log on to [RLJCompanies.com](http://RLJCompanies.com) for more information.

Zach Rinkins is the Associated Press award-winning host/producer of the Rinkins Report. For more info log on to [www.RinkinsReport.com](http://www.RinkinsReport.com) or on Twitter @RinkinsReport and Facebook @RinkinsReport

Source: **Trice Edney Communications**



## Tech execs acknowledge diversity gap

### Continued from page 8

exclusively women and minorities.

He says tech companies are waking up to the growing consumer power of blacks and Hispanics in this country and to the realities of operating in a global marketplace. Studies show that companies with gender and ethnic diversity are more creative and more profitable, he points out.

"As long as they are talking about it but not acting on it, I have a comparative advantage," Walker said.

Jackson urged representatives from Facebook and Google to increase their minority outreach programs and provide measurable results. Those executives in turn responded that they were keen to have their staffs better reflect the national demographic, but that short-term solutions weren't likely.

Overt bigotry doesn't play a major role in this issue, which in fact makes it a more difficult problem to root out, said panelist Richard Thompson Ford, Stanford law professor and author of *The Race Card*.

"Bias (in tech) is more readily concealed," he said. "Most of the problems will be resolved by trying to engage hiring managers to see diversity as a positive goal that they are on board with. In many ways, that's a harder problem to solve than unrepentant bigots."

Ford said universities need to pay more attention to not only who they're recruiting for engineering degrees but also the environment in which they are sending those minority recruits.

"Will you find racists in the computer science department? No, but you may find people with preconceived ideas of who will be good or not. There's a culture that exists in those departments, one of who helps who. And maybe you then go, I could do something else, I've got options," he said.

### DIVERSITY ROAD MAP

So what exactly is the road map for diversifying Silicon Valley's largely white male profile?

Education is a major building component, beginning with science and technology courses in elemen-

tary school that widen the pool, the panel agreed.

Nancy Lee, Google's director of diversity and inclusion, said the search-engine giant will cast a wider net by recruiting from non-elite schools and placing a Googler in Residence at traditionally black colleges with a mission to bring computer-science programs up to Google's hiring standards.

"We may not have seen tech's best days because we haven't seen all its best players," Jackson said, drawing an analogy to the breaking of the color barrier in Major League Baseball in 1947, which presaged a golden era of breathtaking talent in the sport.

Yet some of the approximately 200 people in attendance want more than talk. They want results.

"It's good to have conversations. But this topic has been talked to death, and nothing gets done," said Anthony Kinslow II, 24, a graduate student in Stanford's civil engineering program. "When I was an undergrad (at North Carolina A&T State University, the historically black college that Jackson attended), no tech recruiters visited. None."

"Diversity goes hand-in-hand with innovation and ideas," Kinslow said, pointing out that just 1% of Stanford's graduate school of engineering students are black. "Wouldn't it make more sense for tech companies to be more diverse?"

The panel was "clearly a first step" in tackling a longtime problem, says Anita Gardyne, CEO of SafetySitters, a start-up that offers in-house care and babysitting services through a mobile app and website. Gardyne, who is black, said Jackson's persistence has forced tech companies to disclose their hiring numbers and address the problem.

"I just want an opportunity to compete," said Gardyne, 52, who says it is daunting to pitch her company to prospective investors.

"Do I see something changing? Yes, I do," Gardyne said. "Rev. Jackson has lifted the discussion. These are the first steps in a long journey."

Source: **USA Today**

# Access to Capital

## SMALL & MINORITY BUSINESS

### Small-business credit conditions improve for second consecutive quarter, as delinquency rates hit lowest level on record

Experian®, the leading global information services company, today announced that small-business credit conditions have improved and reached an all-time high. According to the most recent Experian/Moody's Analytics Small Business Credit Index, the continued rise in the third quarter can be attributed to growth in outstanding credit balances and delinquency rates reaching the lowest level on record, falling to 8.8 percent from 9.3 percent the previous quarter.

Highlights from the third-quarter report, including detailed business credit insights and macroeconomic trends, will be presented in a Webinar on Tuesday, Nov. 18, at 10 a.m. Pacific time. To register for the Webinar, visit Q3 2014 Experian's Quarterly Business Credit Review.

"Small businesses are on increasingly solid financial ground," said Mark Zandi, chief economist for Moody's Analytics. "Most are benefiting from stronger demand for their goods and services, low interest rates and reduced debt loads. Prospects for further improvement in credit conditions are good."

"Heading into the holidays, small businesses have positioned themselves in a positive light by doing a better job of paying down outstanding debt," said Joel Pruis, Experian's senior business consultant. "With improved business credit performance, small businesses are able to gain access to a wider availability of credit, which is critical as inventory demands and employee hours increase during the shopping season."

Findings from the report also showed that small businesses saw significant improvement in several other key business credit health categories. Most notably, they improved their payment behavior in the third quarter, reducing the number of days they paid their bill beyond contracted terms by more than a day, or nearly 19 percent, from a year ago. Additionally, over the same time



period, small businesses saw a 4.5 percent increase in average commercial risk score, going from 58.0 to 60.6. Third-quarter findings also saw 11.9 percent fewer businesses filing for bankruptcy.

"The data showing improved business credit performance doesn't just benefit small businesses, but it also helps lenders and suppliers," continued Pruis. "Not only do they have the reassurance that they'll see repayment on loans that they've extended, but they will be able to use this insight to take the appropriate action to better mitigate risk and have more confidence when making future lending decisions. If the positive performance continues during this stressful time of the year, both small businesses and lenders will be able to enter 2015 with some momentum."

#### About the Experian/Moody's Analytics Small Business Credit Index

Experian joined forces with Moody's Analytics, a leading independent provider of economic forecasting, to create a business index and detailed report that provides insight into the health of U.S. businesses. The Experian/Moody's Analytics Small

Business Credit Index is reported quarterly to show fluctuations in the market and discuss factors that are impacting the business economy.

#### About Experian's Business Information Services

Experian's Business Information Services is a leader in providing data and predictive insights to organizations, helping them mitigate risk and improve profitability. The company's business database provides comprehensive, third-party-verified information on virtually all U.S. companies, with the industry's most extensive data on the broad spectrum of small and midsize businesses.

By leveraging state-of-the-art technology and superior data compilation techniques, Experian provides market-leading tools that proactively support the entire credit life cycle, enabling our clients to find new customers, process new applications, manage customer relationships and collect on delinquent accounts.

#### About Experian

Experian is the leading global information services company, providing data and analytical tools

to clients around the world. The Group helps businesses to manage credit risk, prevent fraud, target marketing offers and automate decision making. Experian also helps individuals to check their credit report and credit score, and protect against identity theft.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Total revenue for the year ended March 31, 2014, was US\$4.8 billion. Experian employs approximately 16,000 people in 39 countries and has its corporate headquarters in Dublin, Ireland, with operational headquarters in Nottingham, UK; California, US; and São Paulo, Brazil.

For more information, visit <http://www.experianplc.com>.

*Experian and the Experian marks used herein are trademarks or registered trademarks of Experian Information Solutions, Inc. Other product and company names mentioned herein are the property of their respective owners.*

**Source: Experian**

### Wells Fargo extends the most SBA loan dollars for small businesses in 2014

For the sixth straight year, Wells Fargo & Company (NYSE: WFC) is America's top SBA lender in dollar volume, approving a record \$1.6 billion in SBA 7(a) loans for small businesses in federal fiscal year 2014 (Oct. 1, 2013 – Sept. 30, 2014). The company increased its dollar volume of SBA 7(a) loans by 10 percent from a year ago. An SBA preferred lender in all 50 states, Wells Fargo also is the second largest SBA lender by units, extending 4,036 SBA 7(a) loans in federal fiscal year 2014, a 16 percent increase in units from the prior year.

"At Wells Fargo, we work hard to help America's small business owners, and we are incredibly proud to earn their business and increase our lending to businesses across the country each of the last six years," said Donna Serres, new head of Wells Fargo's SBA Lending Division. "Through the SBA loan program, we know the financing that we provide helps drive economic growth at a very local level, and helps communities we serve succeed financially by providing local businesses access to the capital they need to thrive and grow."

During the six-year period Wells Fargo has been the No. 1 SBA lender, the company has increased

its SBA 7(a) lending 72 percent in units and 96 percent in loan dollars from federal fiscal year 2009 to 2014.

"Our growth in SBA lending during the last few years underscores the importance of SBA loan programs for thousands of creditworthy small businesses," said Serres. "SBA loans provide options for creditworthy entrepreneurs and small business owners who may not be able to obtain a conventional loan that meets their business needs."

Among the customers who worked with Wells Fargo to expand a business with an SBA loan this year is business owner, Larry Chavez. His Albuquerque-based business, Dreamstyle Remodeling, is a leading home improvement and remodeling company in the Southwest. Over the past seven years, the company has gone from 40 employees to 240.

"To grow and strengthen our business for the future, it was important for us to find the right financing," said Chavez. "Working with Wells Fargo, we secured an SBA loan that gave us the opportunity to expand into new markets, and introduce innovative ideas and products."

Wells Fargo is the No. 1 SBA 7(a) lender in dollars in 10 states: Arizona, California, Colorado, Minnesota, North Dakota, Nevada, New Mexico, Oregon, South Carolina and Texas – and the No. 1 SBA 7(a) lender in number of loans (units) in 8 states: Alaska, Arizona, California, Georgia, North Carolina, New Mexico, South Carolina and Virginia.

In addition to being the No. 1 SBA lender in dollars, for the 12th consecutive year Wells Fargo continues to be the nation's No. 1 small business lender for loans under \$100,000 and loans under \$1 million categories, according to the most recent Community Reinvestment Act (CRA) data (2002-2013).

#### About Wells Fargo

Wells Fargo & Company (NYSE: WFC) is a nationwide, diversified, community-based financial services company with \$1.6 trillion in assets. Founded in 1852 and headquartered in San Francisco, Wells Fargo provides banking, insurance, investments, mortgage, and consumer and commercial finance through more than 8,700 locations, 12,500 ATMs, and the internet ([wellsfargo.com](http://wellsfargo.com)),

and has offices in 36 countries to support customers who conduct business in the global economy. With approximately 265,000 team members, Wells Fargo serves one in three households in the United States. Wells Fargo & Company was ranked No. 29 on Fortune's 2014 rankings of America's largest corporations. Wells Fargo's vision is to satisfy all our customers' financial needs and help them succeed financially. Wells Fargo perspectives are also available at Wells Fargo Blogs and Wells Fargo Stories.

Wells Fargo serves approximately 3 million small business owners across the United States and loans more money to America's small businesses than any other bank (2002-2013 CRA government data). To help more small businesses achieve financial success, in 2014 Wells Fargo introduced Wells Fargo Works for Small BusinessSM – a broad initiative to deliver resources, guidance and services for business owners. For more information about Wells Fargo Works for Small Business, visit: [WellsFargoWorks.com](http://WellsFargoWorks.com).

**Source: Wells Fargo**

