

SMALL BUSINESS

EXCHANGE

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Voice of Small, Emerging Diversity Owned Businesses Since 1984

• NEWS • INFO • BIDS

Linda McMahon: SBA Administrator

By Michael Shvartsman

Economically and Socially Disadvantaged Business Owners Should Look to SBA

It's official. Mrs. Linda McMahon has been confirmed as the 25th Administrator of the U.S. Small Business Administration (SBA) by the U.S. Senate.

Administrator McMahon is a notable advocate of U.S. small business. During her confirmation hearing, she articulated her stance favoring a fair and competitive government procurement process. In light of the Administrator's statement, it's important to review the SBA's 8(a) Business Development Program, which helps small business gain a foothold in the bidding process for contracts.

There are over 6 million minority-owned businesses in the U.S. However, less than .01 percent of these firms participate in SBA's 8(a) program. This program offers many incentives designed to strengthen the profitability and operations of small, economically and socially disadvantaged businesses. These benefits must not be overlooked.

Participants in the 8(a) program can achieve a competitive advantage in government procurement. Many agencies are required to have small business set-asides, or contracting opportunities exclusively reserved for small business. By combining the power of the set-aside with an 8(a) certification, program participants are eligible to receive sole-source contracts, which carry a \$4 million ceiling for goods and services and \$6.5 million for manufacturing.

Every first Wednesday of the month, SBA's 8(a) team hosts a Straight Talk teleconference designed to answer your questions about the program. Often, callers will ask about the determinants that we use for eligibility in the 8(a) application process. Fortunately, our website offers an eligibility checklist which prospective firms can reference at their convenience.

***The 7 primary eligibility requirements that a firm must meet in order to receive approval to the 8(a) program include:**

- The business must be majority-owned (51 percent or more) by an individual(s).
- The individual(s) must be an American citizen, by birth or naturalization.
- The business must be majority-owned (51 percent or more) and controlled/managed by socially and

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How Safe Are Our Crumbling Bridges And Vulnerable Buildings?



A new study says that over 63,000 bridges are in need of repair. USA NOW host Carly Mallenbaum talks about the busiest bridges on the list. (USA TODAY, USA NOW)

America's bridges need work.

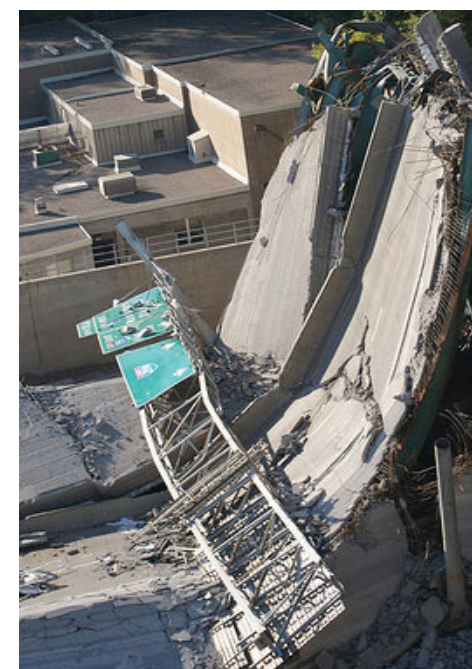
So do some of the nation's buildings – both old and new – that were designed to avoid collapsing during an earthquake or other major catastrophe, but aren't quite up to the task of remaining inhabitable after disaster strikes.

"Earthquakes are possible just about any place, not just in California," says Douglas P. Taylor, president of Taylor Devices (www.taylordevices.com), which manufactures seismic dampers that protect structures during such events as earthquakes and high winds.

"New York, Ohio, Pennsylvania and many other places that you don't usually think about can have seismic activity as Oklahoma recently did. If buildings, bridges and other structures aren't designed to withstand the shock, they can endanger the lives of drivers and the building's occupants."

Taylor says these structural problems are more widespread than most people realize. Some of the issues include:

- **Bridge aging and deterioration.** Across the United States, 58,500 bridges are structurally deficient, according to a report by the American Road & Transportation Builders Association. That represents about 9.5 percent of the nation's bridges. "That's definitely a concern for the people who use those bridges every day," Taylor says. From a technological standpoint they can be fixed, but Taylor says he worries the money to do so isn't coming any time soon, at least in part because the nation's debt makes it difficult for the government to make the appropriate investment in the nation's infrastructure.
- **Older buildings without proper earthquake-resistant engineering.** Some older buildings aren't designed to withstand a seismic event. For example, many of the old brownstone apartment buildings in New York have "virtually nothing holding them together if the building whips back and forth," Taylor says. Anything made of brick or concrete also can be problematic.
- **The limits of building codes.** Current building codes require that a new building be constructed so it won't collapse during a major earthquake. But even when they remain standing, buildings can sustain enough damage to cause them to be condemned and therefore unusable. "People think that if they move into a brand new building that meets all the modern build-



A collapse bridge

ing codes, that their building will perform well during earthquakes and they will be able to inhabit them immediately after a seismic event," Taylor says. "They also think the contents of the building, including personal items, will be intact. This is simply not true." In this case, he says, a lack of awareness may be a major factor in keeping the necessary fixes from happening.

"I think you can look at the nation's vulnerability in this area as a bad news and good news situation."

"Clearly, the bad news is the potential hazard for people and property. The good news is that we're not facing something that's unsolvable. We as a nation just need to recognize that these problems exist and have a determination to address them."

- Douglas P. Taylor

About Douglas P. Taylor

Douglas P. Taylor is president of Taylor Devices (www.taylordevices.com), which manufactures seismic dampers that protect structures during such events as earthquakes and high winds. He is inventor or co-inventor of 34 patents in the fields of energy management, hydraulics and shock isolation. In 2015, he was inducted into the Space Technology Hall of Fame by NASA and the Space Foundation.

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Community Outreach

Health Care Adjusts to a More Diverse America

By Sophie Quinton

On any given day at the Salud Clinic, Lucrecia Maas might see 22 patients. They come to the community health center tucked away in an office park here needing cavities filled, prescriptions renewed and babies vaccinated. When they start to speak, it's rarely in English. Sometimes it's Hindi. Or Dari. Or Hmong. Or Russian.

Maas is fluent in English and Spanish, but that gets her only so far. She often has to hop on the phone with a medical interpreter, who relays her questions to the patient and then translates the patient's answers. "It just takes a little more time," the nurse practitioner said.

The future of American health care looks a lot more like the Salud clinic than Norman Rockwell's iconic small-town doctor's office. The country is on course to lose its white majority around 2050. That future is already visible in Sacramento County and neighboring Yolo County, where West Sacramento is located: by 2013 the combined population of Hispanic, black, Asian and other nonwhite residents had edged out whites. In West Sacramento, a historically working-class county across the river from the state capital, more than 2 out of 5 public schoolchildren already speak a language other than English at home.

Sacramento-area hospitals, community health centers and doctor's offices have had to adapt. They've hired more multilingual, bicultural staff. They've contracted with interpretation services. The medical school at the University of California, Davis, is trying to figure out how to recruit more Latino students to a profession that remains largely white and Asian. And doctors are being trained to deliver culturally appropriate care to patients of many backgrounds.

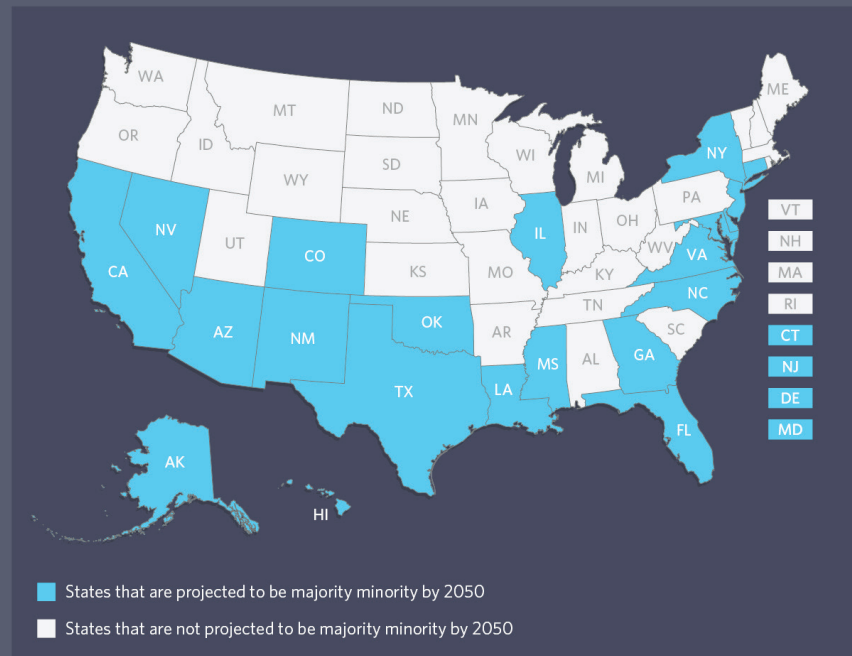
When a diabetic pregnant Afghan woman wanted to fast during Ramadan, the Salud Clinic's nutritionist recalculated the best time of day to measure her blood sugar. If Mexican mothers say they're rubbing gentian violet on their baby's umbilical cord area to keep it clean — a harmless natural remedy — doctors encourage them to keep doing so.

Similar stories are playing out across California, which became majority minority in 2000. Health systems are using new data tools to get a better handle on just who they're serving — and where the trend lines are pointing. County health departments, nonprofits and clinics have invested in recruiting and training bilingual community health workers.

Insurance doesn't always pay for the extra costs of services like translation. Patient visits take extra time, straining schedules for doctors and nurses. "You can't really help somebody if you don't un-

By 2050, 21 States Could Be Majority Minority

Demographers project that whites will become a minority in the U.S. around 2050. But that tipping point should come earlier for some states, and later in others.



Source: States of Change: The Demographic Evolution of the American Electorate, 1974-2060 from the Center for American Progress, the American Enterprise Institute, and William H. Frey from the Brookings Institution

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derstand how they value health, and how they understand health and the health care system," says Robin Affrime, CEO of CommuniCare Health Centers, the nonprofit that operates the Salud Clinic.

Immigrants Drive Change

Most of the nation's population growth since the 1960s has come from the immigration of nearly 59 million people from foreign countries who settled in the U.S. in that time, mostly from Latin America and Asia, according to the Pew Research Center. (The Pew Charitable Trusts funds the Pew Research Center and Stateline.)

Hispanic, black, Asian and multiracial babies in the United States already outnumber white babies. In three years' time, a majority of U.S. children and teenagers will be some race other than non-Hispanic white. And in about 30 years, whites will cease to be the national majority, demographers say.

A more diverse patient population may mean a different mix of health conditions, because some

are linked to country of origin. People who were born in Asia are particularly prone to hepatitis B, for instance. African-Americans are more likely to have sickle cell anemia, an inherited blood disorder more common in Africa, the Middle East, India, and parts of southern Europe and Latin America.

Asians and Hispanics — the groups likely to drive population increase going forward — have longer life expectancies than whites. Hispanics are less likely to suffer from many chronic conditions than whites even though they're typically poorer and less educated.

Yet second- and third-generation Hispanic-Americans are often less healthy than their immigrant parents. One theory is that with assimilation, younger generations pick up bad American habits such as eating fast food and not getting enough exercise. And health continues to vary by subgroup. For instance, Californians with roots in Mexico are much more likely to be obese than Californians with roots in Puerto Rico, survey data show.

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Access to Capital



Why America Needs Black-Owned Banks

By Jeanne Lee

Black-owned banks in the U.S. were once a financial haven for African-Americans at a time when discrimination in the industry was common. Today, these banks function as engines for economic revitalization in often-distressed communities. But their numbers are in decline, and some people are trying to change that.

In recent months, some black banks reported a rush of new customers after a video circulated on social media of a TV appearance by rapper Killer Mike in which he called on individuals to open savings accounts in black-owned institutions. The #BankBlack movement was credited with bringing \$20 million in new deposits to OneUnited, says a representative for the black institution. It had total assets of about \$646 million as of September, according to the latest data from the Federal Deposit Insurance Corp.

Justin Garrett Moore was among those who heeded the call after receiving multiple texts from friends about #BankBlack in July. He said he also was motivated by distressing news of racially charged killings that dominated national headlines. The Killer Mike video “surely directed my motivation to look into it more,” he says, “particularly with the overall climate with police violence [and] the Black Lives Matter movement.”

Feeling he had to act, the New York urban planner opened savings accounts at two banks, Liberty and OneUnited, that are majority-owned by African-Americans. He first withdrew \$1,000 from his account at a national bank and deposited half in each account. Over a few months, he gradually transferred a total of about \$12,000 to the black banks. He later closed his account at the national bank and started spending time urging others to join the #BankBlack campaign.

Why black-owned banks matter

Black-owned banks “have a human and historical connection to Reconstruction, when newly freed slaves had nowhere to go but these banks,” says Michael A. Grant, president of the National Bankers Association, a Washington, D.C.-based organization of minority- and women-owned banks.

OneUnited is also an internet bank, offering better-than-average interest rates on savings and checking accounts. Its well-rated mobile apps are important in competing for African-American customers, who are more likely to use mobile banking, according to the Federal Reserve.

Black-owned banks support and stabilize communities

As community banks, black-owned institutions have strong relationships with the neighborhoods where their customers live. Part of OneUnited’s mission is to make customers feel welcome, rather than intimidated.

“The cities we serve are black and brown,” Williams says, “and on the income side, many are people who are struggling. We have people in their 50s and 60s who tell us they’ve never set foot in a bank. They didn’t feel welcome. They didn’t feel banking was for them.”

“They experienced when banks were redlining and not welcoming to them, because it happened during their lifetime,” she says, referring to the practice by financial institutions of mapping out neighborhoods in which they would not offer services like mortgages. Although redlining was outlawed by the Community Reinvestment Act of 1977, scars from that period still exist. Traditional banks “have a way of creating these huge physical locations that can be intimidating to someone who doesn’t have a lot of resources — is this place going

■ Continued on page 8

| Bank | Location |
|--------------------------------|--------------------------|
| Alamerica Bank | Birmingham, Alabama |
| Broadway Federal Bank | Los Angeles |
| Carver Federal Savings | New York |
| Carver State Bank | Savannah, Georgia |
| Citizens Savings Bank | Nashville, Tennessee |
| Citizens Trust Bank | Atlanta |
| City National Bank | Newark, New Jersey |
| Columbia Savings & Loan | Milwaukee |
| Commonwealth National Bank | Mobile, Alabama |
| First Independence Bank | Detroit |
| First State Bank | Danville, Virginia |
| Harbor Bank of Maryland | Baltimore |
| Illinois Service Federal | Chicago |
| Industrial Bank | Washington |
| Liberty Bank | New Orleans |
| Mechanics & Farmers Bank | Durham, North Carolina |
| Metro Bank | Louisville, Kentucky |
| OneUnited Bank | Boston |
| South Carolina Community Bank | Columbia, South Carolina |
| Tri-State Bank of Memphis | Memphis, Tennessee |
| United Bank of Philadelphia | Philadelphia |
| Unity National Bank of Houston | Houston |
| Urban Partnership Bank | Chicago |

Unbanked Hispanics Pay Steep Fees for Alternative Financial Services

By Melissa Lambarena

Mayra Navarro’s bank closed her account after a series of overdrafts. She wasn’t eligible to open another bank account because she had been black-listed by ChexSystems, an agency that tracks consumers’ banking histories. Like many unbanked Hispanics, she turned to prepaid debit cards, check cashing services and money orders, which all came with fees.

“I felt like I had failed at life and lost all control,” says Navarro, an executive assistant in California.

She’s not alone. Recent data by the Federal Deposit Insurance Corporation reveals that approximately 16% of Hispanic households don’t have bank accounts. Using prepaid cards as an alternative could cost them up to \$489 a year, according to a recent NerdWallet study. Fees from payday loans and money orders can further drive up the cost of being unbanked.

Alternatives come with high costs

Without bank accounts, Hispanics are left vulnerable to high-interest debt traps and miss out on credit-building opportunities.

“They are discouraged very soon when they start to pay fees or struggle to maintain a minimum balance,” says Antonio Alba Meraz, an educator with the Latino Financial Literacy Program at the University of Minnesota. Monthly banking fees can run as high as \$15 and the median overdraft fee costs \$34.

Hispanics might avoid bank accounts to skip fees, but alternative financial services can cost more. NerdWallet found that the average checking account costs \$150, but prepaid debit card users pay an average of \$196 to \$489 in fees annually, depending on whether they have direct deposit.

Those who only use cash pay an average of \$190.39 annually for check cashing and money orders. Depending on where one goes, money orders can cost a few dollars. Some check cashing services charge up to 10% of the check’s value. For a \$300 check, that’s \$30. Payday loans range from \$10 to \$30 for every \$100 borrowed, and they get pricey when the loan isn’t paid back quickly.

Jurissa Ayala, a marketing associate in California, estimates that she was paying \$50 per month combined in fees to load her prepaid debit card and cash checks. “I stopped cashing my check years ago because even 1% was too much to give away,” Ayala says.

“It’s my money, and I want all of it.”

Why Hispanics are unbanked

Spanish-speaking households are five times less likely to use a bank or credit union than bilingual households, according to the FDIC’s 2013 National Survey of Unbanked and Underbanked Households. The reasons they don’t have bank accounts include:

- High or unpredictable fees.
- Distrust or dislike of banks.
- Problems with IDs.
- Credit history issues.

Additional factors for Hispanics include low income, education, language barriers and legal status, according to a New York City Department of Consumer Affairs study. The study reports that Hispanic immigrants are fearful about what could happen to their money in a bank in the event of deportation.

Since 2011, the rate of unbanked Hispanics has steadily declined. Between 2011 and 2013 the decline was due to an improved economy and higher levels of employment, income and education for Hispanics. Technology has also played a role: Mo-

bile phones now have the potential to offer greater access to options and services for unbanked populations.

Government agencies like the Consumer Financial Protection Bureau and the FDIC have also been working at the national and local levels to provide educational tools in English and Spanish for those with low to moderate incomes. Their resources, “Your Money, Your Goals” and “Money Smart,” have evolved over the years and Meraz now teaches them in his classroom.

How to cut costs

Bank accounts aren’t always expensive. Some online-only banks, mobile banks and credit unions offer accounts without monthly fees or steep minimum balance requirements. A second-chance checking account is also a good transition back to banking, but only for those willing to pay temporary monthly fees that cannot be waived.

For those with poor credit histories, low-fee prepaid debit cards that don’t charge monthly fees and reload fees can be a good choice. Though Ayala doesn’t qualify for a bank account, she switched to two prepaid debit cards with lower fees. Her direct

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California Sub-Bid Request Ads



Kiewit Infrastructure West Co.
4650 Business Center Drive Fairfield, CA 94534
Attn: Victor Molina · norcal.bids@kiewit.com
Fax: 707-439-7301

Requests quotes/bids from qualified Subcontractor, Service Providers, Consultants, and/or Suppliers seeking to participate in the City of Sunnyvale, Primary Treatment Facility Package 2 Project in Sunnyvale, CA.

<http://www.epa.gov> / <http://www.sba.gov> / www.californiaucp.org

Subcontractors and Suppliers for the following project:

Primary Treatment Facility – Package 2 Project
Project No. UY -16/01-20
Owner: City of Sunnyvale
Bid Date: March 1, 2017 @ 3:00 P.M.

Disadvantaged Business Enterprises (DBEs)

Minority Business Enterprise (MBE), Women Business Enterprise (WBE), Small Business Enterprise (SBE), Small Business in a Rural Area (SBRA), Labor Surplus Area Firm (LSAF), or Historically Underutilized Business (HUB) Zone Businesses wanted for the following scopes, including, but not limited to:

Aggregates, Asphalt Paving, Concrete, Concrete Pumping, Concrete Supply, Concrete Reinforcement Supply & Install, Minor Concrete, Mass Concrete, Cast in Place Concrete, Precast Concrete, Concrete Formwork, Concrete Accessories, Bird Deterrent, Auger Boring, Canopies, Conveying Systems, Demolition, Electrical, Equipment, Earthwork, Emergency Eye/Face Wash & Shower Equipment, Fencing & Gates, Finishes, Fire Protection Specialties, Fire Hydrants, FRP Fabrications & Tanks, Grouting, HVAC, Instrumentation & Controls, Joint Sealant, Lime Stabilization, Masonry, Metals, Metal Building, Monitoring Wells, Office Furniture, Overhead Doors & Windows, Painting & Coatings, Piling, Piping & Valves, Pumps, Piping Insulation, Shoring, Structural Steel, Steel & Roof Decking, Signage, Street Sweeping, SWPPP, Thermal & Moisture Protection, Trucking & Hauling, Water Truck.

Bonding, insurance, and any technical assistance or information related to the plans or specification and requirements for the work will be made available to interested CUCP, MBE, SBE, SBRA, LSAF or HUB Certified DBE business suppliers and subcontractors. Assistance with obtaining necessary equipment, supplies, materials, or services for this project will be offered to interested certified suppliers and subcontractors.

Subcontractor and Supplier Scopes are due
February 24, 2017 and Quotes

NO LATER THAN February 28, 2017 at 5 P.M.

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

All subcontractors that are registered in our SBN database will receive an invitation to bid.

Please visit <http://www.kiewit.com/districts/northern-california/overview.aspx> to register your company to be able to receive bidding information, Plans and Specifications

Performance and Payment Bonds may be required for Subcontractors and Supply Bond for Suppliers on this project

Clean Water State Revolving Fund (CWSRF)
Provisions apply
Davis-Bacon Act/State prevailing wages apply



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Attn: Victor Molina · norcal.bids@kiewit.com
Fax: 707-439-7301

Requests quotes/bids from qualified Subcontractor, Service Providers, Consultants, and/or Suppliers seeking to participate in the Peninsula Corridor Joint Powers Board (JPB), 25TH Avenue Grade Separation Project in San Mateo, CA.

<http://www.pd.dgs.ca.gov> / www.californiaucp.org / <http://www.sba.gov> / <http://www.vta.org>

Subcontractors and Suppliers for the following project:

25th Avenue Grade Separation Project
Contract No. 17-J-C-048

Owner: Peninsula Corridor Joint Powers Board
Bid Date: March 7, 2017 @ 2:00 P.M.

Small Business Enterprise (SBE), Micro (SB), SBA SBs and Santa Clara Valley Transit Authority SBs

wanted for the following scopes, including, but not limited to:

Aggregates, Asphalt Paving, Alarm & Detection System, Bridge Abutments/Piers, Concrete, Concrete Pumping, Concrete Supply, Concrete Reinforcement Supply & Install, Minor Concrete, Cast in Place Concrete, Precast Concrete/Girders/Bridges, Concrete Formwork, Concrete Accessories, Cellular Concrete, CCTV System, Communication Networking, Cable Railing, Clear & Grub, CIDH, Ceiling Suspension System, Ceramic Tile, Decorative Polymer Fabrications, Demolition, Dewatering, Electrical, Earthwork, Fencing & Gates, Finishes, Fire Protection Specialties, Fire Suppression System, Fiber Optics, HVAC, Instrumentation & Controls, Joint Sealant, Landscaping, Masonry, Metals, Metal Building, Membrane Waterproofing, OCS Pole Foundations, Roadway Lighting & Traffic Signals, Station Furnishings, Steel Doors & Frames, Sheet Metal, MSE Wall, Painting & Coatings, Pavement Markings, Piling, Rail & Cross-ties, Support of Excavation, Structural Steel, Steel & Roof Decking, Signage, Visual Message Signs, Street Sweeping, SWPPP, Thermal & Moisture Protection, Trucking & Hauling, Utility Relocation, Welding, Water Truck.

Bonding, insurance and any technical assistance or information related to the plans or specification and requirements for the work will be made available to interested SBE, Micro (SB) and SBA certified business suppliers and subcontractors. Assistance with obtaining necessary equipment, supplies, materials, or services for this project will be offered to interested certified suppliers and subcontractors.

Subcontractor and Supplier Scopes are due
February 17, 2017 and Quotes

NO LATER THAN February 20, 2017 at 5 P.M.

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Subcontractor/Supplier Bids Requested For:

Transbay Joint Powers Authority
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Contract No. 17-05-BSF-000
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Requesting certified SBE Subcontractor and Supplier Quotes on:

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SUPPLIERS: Aggregate, Bearing Pads, Falsework Material, Isolation Bearings, Lumber, MSE Panels, Concrete Pile, Ready Mix, Trench Shoring

Bidding documents and information on how to obtain plans and specifications is available by visiting the Transbay Joint Powers Authority (TJPA) website (<http://transbaycenter.org/tjpa/doing-business-with-the-tjpa/current-contractopportunities>).

Subcontractors and Suppliers interested in this project may contact Ben Gordon by email at bgordon@shimmick.com.

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

PROJECT: COUNTYWIDE SLURRY SEAL RESURFACING FISCAL YR. 2016-2017

COUNTY OF SAN DIEGO- PROJECT NO. 1019342
SAN DIEGO, CA

****THIS PROJECT HAS A 3 % DVBE GOAL****

BID DATE: MARCH 2, 2017 • BID TIME: 2:00 P.M.

Please respond by 5:00 p.m., MARCH 1, 2017

We are seeking quotes from all small business concerns - CERTIFIED DVBE including, but not limited to, the following work items:

SWPPP, MARKING & STRIPING, AC PAVING, CONSTRUCTION AREA SIGNS, COLD PLANE, AGGREGATES, COLD PLANE, CONCRETE, EQUIPMENT RENTAL, EROSION CONTROL, EXCAVATING, GRIND PCC, IRRIGATION, JOINT SEAL, K-RAIL, LANDSCAPE/IRRIGATION, MARKING & STRIPING, MBGR/FENCE, MINOR CONCRETE, MISC. METALS, PCMS, PILING, PIPE SUPPLY, PRECAST, PRECAST GIRDERS, QC/SURVEY, REBAR, SAW/SEAL, SHOTCRETE, TACK COAT, TEMP CONC. WASHOUT, TRAFFIC CONTROL, TRUCKING, MOBILIZATION.

Coffman Specialties, Inc. is signatory to Operating Engineers, Laborers, Teamsters, Cement Masons and Carpenters unions. Quotations must be valid for the same duration as specified by the Owner for contract award. Insurance and 100% Payment & Performance Bonds will be required, and will pay up to 1.5% for the cost of the bond. Waiver of Subrogation will be required. We will provide assistance/advice with obtaining Bonds/Insurance/Credit/Equipment. Subcontractors must provide contractor's license number and Department of Industrial Relations (DIR) registration number with their quote. Plans and specs are available at no cost to interested DVBE firms from the COUNTY OF SAN DIEGO using the Project ID # 1019342 and/or our San Diego Office. We are an EOE & seriously intend to negotiate with qualified firms.

If you have any questions, Please contact Marty Keane: Phone 858-536-3100, Fax 858-586-0164 or email estimating@coffmanspecialties.com.

Non-DVBE Subs/Suppliers: Indicate 2nd tier participation offered on your quotation as it will be evaluated with your price. For any bid proposal submitted on or after March 1, 2015 and any contract for public work entered into on or after April 1, 2015, the following registration requirements apply: Every Subcontractor is required to be registered to perform public work pursuant to Section 1725.5 of the Public Contract Code. No Contractor or Subcontractor shall be qualified to bid on, be listed in a bid proposal pursuant to Section 4104 of the Public Contract Code, or engage in the performance of any contract for public work, unless currently registered to perform public work pursuant to Section 1725.5. No bid shall be accepted nor any subcontract entered into without proof of the Subcontractor's current registration to perform public work pursuant to Section 1725.5. If used in our Bid, Coffman Specialties requires this proof be submitted w/in 24 hours of Bid Date.



9685 Via Excelencia, Ste 200 • San Diego, CA 92126
Phone: (858) 536-3100 • Bid Fax: (858) 586-0164
e-mail inquiries to: estimating@coffmanspecialties.com

Linda McMahon: SBA Administrator

Continued from page 1

economically disadvantaged individual(s).

- The individual(s) controlling and managing the firm on a full-time basis must meet the SBA requirement for disadvantage, by proving both social disadvantage and economic disadvantage.
- The business must be a small business.
- The business must demonstrate potential for success.
- The principals must show good character.

*These are only the primary eligibility require-

ments. Please contact your local SBA district office or one of our many resource partners for a free, one-on-one assistance session to understand all requirements. To find an office near you, please visit: <https://www.sba.gov/tools/local-assistance>

The SBA wants to help you explore the 8(a) program, as well as our multitude of other programs and resources. Visit a local district office or resource partner today and get started on this incredible opportunity for your business in 2017!

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

Maya Angelou: And Still I Rise



THE FIRST DOCUMENTARY ABOUT DR. MAYA ANGELOU

MAYA ANGELOU AND STILL I RISE



First feature documentary on the author/activist features exclusive interviews with Dr. Angelou, Oprah Winfrey, Common, Bill and Hillary Clinton, and others

Year-long #InspiringWomanPBS online campaign launches today at pbs.org/americanmasters

Distinctly referred to as “a redwood tree, with deep roots in American culture,” Dr. Maya Angelou (April 4, 1928-May 28, 2014) led a prolific life. As a singer, dancer, activist, poet and writer, she inspired generations with lyrical modern African-American thought that pushed boundaries. Best known for her autobiography *I Know Why the Caged Bird Sings* (Random House), she gave people the freedom to think about their history in a way they never had before. The first feature documentary about her life, *American Masters – Maya Angelou: And Still I Rise*, premieres nationwide Tuesday, February 21 at 8 p.m. on PBS (check local listings) during Black History Month as part of the 31st season of THIRTEEN’s *American Masters* series. PBS Distribution will release the film on DVD the same day, with additional bonus features, and on Digital HD February 22.

With unprecedented access, filmmakers Bob Hercules and Rita Coburn Whack trace Dr. Angelou’s incredible journey, shedding light on the untold aspects of her life through never-before-seen footage, rare archival photographs and videos and her own words. From her upbringing in the Depression-era South and her early performing career (1957’s *Miss Calypso* album and *Calypso Heat Wave* film, Jean Genet’s 1961 play *The Blacks*) to her work with Malcolm X in Ghana and her many writing successes, including her inaugural poem for President Bill Clinton, *American Masters – Maya Angelou: And Still I Rise* reveals hidden facets of her life during some of America’s most defining moments. The film also features exclusive interviews with Dr. Angelou, her friends and family, including Clinton, Oprah Winfrey, Common, Alfre Woodard, Cicely Tyson, Quincy Jones, Hillary Clinton, Louis Gossett, Jr., John Singleton, Diahann Carroll, Valerie Simpson, Random House editor Bob Loomis and Dr. Angelou’s son, Guy Johnson.

“It was a unique privilege to be the first filmmakers to tell Dr. Angelou’s full story and exciting to uncover stories that most people hadn’t heard,” said co-director and co-producer Bob Hercules (*American Masters – Joffrey: Mavericks of American Dance*, *American Masters – Bill T. Jones: A Good Man*, *Forgiving Dr. Mengele*).

“The film reflects on how the events of history, culture and the arts shaped Dr. Angelou’s life, and how she, in turn, helped shape our own worldview through her autobiographical literature and activism,” said co-director and co-producer Rita Coburn Whack (Curators of Culture, *Remembering 47th Street*, *African Roots American Soil*).

“It is bittersweet that Dr. Angelou takes her rightful place in the *American Masters* series posthumously,” said executive producer Michael Kantor. “We are fortunate that Bob and Rita captured these insightful interviews with her just prior to her death so we can all learn from her wisdom firsthand.”

Today, *American Masters* launches a year-long online campaign, #InspiringWomanPBS, based on themes central to Dr. Angelou’s life: artistic expression, academic success, active community engagement and acceptance of difference. People can share stories of inspirational women in their own lives via text, images or videos on the *American Masters* website (<http://pbs.org/americanmasters>) or via Tumblr, Twitter and Instagram using the hashtag #InspiringWomanPBS.

A video compilation series of the best submissions will be featured on PBS’ Instagram Stories and Snapchat channels throughout the year. Additionally, previously unreleased videos from *Maya Angelou: And Still I Rise* and *In Their Own Words: The American Masters Digital Archive* will be released as part of the campaign, as well as new episodes of the *American Masters* Podcast.

WNET Education will work with local PBS stations and local arts organizations across the country to engage diverse audiences in the campaign through a series of free, community-based screening events. They will also create educational resources based on the film for PBS LearningMedia.

Funded by the Corporation for Public Broadcasting, #InspiringWomanPBS is the latest example of *American Masters* and WNET’s commitment to educate and entertain audiences beyond broadcast.

Maya Angelou: And Still I Rise premiered to critical acclaim at the 2016 Sundance Film Festival. It won the Audience Award at AFI Docs and was featured at notable film festivals worldwide, including Full Frame, Sheffield, IDFA and Seattle, winning 17 awards on three continents, and has been nominated for an NAACP Image Award.

Launched in 1986, *American Masters* has earned 28 Emmy Awards — including 10 for Outstanding Non-Fiction Series and five for Outstanding Non-Fiction Special — 12 Peabodys, an Oscar, three Grammys, two Producers Guild Awards and many other honors. The series’ 31st season on PBS features new documentaries about Patsy Cline (March), Chef James Beard (May 19) and Chef Jacques Pépin (May 26). *American Masters* is a production of THIRTEEN PRODUCTIONS LLC for WNET and also seen on the WORLD channel.

American Masters – Maya Angelou: And Still I Rise is a co-production of The People’s Poet Media Group, LLC, THIRTEEN’s *American Masters* for WNET, and ITVS in association with Artemis Rising. Bob Hercules and Rita Coburn Whack are directors. David E. Simpson and Lillian E. Benson are editors. Keith Walker is director of photography, with original music by Stephen James Taylor. Rita Coburn Whack, Bob Hercules, Jay Alix and Una Jackman are producers. Reuben Cannon, Marquette Glass, Steve Sarowitz, Michael Kantor, Regina Scully, Chris Gardner, Raymond Lambert, Susan Lacy and Sally Jo Fifer are executive producers. Michael Kantor is *American Masters* series executive producer.

Funding for *Maya Angelou: And Still I Rise* is provided in part by IDP Foundation, Ford Foundation/Just Films, National Endowment for the Arts, National Black Programming Consortium, Anne Ulrick, Michael Metelits, and Loida and Leslie Lewis.

Major support for *American Masters* is provided by AARP. Additional funding is provided by the Corporation for Public Broadcasting, Rosalind P. Walter, The Philip and Janice Levin Foundation, Judith and Burton Resnick, Ellen and James S. Marcus, Vital Projects Fund, Lillian Goldman Programming Endowment, The Blanche & Irving Laurie Foundation, Cheryl and Philip Milstein Family, The André and Elizabeth Kertész Foundation, Michael & Helen Schaffer Foundation and public television viewers.

About WNET

WNET is America’s flagship PBS station and parent company of THIRTEEN and WLIW21. WNET also operates NJTV, the statewide public media network in New Jersey. Through its broadcast channels, three cable services (KidsThirteen, Create and World) and online streaming sites, WNET brings quality arts, education and public affairs programming to more than five million viewers each week. WNET produces and presents such acclaimed PBS series as *Nature*, *Great Performances*, *American Masters*, *PBS NewsHour Weekend*, *Charlie Rose* and a range of documentaries, children’s programs, and local news and cultural offerings. WNET’s groundbreaking series for children and young adults include *Get the Math*, *Oh Noah!* and *Cyberchase* as well as *Mission US*, the award-winning interactive history game. WNET highlights the tri-state’s unique culture and diverse communities through NYC-ARTS, Reel 13, NJTV News with Mary Alice Williams and MetroFocus, the daily multi-platform news magazine focusing on the New York region. In addition, WNET produces online-only programming including the award-winning series about gender identity, *First Person*, and an intergenerational look at tech and pop culture, *The Chatbox with Kevin and Grandma Lill*. In 2015, THIRTEEN launched *Passport*, an online streaming service which allows members to see new and archival THIRTEEN and PBS programming anytime, anywhere: www.thirteen.org/passport.

SOURCE: <http://www.thirteen.org>

Black Wall Street: The True Story



**600 – BUSINESSES / 21 – CHURCHES / 21 – RESTAURANTS
30 – GROCERY STORES / 2 – MOVIE THEATRES / 6 – PRIVATE AIRPLANES
PLUS A HOSPITAL, A BANK, A POST OFFICE, SCHOOLS, LIBRARIES, LAW OFFICES
AND EVEN A BUS SYSTEM !!!**



If anyone truly believes that the attack on the federal building in Oklahoma City, Oklahoma was the most tragic bombing ever to take place on United States soil, as the media has been widely reporting, they're wrong -- plain and simple. That's because an even deadlier bomb occurred in that same state nearly 96 years ago. Many people in high places would like to forget that it ever happened.

Searching under the heading of "riots," "Oklahoma" and "Tulsa" in current editions of the World Book Encyclopedia, there is conspicuously no mention whatsoever of the Tulsa race riot of 1921, and this omission is by no means a surprise, or a rare case. The fact is, one would also be hard-pressed to find documentation of the incident, let alone and accurate accounting of it, in any other "scholarly" reference or American history book.

That's precisely the point that noted author, publisher and orator Ron Wallace, a Tulsa native, sought to make nearly five years ago when he began researching this riot, one of the worst incidents of violence ever visited upon people of African descent. Ultimately joined on the project by colleague Jay Wilson of Los Angeles, the duo found and compiled indisputable evidence of what they now describe as "a Black holocaust in America."

The date was June 1, 1921, when "Black Wall Street," the name fittingly given to one of the most affluent all-Black communities in America, was bombed from the air and burned to the ground by mobs of envious whites. In a period spanning fewer than 12 hours, a once thriving 36-Block business district in northern Tulsa lay smoldering--a model community destroyed, and a major African-American economic movement resoundingly defused.

The night's carnage left some 3,000 African Americans dead, and over 600 successful businesses lost. Among these were 21 churches, 21 restaurants, 30 grocery stores and two movie theaters, plus a hospital, a bank, a post office, libraries, schools, law offices, a half dozen private airplanes and even a bus system. As could have been expected the impetus behind it all was the infamous Ku Klux Klan, working in consort with ranking city officials, and many other sympathizers.

In their self-published book, *Black Wallstreet: A Lost Dream*, and its companion video documentary, *Black Wallstreet: A Black Holocaust in America!*, the authors have chronicled for the very first time in the words of area historians and elderly survivors what really happened there on that fateful summer day in 1921 and why it happened. Wallace similarly explained to me why this bloody

event from the turn of the century seems to have had a recurring effect that is being felt in predominantly Black neighborhoods even to this day.

The best description of Black Wallstreet, or Little Africa as it was also known, would be likened to a mini-Beverly Hills. It was the golden door of the Black community during the early 1900s, and it proved that African Americans had successful infrastructure. That's what Black Wallstreet was all about.

The dollar circulated 36 to 100 times, sometimes taking a year for currency to leave the community. Now in 1995, a dollar leaves the Black community in 15-minutes. As far as resources, there were Ph.D.'s residing in Little Africa, Black attorneys and doctors. One doctor was Dr. Berry who owned the bus system. His average income was \$500 a day, a hefty pocket change in 1910.

During that era, physicians owned medical schools. There were also pawn shops everywhere, brothels, jewelry stores, 21 churches, 21 restaurants and two movie theaters. It was a time when the entire state of Oklahoma had only two airports, yet six Blacks owned their own planes. It was a very fascinating community.

The area encompassed over 600 businesses and 36 square blocks with a population of 15,000 African Americans. And when the lower-economic Europeans looked over and saw what the Black community created, many of them were jealous. When the average student went to school on Black Wallstreet, he wore a suit and tie because of the morals and respect they were taught at a young age.

The mainstay of the community was to educate every child. Nepotism was the one word they believed in. And that's what we need to get back to in 1995. The main thoroughfare was Greenwood

Avenue, and it was intersected by Archer and Pine Streets. From the first letters in each of those three names, you get G.A.P., and that's where the renowned R and B music group the Gap Band got its name. They're from Tulsa.

Black Wallstreet was a prime example of the typical Black community in America that did businesses, but it was in an unusual location. You see, at the time, Oklahoma was set aside to be a Black and Indian state. There were over 28 Black townships there. One third of the people who traveled in the terrifying "Trail of Tears" along side the Indians between 1830 to 1842 were Black people.

The citizens of this proposed Indian and Black state chose a Black governor, a treasurer from Kansas named McDade. But the Ku Klux Klan said that if he assumed office that they would kill him within 48 hours. A lot of Blacks owned farmland, and many of them had gone into the oil business. The community was so tight and wealthy because they traded dollars hand-to-hand, and because they were dependent upon one another as a result of the Jim Crow laws.

It was not unusual that if a resident's home accidentally burned down, it could be rebuilt within a few weeks by neighbors. This was the type of scenario that was going on day-to-day on Black Wallstreet. When Blacks intermarried into the Indian culture, some of them received their promised '40 acres and a mule' and with that came whatever oil was later found on the properties.

Just to show you how wealthy a lot of Black people were, there was a banker in the neighboring town who had a wife named California Taylor. Her father owned the largest cotton gin west of the

Fictitious Business Name Statement

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0374572-00

Fictitious Business Name(s):

1.) **Emedio**
 2.) **Media Rare**
 3.) **Thai Thai**
 Address
2467 42nd Avenue, San Francisco, CA 94116
 Full Name of Registrant #1
James Warhol
 Address of Registrant #1
2467 42nd Avenue, San Francisco, CA 94116

This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **10/5/1998**

Signed: **James Warhol**

This statement was filed with the County Clerk of San Francisco County on **2/3/2017**

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

Filed: **Morgan Jaldon**
 Deputy County Clerk
 2/3/2017

2/9/17 + 2/16/17 + 2/23/17 + 3/2/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0374236-00

Fictitious Business Name(s):

Foggy4Paws Dog Walking
 Address
255 King Street Apt. 328, San Francisco, CA 94107
 Full Name of Registrant #1
Chan, Kenny YK
 Address of Registrant #1
255 King Street Apt. 328, San Francisco, CA 94107

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **May 18, 2007**

Signed: **Kenny YK Chan**

This statement was filed with the County Clerk of San Francisco County on **1/13/2017**

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

Filed: **Sussana Chin**
 Deputy County Clerk
 1/13/2017

1/26/17 + 2/2/17 + 2/9/17 + 2/16/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0374528-00

Fictitious Business Name(s):

Jubilee Montessori Internacional
 Address
1300 Shrader Street, San Francisco, CA 94117
 Full Name of Registrant #1
Virginia Clark Young
 Address of Registrant #1
1300 Shrader Street, San Francisco, CA 94117

This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **3/26/2012**

Signed: **Virginia Clark Young**

This statement was filed with the County Clerk of San Francisco County on **1/31/2017**

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

Filed: **Jessa Lazo**
 Deputy County Clerk
 1/31/2017

2/16/17 + 2/23/17 + 3/2/17 + 3/9/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0374091-00

Fictitious Business Name(s):

LB&M Construction
 Address
1359 McAllister Street, San Francisco, CA 94115
 Full Name of Registrant #1
John D. Mixon
 Address of Registrant #1
47 Frankfort Street, Daly City, CA 94014

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **1/4/2016**

Signed: **John Mixon**

This statement was filed with the County Clerk of San Francisco County on **1/3/2017**

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

Filed: **Todd Senigar**
 Deputy County Clerk
 1/3/2017

1/26/17 + 2/2/17 + 2/9/17 + 2/16/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0374456-00

Fictitious Business Name(s):

Reyes Gardening
 Address
2700 Taraval Street, San Francisco, CA 94116
 Full Name of Registrant #1
Heriberto Reyes Franco
 Address of Registrant #1
2700 Taraval Street, San Francisco, CA 94116
 Full Name of Registrant #2
Maria Ivett Cardona
 Address of Registrant #2
2700 Taraval Street, San Francisco, CA 94116

This business is conducted by **A Married Couple**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **1/27/17**

Signed: **Maria Ivett Cardona**

This statement was filed with the County Clerk of San Francisco County on **1/27/17**

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

Filed: **Fallon Lim**
 Deputy County Clerk
 1/27/2017

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

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0374331-00

Fictitious Business Name(s):

Soap Box Cleaners
 Address
3526 Geary Blvd, San Francisco, CA 94118
 Full Name of Registrant #1
Soap Box Cleaners (CA)
 Address of Registrant #1
3526 Geary Blvd, San Francisco, CA 94118

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

Signed: **Jonathan Kwan**

This statement was filed with the County Clerk of San Francisco County on **1/19/2017**

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

Filed: **Morgan Jaldon**
 Deputy County Clerk
 1/19/2017

1/26/17 + 2/2/17 + 2/9/17 + 2/16/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0374584-00

Fictitious Business Name(s):

The Restorative
 Address
47 Parkrose Avenue, Daly City, CA 94015
 Full Name of Registrant #1
TR Private Organization (CA)
 Address of Registrant #1
47 Parkrose Avenue, Daly City, CA 94015

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **1/11/2017**

Signed: **David Tran**

This statement was filed with the County Clerk of San Francisco County on **2/3/2017**

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

Filed: **Sonya Yi**
 Deputy County Clerk
 2/3/2017

2/16/17 + 2/23/17 + 3/2/17 + 3/9/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0374611-00

Fictitious Business Name(s):

Therapy4u
 Address
465 California Street, Suite 660, San Francisco, CA 94104
 Full Name of Registrant #1
Erika Shershun
 Address of Registrant #1
465 California Street, Suite 660, San Francisco, CA 94104

This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **2/6/2017**

Signed: **Erika Shershun**

This statement was filed with the County Clerk of San Francisco County on **2/7/2017**

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

Filed: **Sonya Yi**
 Deputy County Clerk
 2/7/2017

2/16/17 + 2/23/17 + 3/2/17 + 3/9/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0374658-00

Fictitious Business Name(s):

Spiritual Experience By Anna
 Address
1628 Lombard Street, San Francisco, CA 94123
 Full Name of Registrant #1
Joanna Isabella Nicholas
 Address of Registrant #1
269 Church Street, Apt #5, San Francisco, CA 94114

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

Signed: **Joanna Nicholas**

This statement was filed with the County Clerk of San Francisco County on **2/9/2017**

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

Filed: **Maribel Jaldon**
 Deputy County Clerk
 2/9/2017

2/16/17 + 2/23/17 + 3/2/17 + 3/9/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0374231-00

Fictitious Business Name(s):

Rah Rah Creations
 Address
430 Faxon Avenue, San Francisco, CA 94112
 Full Name of Registrant #1
Rhonda Lynn Butler
 Address of Registrant #1
430 Faxon Avenue, San Francisco, CA 94112

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **1/13/2017**

Signed: **Rhonda Lynn Butler**

This statement was filed with the County Clerk of San Francisco County on **1/13/2017**

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

Filed: **Melvin Galvez**
 Deputy County Clerk
 1/13/2017

1/19/17 + 1/26/17 + 2/2/17 + 2/9/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0374149-00

Fictitious Business Name(s):

Good Earth Properties
 Address
2309 Noriega Street, Suite 205, San Francisco, CA 94122
 Full Name of Registrant #1
Uncha Stankowicz
 Address of Registrant #1
259 Dalewood Way, San Francisco, CA 94127

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **1/6/2017**

Signed: **Uncha Stankowicz**

This statement was filed with the County Clerk of San Francisco County on **1/6/2017**

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

Filed: **Morgan Jaldon**
 Deputy County Clerk
 1/6/2017

1/12/17 + 1/19/17 + 1/26/17 + 2/2/17

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0374063-00

Fictitious Business Name(s):

1.) **Digital Brains**
 2.) **Northern Lights Baking Company**
 Address
32 Riverton Drive, San Francisco, CA 94132
 Full Name of Registrant #1
Christopher Brown
 Address of Registrant #1
32 Riverton Drive, San Francisco, CA 94132

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **12/30/2016**

Signed: **Christopher Brown**

This statement was filed with the County Clerk of San Francisco County on **12/30/16**

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

Filed: **Morgan Jaldon**
 Deputy County Clerk
 12/30/2016

1/5/17 + 1/12/17 + 1/19/17 + 1/26/17

California Sub-Bid Request Ads

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

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

HESPERIAN BOULEVARD CORRIDOR IMPROVEMENT PROJECT FROM EMBERS WAY TO WEST A STREET EDEN TOWNSHIP, SP NO. 2124 ALAMEDA COUNTY, CALIFORNIA

OWNER:

County of Alameda –
Director of Public Works, Public Works Agency
951 Turner Court Room 300, Hayward, CA 94545

BID DATE: March 14th, 2017 @ 2:00P.M.

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

Adjust Iron, Clearing and Grubbing/Demolition, Electrical, Fencing, Joint Trench, Irrigation / Landscape, Minor Concrete, Minor Concrete Structure, Roadside Signs, Striping, Survey/Staking, SWPPP Prep/ Water Pollution Control Plan Prepare, Underground Utilities, Trucking, Water Trucks, Street Sweeping, Hot Mix Asphalt (Type A) Material

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is ftp@desilvagates.com and password is f7pa55wd) or from the Owner's site at <http://www.ipdservices.com/clients/east-bay/index.html?alco&Show=Planroom>

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

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

Alameda CTC's Local Business Contract Equity Consultant is available to assist firms in meeting the local and small local business goals. Alameda CTC's Local Business Contract Equity Consultant is: L. Luster and Associates c/o Alameda CTC 1111 Broadway, Suite 800 Oakland, CA 94607 Telephone: (510) 208-7466 or (510) 208-7468 Fax: (510) 893-6489

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

D'Arcy & Harty Construction, Inc

(415) 822-5200 Phone • (415) 822-0747 (Fax)
Estimator: willie@darcyharty.com

**City of Piedmont
Sanitary sewer Rehabilitation
Phase 5 Project**

Bids: March 7th, 2017 at 2:00 PM

DBE sub-bids requested for: Traffic Control, Saw-cutting, Trucking Paving, Concrete sidewalk, CIPP and Manhole Rehabilitation



LA3 Team

Seeking Qualified Disadvantaged Business Enterprises (DBE) as Sub-consultants for

Owner: Los Angeles County Metropolitan Transportation Authority (LACMTA)
Request for Proposal PS20655
Environmental Waste Handling and Environmentally Related Construction

Proposal Due Date:

2:00 PM (PST) Tuesday, March 7, 2017

This advertisement is in response to LACMTA's DBE Program. LA3 Team intends to conduct itself in "Good Faith" with DBE firms regarding participation on this project. Quotes are required by COB, February 28, 2017 so that all bids/proposals can be fairly evaluated. Please submit bids/proposals for the following areas of work: Asbestos Testing & Abatement; Lead Testing & Abatement; Environmental Emergency Response; Storage Tank Removals, Upgrades, & Installations; Environmental Demolition; Gas Well/Oil Decommissioning; Off-specification Hazardous Material; Sampling and Testing; Waste Classification; Waste Shipping; Transportation; Contaminated Soils/Contaminated Water Disposal; On-Site Treatment & Disposal of Contaminants; Etiological Agents; and Design/Build.

Interested DBE firms must provide proof of certification acceptable to the LACMTA.

**RESPONSES MUST BE RECEIVED
NO LATER THAN**

5:00 P.M., TUESDAY, FEBRUARY 28, 2017

Send Responses To

LA3 Team

c/o Burns & McDonnell Engineering
200 S. Los Robles Avenue, Suite 250
Pasadena, CA 91101

Attention: Jennifer Trotter

Bonding not required. E & O insurance may be required as applicable. Firms needing assistance in identifying resources available to DBE firms should contact Jennifer Trotter, Sr. Public Involvement Specialist at (714) 989-2521 or jntrotter@burnsmcd.com. A copy of the RFP is available on-line at the LACMTA Vendor Portal Internet site at www.Business.Metro.net. Technical Questions should be directed to Joel Farrier via e-mail at jbfarrier@burnsmcd.com.

Black-Owned Banks

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to welcome my \$100 paycheck or \$50 savings account?" Williams says.

By providing financial services, credit and a warm welcome, Grant says black-owned banks help stabilize the communities they serve. "When people get a piece of the rock, guess what happens," he says. "Crime rates in that community come down."

Grant was upbeat about the recent movement in support of banks owned by African-Americans.

"You don't have to put every penny in a black bank. Say you have a \$5,000 CD at Wells Fargo. Why not take \$3,000 and put it in a black bank? Say you're a young businesswoman with a 700 credit score and you want a home equity loan to open up a business. Why not go to a black bank first? You'll make the bank more profitable, and that bank can become an engine for growth in your community."

If you want to find a black-owned bank, here's the full list:

African-American-owned banks

There are 23 black-owned community banks in the U.S., according to September 2016 FDIC data, the most recent available from the minority depository institutions program, and according to NerdWallet reporting.

SOURCE: www.nerdwallet.com



O.C. Jones & Sons, Inc.

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

Contact: Jean Sicard • An Equal Opportunity Employer

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Oak Rental Car Center Site Improvements • Oakland International Airport

Port of Oakland 2016-12-A1

BID DATE: March 1, 2017 @ 12:00 PM

We are soliciting quotes for (including but not limited to): Trucking, SWPPP, Traffic Control, Signs, Striping & Marking, Land Surveying, Utility Location Services, Clearing & Grubbing, Adjust Utilities to Grade, Storm Drain, Bioretention Facility, Vegetated Swales, Drainage Swales, Minor Concrete, Fencing, Object Markers, Electrical, Planting & Irrigation, Fire Hydrants, Building Demolition, Trench Drains, Guard Rails, Wheel Stops and Construction Materials.

100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage LIABE/LBABA/SBE/VSBE Participation. Plans & Specs are available for viewing at our office.

Black Wall Street

Continued from page 6

Mississippi [River]. When California shopped, she would take a cruise to Paris every three months to have her clothes made.

There was also a man named Mason in nearby Wagner County who had the largest potato farm west of the Mississippi. When he harvested, he would fill 100 boxcars a day. Another brother not far away had the same thing with a spinach farm. The typical family then was five children or more, though the typical farm family would have 10 kids or more who made up the nucleus of the labor.

On Black Wallstreet, a lot of global business was conducted. The community flourished from the early 1900s until June 1, 1921. That's when the largest massacre of non-military Americans in the history of this country took place, and it was led by the Ku Klux Klan. Imagine walking out of your

front door and seeing 1,500 homes being burned. It must have been amazing.

Survivors we interviewed think that the whole thing was planned because during the time that all of this was going on, white families with their children stood around the borders of their community and watched the massacre, the looting and everything--much in the same manner they would watch a lynching.

In my lectures I ask people if they understand where the word "picnic" comes from. It was typical to have a picnic on a Friday evening in Oklahoma. The word was short for "pick a nigger" to lynch. They would lynch a Black male and cut off body parts as souvenirs. This went on every weekend in this country, and it was all across the county. That's where the term really came from.

SOURCE: <http://www.blackwallstreet.freeservers.com/The%20Story.htm>

Health Care Adjusts to a More Diverse America

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Health Challenges

One of the challenges facing health care providers is obvious: many new immigrants can't speak English. About 60 million Americans speak a language other than English at home and about 25 million can't speak English very well, according to the U.S. Census Bureau.

Salud doesn't typically bring in in-person interpreters, because they're more expensive. But it does contract with a phone interpretation service, a business that's growing rapidly across the country. The service provides real-time translation between English and at least 12 other languages. Interpretation of some of the less common languages, like Hmong, needs to be scheduled in advance. And there have been instances in which the interpreter speaks the wrong dialect of a language like Dari, spoken in several countries in Central Asia.

Often a staff member can help. The health center has doctors and nurses who speak Hindi, Urdu, Punjabi, Tagalog and Spanish, and has hired administrative staff and medical assistants who speak

Hmong and Mien, a language spoken by some Indochinese refugees who fled to the United States during the Vietnam War.

But Mien has no written language. And some cultures and languages have concepts that defy easy translation. "There are some words where we really cannot use the translator," said Rubina Saini, a Salud physician who speaks several South Asian languages.

Other clinics don't do as well as Salud. Under federal civil rights law, hospitals, nursing homes and other providers that receive federal funding must take reasonable steps to accommodate patients who can't speak English well. But the legal requirement isn't well-enforced and services can be spotty. "Where people need language services isn't necessarily where they're being offered," says Melody Schiaffino, an assistant professor at San Diego State University's Graduate School of Public Health.

Visit link below for the full article:

<http://www.sbeinc.com/resources/cms.detail?fuseaction=news.detail&articleID=1911&pageID=25>

SOURCE: <http://www.pewtrusts.org>

Unbanked Hispanics

Continued from page 3

deposit on one card waives the monthly fee, and the loading fees are less expensive on her second card. She now only spends up to \$15 in monthly fees.

After persistently applying, Navarro was able to get a bank account. "I was finally able to close the chapter on that horrible part of my life," she says.

SOURCE: www.nerdwallet.com