

SMALL BUSINESS EXCHANGE

Voice of Small, Emerging Diversity Owned Businesses Since 1984



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Credit Card Debt

Higher for U.S. Black Middle Class

by Zenitha Prince

African-Americans have been pummeled by the recent financial crisis, including facing the most adverse consequences of credit card debt, and higher interest rates, according to a recently released study by the NAACP and Demos, a U.S.-based research and policy center.

Findings from “The Challenge of Credit Card Debt for the African American Middle Class,” indicate that Black Americans suffered disproportionate economic losses since the Great Recession; weathering the highest jobless rates, steepest declines in income and deepest cuts into their assets and investments.

Additionally burdened by systemic discriminatory policies that left Blacks with fewer assets and lower rates of homeownership than Whites, many African Americans turned to credit cards as a “plastic security net” to help make ends meet, according to the report which is dated December 2013.

“Much of the disproportionate impact of credit card debt can be attributed to the fact that African Americans have fewer assets than other households to fall back on in emergencies,” said Catherine Ruetschlin, report co-author and Demos policy analyst, in a statement. “Unlike white households, more than half of African Americans’ wealth is held in housing, which was devastated in the financial crisis. We’re also seeing African Americans turning to credit cards to cover their household finances as incomes continue to stagnate and unemployment rates hover around twice that of White workers.”

According to the report, while Blacks owe less than they did in 2008, 42 percent—consistent with other groups—reported using credit cards to pay for basic living expenses like rent, mortgage payments, groceries, utilities, or insurance.

And, like other moderate-income Americans, middle-income Black also used credit cards to invest in their future, including higher education, entrepreneurship, and medical expenses.

Many of the Black entrepreneurs surveyed said they used a credit card to pay for the expense of starting a new business, and 99 percent have not been able to pay it off, compared to 80 percent of Whites.

Troublingly, while Black credit card holders were no more likely to be late on their payments than Whites, Blacks were nevertheless unevenly targeted by bill collectors—71 percent of African-American middle-income households compared to 50 percent of Whites—and were more likely to have their credit cards cancelled, credit limit reduced or be denied a new card.

Black families also reported lower credit scores and different causes of poor credit. Just 66 percent of African-American households report having a credit score of 620 or above, compared to 85 percent of White households. African Americans were more likely to attribute poor credit to late student loan payments or errors on their credit report, while Whites cited late mortgage payments.

“African Americans rely on credit cards to make ends meet and invest in their futures because they have faced (and continue to face) persistent structural and economic barriers that limit their



ability to create wealth and build a solid credit history,” said Dedrick Asante-Muhammad, report co-author and senior director of NAACP Economic Department, in a statement.

“And when African Americans are engaging in the credit market, they are more likely victims to predatory and discriminatory lending which further increases their economic insecurity. Unless we want to maintain the nation’s historic and contemporary racial economic divide, we must confront the reality of today’s racial inequality and advance reforms that address these disparities, fairness and security around consumer credit,” he said.

The Credit Card Accountability Responsibility and Disclosure Act of 2009 has helped African Americans make strides toward that goal, the report concluded. Since President Obama signed the bill into law, it has helped African-American households in particular to pay down debt faster and save money by avoiding unreasonable charges.

After the act went into effect 37 percent of indebted African American households reported paying more toward their credit card balance in response to information in their monthly statements mandated by the CARD Act. Nearly one-third reported being charged over-the-limit fees less often

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Community Outreach



San Francisco Bay Area Ranks Among Peace Corps' Top Volunteer-Producing Metropolitan Areas in 2013

The Peace Corps today released the 2013 rankings of the top volunteer-producing states and metropolitan areas across the country. The San Francisco Bay Area, with 173 volunteers currently serving worldwide, ranked No. 6 among metropolitan areas with a population of more than 100,000 residents.

"Americans from all across our great country and all walks of life are drawn to the Peace Corps by a spirit of service and a passion for helping others," Peace Corps Acting Director Carrie Hessler-Radelet said. "No matter where they start their journey, through their experience Peace Corps volunteers show the world the compassion, tolerance and dedication to service that has always characterized the American people."

Since the Peace Corps was established in 1961, 28,893 Peace Corps volunteers from California have traveled abroad to serve their country in the cause of peace by living and working in developing countries.

California ranked No. 1 among states with the highest number of Peace Corps volunteers, with 973 volunteers currently serving worldwide. Its volunteer production more than doubled that of New York, which took the second place spot with 420 volunteers.

"California consistently leads the nation as the top producer of Peace Corps volunteers," said Janet Allen, manager of the Peace Corps West Coast Region. "The state is a rich source of globally aware and service-minded Californians committed to making a difference in communities around the world."

Service in the Peace Corps is a life-defining, hands-on leadership experience that offers volunteers the opportunity to travel to the farthest corners of the world and make

a lasting difference in the lives of others. Volunteers live and work at the community level to tackle the most pressing needs of people around the world and promote a better understanding between Americans and the people they serve. When they return home, volunteers bring their knowledge and experiences – and a global outlook – that give them a competitive edge for job opportunities in today's global economy and enrich the lives of those around them.

The Peace Corps has eight regional recruitment offices across the United States that work closely with prospective Peace

Corps volunteers of all ages and backgrounds to ensure that all Americans who want to serve have the opportunity to do so. The West Coast regional recruitment office serves Alaska, California, Hawaii, Idaho, Montana, Nevada, Oregon, Washington and Peace Corps recruiters are based locally throughout the region. Find the regional recruitment office near you by visiting the Peace Corps website here.

About the Peace Corps: As the preeminent international service organization of the United States, the Peace Corps sends Americans abroad to tackle the most press-

ing needs of people around the world. Peace Corps volunteers work at the grassroots level with local governments, schools, communities, small businesses and entrepreneurs to develop sustainable solutions that address challenges in education, health, economic development, agriculture, environment and youth development. When they return home, volunteers bring their knowledge and experiences – and a global outlook – back to the United States that enriches the lives of those around them. President John F. Kennedy established the Peace Corps in 1961 to fos-

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*Life is calling.
How far will you go?*

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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

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SUB-BID REQUEST ADS

Sub-Bids Requested From Qualified DBE Subcontractors & Suppliers

**For Construction on State Highway In
Los Angeles County In Baldwin Park And West Covina From 0.1 Mile West Of
Puente Avenue Undercrossing To 0.2 Mile East Of Hollenbeck Street Undercrossing
Project ID 070000085
Location: 07-LA-10-33.2/37.2
Contract No. 07-1170U4
Bid Date: 12-19-2013 @ 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 a complete evaluation. For assistance with bonding, insurance or lines of credit contact George Chumo at (626) 960-9502.

An Equal Opportunity Employer

REQUESTING SUB-QUOTES FROM QUALIFIED LBE, MBE, WBE & OBE
SUBCONTRACTORS/SUPPLIERS FOR:

**Boarding Area G A380 Improvements, Phase A
Contract No.: 8519A**

**Owner: City & County of San Francisco
Engineers' Estimate: \$2,000,000.
BID DATE: December 19, 2013 @ 2:00 PM**

Items of work include but are not limited to: Survey, Utility Locate, Cold Plane, Trucking, Tack, Fence, Blast Fence, Airport Fuel Line, Striping, Electrical and Minor Concrete.

Granite Rock Company 'Graniterock' is signatory to Operating Engineers, Laborers, Teamsters, Carpenters and Cement Masons unions. 100% performance and payment bonds will be required from a qualified surety company for the full amount of the subcontract price. Bonding assistance is available. Graniterock will pay bond premium up to 1.5%. In addition to bonding assistance, subcontractors are encouraged to contact Graniterock Estimating with questions regarding obtaining lines of credit, insurance, equipment, materials and/or supplies, or with any questions you may have. Subcontractors must possess a current contractor's license, insurance and worker's compensation coverage. Subcontractors will be required to enter into our standard contract. Graniterock intends to work cooperatively with all qualified firms seeking work on this project. Granite Rock Company is an equal opportunity employer.

Granite Rock Company

120 Granite Rock Way, San Jose, CA 95136 • Phone (408) 574-1400 Fax (408) 365-9548

Contact: Paul Brizzolara • Email: estimating@graniterock.com

We Are An Equal Opportunity Employer

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

**Hwy 4 Widening, Stockton
Caltrans #10-0W1204**

BID DATE: December 18, 2013 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Portable Changeable Message Sign, Temp Alternative Crash Cushion, SWPPP, Storm Water Annual Report, Sweeping, Temp. Fence, Reconstruct Guardrail, Cold Plane AC, Clearing & Grubbing, Erosion Control, Hydroseed, Compost, AC Dike, Rumble Strip, Data Core, Tack Coat, Structural Concrete, Minor Concrete, Bar Reinforcing Steel, Roadside Signs, Rock Slope Protection, Concrete, Survey Monument, Delineator, Object Marker, Striping & Marking, End Anchor Assembly, Electrical, Temp. Clear Water Diversion System, Ground-In Rumble Strip, Underground Storm Drain and Construction Materials

O.C. Jones & Sons, Inc.

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

Contact: Dan Palmer

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

Tutor Perini | ZACHRY | PARSONS, A Joint Venture

REQUEST FOR BIDS

Inviting qualified bidders including, but not limited to, certified SBEs, DBEs & DVBEs, for:

**Underground Duct Bank Work on
California High Speed Rail - Contract CP1 - HSR13-06
SEALED BIDS DUE JANUARY 8, 2014 by 5:00 PM**

Address bids to: TPZPJV, 15901 Olden Street, Sylmar, CA 91342, Attention: Jerry Brown

TPZPJV, in its sole and absolute discretion, may reject any and all bids, or accept a bid or combination of bids, which will best serve the project's interest. In the event that the successful Bidder fails to execute the Contract, TPZPJV reserves the option to accept the bid of the next lowest/qualified Bidder within ten (10) calendar days from such default.

Project Goals include:

- 30% SBE (including Micro Business), 10% DBE and 3% DVBE
- 30% National Targeted workers / 3% Disadvantaged workers
- 100% Recycle - Concrete & Rebar / 75% Recycle - Construction Waste.

Drawings/Specifications/Insurance Requirements (Contractor Controlled Insurance Program)/CBA (Project Labor Agreement) as well as Scope (Bid Package) are available for review at:

- **Share Point Web Site** (interested parties reply to: contactcp1@tpzpjv.com to receive access information for the Share Point website)
- **TPZPJV's Office** - 1401 Fulton Street, Suite 400, Fresno, CA 93721

Requests for Information regarding Bid Package:

Email Johnathon.Sim@TPZPJV.COM or call (559) 385-7025 or fax (559) 353-2764

TPZPJV INTENDS TO CONDUCT ITSELF IN GOOD FAITH WITH SBEs, DBEs & DVBEs REGARDING PARTICIPATION ON THIS PROJECT

NOTE: ASSISTANCE WILL BE GIVEN IN OBTAINING BONDS, LINES OF CREDIT AND/OR INSURANCE AS WELL AS NECESSARY EQUIPMENT, SUPPLIES, MATERIALS OR RELATED SERVICES

TPZPJV is an Equal Opportunity Employer

Golden Gate Constructors, JV is soliciting for LBE's for the following project:

Boarding Area G A380 Improvements, Phase A, Contract No. 8519A

**Owner: San Francisco International Airport
Jason G. Yuen Architecture and Engineering Building
676 N. McDonnell Road, San Francisco, CA 94128**

Bid Date: December 19, 2013 @ 2:00 P.M.

We hereby encourage responsible participation of **Local Business Enterprises**, and solicit their subcontractor or material and/or suppliers quotation for the following types of work including but not limited to: **Existing Utility Locating, Demolition and removal of existing blast fence and foundation, Cold Plane, Crushed Aggregate Base (CA B), Cement Treated base (CTB), Asphalt Concrete, Asphalt Emulsion, Underground, Retaining Wall, SWPPP, Electrical, Trucking, Water Trucks and Street Sweeper, Fencing, Gates, Striping, Fuel, Hazmat.**

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

Golden Gate Constructors, JV

11555 Dublin Blvd • Dublin, CA 94568

Estimator: Alan McKean

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MBE/WBE Subcontractors/Suppliers Bids Requested

Upper Narrows Pipeline Replacement Project

Bid/Proposal Submittal Date: December 20, 2013

**Owner: Victor Valley Wastewater Reclamation Authority (VWVRA)
Performance/Payment/Supply Bond May Be Required**

This advertisement is in response to VWVRA's MBE/WBE program. W.A. Rasic Construction Co., Inc. intends to conduct itself in "Good Faith" with MBE/WBE firms regarding participation on this project. Drawings and Specifications can be found on VWVRA's website <http://www.vwvra.com>. Quotes are required by 3:00 PM, December 19, 2013, so that all bids can be fairly evaluated. Please submit bids for the following work (but not limited to): Jack & Bore, Microtunneling, Horizontal Directional Drilling (HDD), Cathodic Protection, Contaminated Soil, Treatment of Contaminated Ground Water, 24 Hour Armed Guards, Trucking, Surveying, Instrumentation & Monitoring, Pressure Grout and Fencing.

Contact: Dustin Do, Estimator

W.A. Rasic Construction Co., Inc.

4150 Long Beach Boulevard Long Beach, CA 90807

Phone: 562.928.6111 ext. 2327 • Fax: 562.928.7339



SUB-BID REQUEST ADS



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

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

Bid Packages available are: Soil Nail Walls

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

Skanska is an Equal Opportunity Employer



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

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

Please visit: www.sshjv-c700.com

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

EEO

McCarthy Building Companies, Inc. IS SEEKING BIDS FROM QUALIFIED DVBE SUBCONTRACTORS & SUPPLIERS:

SANTA ANA COLLEGE - CAMPUS IMPROVEMENTS PARKING LOT #11 / PLANETARIUM / PORTABLE VILLAGE 1530 W. 17th Street, Santa Ana, CA 92706

McCarthy Building Companies, Inc. is a General Contractor bidding the above project and is requesting a proposal from you for labor and/or material in your specialty of work.

SUBCONTRACTOR BIDS ARE DUE Monday, January 6th, 2014 at 2:00 PM.

THE PROJECT: A new 260,000 SF **Parking Lot #11** over 8.9-acres on an existing site including site demo/clearing, 4" AC Paving over 10" base & geotextile fabric, pavement markings & precast bumpers, fire lane concrete & pavers, sidewalks, landscaping, steel & masonry trellises with 6' deep caisson footings, signage, CCTV, bollards, & light poles, plus a large Daktronics digital sign with caisson footing, steel frame, framed plaster encasing. Shoring is required on C5.3 & Site Utilities includes 60" diameter perforated pipe with CDS units. The **Tessmann Planetarium** is an existing 4500 SF Building "M" with remodel work of interior demolition, hazardous abatement with specs & reports, new framed 1800 SF covered walkway, new framed 1000 SF restrooms, interior remodel of 2000 SF, and new roofing & metal panels plus 9,000 SF of sitework including storm drainage, hardscape, pavers, metal benches, stone plaque, masonry/precast monument sign & landscape. The **Portable Village** includes 28 portables, minor demo/clearing, temporary asphalt, small sidewalk areas, new signage, paint of units, chain-link gates, power hookup, fire alarm system, CCTV cameras and communications systems. The approximate construction value is \$8.0 million with an 5-month duration for the Parking Lot, a 6-month duration for the Portable Village, and an 8-month duration for the Planetarium.

Work categories include: Survey, Erosion Control, Demolition & Abatement, Shoring, Earthwork, Site Utilities, Fencing, AC Paving, Pavement Markings, Site Concrete, Pavers, Landscaping, Concrete, Rebar, Masonry, Steel, Carpentry, Fireproofing, Roofing, Sheet Metal, Doors-Frames-Hardware, Glass, Plaster-Drywall, Tile, Acoustical, Flooring, Painting, Signage, Toilet Accessories, Plumbing, HVAC Electrical/Fire Alarm/Low Voltage Communication Systems.

This is a prevailing wage project with an OCIP requirement.

Prequalification - All subcontractor bidders must be prequalified to participate in this bid. Contact Kevin Helgevoid at McCarthy Building Companies for Prequalification Form & instructions. Suppliers: A list of prequalified subcontractors is available upon request.

Bid Documents - An electronic CD of the bid documents is available upon request.

Disabled Veteran Business Enterprise (DVBE)

The District has adopted a Disabled Veteran Business Enterprise Participation Program (DVBE), which includes businesses owned by Disabled Veterans. The District has established participation goals to attain 3 percent going to DVBE.

McCarthy is an equal opportunity employer and encourages DVBE participation.

A 100% Performance & Payment Bond will be required from an admitted surety for subcontracts over \$100,000. Upon request, subcontractors will be required to provide evidence of their ability to provide same within twenty-four (24) hours.

McCarthy Building Companies, Inc.

Kevin Helgevoid x73392, Preconstruction Director
20401 SW Birch Street, Suite 300, Newport Beach, CA 92660
Phone: (949) 851-8383 • Fax: (949) 756-6841



McCarthy Building Companies, Inc. is seeking bids from qualified Subcontractors and Suppliers: Los Angeles Valley College - Monarch Center and Parking Structure Monarch Center Package

BID TIME, DATE AND PLACE:

A. Bid Deadline: 2:00 pm on the 15th day of January, 2014
B. Place of Bid Receipt: McCarthy Building Companies, Inc.
20401 S.W. Birch Street,
Newport Beach, CA 92660 (949) 851-8383

C. Plans are on file at:

The construction documents, prepared by the Architect of Record are available to interested Proposers from Internet Blueprint's Bid Mail service; proposers should make requests directly through Bid Mail by going to www.bidmail.com, then register, "Login" and view the bid documents online. Should you need further help, contact Internet Blueprint at (714) 673-6000 for ordering of these documents.

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

Bid documents are also available for viewing & downloading at the following Box.com website link: <https://mbc.box.com/s/q2s75g1faik3gd9ea8ay>

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 Teri Ruiz (Email: truiz@mcCarthy.com). The last day for RFI's is January 6, 2014 prior to 5:00 pm.

SUMMARY OF WORK:

Project Description: This project work package consists of subtrade work for construction of a Student Services Building. See the Bid Instructions for specific work trades.

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 December 10, 2013.

C. BIDDERS with bids that exceed \$100,000 must post a bid bond or other security in the amount of 15% of the amount of the bid with bid.

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 Professionals Code and be licensed in the applicable classifications for the trades for which the contractor is submitting a bid.

F. This project has 28% LSEDBVE Business Enterprise participation goals.

G. No Bid may be withdrawn until One Hundred Twenty (120) 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. Bidders as specified in the Bidding Instructions shall be required to submit a Prequalification and be prequalified by the McCarthy five (5) days prior to the Bid Date.

K. Successful Bidder(s) shall be required to join the Project's OCIP program and comply with the OCIP requirements. Additionally, McCarthy reserves the right to reject a Bidder whose EMR exceeds 1.20 in either the most recent year or the average of the three years.

L. This Project is a part of the Los Angeles Community College District Bond Program and prevailing wages and a PLA apply. The District shall be enforcing a Labor Compliance Program in accordance with the provisions and requirements of Assembly Bill - 1506 and pursuant to California Labor Code sections 1770 et. Seq. All contractors and their applicable subcontractors performing on the project site will be required to comply with the requirements of the Labor Compliance Program inclusive of, but not limited to providing the Labor Compliance Officer or his/her designated representative the right to conduct "audit" interviews of the tradesmen performing on the project site on an as deemed necessary basis during employees normal working hours, at no additional cost to the District, or any of the District's representatives or agents.

McCarthy Building Companies, Inc.

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



Sub Bids Requested From Qualified DBE and UDBE Subcontractors & Suppliers for

City of Manteca - Louise Avenue Median Project • Location: Manteca, CA Project No.: RPSTPLE-5242(030)

Bid Date: December 19, 2013 @ 2:00 PM

McGuire and Hester is seeking qualified subcontractors in the following trades: Trucking; Traffic Control; Striping; Sawcutting; Concrete; Landscape & Irrigation; Clearing & Grubbing; and Slurry Seal.

We will pay up to and including one and one-half (1-1/2%) of your bonding cost. Certification assistance is available, as well as viewing plans and specs.

McGuire and Hester

9009 Railroad Avenue • Oakland, CA 94603 • Phone: (510) 632-7676 • Fax: (510) 562-5209
Contact: Dave Koerber • An Equal Opportunity Employer



SUB-BID REQUEST ADS

L. H. WOODS & SONS, INC.
SBE/DBE/DVBE/SLB/EBE/MBE/OBE/WBE
SUBCONTRACTOR/SUPPLIER BIDS REQUESTED

CONTRACT NO. 7245
PINE TREE SAG PIPE CEMENT-MORTAR LINING
MOJAVE, CA
BID SUBMITTAL DATE: 12/20/13 AT 12:00 PM
OWNER: CITY OF LOS ANGELES,
DEPARTMENT OF WATER AND POWER

Performance/Payment/Supply Bond May Be Required

L. H. WOODS & SONS, INC. INTENDS TO CONDUCT ITSELF IN "GOOD FAITH" WITH ALL FIRMS REGARDING PARTICIPATION ON THIS PROJECT. DRAWINGS AND SPECS MAY BE REVIEWED IN OUR OFFICE MONDAY THRU FRIDAY, 8:00 AM TO 4:00 PM. at the office of Director of Supply Chain Services, Room L43, 111 North Hope Street, Los Angeles, CA 90012; or at www.ladwp.com/ersp.

QUOTES ARE REQUESTED BY 12:00 PM, DECEMBER 20, 2013. PLEASE SUBMIT BIDS FOR THE FOLLOWING WORK (BUT NOT LIMITED TO): SWPPP DESIGN & INSPECTION; CONSTRUCTION OFFICES, TRAILER & FURNISHINGS; FUEL SUPPLY; SCHEDULING; WELDING; STEEL PIPE SPECIALS FABRICATION; SAN SUPPLY; CEMENT SUPPLY; WELDING INSPECTION; HAZARDOUS WASTE REMOVAL, TRANSPORTATION & DISPOSAL; SITE SECURITY PATROL; DEWATERING; SAFETY OFFICER (TUNNEL SAFETY ORDERS); TEMPORARY FENCING SUPPLY & INSTALLATION; PORTI-POTTIES; STEEL PIPE PAINTING & COATING; AND POLYMER MICRO-FIBER SUPPLY.

L.H. Woods & Sons, Inc.

An Equal Opportunity Employer (EOE)
Contact: **Teresa Woods** • twoods@lhwoods.com
2115 La Mirada Drive, Vista, CA 92081 • Phone (760) 599-5500; Fax (760) 599-5510

If bonds are required, LHWS will pay the cost of the bond to a maximum of 1% of the contract value. Assistance to subcontractors/suppliers in obtaining bonds, lines of credit, and/or insurance is available from LHWS at the address and phone # above. LHWS is willing to work with qualified subcontractors/suppliers to establish acceptable delivery schedules, when work requirements permit. The schedule is the sole responsibility of LHWS and will not be mutually agreed upon. Subcontractors will be required to abide by the terms of the AGC Master Labor Agreements and to execute an agreement utilizing the latest L. H. Woods & Sons, Inc. Standard Subcontract/Purchase Agreement incorporating prime contract terms and conditions, including payment provisions. Copies of Standard Subcontract/Purchase Agreement are available for review at www.lhwoods.com. L. H. Woods & Sons' 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.

DeSilva Gates Construction, LP. is soliciting for DBEs for the following project:

CONSTRUCTION ON STATE HIGHWAY IN
SAN JOAQUIN COUNTY IN AND NEAR
STOCKTON FROM 0.1 MILE EAST OF BACON ISLAND ROAD TO SAN JOAQUIN RIVER
BRIDGE ROUTE 4, CONTRACT No. 10-0W1204
FEDERAL AID PROJECT STP-P004(146)E

Owner: State of California – Department of Transportation
1727 30th Street, Bidders's Exchange MS-26, Sacramento, CA 95816

Bid Date: DECEMBER 18, 2013 @ 2:00 P.M.

We hereby encourage responsible participation of local **Disadvantaged Business Enterprises** and solicit their subcontractor or material and/or suppliers quotation for the following types of work including but not limited to: Clearing and Grubbing/Demolition, Concrete Box Culvert, Cold Plane AC Pavement, Concrete (Ditch Lining), Construction Area Sign, Electrical, Erosion Control, Fencing, Guardrail, Lead compliance Plan, Minor Concrete Structure, Roadside Signs, Delineator, Markers, Rumble Strip, Striping, Survey Monuments, SWPPP, Temporary Erosion Control, Underground, Vegetation Control, Trucking, Water Trucks, Street Sweeping, Class 2 Aggregate Base Material, Hot Mix Asphalt (Type A) Material and Rubberized HMA (Gap Grade) Material.

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

DeSilva Gates Construction
11555 Dublin Boulevard
P.O. Box 2909
Dublin, CA 94568-2909
(925) 829-9220 / FAX (925) 803-4263
Estimator: **Victor Le**
Website: www.desilvagates.com
An Equal Opportunity Employer

Tutor Perini | ZACHRY | PARSONS, A Joint Venture

REQUEST FOR BIDS

Inviting qualified bidders including, but not limited to, certified SBEs, DBEs & DVBEs, for:

Furnish/Install Precast Concrete Girders
Furnish/Install Post Tensioning
on California High Speed Rail Contract CP1 – HSR13-06
SEALED BIDS DUE , January 15th, 2014 by 5:00 PM

Address bids to: TPZPJV, 15901 Olden Street, Sylmar, CA 91342, Attention: Jerry Brown

TPZPJV, in its sole and absolute discretion, may reject any and all bids, or accept a bid or combination of bids, which will best serve the project's interest.

Drawings / Specifications / Insurance Requirements (Contractor Controlled Insurance Program) / CBA (Project Labor Agreement) as well as Scope (Bid Package) are available for review at:

- **Share Point Web Site** (interested parties reply to: contactcp1@tpzpjv.com to receive access information for the Share Point website)

- **TPZPJV's Office** – 1401 Fulton Street, Suite 400, Fresno, CA 93721

Requests for Information regarding Bid Package: **Email** Johnathon.Sim@TPZPJV.COM
or call (559) 385-7025 or fax (559) 353-2764

TPZPJV INTENDS TO CONDUCT ITSELF IN GOOD FAITH WITH SBEs, DBEs & DVBEs REGARDING PARTICIPATION ON THIS PROJECT

NOTE: ASSISTANCE WILL BE GIVEN IN OBTAINING BONDS, LINES OF CREDIT AND/OR INSURANCE AS WELL AS NECESSARY EQUIPMENT, SUPPLIES, MATERIALS OR RELATED SERVICES

AN EQUAL OPPORTUNITY EMPLOYER

Sub Bids Requested From Qualified **LBE** Subcontractors & Suppliers for

City & County of San Francisco Public Utilities Commission -

Peninsula Pipelines Seismic Upgrade

Location: San Mateo, CA

Project No.: WD-2727

Bid Date: December 19, 2013 @ 2:00 PM

McGuire and Hester is seeking qualified subcontractors in the following trades: Trucking; Sawcutting; Electrical; Clearing & Grubbing/Tree Removal; Traffic Control; Dewatering; Hydroseeding; Cathodic Protection; Bore & Jack; Surveying; Landscaping; SWPPP/Erosion Control; Welding; Concrete; Noise & Vibration Monitoring; Fencing; Painting & Coating; Rebar; Structural Engineering; Grouting; Metal Fabrication; Misc. Metals; and Quality Control.

We will pay up to and including one and one-half percent (1-1/2%) of your bonding cost. A NDA will be required in order to view the confidential plans and specs.

McGuire and Hester

9009 Railroad Avenue • Oakland, CA 94603
Phone: (510) 632-7676 • Fax: (510) 562-5209

Contact: **Duane Schulze**

An Equal Opportunity Employer



FIND

Subcontractors, Vendors,
and Suppliers

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Race, & Gender

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SBE Delivers competent, competitive, and certified subcontractors,
vendors, and suppliers

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www.sbeinc.com

CALIFORNIA GOLD

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

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

NORTHERN CALIFORNIA CONSTRUCTION BIDS

EL DORADO COUNTY

REPLACE BRIDGE

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

LASSEN COUNTY

REPAIR VENT FANS AND CONSTRUCT FRESH AIR

Location: Herlong, CA
Date: 1/06/14
Ref#: W912GY14T0008
Description available through electronic services.
Owner: Department of the Army, Building 74, Herlong, CA, 96113-5009, Tamara Gage
SIC: 238210
SBSA

CONSTRUCT HARDSTAND AND GRAVEL ROAD

1st reported in SBE: 12/05/13
Location: Herlong, CA
Date: 1/09/14
Ref#: W912GY14B0003
Description available through electronic services.
Owner: Department of the Army, Building 74, Herlong, CA, 96113-5009, Tamara Gage
SIC: 237310

MADERA COUNTY

INSTALL MEDIAN BARRIER AND OVERHEAD SIGN

Location: Madera, CA
Date: 1/08/14
Ref#: 06-0N2004
Description available through electronic services.
License Reqd: A
Estimate: \$2,000,000 - \$2,000,000
Owner: CA TRANSPORTATION, DEPART, DENISE SILVAS,
(916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

MERCED COUNTY

COLD IN-PLACE RECYCLING AND PLACE HOT MI

Location: Merced, CA
Date: 1/15/14
Ref#: 10-0Y1204
Description available through electronic services.
License Reqd: A
Estimate: \$2,420,000 - \$2,420,000
Owner: CA TRANSPORTATION, DEPART, DENISE SILVAS,
(916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

SACRAMENTO COUNTY

REGION (1) SACRAMENTO RIVER, REQUIREMENT

1st reported in SBE: 11/14/13
Location: Sacramento, CA
Date: 12/23/13
Bid Date Extended from: 11/15/12
Ref#: W91238-14-R-0003
Description available through electronic services.
Owner: Department of the Army, 1325 J. Street, Sacramento, CA, 95814, Marsha Sells
SIC: 237990

REGION (2) DELTA, REQUIREMENTS, INDEFINI

1st reported in SBE: 11/14/13
Location: Sacramento, CA
Date: 12/23/13
Bid Date Extended from: 11/15/12
Ref#: W91238-14-R-0004
Description available through electronic services.
Owner: Department of the Army, 1325 J. Street, Sacramento, CA, 95814, Marsha Sells
SIC: 237990

REGION (3) SAN JOAQUIN, REQUIREMENTS, IN

1st reported in SBE: 11/14/13
Location: Sacramento, CA
Date: 12/23/13
Bid Date Extended from: 11/15/12
Ref#: W91238-14-R-0005
Description available through electronic services.
Owner: Department of the Army, 1325 J. Street, Sacramento, CA, 95814, Marsha Sells
SIC: 237990
SBSA

SAN FRANCISCO COUNTY

MCALLISTER STREET PAVEMENT RENOVATION

Location: San Francisco, CA
Date: 1/08/14 2:30PM
Ref#: FCP14041 2182J
Prebid Conf: 12/04/13 1:30PM
Duration: 210 calendar days License Reqd: A
Estimate: \$2,500,000
Owner: San Francisco C&Co,
Ramon Kong, (415)554-8280, Fax (415)554-6232
staff@sfdpw.org

NEW TRAFFIC SIGNALS

Location: San Francisco, CA
Date: 1/08/14 2:30PM
Ref#: FCP14045 2246J
Prebid Conf: 12/12/13 1:30PM
Duration: 240 calendar days License Reqd: A/C-10
Estimate: \$1,100,000
Owner: San Francisco C&Co,
Steven Lee, (415)558-5226,
Fax (415)554-6232
staff@sfdpw.org

GREAT HIGHWAY RESTROOMS

Location: San Francisco, CA
Date: 1/08/14 2:30PM
Ref#: FCP14055 3067V
Owner: San Francisco C&Co, (415)554-6229,
Fax (415)554-6232
staff@sfdpw.org

SAN MATEO COUNTY

640-14-1-5281-0008

Location: Palo Alto, CA
Date: 1/03/14
Ref#: VA26114B0076
Owner: Department of Veterans Af, F250,
Palo Alto, HI,
96819-1522, Linda Y Miller
SIC: 236220

BRIDGE REPLACEMENT, ROADWAY AND CREEK

Location: San Mateo, CA
Date: 1/04/14
Ref#: 04-265604
License Reqd: A
Estimate: \$9,100,000 - \$9,100,000

Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

SANTA CLARA COUNTY

INSTALL TOS, RAMP METERING AND RAMP WIDE

Location: Santa Clara, CA
Date: 1/28/14
Ref#: 04-153304
License Reqd: A
Estimate: \$14,400,000 - \$14,400,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

BRIDGE REPLACEMENT

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

SONOMA COUNTY

VARIOUS PUBLIC WORKS PROJECTS

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

TEHAMA COUNTY

ASPHALT RUBBER OVERLAY WITH DIG OUTS

Location: Tehama, CA
Date: 1/07/20
Ref#: 02-4G1104
License Reqd: A
Estimate: \$1,610,000 - \$1,610,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

SOUTHERN CALIFORNIA BIDS

LOS ANGELES COUNTY

SOURCES SOUGHT-FY 14 F-35 SQUADRON OPERA

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

SAN LUIS OBISPO COUNTY

REPLACE CULVERT

Location: San Luis Obispo, CA
Date: 1/07/14
Ref#: 05-1A0904
License Reqd: A
Estimate: \$240,000 - \$240,000
Owner: CA TRANSPORTATION, DEPART,
DENISE SILVAS, (916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

ALPINE COUNTY

POND WATER TREATMENT OPERATION & MAINTEN

1st reported in SBE: 9/19/13
Location: Markleeville, CA
Date: 1/16/14
Ref#: 109376
Description available through electronic services.
Owner: CA GENERAL SERVICES, DEPA,
LYNETTE MCINTYRE, (916)375-4064
E:MAIL LYNETTE.MCINTYRE@DGS.CA.GOV

SAN FRANCISCO COUNTY

PROBABLE CUASE PROGRAM

Location: San Francisco, CA
Date: 1/06/14 2:00PM
Ref#: SHF2014-02
Prebid Conf: 12/09/13 10:00AM
Owner: San Francisco C&Co, Teresita Tina
teresita.tina@sfgov.org

YUBA COUNTY

SOURCES SOUGHT-RFI - WASTEWATER TREAT- MEN

1st reported in SBE: 12/05/13
Location: Beale AFB, CA
Date: 1/13/14
Ref#: WWTP-26NOV13
Owner: Department of the Air For, Beale AFB, CA,
95903-1712, Robert Watts
SIC: 562998
robert.watts@us.af.mil

VARIOUS, CA

QUARTER 2 - OIL AND GAS WELL ABANDONMENT

1st reported in SBE: 10/24/13
Location: Various, CA
Date: 1/03/14
Ref#: 1310-004
License Reqd: A
Owner: CA CONSERVATION, DEPARTME,
CHRISTINA DIXON, (916)445-9686
E:MAIL CHRISTINA.DIXON@CONSERVATION.CA.GOV

STATEWIDE, CA

RFQP 12-001.3 CONTINUOUS APPLICATION PRO

1st reported in SBE: 9/19/13
Location: Statewide, CA
Date: 10/28/15
Ref#: RFQP 12-001.3
Owner: CA CALIFORNIA TECHNOLOGY, TIFFANY
ANGULO,
(916)454-7299
E:MAIL TIFFANY.ANGULO@STATE.CA.GOV

CALIFORNIA, UNDETERMINED

HEALTH CARE PROVIDER NETWORK AND THIRD

1st reported in SBE: 10/24/13
Location: Undetermined, CA
Date: 12/31/13
Ref#: 12265
Prebid Conf: 11/01/13 8:00AM
Owner: CA CORRECTIONAL HEALTH CA,
GARY L JOHNSON, (916)691-4422
E:MAIL GARY.JOHNSON2@CDCR.CA.GOV

BUSINESS SERVICES BIDS

CALIFORNIA GOLD

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

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

EVENTS & SEMINARS

DECEMBER 18, 2013

SBA FINANCE OPTIONS

Location: Sacramento, CA
Bid Date: 12/18/13 1:30PM
Cost FREE

Learn how small businesses get money, Bank Loans-are they impossible? Doing your homework before applying for a loan and who might be able to help. Why banks might not be able to lend to your business. How SBA might help. SBA loan guarantee program overview. Tips for dealing with the lenders.

Duration: 01:30PM-03:00PM

CA SBDC, 1410 Ethan Way, Sacramento, CA,
SBA Sacramento Distict Of, (916)735-1700

HOW TO OPEN YOUR BUSINESS IN SILICON VAL

Location: San Jose, CA
Bid Date: 12/18/13 6:00PM
Duration: 06:00PM-08:00PM

SB Development Center, 100 E Santa Claa, San Jose, CA,
95113-1901, Mimi Hernandez, (440)835-1361

DECEMBER 19, 2013

COVERED CA INFO SESSION-FOR INDIVIDUALS

1st reported in SBE: 11/28/13

Location: Hawthorne, CA
Bid Date: 12/19/13 7:00PM

Description last reported in SBE: 11/28/13

Duration: 07:00PM-09:00PM

CA SBDC, 13430 Hawthorne Blvd, Hawthorne, CA, 90250,
David Patterson, (424)262-6176

sdo@pacela.org

COVERED CA INFO SESSION

Location: Hawthorne, CA
Bid Date: 12/19/13 7:00PM

Cost FREE

Duration: 07:00PM-09:00PM

CA SBDC, 13430 Hawthorne Blvd, Hawthorne, CA, 90250,

David Patterson, (424)262-6176

ldavidpatterson@gmail.com

DECEMBER 22, 2013

ENTREPRENEURS TRAINING PROGRAM

1st reported in SBE: 11/14/13

Location: Los Angeles, CA
Bid Date: 12/22/13 9:00AM

Description last reported in SBE: 11/14/13

Duration: 09:00AM-05:00PM

SBE Los Angeles, 767 N Hill St #400, Los Angeles, CA,
Kerry Sity, (213)808-1754

ksity@cscla.org

DECEMBER 24, 2013

ENTREPRENEURS TRAINING PROGRAM

1st reported in SBE: 10/24/13

Location: Los Angeles, CA
Bid Date: 12/24/13 9:07AM

Description last reported in SBE: 10/24/13

Duration: 09:07AM-12:10PM

PACE-WBC, 1055 Wilshire Blvd#900B, Los Angeles, CA,
90010, Swann Do, (213)989-3275

sdo@pacela.org

ENTREPRENEURS TRAINING PROGRAM

Location: Los Angeles, CA
Bid Date: 12/24/13 9:07AM

Cost & 150.00

This is a 25-hour business start-up course for entrepreneurs that want to start a new business but don't know where to begin. It is an indispensable part of any entrepreneurial endeavor as it allows one to make mistake on paper rather than in the real world. Participants can also take advantage of our free business counseling services in order to help them complete their business plan, receive the project licences & permits & apply for start up business loans

Duration: 09:07AM-12:10PM

CA SBDC, 1055 Wilshire Blvd 900B, Los Angeles, CA,

Swann Do, (213)989-3275
sdo@pacela.org

DECEMBER 31, 2013

ENTREPRENEURS TRAINING PROGRAM

1st reported in SBE: 10/24/13

Location: Los Angeles, CA
Bid Date: 12/31/13 9:07AM

Description last reported in SBE: 10/24/13

Duration: 09:07AM-12:10PM

PACE-WBC, 1055 Wilshire Blvd#900B, Los Angeles, CA,
90010, Swann Do, (213)989-3275

sdo@pacela.org

ENTREPRENEURS TRAINING PROGRAM

Location: Los Angeles, CA
Bid Date: 12/31/13 9:07AM

Cost & 150.00

This is a 25-hour business start-up course for entrepreneurs that want to start a new business but don't know where to begin. It is an indispensable part of any entrepreneurial endeavor as it allows one to make mistake on paper rather than in the real world. Participants can also take advantage of our free business counseling services in order to help them complete their business plan, receive the project licences & permits & apply for start up business loans

Duration: 09:07AM-12:10PM

CA SBDC, 1055 Wilshire Blvd 900B, Los Angeles, CA,
Swann Do, (213)989-3275

sdo@pacela.org

JANUARY 7, 2014

ENTREPRENEURS TRAINING PROGRAM

Location: Los Angeles, CA
Bid Date: 1/07/14 9:07AM

Cost & 150.00

This is a 25-hour business start-up course for entrepreneurs that want to start a new business but don't know where to begin. It is an indispensable part of any entrepreneurial endeavor as it allows one to make mistake on paper rather than in the real world. Participants can also take advantage of our free business counseling services in order to help them complete their business plan, receive the project licences & permits & apply for start up business loans

Duration: 09:07AM-12:10PM

CA SBDC, 1055 Wilshire Blvd 900B, Los Angeles, CA,
Swann Do, (213)989-3275

sdo@pacela.org

JANUARY 9, 2014

FEDERA/STATE BASIC PAYROLL TAX SEMINAR

Location: San Jose, CA
Bid Date: 1/09/14 10:00AM

This class guides participants through the basics of the payroll tax preparation. Subjects include determining independent contractor versus employee, withholding taxes, deposits and completing the proper forms. No Fee. Presented by the IRS and the California EDD Tax office.

Duration: 10:00AM-04:00PM

SJ Entrepreneur Center, 100 E Santa Claa, San Jose, CA,
95113, Emily Navarra-Refgio, (415)744-6805

emily.navarra@sba.gov

JANUARY 14, 2014

ENTREPRENEURS TRAINING PROGRAM

Location: Los Angeles, CA
Bid Date: 1/14/14 9:07AM

Cost & 150.00

This is a 25-hour business start-up course for entrepreneurs that want to start a new business but don't know where to begin. It is an indispensable part of any entrepreneurial endeavor as it allows one to make mistake on paper rather than in the real world. Participants can also take advantage of our free business counseling services in order to help them complete

Duration: 09:07AM-12:10PM

CA SBDC, 1055 Wilshire Blvd 900B, Los Angeles, CA,

their business plan, receive the project licences & permits & apply for start up business loans

Duration: 09:07AM-12:10PM

CA SBDC, 1055 Wilshire Blvd 900B, Los Angeles, CA,
Swann Do, (213)989-3275

sdo@pacela.org

JANUARY 16, 2014

HUBZONE /8 (A) WORSHOP

Location: Los Angeles, CA
Bid Date: 1/16/14 9:00AM

Cost: FREE

Duration: 09:00AM-11:00AM

CA SBDC, 330 N Brand Blvd, Glendale, CA, Beatriz Devis,
(818)552-3223

beatriz.devis@sba.gov

BUSINESS PLAN GUIDELINES

Location: Sacramento, CA
Bid Date: 1/16/14 9:00AM

Cost & 80.00

Duration: 09:00AM-04:00PM

CA SBDC, 1410 Ethan Way, Sacramento, CA, (916)563-
3210

JANUARY 21, 2014

ENTREPRENEURS TRAINING PROGRAM

Location: Los Angeles, CA
Bid Date: 1/21/14 9:07AM

Cost & 150.00

This is a 25-hour business start-up course for entrepreneurs that want to start a new business but don't know where to begin. It is an indispensable part of any entrepreneurial endeavor as it allows one to make mistake on paper rather than in the real world. Participants can also take advantage of our free business counseling services in order to help them complete their business plan, receive the project licences & permits & apply for start up business loans

Duration: 09:07AM-12:10PM

CA SBDC, 1055 Wilshire Blvd 900B, Los Angeles, CA,
Swann Do, (213)989-3275

sdo@pacela.org

JANUARY 28, 2014

ENTREPRENEURS TRAINING PROGRAM

Location: Los Angeles, CA
Bid Date: 1/28/14 9:07AM

Cost & 150.00

This is a 25-hour business start-up course for entrepreneurs that want to start a new business but don't know where to begin. It is an indispensable part of any entrepreneurial endeavor as it allows one to make mistake on paper rather than in the real world. Participants can also take advantage of our free business counseling services in order to help them complete their business plan, receive the project licences & permits & apply for start up business loans

Duration: 09:07AM-12:10PM

CA SBDC, 1055 Wilshire Blvd 900B, Los Angeles, CA,
Swann Do, (213)989-3275

sdo@pacela.org

FEBRUARY 4, 2014

ENTREPRENEURS TRAINING PROGRAM

Location: Los Angeles, CA
Bid Date: 2/04/14 9:07AM

Cost & 150.00

This is a 25-hour business start-up course for entrepreneurs that want to start a new business but don't know where to begin. It is an indispensable part of any entrepreneurial endeavor as it allows one to make mistake on paper rather than in the real world. Participants can also take advantage of our free business counseling services in order to help them complete their business plan, receive the project licences & permits & apply for start up business loans

Duration: 09:07AM-12:10PM

CA SBDC, 1055 Wilshire Blvd 900B, Los Angeles, CA,

Swann Do, (213)989-3275

sdo@pacela.org

CA SBDC, 1055 Wilshire Blvd 900B, Los Angeles, CA,
Swann Do, (213)989-3275

sdo@pacela.org

FEBRUARY 11, 2014

ENTREPRENEURS TRAINING PROGRAM

Location: Los Angeles, CA
Bid Date: 2/11/14 9:07AM

Cost & 150.00

This is a 25-hour business start-up course for entrepreneurs that want to start a new business but don't know where to begin. It is an indispensable part of any entrepreneurial endeavor as it allows one to make mistake on paper rather than in the real world. Participants can also take advantage of our free business counseling services in order to help them complete their business plan, receive the project licences & permits & apply for start up business loans

Duration: 09:07AM-12:10PM

CA SBDC, 1055 Wilshire Blvd 900B, Los Angeles, CA,
Swann Do, (213)989-3275

sdo@pacela.org

FEBRUARY 18, 2014

ENTREPRENEURS TRAINING PROGRAM

Location: Los Angeles, CA
Bid Date: 2/18/14 9:07AM

Cost & 150.00

This is a 25-hour business start-up course for entrepreneurs that want to start a new business but don't know where to begin. It is an indispensable part of any entrepreneurial endeavor as it allows one to make mistake on paper rather than in the real world. Participants can also take advantage of our free business counseling services in order to help them complete their business plan, receive the project licences & permits & apply for start up business loans

Duration: 09:07AM-12:10PM

CA SBDC, 1055 Wilshire Blvd 900B, Los Angeles, CA,
Swann Do, (213)989-3275

sdo@pacela.org

FEBRUARY 20, 2014

HUBZONE /8 (A) WORSHOP

Location: Los Angeles, CA
Bid Date: 2/20/14 9:00AM

Cost: FREE

Duration: 09:00AM-11:00AM

CA SBDC, 330 N Brand Blvd, Glendale, CA, Beatriz Devis,
(818)552-3223

beatriz.devis@sba.gov



SMALL BUSINESS EXCHANGE



MBDA Recognizes 2013 National MED Week Award Winners



On December 2, the Minority Business Development Agency (MBDA) recognized the 2013 National Minority Enterprise Development (MED) Week Award winners. The winners include 12 organizations, businesses and individuals who have demonstrated leadership and commitment in advancing the minority business community. U.S. Secretary of Commerce Penny Pritzker presented the awards during a ceremony in Washington, DC.

"I am pleased to recognize and personally congratulate the 2013 National Minority Enterprise Development Week Award winners," said Secretary Pritzker. "Helping American busi-

nesses grow and create jobs is the key focus of the Commerce Department's 'Open for Business Agenda,' and today's award recipients are playing a critical role in those efforts by helping minority-owned businesses innovate, expand and thrive."

Winners were selected for the following awards: Ronald H. Brown Leadership Award; Champions of Minority Business Development; and Minority-Owned Firms. The awards are designed to celebrate and recognize outstanding achievements of minority entrepreneurs based on the challenges the business has overcome, total revenues, total jobs created and the economic impact the business has had on the community. MBDA also recognized individuals

and organizations that have demonstrated leadership and commitment in advancing the minority business community.

"These award recipients are pillars in their communities who help create jobs and keep our nation competitive in the global economy," said David A. Hinson, MBDA National Director. "MBDA and the U.S. Department of Commerce are pleased to honor these outstanding leaders and firms and the entrepreneurial spirit they embody and promote."

Source: The Minority Business Development Agency (MBDA)

Ronald H. Brown Leadership Award



**Marie C. Johns, Founder
L&L Consulting, LLC**

through June 2013, Ms. Johns was the Deputy Administrator of the U.S. Small Business Administration (SBA). In 2011, as a result of her initiatives, the SBA supported more than \$30 billion in lending to more than 60,000 small businesses, the most capital going to small business in SBA history.

Marie also had the privilege of serving as the chair of the President's Interagency Task Force on Veterans' Small Business Development. She also was the force behind "Start Young," an SBA/Department of Labor initiative that provides entrepreneurial training to Job Corps students and encourages them to use their technical skills to start a business.

Prior to government service, Ms. Johns held senior positions in the telecommunications industry, including serving as President of Verizon Washington. Marie earned her Bachelor's and Master's degrees from Indiana University's School of Public and Environmental Affairs, and later served as a board member for the Indiana University Tobias Center for Leadership Excellence.

Ms. Marie C. Johns, the founder and President of L&L Consulting LLC, has been a leader in business, community and government service for more than 30 years. From 2010

Advocate of the Year



**Linda B. Oliver,
Deputy Director, Plans and Policies,
Office of Small Business Programs,
Department of Defense**

for establishing and enforcing Department of Defense policies that encourage the Department to provide opportunities for small businesses to compete for Defense contracts. She has served as the acting director from December 2006 until May 2007, and then a second time from January 2009 until March 2011.

Ms. Oliver previously served in the Office of Management and Budget where she was the Associate Administrator for Procurement Law, Legislation and Innovation in the Office of Federal Procurement Policy, advising on procurement policy for the Federal government. She has been a member of the Senior Executive Service since 1998.

Her honors include Presidential Rank Award of Meritorious Executive and the U.S. Department of the Navy Superior Civil Service Medal. She holds a JD from the University of San Diego School of Law and an AB from the Connecticut College for Women.

Ms. Linda B. Oliver is the Deputy Director at the Department of Defense Office of Small Business Programs. She is responsible

MBDA Recognizes 2013 National MED Week Award Winners



Access to Capital Award



**Juan Carlos Diaz,
First Vice President of Commercial
Lending, United Bank of El Paso Del Norte**

Juan Carlos Diaz was born in Mexico where he obtained a Bachelor's Degree in Business Administration specialized in Accounting from the Ibero-American University. Mr. Diaz worked as a CPA in Mexico City, and later on in Ciudad Juarez. Soon afterwards, he started working for Bancomer, the largest financial institution in Mexico.

He was chosen to finance the rapid growth in the maquiladora industry in Juarez, both a challenge and an edifying experience. Years passed, and he started working for Serfin, a Spanish financial institution with great presence around the world.

In 1996, Mr. Diaz moved to El Paso, Texas to start working for Bank of the West, where he developed the International Lending division. His last move was to United Bank, small lending division. Mr. Diaz currently manages a credit/loan portfolio of \$26,000,000 and about 80% of his clients are minority-owned businesses.

The Procter & Gamble Company



Rick Hughes, Chief Procurement Officer

Rick Hughes, Chief Procurement Officer, Procter & Gamble (P&G), will receive the Distinguished Supplier Diversity Award on behalf of Procter & Gamble. Founded in 1837, P&G serves approximately 4.8 billion people around the world with its brands.

The company is headquartered in Cincinnati, Ohio and fiscal year 2013 revenues were \$84.2 billion. P&G is a charter member of the Billion Dollar Roundtable and is an active member of the National Minority Supplier Development Council and the United States Hispanic Chamber of Commerce.

P&G is also a Board member of the South Central Ohio Minority Supplier Development Council and is an active member of Cincinnati USA Regional Chamber's Minority Business Accelerator.

Distinguished Supplier Diversity Award



**Lockheed Martin Corporation
Nancy Deskins, Director, Category
Management and Supplier Diversity**

Nancy Deskins, Director, Category Management and Supplier Diversity, Lockheed Martin Corporation, will receive the Distinguished Supplier Diversity Award on behalf of Lockheed Martin Corporation.

Headquartered in Bethesda, MD, Lockheed Martin is a global security company that is principally engaged in the research, design, development, manufacture, integration and sustainment of advanced technology systems, products and services. As a global security and information technology company, the majority of Lockheed Martin's business is with the U.S. Department of Defense and the U.S. federal government agencies.

Lockheed Martin is proud of their relationship with all of their Native American-owned business partners and have partnered with Native American firms for decades in the fields of engineering, construction, IT, and other needed areas. Lockheed Martin has served on the National Center for American Enterprise Development (NCAIED) Board of Advisors for over 20 years and is committed to working with the NCAIED to help provide opportunities to the Native American business community through partnering efforts.

Minority Construction Firm of the Year



**Ms. Cheryl Cohenour
Cherokee CRC, LLC**

Cherokee CRC, LLC (CCRC) is an award winning environmental, construction, and professional services company based in Tulsa, Oklahoma. In 2005, the business started off

as an environmental company and has grown through a strategic approach of identifying needs and opportunities, and then systematically acquiring resources to meet these needs.

In addition to environmental services, CRC now provides professional and construction management services for military installations, cities, universities, and many other government offices. Ms. Cheryl Cohenour began her career in the environmental field as a research assistant for an oil field equipment company working on enhanced oil recovery projects. As a working chemist and laboratory director at a large engineering firm, Cheryl was responsible for environmental sampling as well as expanding the laboratory's environmental analysis capability.

In 1988 she started CRC & Associates with an initial focus on hazardous materials management and disposal. CRC & Associates grew over the next 17 years to include Environmental, Construction, and Professional Services. In 2005, she started a joint venture with the Cherokee Nation called Cherokee CRC, LLC and in 2007 the two companies merged.

Media Award



**David Candelaria,
Vice President and General Manager
Entravision Communications
Univision 26 El Paso**

For the past 26 years, David Candelaria, Vice President and General Manager of Entravision Communications of El Paso, has gone above and beyond to promote the resources available to small businesses in his community through its two television stations and five radio stations.

Under the direction of Candelaria, in 1984, the company began with a small television station and a dream. Upon their establishment, KINT 26 became the first Spanish broadcast company to serve the borderland and a community of predominantly Spanish speaking Latinos.

Today known as Entravision Communications of El Paso, the company is the number one rating television station (KINT-26) and among the top rated radio stations in that community.

Minority Construction Firm of the Year



Aaron Thomas, President and CEO, Metcon, Inc.

Metcon, a Native American-owned business was founded in 1999 in Pembroke, North Carolina. Metcon which stands for (Metal and Construction) was conceived as a General Contractor specializing in panelized metal studs and truss. In their infancy Metcon worked primarily on housing and related panelized projects throughout North Carolina. The company quickly grew and transitioned into a full service commercial General Contracting operation still incorporating metal framed systems whenever possible. The University of North Carolina system's (UNC) higher education bonds of the 2000's were a catalyst to Metcon's growth as Metcon was the primary contractor for the UNC-Pembroke campus.

Aaron Thomas, President and CEO of Metcon, founded the company at the age of 24. Mr. Thomas holds a B.S. from the University of North Carolina at Pembroke and a Master of Construction Management degree from East Carolina University. Additionally he is a LEED (Leadership in Energy & Environmental Design) - Accredited Professional by the US Green Building Council and holds an Unlimited Unclassified General Contracting License. In February 2010 Mr. Thomas was named 40 under 40 by Building Design and Construction Magazine, a national publication. Mr. Thomas is a proud member of the Lumbee Tribe of North Carolina.



MBDA Recognizes 2013 National MED Week Award Winners

Over the last thirty years, the Minority Enterprise Development (MED) Week brand and conference format has been broadly accepted and synonymous with quality support for the development and recognition of minority-owned firms. MED Week is more than just an event, for MBDA it is a part of our core mission to promote the growth and global competitiveness of minority-owned businesses. This year we will not host a National MED Week conference.

A private ceremony was held at the U.S. Department of Commerce in Washington, DC honoring the 2013 National MED Week award winners. We invite you to continue to celebrate the spirit and traditions of MED Week through honoring our leaders in the minority business community today and every day.

Minority Export Firm of the Year



**Bede Ramcharan, Co-founder
Instant Data Technologies (Indatatech)**

Indatatech is a Supply Chain Management and Consulting Company specializing in procurement services, logistics, technical services, and human resources services. The company

was founded in 2000 by Bede Ramcharan, a retired Army Officer, and Mack Bennett, a long time entrepreneur. Indatatech has served clients all across the United States, and in 11 countries. Headquartered in San Antonio, Texas, Indatatech has a corporate office in Houston and currently has active operations in 8 sites within the United States.

Indatatech has performed work for clients in Europe and Asia. In 2010, Bede Ramcharan was invited to participate in the National Minority Supplier Development Conference Trade Mission to China. During a two week period, Bede visited with Chinese Ethnic Minority companies to mentor and develop them in entering the marketplace.

In addition, Indatatech currently has relationships with manufacturing facilities in Taiwan to supply direct materials for some of their Fortune 500 clients. Indatatech currently supports logistics resupply flights to the International Space Station and coordinates shipments and packaging of materials with the Russian Space Agency.

Minority Manufacturer Firm of the Year



**Ron Hall, Sr.,
President and Chief Executive Officer
Bridgewater Interiors, LLC**

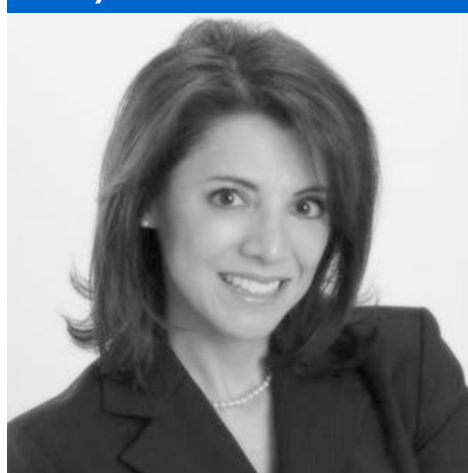
Established in 1998, Bridgewater Interiors, LLC is a joint venture between Detroit-based Epsilon Technologies, LLC and Johnson Controls, Inc., a leading automotive seating, interiors, and electronics supplier. The company provides the highest quality manu-

facturing and assembly of complete automotive seating systems, overhead systems, and center consoles, while also satisfying supplier diversity goals. Bridgewater Interiors averages annual revenues of more than \$1.2 billion, and employs over 1,500 employees, of which 924 are minority employees. Bridgewater Interiors operates out of four locations in the United States, serving General Motors, Ford, Chrysler and Honda.

Ron Hall, Sr. serves as President and Chief Executive Officer of Bridgewater Interiors. In addition, Mr. Hall is the President and CEO of Renaissance Capital Alliance, an equipment leasing company, Chairman and CEO of New Center Stamping, an automotive service parts stamping facility, and CEO of Departure Travel Management. Mr. Hall is best known for turning the Michigan Minority Supplier Development Council into one of the premier minority business organizations in the country.

Mr. Hall earned a Master of Business Administration degree from Wayne State University in Detroit, Michigan, and a Bachelor of Science degree in mathematics from Western Michigan University in Kalamazoo, Michigan.

Minority Manufacturer Firm of the Year



**Lorena Valencia, President and CEO
Reliance Wire & Cable, LLC**

Reliance Wire & Cable is a one-stop sourcing solution. Since 2000, the company has been recognized as one of the leading manufacturers of tubing and cables for the automotive, appliance and electronics industries. Their products can be found in almost all Toyota

and Chrysler vehicles as well as Ford, GM, Honda, Nissan and many others. Although the main manufacturing facility is in Monterrey, Mexico, their network allows them the ability to manufacture products in over 200 locations around the world. Currently headquartered in Scottsdale, Arizona, their expansion plans include building an additional "Back to America" manufacturing facility in Phoenix, Arizona planned for the later part of 2014 where they will employ an additional 15 to 20 team members.

Lorena Valencia, President and CEO, Reliance Wire & Cable was named as one of Arizona's 2013 most Influential Hispanic Business Leaders and has been the recipient of several awards including the 2013 Latina Styles Latina Leaders award, the 2012 American Airlines Innovation award and the 2010 Positively Powerful Woman Entrepreneur of Arizona award. Ms. Valencia is also President of Magin Corp., a corrugated and plastic pallets company that is dedicated to providing ecofriendly alternatives to the use of traditional wooden pallets. She is also the founder and president of Fizz Technologies, an IT company that delivers collaborative, supply chain solutions.

Minority Retail Energy Firm of the Year



**David Hernandez, Co-founder
Liberty Power Corporation, LLC**

Headquartered in Fort Lauderdale, Florida, Liberty Power Corporation is the largest independent retail electric supplier in the United States based on 2012 KEMA rank-

ings of electric retailers. The company is also the first certified, minority-owned supplier with a national footprint, and the largest Hispanic-owned energy company in the United States according to Hispanic Business. Liberty Power provides large and small businesses, government agencies and residential customers with low cost electricity and exceptional customer service.

Mr. David Hernandez co-founded Liberty Power Corporation in 2001 and serves as its Chairman of the Board and Chief Executive Officer. Mr. Hernandez was awarded the 2007 and 2013 Businessman of the Year Award by the United States Hispanic Chamber of Commerce. He was also named Entrepreneur of the Year in 2005 by Hispanic Business magazine, and was honored as the 2004 Entrepreneur of the Year by Hispanic magazine. Mr. Hernandez graduated Magna Cum Laude from Palm Beach Atlantic University in Palm Beach, Florida, with a Bachelor of Science degree in Accounting. He holds an MBA from the New York University Leonard N. Stern School of Business.

PUBLIC LEGAL NOTICES



CITY & COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

Contract No. 2202J
(ID No. FCE14059)

PAVEMENT RENOVATION AND SEWER REPLACEMENT - UPPER MARKET STREET

Sealed bids will be received at 1155 Market St., 4th Floor, San Francisco, CA 94103 until **2:30 p.m. on January 22, 2014**, 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 Department of Public Works (DPW) Electronic Bid Documents Download site at www.sfdpw.org/biddocs, or purchased on a CD format from 1155 Market St., 4th Floor, San Francisco, CA 94103, telephone 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works". Please visit the DPW's Contracts, Bid Opportunities and Payments webpage at www.sfdpw.org for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The Work is located along Upper Market Street and consists of pavement renovation, curb ramp construction, sewer replacement, repair and lining, guard rail construction, traffic signal electrical work, traffic routing and all related and incidental work. The time allowed for completion is 240 consecutive calendar days. The Engineer's estimate is in excess of \$2,700,000. For more information, contact the Project Manager, Ramon Kong at (415) 554-8280.

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 (SFAC) Section 6.25, "Clean Construction" is required for the performance of all work.

The Specifications include liquidated damages. Contract will be on a Lump Sum Bid Items With Unit Prices basis. Progressive payments will be made.

CSU MONTEREY BAY

NOTICE INVITING BIDS, PROJECT NO. CPD13017, CAMPUS DEMOLITION 2014-DUNES

In general, work will consist of the abatement and demolition of 13 surplus military structures located in the area bordered by 2nd and 4th Avenue and 5th Street and Inter-Garrison Road, and Hammerhead 4582 on 6th Avenue, on the campus of California State University Monterey Bay (CSUMB).

Bid Date: January 29, 2014,
Bid Opening Time: 2:00 p.m.
Estimated Construction Cost: \$3,350,000.00.

California Contractor License Requirement: C-21 with Asbestos and Hazardous Material Certification.

Mandatory Pre-bid Conference Walkthrough Date: January 9, 2014, 10:00 a.m. in the Living Room (Room 101) of the University Center (Bldg. 29).

A parking permit will be required to park in any campus parking lot. Permits can be purchased for \$4.00 from any ticket dispenser on campus. Place ticket prominently in windshield on driver's side.

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is **25% LBE**. Call Selormey Dzikunu at (415) 558-4059 for details. In accordance with SFAC Chapter 14B requirements, all bidders, except those who meet the exception noted below, shall submit documented good faith efforts with their bids and must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference. Refer to CMD Form 2B for more details. Exception: Bidders who demonstrate that their total LBE participation exceeds the above subcontracting goal by 35% will not be required to meet the good faith efforts requirements.

A pre-bid conference will be held on **January 6, 2014; 1:30 p.m.**, at 1680 Mission St., 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. SFAC Sec. 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 San Francisco Administrative Code Chapter 6, no bid is accepted and no contract in excess of \$400,000 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 SFAC Chapter 12P, Minimum Compensation Ordinance.

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

12/12/13
CNS-2567152#
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Plans and specifications may be seen on the BIDS SYNC Website starting on December 18, 2013. Register and login to www.bidsync.com to view documents for the Campus Demolition 2014-DUNES Project. If you have problems viewing BIDS SYNC contact Reyola Carlisle, at (831) 582-3506, after January 6, 2014.

State Prevailing Wage Rate applies to this project. In addition, the Contractor shall meet the minimum Disabled Veteran Business Enterprise (DVBE) participation goal of 3%. The Contractor shall also possess a current financial prequalification from the CSU. Prequalification forms can be obtained at: www.calstate.edu/epdc/cm In addition, the Contractor shall submit to the CSU the Supplemental Prequalification Form located in the bidding documents.

Contractors should be aware of the additional insurance coverage that shall be required. (Section 4.06 of the Contract General Conditions.)

Questions regarding this project should be directed to Reyola Carlisle after January 6, 2014 by email: rcarlisle@csUMB.edu.

12/12/13
CNS-2566020#
SMALL BUSINESS EXCHANGE

UC IRVINE

NOTICE INVITING GLAZING CONTRACTOR PREQUALIFICATION

Prequalification Questionnaires will be received by the **University of California, Irvine Medical Center (UCIMC)** from general contractors wishing to submit bids for a lump sum contract for the **UCIMC B23 Exterior Upgrade, Project No. 994024**.

PREQUALIFICATION: The University has determined that bidders must be prequalified for this project.

DESCRIPTION OF WORK: Replace all existing spandrel glass elements and repaint existing mullion caps in Building 23 with a solid, light gray glass. Touch up paint around replaced glass as needed. Alternates may include modification of stair tower windows and addition of a canopy structure at the fourth floor terrace. Project completion time: 90 days.

ESTIMATED COST: \$800,000, excluding alternates

PROCEDURES: Prequalification Questionnaires available Thursday, 12/12/13, 2:00 PM. Contact David Donovan, (714) 456-5628, ddonovan@uci.edu.

MANDATORY PREQUALIFICATION CONFERENCE: Thursday, 12/19/13, at UCIMC, Building 56, Room 113, 101 The City Drive South, Orange, CA 92868, beginning promptly at 10:00 AM.

QUESTIONNAIRE DUE DATE: Questionnaires must be received by Tuesday, 1/7/14, 4 PM only at UCIMC, Planning Administration, Building 27, Room 36, 101 The City Drive South, Orange, CA 92868.

BIDDER QUALIFICATIONS: Must meet license, insurance, bonding, safety, financial and claims history requirements. Must have completed a minimum of three projects with a con-

struction cost of \$500,000 or more in the last five years including: One (1) project requiring infection control constructed in a fully operational/occupied hospital or outpatient facility; one (1) exterior renovation project of a multi-story building; and one (1) window installation/replacement project that required waterproof testing. **Bidders not meeting the requirements of the prequalification questionnaire will not be eligible to bid.**

LICENSE REQUIREMENT: Current and active California CSLB "B" **General Building Contractor** license.

Prequalification is solely for the purpose of determining bidders who are deemed capable of successful performance of the type of work included in this project. A contract will be awarded to the prequalified bidder submitting the lowest responsive bid.

The University reserves the right to reject any or all responses to this notice, to waive non-material irregularities, and to deem Contractors prequalified to submit proposals for the project. To prequalify, Contractors must agree to comply with all bid conditions including state prevailing wages, 10% bid bond, 100% payment and performance bonds, and insurance requirements. All information submitted for prequalification evaluation will be considered official information acquired in confidence, and the University will maintain its confidentiality to the extent permitted by law.

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

For other opportunities: www.healthaffairs.uci.edu/planning-administration/index.asp

UNIVERSITY OF CALIFORNIA SANTA CRUZ

ADVERTISEMENT FOR BID

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

MERRILL COLLEGE RENOVATIONS PHASE 3, DORMITORIES C, D, GUZMAN APARTMENTS Project Number: 2637

Description of Work: Construction of Merrill Renovations Phase 3 includes: (1) Maintenance and sustainability upgrades to Dormitory C and D; an addition of a hydraulic elevator at Dorm D; complete mechanical room renovation at C Dorm serving C and D dorms; bathroom and laundry room accessibility in C and D dorms; (2) Sitework, including landscaping and site improvements adjacent to C and D Dormitories; (3) Demolition of Guzman Apartments and restoration of site.

Bid Deadline: Sealed bids must be received on or before **Wednesday, January 22, 2014 at 3:00 PM.**

Bids will be received only at:

Physical Planning and Construction,

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

Bidders must attend a mandatory Pre-Bid Conference and Job Walk on **Wednesday, December 18, 2013** beginning promptly at **2:00 PM.**

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

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



GOLDEN GATE BRIDGE HIGHWAY & TRANSPORTATION DISTRICT

NOTICE INVITING SEALED PROPOSALS

The Golden Gate Bridge, Highway and Transportation District (District) seeks proposals for **Request for Proposals (RFP) No. 2014-FT-7, Consultant to Provide Engineering Services for the M.S. San Francisco Ferry Refurbishment**. Interested Proposers must submit sealed proposals to the Office of the Secretary of the District on **Tuesday, January 7, 2014, by 4:00 p.m., PT.**

Requests for modifications or clarifications of any requirement must be submitted in writing on **Friday, December 20, 2013, by 4:30 p.m., PT.**

The RFP Documents are available for download on the District's web site. To download the RFP Documents, go to the District's web site home page at <http://www.goldengate.org>, click on Contract Opportunities, scroll down to District Division and look for RFP No. 2014-FT-7.

To inspect and obtain the RFP Documents, please contact the Office of the Secretary of the District, Administration Building, Golden Gate Bridge Toll Plaza, San Francisco, CA, by telephone at (415) 923-2223, by e-mail at districtsecretary@goldengate.org, or by facsimile at (415) 923-2013.

/s/ Janet S. Tarantino, Secretary of the District
Dated: December 12, 2013

12/12, 12/19/13
CNS-2566195#
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PUBLIC LEGAL NOTICES



UCLA

ADVERTISEMENT FOR BIDS

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

CAMPBELL HALL - AAP ADDITION AND RENOVATION Project Number 943960.01

DESCRIPTION OF WORK: Renovation of 1,815 GSF of existing tutoring rooms and construction of a new 2,030 GSF addition, for the Academic Advancement Program (AAP) at Campbell Hall. The addition shall be constructed on an existing terrace and will be connected to the facility by a combination of new and existing openings in the exterior masonry walls. A new single occupancy lavatory will be provided to comply with ADA requirements and a replacement terrace will be constructed for use as an outdoor tutoring area.

The work shall include: demolition of the existing terrace; site preparation and excavation, constructing foundations, fabricating and installing structural steel framing, fire proofing, metal decking, composite concrete roofing, roofing systems, metal stud framing, batt insulation, lime based plaster, aluminum curtain wall and glazing, drywall, framed and suspended ceilings, polished concrete floors, HVAC,

plumbing, electrical and lighting; provision of fire alarm and fire sprinkler systems; new communications connectivity conduit, paint, finishes, window coverings, signage, projection screen and other AV accessories, landscaping, paving and drainage.

Spot hazardous materials abatement is required where construction disturbs existing asbestos and lead containing materials.

The estimated construction cost is \$1,800,000.00.

BIDDING DOCUMENTS:

1. Bidding Documents will be available beginning on December 10, 2013 and will be issued at:

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

2. Each prequalified General Contractor Bidder will be issued (1) complete set of Bidding Documents at no cost (each prequalified entity must contact ARC to instruct them as to whether they wish to receive digital or hard copy). Said entities and all other interested parties may view the Bidding Documents online at the ARC PlanWell Public Plan Room, and purchase digital and/or hard copies of the Bidding Documents by contacting ARC as indicated above. All parties will make arrangements with and payment to ARC directly. (NOTE: Bidding Documents will not be issued at the University's office.)

PREQUALIFIED GENERAL CONTRACTOR BIDDERS: University has prequalified general contractor bidders for this Project. Refer to the web-

site address listed at the end of this Advertisement for a list of said prequalified entities.

BID DEADLINE: Bids will be received only at the following location:

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

and must be received at or before:

2:00 p.m., January 15, 2014

MANDATORY PRE-BID CONFERENCE & JOB WALK: A mandatory Pre-Bid Conference and mandatory Pre-Bid Job Walk will be conducted on December 13, 2013 beginning promptly at 10:00 a.m. Only bidders who participate in both the Conference and the Job Walk, in their entirety, will be allowed to bid on the Project as prime contractors. Participants shall meet at Capital Programs Building, 1060 Veteran Avenue (follow signs to the meeting room), UCLA campus (refer to the online UCLA Campus Map at www.ucla.edu/map). For further information, contact Eric T Heggen at 310-267-4823.

(NOTE: Bidders are advised that parking may be difficult. Bidders should allow ample time to drive to the above location in heavy traffic, find a parking space, walk to the building, and arrive in the designated Meeting Room prior to the required time. It is currently anticipated that the Conference/Job Walk will last at least 2 hours.)

LICENSE REQUIREMENTS: The successful Bidder will be required to have the following California current and active contractor's licenses at the time of submission of the Bid:

B License (General Building)

In addition, the successful Bidder (or its hazardous materials abatement subcontractor, if applicable) must also have each of the following from the State of California:

ASB (Asbestos Certification) AND
HAZ (Hazardous Substance Removal Certification)

Bidder shall maintain or cause to be maintained Contractor Pollution Liability Insurance as specified in the Supplementary Conditions of the Contract Documents.

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the University within the limits imposed by law or University policy. Each Bidder may be required to show evidence of its equal employment opportunity policy. The successful Bidder and its subcontractors will be required to follow the nondiscrimination requirements set forth in the Bidding Documents and to pay prevailing wage at the location of the work.

The work described in the contract is a public work subject to section 1771 of the California Labor Code.

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA

(Visit our website at:
<http://www.capitalprograms.ucla.edu>)



UCLA

ADVERTISEMENT FOR PREQUALIFICATION (GENERAL CONTRACTOR)

Subject to conditions prescribed by the University of California, Los Angeles, responses to the University's prequalification documents for a lump sum contract are sought from prospective general contractor bidders (hereafter "bidders") for the following project:

SMUMC - CW CIRCULATION AND PROGRAM IMPROVEMENTS Project Number 947784.01 UNIVERSITY OF CALIFORNIA, LOS ANGELES

PREQUALIFICATION OF PROSPECTIVE BIDDERS: The University has determined that bidders who submit bids on this project must be prequalified.

Prequalified bidders will be required to have the following California contractor's license:

B License (General Building)

GENERAL DESCRIPTION OF WORK: This Project consists of interior improvements in the UCLA Santa Monica Medical Center. Work includes, without limitation: addition of two flights of stairs to connect the Central Wing to the Merle Norman Pavilion; structural infill of approximately 6,000 square feet of floor slabs at two levels to transform high bay shell space to three levels; adding two stops to existing elevator; a new conference room; ancillary spaces; and related mechanical, electrical plumbing and audio visual work.

The estimated construction cost is \$3,100,000.00.

PREQUALIFICATION SCHEDULE: On January 3, 2014, prequalification documents will be available to intending bidders online at www.capitalprograms.ucla.edu and will be issued at no cost at:

Contracts Administration
University of California, Los Angeles
1060 Veteran Avenue, Suite 125
Box 951395
Los Angeles, California 90095-1395
310-825-7015

MANDATORY PRE-QUALIFICATION CONFERENCE:

A Mandatory Pre-Qualification Conference will be conducted on January 10, 2014 beginning promptly at 10:00 a.m. Only general contractor bidders who participate in the Conference in its entirety will be allowed to submit prequalification documents and, if prequalification is achieved, bid on the Project as general contractors. Participants must arrive at or before the above-specified time. Persons arriving later than said time will not be allowed to submit prequalification documents or submit bids as general contractors. Participants shall meet at Capital Programs Building, 1060 Veteran Avenue (follow signs to the meeting room), UCLA campus (refer to the online UCLA Campus Map at www.ucla.edu/map). For further information, contact University's Project Manager John D'Amico at 310-267-4756.

NOTES:

1. *Attendee shall be a staff member of the general contractor bidder's firm who will be actively involved in responding to this Prequalification, and who is highly knowledgeable of the firm's potential response to the prequalification criteria.*

2. *Attendees are advised that parking may be difficult. Attendees must allow ample time to drive to the above location in heavy traffic, find a parking space, walk to the building, and arrive in the designated Meeting Room prior to the required time. It is currently anticipated that the Conference will last at least 2 hours.*

SUBMITTAL DEADLINE: Each Bidder's completed Prequalification Questionnaire and associated documents must be received at the above-listed University Contracts Administration office in a sealed envelope no later than:

3:00 p.m., January 17, 2014

NOTE: Only hard copy submittals will be accepted. Oral, telephonic, electronic mail (e-mail), facsimile, or telegraphic Prequalification Questionnaires are

invalid and will not be accepted. Only University's Prequalification Questionnaire (and associated documents) will be accepted. University reserves the right (but is not obligated) to request, receive, and evaluate supplemental information after the above time and date at its sole determination.

Any person or entity not satisfied with the outcome of the prequalification must file a written notice challenging the outcome within 10 calendar days from the date of the University's written notice regarding prequalification determination as further detailed in the Prequalification Questionnaire. Any assertion that the outcome of the prequalification process was improper will not be a ground for a bid protest.

The dates, times, and location set for receiving and opening of bids will be set forth in an Advertisement for Bids.

The University reserves the right to reject any or all responses to Prequalification Questionnaires and to waive non-material irregularities in any response received.

All information submitted for prequalification evaluation will be considered official information acquired in confidence, and the University will maintain its confidentiality to the extent permitted by law.

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the University within the limits imposed by law or University policy. Each Bidder may be required to show evidence of its equal employment opportunity policy. The successful Bidder and its subcontractors will be required to follow the nondiscrimination requirements set forth in the Bidding Documents and to pay prevailing wage at the location of the work.

The work described in the contract is a public work subject to section 1771 of the California Labor Code.

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA

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UC SAN FRANCISCO MEDICAL CENTER

ADVERTISEMENT FOR BIDS (AFTER PREQUALIFICATION)

Subject to conditions prescribed by the University of California, San Francisco Medical Center, sealed bids for a lump-sum contract are invited for the following work:

Mt. Zion Cancer Center Linear Accelerator & Hyperthermia Replacement
Project No.: **12-706** / Contract No.: **L00160**

UNIVERSITY OF CALIFORNIA,
SAN FRANCISCO MEDICAL CENTER

DESCRIPTION OF WORK:

Replacement of current Linear Accelerator with a University-furnished Elekta Linear Accelerator and installation of University-furnished BSD Hyperthermia equipment. The project is located on the ground floor of Mt. Zion Cancer Center with administrative spaces located directly above and involves complex mechanical scope of work.

ESTIMATED CONSTRUCTION COST OF THIS PROJECT IS \$1,800,000 - \$2,100,000.

Procedures: Bidding documents will be available at Friday, December 6, 2013, and will be issued only at:

UCSF Documents, Media & Mail (UCSF-DMM)
1855 Folsom Street, Room 135

San Francisco, CA 94103
Contact Persons: Ben La (415) 476-5030
(9AM – 5PM)
Customer Service Line (415) 514-2054
(before & after working hours)
Fax No. (415) 476-8278

Bidding Documents and complete advertisement can be viewed and may be ordered on line at the following website address: <http://www.ucsfplans.com/>

The following contractors have been prequalified to bid on this project and the University will **ONLY** receive bids from the following:

General Contractors

Cameron Builders
Colin Construction
Dome Construction
TCB Builders

Bids will be received only at Office of Design and Construction, University of California, San Francisco, Medical Center, 3333 California Street, Suite 115, San Francisco, CA 94118. Phone: (415) 885-7257. **Bid Deadline:** Sealed bids must be received on or before **2 PM, Thursday, January 9, 2014**. And Bids will be opened after 2:05 P.M.

Prior to the Bid Deadline and after the bid opening, the University may establish a new Bid Deadline no earlier than 24 hours from the prior Bid Deadline, if no material changes are made to the bidding documents, and no earlier than 72 hours if material

changes are made. In such event the University will, at a minimum, notify all persons or entities known by the University to have received a complete set of Bidding Documents and who has provided a street address or facsimile number for receipt of any written pre-bid communications.

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the University within the limits imposed by law or University policy. Each Bidder may be required to show evidence of its equal employment opportunity policy. The successful Bidder and its subcontractors will be required to follow the nondiscrimination requirements set forth in the Bidding Documents and to pay prevailing wage at the location of the work.

The work described in the contract is a public work subject to section 1771 of the California Labor Code.

The successful Bidder will be required to have the following California current and active contractor's license at the time of submission of the Bid: GENERAL BUILDING CONTRACTOR, B

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA

University of California,
San Francisco Medical Center
December, 2013

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FICTITIOUS BUSINESS NAME STATEMENT File No. A-0354912-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0355065-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0355217-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0354852-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0354687-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0355228-00
<p>Fictitious Business Name(s): Holy Kitchen Address 4166 24th Street, San Francisco, CA 94114 Full Name of Registrant #1 G&K Creations, Inc. (CA) Address of Registrant #1 3015 Acton Street, Berkeley, CA 94702</p> <p>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.</p> <p>Signed: Indrajit Ghosh, President</p> <p>This statement was filed with the County Clerk of San Francisco County on 11/14/2013</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: Maribel Jaldon Deputy County Clerk 11/14/2013</p> <p><u>11/27/13 + 12/05/13 + 12/12/13 + 12/19/13</u></p>	<p>Fictitious Business Name(s): Journey For The Moment Address 3150 18th Street, San Francisco, CA 94110 Full Name of Registrant #1 Charleen Casey Lerma Address of Registrant #1 10 Gardenside Dr. Apt #4, San Francisco, CA 94131</p> <p>This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on N/A.</p> <p>Signed: Charleen Casey Lerma</p> <p>This statement was filed with the County Clerk of San Francisco County on 11/22/2013</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: Melissa Ortiz Deputy County Clerk 11/22/2013</p> <p><u>11/27/13 + 12/05/13 + 12/12/13 + 12/19/13</u></p>	<p>Fictitious Business Name(s): Lirenda Shiatsu Address 1347 Divisadero Street, San Francisco, CA 94115 Full Name of Registrant #1 Chen, Xiao Wen Address of Registrant #1 778 40th Avenue, San Francisco, CA 94121</p> <p>This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 12/5/2013.</p> <p>Signed: Chen, Xiao Chen</p> <p>This statement was filed with the County Clerk of San Francisco County on 12/5/2013</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: Jacob Gosline Deputy County Clerk 12/5/2013</p> <p><u>12/12/13 + 12/19/13 + 12/26/13 + 1/02/14</u></p>	<p>Fictitious Business Name(s): Bay Area Medical Transport Service Address 110 Vernon Street, San Francisco, CA 94132 Full Name of Registrant #1 Bobbi Charles Atkins Address of Registrant #1 248 San Fernando Way, Daly City, CA 94015</p> <p>This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 11/12/13.</p> <p>Signed: Bobbi Atkins</p> <p>This statement was filed with the County Clerk of San Francisco County on 11/12/2013</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. 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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: Maribel Jaldon Deputy County Clerk 12/5/2013</p> <p><u>12/12/13 + 12/19/13 + 12/26/13 + 1/2/14</u></p>

6 Ideas to Turn Your Customer Holiday Gifts Into a Marketing Tool

By Rieva Lesonsky

Hopefully you've already created your annual customer and client holiday gift list. Whether they've been naughty or nice, all clients should get recognized in this holiday ritual. But how can you make your holiday gifts do double duty—not only as a “thank you” for the past year's business, but also as a marketing tool to encourage more business in the new year? Here are some ideas.

Remind them of you. The simplest way to make your holiday gift a marketing tool is to choose a promotional product with your company's name and/or logo on it. But for best results, make sure it's something your client will actually use—ideally, in a setting when they'll be thinking about buying what you sell. Also make sure it matches your brand and is relevant to your business. For example, if you sell accounting services to businesses, a high-quality pen set, sophisticated note pad or travel coffee mug is likely to be used at or on the way to work when the client is thinking business, while a logo baseball cap will probably get stuck in the back of the drawer. On the other hand, if your clients are owners of landscape businesses who buy your company's mulch, that logo baseball cap might get tons of use when they're out on the job in the hot sun.

Personalize it. A promotional product with your logo isn't the only way to put your personal touch on a corporate gift. For instance, if you own a graphic design business, you could design your own wrapping paper or gift boxes for your gifts (be sure to add a label that says you designed it!). This way, you're subtly reminding clients of your talents while they open your gift. If you own an interior design firm, you could make gift wrap or ribbons out of leftover fabric swatches. You get the idea.

Give what you make or sell. This not only saves money because you're using your own inventory, but also reminds the client of your quality product. Every time the client drinks a cup of coffee made with your fresh-roasted beans, uses your handmade stationery or puts his iPad in your leather case, he'll be reminded why he does business with you.

Deliver your gifts by hand. If your clients are local, make an impact by delivering your holiday gifts yourself. Make a brief appointment so you're not interruptive, and spend the time catching up with the client. Don't make this a hard-sell sales call, but listen for cues as to how you may be able to help them in the future, and cement your interest in working with them again next year.

Give the gift of time. Instead of giving a physical gift, take key clients out to breakfast or coffee—something brief that provides a break in their busy days, but also gives you time to reconnect. You'll stand out from the crowd of social media connections by simply being present in real life, and you'll be top of mind when the client turns to next year's budget.

Give the gift of information. A business book or magazine subscription that's relevant to your client's industry, challenges and interests shows you put some thought into what will help her get ahead in the coming year. Plus, you can follow up later by asking the client how she likes the book and why you thought it might be helpful to her...segueing nicely into how your business might be helpful as well. And if you've procrastinated, this is a quick and easy gift.

With these simple tips, you can turn holiday business gifts into the gift that keeps on giving—giving you more business, that is.

About the Author

Rieva Lesonsky is CEO and President of GrowBiz Media, a media company that helps entrepreneurs start and grow their businesses. Follow Rieva at [Twitter.com/Rieva](#) and visit [SmallBizDaily.com](#) to sign up for her free TrendCast reports. She's been covering small business and entrepreneurial issues for more than 30 years, is the author of several books about entrepreneurship and was the editorial director of Entrepreneur magazine for over two decades

Source: U.S. Small Business Administration



BANKING \$ FINANCE

Banks Come Under Fire For Filling In The Payday Loan Gap



By Robert Benincasa

A payday loan is a costly form of credit operating on the fringes of the economy. That's why the target of a new crackdown by federal regulators may surprise you: Instead of a forlorn-looking storefront with a garish neon sign, it's your familiar neighborhood bank.

A small but growing number of banks, including some major players, have been offering the equivalent of payday loans, calling them "deposit advances."

That is, at least, until bank regulators stepped in Nov. 21 and put new restrictions on the loans.

"Many of these loans are taken on a nearly continuous basis," Consumer Financial Protection Bureau representative David Silberman told a Senate panel in July.

He and other regulators worry that deposit advances can lead consumers into a cycle of debt.

"For far too many consumers, payday and deposit advance loans are traps," Silberman said. "Returning every two weeks to re-borrow the same dollar amounts at a high cost becomes a drag on the financial well-being of consumers already facing income shortfalls."

Terms vary by bank, but basically, here's how it works: You borrow the money, and in return you give the bank the right to go into your account and pay itself back, plus a fee, as soon as your next direct deposit comes in.

Some states have fought and banned storefront versions of payday lenders, only to find banks filling the gap.

In Arkansas, nearly 300 payday lenders were operating in 2008, according to Hank Klein, a retired credit union president who became an activist against payday loans.

But, Klein says, a court ruling allowed the state attorney general to drive them out.

"They've been run out of the state by the attorney general," Klein says. "Well, now the banks come in and [they're] doing the same thing. They operate under federal laws, so the attorney general can't do anything."

Fees Quickly Add Up

About five years ago, Annette Smith, a grandmother from California, needed money

to fix her truck, so she went to her local Wells Fargo for a loan.

"I asked one of the loan officers if I could make a small loan," she says. "And he said, 'We don't loan money any less than \$5,000. But we do have a service that's called a direct deposit advance. And you can go home and access that on your computer and you can borrow up to \$500.'"

So Smith did, and \$500 appeared in her account.

Smith qualified for the loan not because she had good credit — she didn't — but because she had recurring direct deposits. In her case, those deposits were Social Security benefits of about \$1,100 a month.

For Smith, it turned out to be a very costly arrangement. She ended up taking out repeated advances — 63 of them over five years — and paying almost \$3,000 in fees.

She knows now that the fees amounted to an annual interest rate of 180 percent.

"If I knew that it was 180 percent interest, it probably would have caught my attention, instead of [a fee of] \$50," she says.

One reason why Smith didn't know her interest rate is that the law doesn't require banks to calculate it. Also, the annualized cost of the money varies by how long it takes to pay it back.

Loan Or Line Of Credit?

And as long as banks talk about fees and not interest, they don't need to disclose annual rates.

The banks don't even refer to deposit advances as loans. Officially, they're open-ended lines of credit.

Sen. Joe Donnelly, D-Ind., and bank lobbyist Richard Hunt clashed on this point at that Senate hearing in the summer.

Hunt represents four of the six banks that make deposit advances.

"Do you think that it's appropriate for some of the most respected banking names to be making 200 percent-plus off of their customers?" Donnelly asked him.

Hunt responded, "First off, I do not accept that it's 200 percent, because it's a line of credit — it's not a loan. If we were charging 200 percent for a home mortgage, I'm with you.

That's too much. This is not a loan — it's a line of credit."

Donnelly wasn't buying it. "You know that's not what we're talking about," he said.

Hunt said banks offer deposit advances to help consumers when they run short of cash, and that their fee disclosures are clear.

"If we do not choose to help them, they have several choices," he said. "They can go to the traditional or online payday lending, which is expensive; the pawn shop, which is even more expensive; or as the Wall Street Journal pointed out recently, they will return to the Tony Sopranos, rest in peace, of the world. That is the most expensive."

But when a lobbyist for the banks defends them by saying they are better than organized crime, it's no surprise that regulators had become concerned.

The U.S. Comptroller of the Currency and the Federal Deposit Insurance Corp., both federal bank regulators, say deposit advances pose a risk not only to consumers but also to banks themselves — in part, to their reputations.

Both agencies took action, immediately affecting four of the six banks known to be offering deposit advances: Wells Fargo, Guaranty Bank, U.S. Bank and Bank of Oklahoma.

Those banks, if they continue to offer deposit advances, will be allowed to lend money only once per month and not in consecutive months. They'll also have to assess whether

their customers can pay back the loans and meet their basic expenses.

Two other banks, Fifth Third and Regions Bank, are regulated by the Federal Reserve, which did not issue similar restrictions.

The CFPB, which has broad jurisdiction over consumer financial transactions, has indicated it will take some action as well.

Smith, the California grandmother, has become an outspoken critic of deposit advances since her experience, even testifying before Congress. NPR contacted Wells Fargo about her loan.

Bank spokeswoman Richele Messick declined to discuss the particulars of Smith's case. But she said Smith could have qualified for a payment plan, free of charge.

Nonetheless, in Smith's eyes, her bank violated her trust.

"The bank is where you go, and you wouldn't be taken advantage of, you would be helped. And because they called it a service, and they called it, you know, a fee, I trusted them."

After Smith got the attention of a local advocacy group, Wells Fargo agreed to forgive her last advance — if she agreed never to take another one. But she's still out the \$3,000 she paid to borrow the money.

Source: ©2013 NPR

Wells Fargo asks social media fans to help pick the company's 2014 Plush Pony

For the first time, Wells Fargo is using social media to engage with customers and others in choosing which horse from its past will be replicated as a plush pony.

To commemorate the 15th edition to the Wells Fargo Plush Pony family, the company is asking social media fans to consider three choices and vote online this week. Short videos about the three horses — El Toro, Mike, and Strawberry — will be shared via Wells Fargo's pages on Facebook, Twitter and Google+, with different ways to vote throughout the week.

"The horses that have worked for Wells Fargo over the past 161 years are as much a treasured piece of our history as the iconic stagecoaches that they pull," said Jamie Moldafsky, Chief Marketing Officer. "The plush pony celebrates their role in helping Wells Fargo come through for our customers, in the past and today. In voting for the 2014 pony, we hope our customers find it a fun way to connect to a part of Wells Fargo's, and America's, history."

Since 2003, the plush pony program (See: Wells Fargo Plush Ponies, 2003-2013) has honored the thousands of horses that have worked in the company's express business or pulled the Wells Fargo Stagecoach. As part of the annual promotion, the popular ponies are displayed prominently each holiday season at Wells Fargo stores.

Choices

The three choices for the 2014 plush pony are:

- El Toro pulled a Wells Fargo express wagon in Mexico City in 1913. At more than 27 years old, he was the oldest express horse in the city. Wells Fargo agents treated the old fellow gently; to keep limber, he only worked a few hours each week delivering packages from one of 750 offices Wells Fargo operated in Mexico.
- Mike pulled the Wells Fargo wagon to and from the train depot in the growing city of Des Moines, Iowa, in 1888. He disliked the loud, puffing train engines. Along with Mr. Miller, his driver, Mike delivered packages and food to customers.
- Strawberry was flecked with white hairs and worked for Wells Fargo in Ardmore, Okla., in 1917. She delivered food and packages in her wagon to the train station to be shipped by Wells Fargo across the U.S. Although she never transported strawberries, peaches and pecans were a big crop in Oklahoma that year.

Promotion

This week's voting coincides with the 2013 plush pony promotion, which features Shamrock, Wells Fargo's 14th plush pony. In 1913, Shamrock was the pride of the Wells Fargo wagon teams in St. Louis. Details about this year's promotion are available by visiting a local Wells Fargo store.

Source: Wells Fargo

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Credit Card Debt

Continued from page 1

since the act went into effect and one in four has been charged late fees less often. And 25 percent said they experienced a drop in the interest charges on their credit card.

Source: Trice Edney Communications

Peace Corps

Continued from page 2

ter a better understanding among Americans and people of other countries. Since then, more than 215,000 Americans of all ages have served in 139 countries worldwide. Visit www.peacecorps.gov to learn more.

*Peace Corps data current as of September 30, 2013. The metropolitan area data used to determine Peace Corps' rankings are derived from the most current U.S. Census Bureau "Metropolitan and Micropolitan Statistical Area" data. Volunteers self-report their home city and state on their Peace Corps application.

Website: www.peacecorps.gov

Source: Peace Corps

- Bid Category:** Procurements in construction, products, services and professional services categories.
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- Title:** Name of the bid or proposal.
- Location:** Town or city in which the project is located OR the product is to be delivered.
- Bid Date and Time:** Date and time bid is opened.
- Prebid Conference:** Date and time; it will be indicated if conference is mandatory.
- Reference #:** Number of the bid or proposal. If given, this number should be referenced when inquiring about the bid.
- Description:** SBE maintains but does not publish bid descriptions. When available they are provided through daily email, daily fax, and on our website, www.sbeinc.com.
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- Estimate:** The owner's estimate of the dollar value of the bid or proposal.
- Last Addendum Received:** The number of the last addendum received by the SBE.
- Owner:** The agency by whom the contract is being released. When available, the name, address, telephone, fax number, contact name is included.
- Goals/Preferences/Special Subcontracting Requirements:** Numerical goal and preference requirements for SBE (Small Business Enterprise), MBE (Minority Business Enterprise), WBE (Woman Business Enterprise), DBE (Disadvantaged Business Enterprise), SDBE (Small Disadvantaged Business Enterprise), SWBE (Small Woman Business Enterprise), LBE (Local Business Enterprise), DVBE (Disabled Veteran Business Enterprise). Special subcontracting provisions: SBSA-(Small Business Set-Aside), SDBSA-(Small Disadvantaged Business Set-Aside), 8(A)-(Set-Aside for Negotiation or for Bid by U.S. Small Business Administration Certified 8a firms), LSA-(Labor Surplus Area), TACPA-(Target Area Contract Preference Act), Entrp Zon-(Enterprise Zone),

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2 — ALAMEDA COUNTY

3 — ENGINEERING SERVICES

4 — Location: ALAMEDA COUNTY, CA

5 — Date: 2/15/2014 3:00PM

6 — Prebid Conf: 2/5/14 9:00 AM MANDATORY

7 — Ref#: 09-397

8 — Engineering services for groundwater monitoring at the Woolworth Rd, Regional Solid Waste Facility.

9 — Duration: 260 working days

10 — Estimate: \$75,000

11 — Last Addn Rcvd: 1

12 — Owner: Department of Transportation Sue Jobe, (916) 456-9956

13 — Goal: 5% SBE

14 — Notes: 1.

15 — SBSA: reqs in writing or fax, 10% bid bond

16/17 — SIC: 1542 ###

18 — Docs Avail: Department of Transportation, Building E
 E-mail: pat_myers@dot.ca.gov

Fed Aid-(Federal Aid Project), HUBZone-(Historically Underutilized Business Zone).

14. Notes: Reference to notes for federal procurement opportunities.

15. Comments: Additional information particular to this solicitation.

16. SIC: Standard Industry Classification Code.

17. ### (Symbols): Indicates a change since first reported.

18. Location of bid documents.

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