

SMALL BUSINESS

EXCHANGE

Voice of Small, Emerging Diversity Owned Businesses Since 1984

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Vol 30, Edition 3



April 10, 2014

The 21st Century Majority: Empowering a New Nation



Greenlining's 21st annual Economic Summit looked toward the future: both Greenlining's future as we work to create an exciting hub for innovation and collaboration in downtown Oakland and the future of our increasingly diverse nation and its economy.

Just blocks from our future headquarters, a standing-room-only crowd turned out to welcome us to Oakland, with Mayor Jean Quan personally welcoming Greenlining to town. Pacific Gas and Electric President and CEO Anthony F. Earley, Jr. gave the morning keynote, and Greenlining's program directors discussed the issues we're grappling with as the video screen flashed a quote from Audre Lorde that pretty well sums things up: "There is no such thing as a single-issue struggle because we do not live single-issue lives."

The morning concluded with a panel on The New Economy, featuring business leaders and regulators who are leading the way toward an economy that truly provides opportunity to all of America's communities.

After a moving memorial tribute to founding Greenlining board member David Glover, Richard Cordray, director of the Consumer Financial Protection Bureau, gave the luncheon keynote. Greenlining strongly supported both the creation of CFPB and Cordray's nomination as the bureau's first director, and both he and CFPB have lived up to their mandate to be "cops on the beat" who protect consumers from being mistreated by banks, credit card companies, payday lenders and other financial businesses.

In his remarks, Mr. Cordray thanked Greenlining for its support of CFPB and its role in pushing for creation of the Offices of Minority and Women Inclusion. He emphasized the importance of diversity in the financial world, saying, "We look to Greenlining as an inspiration in this realm. I have read your Racial Equity Framework with great interest. It touches on areas where we are working diligently to effectuate change." After taking personal responsibility for promoting diversity within CFPB, Cordray also updated the audience in de-

tail on CFPB's work, including its "Know Before You Owe" campaign to make information about all types of borrowing clear and understandable to consumers.

To view Director Cordray's complete remarks at our Summit, visit this link

<http://e8.octadyne.net/clientFiles/8023/Prepared-Remarks-of-Richard-Cordray-for-Greenlining-Economic-Summit.pdf>

Every year, Greenlining presents awards to special individuals and organizations that have led the fight for equity and opportunity for communities of color and all Americans. This year's honorees included Street Level Health Project, which received the Community Action Award; Asian Americans Advancing Justice – Los Angeles & Asian Law Caucus, which were given the Advancing Equity Award; state Senator Kevin de León, recipient of the Big Brain Award; Wells Fargo Foundation President Tim Hanlon, who received the Big Heart

Continued on page 8

Sub Bids Requested



Request for DVBE & LBE Subcontractors & Suppliers for:

Pinole Middle School
Soccer & Football Fields
Bid #2121102-06
West Contra Costa
Unified School District
BID DATE: April 15, 2014 @ 2:00 PM

O.C. Jones & Sons, Inc.
1520 Fourth Street • Berkeley, CA 94710
Phone: 510-526-3424 • FAX: 510-526-0990
Contact: Mike Crowley

See the full ad on page 4

Public Legal Notices



OAKES COLLEGE –
BUILDING A AND B RE-ROOF
Project Number: 3700-040

UC Santa Cruz
1156 High St Barn G
Santa Cruz, CA 95064
Phone: 831-459-5540
Fax: 831-423-7436

See the full ad on page 11

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Community Outreach

Paycheck Fairness Act Fails to Move Forward in Senate

The Senate stopped the Paycheck Fairness Act from moving forward with a vote of 53-44 against cloture. The Paycheck Fairness Act, an update to the Equal Pay Act of 1963, would give workers stronger tools to help end wage discrimination in the workplace. President Obama took executive action on equal pay during an event at the White House yesterday.

“By blocking this bill, a few members of the Senate have failed to even allow debate on giving women the most basic of protections: a safety net against egregious discrimination in the workplace,” said Deborah J. Vagins, ACLU senior legislative counsel and co-chair of the National Paycheck Fairness Act Coalition. “The president’s actions on pay equity yesterday were huge victories for federal contractors, so it’s disappointing that Congress wouldn’t extend these protections to all workers. As long as women workers continue to make less than men doing the same jobs, we will continue to fight for the Paycheck Fairness Act.”

The president signed an executive order banning retaliation against employees of federal contractors for disclosing or inquiring about their wages. He also instructed the Department of Labor to establish new regulations requiring federal contractors to submit data on compensation paid to employees. This information will encourage voluntary compliance with equal pay laws and assist with more focused enforcement where possible discrimination exists with taxpayer funds.

The Paycheck Fairness Act would update the Equal Pay Act by barring retaliation against all other workers who ask about their employers’ pay practices or inquire about their own wages. It would allow women to receive the same remedies for sex-based pay discrimination that are currently available to those subjected to discrimination based on race and ethnicity. The bill also would provide technical assistance to employers and includes safeguards for small businesses.

Source: ACLU

Mayor Lee Announces Selected Startups for Entrepreneurship-In-Residence Program



Six Volunteer Startups Will Collaborate with City to Increase Government Efficiency & Improve City Services for Residents

Mayor Edwin M. Lee announced that the City has selected six startup companies to participate in a new “Entrepreneurship-in-Residence” program, a voluntary, sixteen-week collaboration to bring together the private sector and City departments to explore innovative solutions to civic challenges that can lower costs, increase revenue, and enhance productivity.

“San Francisco is home to the world’s greatest entrepreneurs, the ones who have ‘disrupted’ numerous industries, and we are bringing those same disruptive technologies to improve delivery of City services for our residents,” said Mayor Lee. “The Entrepreneurship-in-Residence program brings together government and startups to explore ways we can use technology to make government more accountable, efficient and responsive.”

Nearly 200 startups from 25 cities and countries around the world applied to the program across a number of critical areas such as education, healthcare, transportation, public utilities, public safety, infrastructure, and the environment. The diverse group of applicants ranged from seed-stage startups to later stage startups and across software, hardware and services – including serial entrepreneurs, NASA engineers, employees of leading technology companies, and several patent holders including some that have been granted more than 100 patents. San Francisco City departments and agencies selected the finalists through a competitive process based on their needs and priorities.

For this Entrepreneurship-in-Residence cohort, San Francisco selected six startups through a competitive process to participate in the program that will run through late July 2014. These startups are at the forefront of developing innovative solutions to improve government efficiencies, enhance productivity and provide better experiences to the public.

The six selected participants are:

- MobilePD (gomobilepd.com) will work with the San Francisco Police Department on public safety and civic engagement. MobilePD is a mobile technology startup that enhances social engagement with the community to reduce crime.

- Birdi (getbirdi.com) will work with the San Francisco Department of Public Health on air quality and health issues. Birdi is a smart device startup that measures air quality as well as other public health measures and provides recommendations on how to improve individual and neighborhood air quality.
- Indoo.rs (indoo.rs) will work with the San Francisco International Airport on enhanced navigation and location-based services. Indoo.rs is an Internet of Things startup that provides location-based services, indoor navigation and advanced sensors.
- Synthicity (synthicity.com) will work with the San Francisco Planning Department on new simulation, planning and urban development tools and technologies. Synthicity is a software startup that builds simulation tools and solutions for urban development and planning.
- BuildingEye (buildingeye.com) will work with the San Francisco Municipal Transportation Agency to engage residents and communities. BuildingEye is a software startup that makes permit and noticing information easier to discover through a mapping interface.
- ReGroup (regroup.com) will work with the San Francisco Department of Emergency Management on enhanced communication services so that the City is better prepared. ReGroup is a software startup that provides multi-channel emergency notifications.

Source: City and County of San Francisco ©2000-2014

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Office Hours: 8:00 a.m. - 5:00 p.m.

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

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CALIFORNIA CERTIFICATIONS


• **CPUC Clearing House**

• **San Francisco Human Rights Commission**

MEMBERSHIP

ISSN 0892-5992 SBE is a certified DBE - CA UCP Firm #5988

California Sub-Bid Request Ads

DeSilva Gates Construction is soliciting for DVBEs for the following project:

CONSTRUCTION ON STATE HIGHWAY IN BUTTE COUNTY NEAR CHICO FROM 0.5 MILE SOUTH OF GARNER LANE TO 0.1 MILE NORTH OF BROYLES ROAD - ROUTE 99, Contract No. 03-4M8304

OWNER: STATE OF CALIFORNIA - DEPARTMENT OF TRANSPORTATION

1727 30th Street, Bidders Exchange, MS 26, Sacramento, CA 95816

BID DATE: APRIL 23, 2014 @ 2:00 P.M

We hereby encourage responsible participation of local Disadvantaged Veterans Business Enterprises, and solicit their subcontractor or material quotation for the following types of work including but not limited to:

CONSTRUCTION AREA SIGN, ELECTRICAL, GUARDRAIL, RUMBLE STRIP, STRIPING, RUBBERIZED HMA (Gap Grade) MATERIAL, TRUCKING, STREET SWEEPERS, WATER TRUCKS

100% Performance and Payment Bonds may be required for full amounts 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 review at our Dublin office.

DESILVA GATES CONSTRUCTION, L.P.

11555 Dublin Boulevard

P.O. Box 2909

Dublin, CA 94568-2909

(925) 829-9220 / FAX (925) 803-4263

Estimator: Steve Lippis

Website: www.desilvagates.com

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Sub-Bids Requested From Qualified DBE Subcontractors & Suppliers

For Construction on State Highway In Orange County In The Cities Of San Clemente and Dana Point From 0.3 Miles South Of Avenida Vista Hermosa Overcrossing To 0.5 Miles South Of Camino Las Ramblas Undercrossing

Location: 12-Ora-5-3.7/6.2

Contract No.12-0F96C4

Bid Date: 04-17-2014 @ 2:00 PM

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

Chumo Construction, Inc.

14425 Joanbridge Street • Baldwin Park, CA 91706

Phone: (626) 960-9502 • Fax: (626) 960-3887

Contact: George Chumo

100% Performance and Payment Bonds with a surety company subject to approval of Chumo Construction Company, Inc. are required of subcontractors for this project. Chumo Construction will pay bond premium up to 1.5%. Subcontractors will be required to abide by terms and conditions of the AGC Master Labor Agreements and to execute an agreement utilizing the latest AGC Standard Long Form Subcontract incorporating prime contract terms and conditions, including payment provisions. Chumo Construction's listing of a Subcontractor is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with the Subcontractor's price quote. Chumo Construction requires that Subcontractors and Suppliers price quotes be provided at a reasonable time prior to the bid deadline to enable a complete evaluation. For assistance with bonding, insurance or lines of credit contact George Chumo at (626) 960-9502.

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Candlestick Point in San Francisco

Opportunity to Perform HPS 1 - Hilltop Regional Parks and Pocket Parks 15 & 16 Construction during the development of CANDLESTICK POINT in San Francisco.

Lennar Urban is requesting qualified, interested construction firms to respond to a public request for proposals to perform **HPS 1 - Hilltop Regional Parks and Pocket Parks 15 & 16 Construction** for

Candlestick Point Redevelopment

For more information, please visit:

<http://mission.sfgov.org/OCABidPublication/BidDetail.aspx?K=7825>

The Successor to the San Francisco Redevelopment Agency (SFRA) has established the 50% Small Business Enterprise (SBE) Participation goal for Construction Subcontracting.

Respondents are encouraged to check this website regularly for updates.

Pre-Bid Coordination

Meeting and Job Walk:

March 27, 2014 @ 10:00 AM

HUNTERS POINT SHIPYARD

Building 101

101 Horn Ave

San Francisco, CA 94124

Proposals must be submitted by

April 15, 2014 @ 2:00 PM (PST).



Project Name: Mission Bay Block 7E

Location: San Francisco, California

Bid Date: May 7, 2014 @ 2:00 PM

Pre-Bid Conference: April 22, 2014 @ 10am

Location: 180 Hubbell Street, San Francisco

Nibbi Brothers has been selected as the General Contractor for the Mission Bay Block 7E housing project in San Francisco, CA. We are in receipt of the 100% Design Development Documents and are currently requesting bids from qualified subcontractors including those certified with the Successor Agency to SFRA for the following early trades: Piles, Elevators and Design-Build Fire Sprinklers. The project consists of a new four story type V-A wood-frame building over one story type I concrete ground floor on grade. The project is a total of 94,561s.f. and will accommodate up to 80 families in 8 clusters of 10 guest suites with shared living, dining and supportive services. The Successor Agency to SFRA participation goal has been established for this project at 50% SBE/LBE goal with first consideration for San Francisco-based MBEs, WBEs and SBEs.

To obtain bid and contract documents please email Kristin Medwick at kristinm@nibbi.com.

FAX OR EMAIL PROPOSALS TO:

NIBBI BROTHERS GENERAL CONTRACTORS

Fax: 415-241-2951 / Email: bids@nibbi.com.

For information regarding this project please contact Logan Daniels, Project Manager via email logand@nibbi.com.

RGW Construction Inc. is seeking all qualified Small Business Enterprises (SBE's) for the following project:

**Lower Silver Creek Flood Protection and Creek Restoration Project
Moss Point Drive to Cunningham Avenue (Reach 6B)
Santa Clara Valley Water District**

SBE Goal: 30%

Engineer Estimate: \$9,000,000 to \$11,000,000 - 1,765 Calendar Days

Bids: May 7th, 2014 @ 2:00pm

Requesting Sub-quotes for (including but not limited to): Fabric & Oils, Construction Area, Traffic Control, Demolition/Concrete Removal/Pipe Removal, Channel Excavation & Embankment, Structure Excavation/Backfill, Landscaping, Hydroseeding, Erosion Control, Irrigation, Aggregate Base/Decomposed Granite & Armoring Aggregate, CIDH Piles, Structural Concrete (Walls, Crane Pads & Channel Maintenance Road), Reinforcing Steel, Signs Roadside, Rock Slope Protection (Grouted & Non-Grouted), Fencing and Fence Removal, SWPPP/QSD Services, Water Truck, Sweeper & Trucker, Storm Drain (Underground), Tree Trimming, Modify/Install RCP Pipe, Quality Assurance, Noise and Vibration Monitoring, Import Borrow.

Scope of Work: Clear & grub, channel excavation & embankment, construct & surfacing of maintenance road, street reconstruction, modification of storm drain outfalls, traffic control, fencing, retaining walls, rock and concrete lining, landscaping & irrigation & other miscellaneous construction work items.

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

Plans and Specs are available to view and copy at our office or online from SCVWD Website: <http://www.valleywater.org/Programs/Construction.aspx>. Contact Dave Czech 925-606-2400 david.czech@rgwconstruction.com for any questions, including bonding, lines of credit, insurance, scheduling, equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation.

RGW Construction, Inc.

Contractors License A/B 591940

550 Greenville Road • Livermore, CA 94550 • Phone: 925-606-2400 • Fax: 925-961-1925

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RGW Construction Inc. is seeking all qualified Disabled Veteran Business Enterprises (DVBE's) for the following project:

Alameda County in Fremont from 0.1 Mile West of Blacow Road to Fremont Blvd.

Caltrans Contract No. 04-4H4904

DVBE Goal: 5%

Engineer Estimate: \$830,000 - 35 Working Days

Bids: April 22nd, 2014 @ 2:00pm

Requesting Sub-quotes for (including but not limited to): Construction Area Signs, Traffic Control, Cold Plane, Tack Coat, Signs Roadside, Thermoplastic and Painted Traffic Stripe & Marking, Pavement Marking, Signal and Lighting, Detector, SWPPP, Water Truck, Sweeper, Trucker and Noise Monitoring.

Scope of Work: Cold plane AC pavement and place HMA (Type A) at spot locations.

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

Plans and Specs are available to view and copy at our office or online from the Caltrans website www.dot.ca.gov/hq/esc/oe/. Contact Dave Czech 925-606-2400 david.czech@rgwconstruction.com for any questions, including bonding, lines of credit, insurance, scheduling, equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation.

RGW Construction, Inc.

Contractors License A/B 591940

550 Greenville Road • Livermore, CA 94550 • Phone: 925-606-2400 • Fax: 925-961-1925

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California Sub-Bid Request Ads

REQUEST FOR MBE/WBE/SBE Subcontractors and Suppliers for:

**Main Wastewater Treatment Plant
Engineers Road Widening
Specification SD-357
East Bay Municipal Utility District
BID DATE: April 16, 2014 @ 1:30 PM**

We are soliciting quotes for (including but not limited to): Trucking, Construction Staking, Waterline, Fencing, Striping, Signs, Minor Concrete Curb & Gutter, Street Lighting - Electrical 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
An Equal Opportunity Employer

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 MBE/WBE/SBE participation. Plans & Specs are available for viewing at our office.

REQUEST FOR MBE/WBE/SBE Subcontractors and Suppliers for:

**South Reservoir Demolition
Specification 2049
East Bay Municipal Utility District
BID DATE: April 16, 2014 @ 1:30 PM**

We are soliciting quotes for (including but not limited to): Trucking, SWPPP, Concrete Crushing, Concrete, Handrailing, Wood Fencing, Decorative Steel Fencing, Electrical – Street Lighting & Joint Trench, Residential Service, Landscaping, Chain Link Fence & Gate, Hydroseeding, Striping & Signs, Underground Utilities, Survey Staking, Asbestos Abatement and Construction Materials

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

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 MBE/WBE/SBE participation. Plans & Specs are available for viewing at our office.

REQUEST FOR DVBE & LBE Subcontractors and Suppliers for:

**Pinole Middle School Soccer & Football Fields
Bid #2121102-06
West Contra Costa Unified School District
BID DATE: April 15, 2014 @ 2:00 PM**

We are soliciting quotes for (including but not limited to): Trucking, Install Pavement Reinforcing Fabric, Tennis Court Acrylic Surfacing System and Court Striping, Trucking, Slotted Drain Materials and Construction Materials

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

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 DVBE & LBE participation. Plans & Specs are available for viewing at our office.

Pacific States Environmental Contractors, Inc.(PSEC) is preparing a bid as a
Prime Contractor for the project listed below:

**SOUTH RESERVOIR DEMOLITION (Divisions 00-04), Specification 2049
Owner: EAST BAY MUNICIPAL UTILITY DISTRICT
375 11TH Street, Oakland
BID DATE: APRIL 16, 2014 @ 1:30 P.M.**

We hereby encourage responsible participation of White Men, White Women, Ethnic Minorities (Men and Women), and solicit their subcontractor or materials and/or suppliers and trucking quotation for the following types of work including but not limited to:

DEMOLITION, FENCING, STRIPING AND SIGNS, CONCRETE FLATWORK, ELECTRICAL, LANDSCAPING, HYDROSEEDING

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies for this project.

This will be a PREVAILING WAGE JOB.

Plans and specifications may be reviewed at our office located at 11555 Dublin Boulevard, Dublin, CA, or at your local Builders Exchange, or may be reviewed and downloaded from the following site: <https://portal.ebmud.com/cbo/specifications/default.aspx> or may be obtained from the Owner. PSEC is willing to breakout any portion of work to encourage White Men, White Women, Ethnic Minorities (Men and Women), and solicit their subcontractor or materials and/or suppliers and trucking quotation. If you require any assistance, please contact the Estimator, Keith Donahue email him at kdonahue@pacificstates.net or call at (925) 803-4333 and bids may be faxed to us at (925) 803-4334. We are an equal opportunity employer.

Pacific States Environmental Contractors, Inc.
CAL LIC. NO. 723241
11555 Dublin Boulevard • Dublin, CA 94568-2909
Phone: (925) 803-4333 • FAX: (925) 803-4334
ESTIMATOR: Keith Donahue
EMAIL: kdonahue@pacificstates.net
An Equal Opportunity Employer

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

**Hwy 101 Reconstruct Overcrossing, Retaining Walls,
Ground Improvement - Burlingame
Caltrans #04-235844
BID DATE: May 13, 2014 @ 2:00 PM**

O. C. Jones & Sons, Inc. is soliciting quotes (including but not limited to):

Trucking, Lead Compliance Plan, Construction Area Signs, Portable Changeable Message Sign, SWPPP, Rain Event Action Plan, Storm Water Sampling & Analysis, Temporary Erosion Control, Sweeping, Dewatering and Non Storm Water Discharge System, Water Quality Sampling and Analysis, Temporary Fence, ADL Burial Location Report, Treated Wood Waste, Adjust Utilities, Cold Plane AC, Cap Inlet, Bridge Removal, Clearing & Grubbing, Develop Water Supply, Roadway Excavation (Type Z-3 ADL) (Type Y-1 ADL), (Type Y-2 ADL), Previous Backfill Material, Imported Borrow, Lightweight Embankment Material (Cellular Concrete), Subgrade Enhancement Geotextile Class B-2, Soil-Cement Ground Improvements, Weed Germination, Soil Amendment, Planting & Irrigation, Imported Topsoil, Hydroseed, Compost, Lime Stabilized Soil, Lean Concrete Base, Slurry Seal, Data Core, Tack Coat, Biofiltration Soil, Jointed Plain Concrete, Mechanically Stabilized Embankment, Temporary Shoring, Minor Concrete, Sign Structure, Roadside Signs, Prepare & Paint Concrete, Rock Slope Protection, Automatic Drainage Gate, Fencing, Delineator, Object Marker, Midwest Guardrail System, Wildlife Passage Way, Tubular Handrailing, Crash Cushion Type SCI-100GM, Striping & Marking, Electrical – Signals & Lighting, Stone Veneer, Ornamental Railing, CA-ST-10 Bridge Rail, Metal Lettering, Metal Bands, Precast Concrete Letters, Prepaving Grinding, Inertial Profiler, Grated Line Drain, and Construction Materials

Contact: Jean Sicard @ O.C. Jones 510-526-3424 Fax 510-526-0990

Disney Construction, Inc. is soliciting quotes for (including but not limited to):

Asbestos Compliance Plan, Noise Monitoring, CIDH Concrete Piling, Prestressing Precast Girder, Precast Prestressed Concrete Girder, Joint Seal, Corbel Cap, Rebar, Bar Reinforcing Steel, Pipe Jacking, Misc. Iron and Steel, Concrete Barrier, Furnish Pile, Drive Pile, Cast-In-Steel Shell Concrete Pile

Contact: Rick Disney @ Disney Construction 650-259-9545 Fax 650-259-9651

O. C. Jones & Sons and Disney Construction, A Joint Venture
1520 Fourth Street • Berkeley, CA 94710
An Equal Opportunity Employer

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

Shimmick Construction Company, Inc.
LBE Subcontractor/Supplier Bids Requested For:

**Bayview Gateway and Tulare Park Project
City and County of San Francisco
Contract No. 2758
Bid Date: April 30, 2014 at 1:30PM
Fax all quotes to 510-777-5099**

Requesting certified LBE Subcontractor and Supplier Quotes on **Structural Steel Contractors, Reinforcing Steel Contractors, Landscape Contractors, Earthwork & Paving, Painting/Waterproofing Contractor, Marine Construction, Concrete Contractor (Flatwork), Steel & Steel Products, Concrete Supplier and Manufacturer, Traffic Safety & Traffic Control Devices, Electrical Equipment and Supplies, Lighting Supplies, Lumber EQ & Supplies**

For copies of Bid Documents, and information regarding submittal of Bids and other required bidding and contract documents, contact Tim Leung at: Port of San Francisco, City and County of San Francisco ATTN: Tim Leung, Pier 1, The Embarcadero, San Francisco, California 94111 or telephone: 415-274-0400. Contract documents are also available for viewing by appointment only at Shimmick Construction's Office: 8201 Edgewater Drive, Suite 202, Oakland, CA 94621.

Subcontractors and Suppliers interested in this project may contact Cu Mai by phone at (510) 777-5005.

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.

Shimmick Construction Company Inc.
8201 Edgewater Drive, Suite 202 • Oakland, CA 94621
Phone (510) 777-5000 • Fax (510) 777-5099
An Equal Opportunity Employer

California Sub-Bid Request Ads

Sukut Construction, LLC

Is requesting sub-bids/supplier quotes from qualified DBE/MBE/WBE/DVBE Subcontractors, Suppliers, and Manufacturers for the following (but not limited to) work:
SWPPP and Installation, Pressure Testing, CCTV, Cathodic Testing, Minor Concrete Structures, CML&C Pipe, PVC Pipe, Ductile Iron Fittings, Bulk Fuel, Concrete Materials, Sand & Aggregates

RMV REALTY, INC.

The Ranch – Planning Area 2

SMWD Improvements for

Cow Camp Road Phase 1B

County of Orange, CA

BID DATE April 18, 2014 @ 2:00 p.m.

Sub & Vendor Bids Due Prior

Sukut Construction, LLC

4010 W. Chandler Avenue, Santa Ana, CA 92704

Contact: Mike Greenlee or Estimating

Phone: (714) 540-5351 • Fax: (714) 545-2003 • Email: estimating@sukut.com

Plans/specs are available for viewing at our office – please call for an appointment. Subcontractors must be prepared to furnish 100% performance and payment bonds and possess current insurance and workers' comp coverage. Sukut Construction will assist Qualified Subcontractors in obtaining bonds, insurance, and/or lines of credit. Please contact Sukut Construction for assistance in responding to this solicitation. Subcontractors/Vendors will be required to sign Sukut's Standard Subcontract/Purchase Order. Copies are available for examination.

Sukut Construction's listing of a Subcontractor in its bid to the agency is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with Subcontractor's price quotes. Quotations must be valid for the same duration as specified by Owner for contract award.

Sukut Construction, LLC
An Equal Opportunity Employer



Bid Requests from Certified SBE Subcontractors and Suppliers for SHORING only.

HUNTER'S POINT SHIPYARD PHASE I, BLOCK 49

This is a SFRA project with construction workforce and prevailing wage requirements.

Hunter's Point Shipyards

350 Friedell Street

San Francisco, CA 94124

Bid Date: 4/21/14 @ 2 PM

Voluntary Pre-bid Meeting on 4/3/14 at 10 AM at Construction Assistance Program Trailer located at 690 Hudson Ave., Trailer "B", San Francisco, CA 94124.

CAHILL CONTRACTORS, INC.

Contact: Julie Park

estimating@cahill-sf.com, (415) 986-0600.

WE ARE REQUESTING QUOTATIONS FROM ALL QUALIFIED MBE/DBE/WBE/DVBE SUBCONTRACTORS AND MATERIAL SUPPLIERS FOR THE FOLLOWING PROJECT:

McAteer Campus, Miscellaneous Projects

SFUSD Project No. 11522

Bid Due prior to 2:00 p.m. on April 22, 2014

Above project is a modernization and reconstruction including but not limited to electrical, interior painting, carpet, hardboard stage flooring, metal support systems, gypsum, cabinetry, concrete and concrete reinforcement, trenching and compacting, subgrade preparation, sanitary sewage systems, paving and surfacing, pavement markings, HazMat, structural steel, firestopping, doors and hardware, stage rigging, audio visual systems and stage curtains.

Bids shall be made in accordance with PLA and the prevailing wages for the work in San Francisco County.

(The Specifications and Plans will be available in our office 8:30AM – 5PM or at ARC Northern California – Bid Services – 945 Bryant Street, San Francisco, CA 94103.

Contact Priyantha De Pinto: 415-537-2235 Fax: 415-348-0684, email: sf@e-arc.com).

Transworld Construction Inc.

1178 Folsom Street • San Francisco, CA 94103

Phone: (415) 626-5500 • FAX: (415) 863-3578

Contact: Paul Hess at ext. 112

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ORDER FORM ON PAGE 16

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

SR 70/FEATHER RIVER BOULEVARD INTERCHANGE

Contract No. 2014-8002, Federal No. STPL-5916(108)

OWNER: STATE OF CALIFORNIA – COUNTY OF YUBA

Office of the County Clerk, 915 8th Street, Suite 107, Marysville, CA 95901

BID DATE: APRIL 24, 2014 @ 10:00 A.M.

We hereby encourage responsible participation of local Disadvantaged Business Enterprises, and solicit their subcontractor or materials and/or suppliers quotation for the following types of work including but not limited to:

AC DIKE, BRIDGE, BOX CULVERT, CLEARING AND GRUBBING/DEMOLITION, CONSTRUCTION AREA SIGNS, ELECTRICAL, EROSION CONTROL PERMANENT, EROSION CONTROL TEMPORARY, FENCING, GUARDRAIL, LANDSCAPING, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, ROADSIDE SIGNS, SIGN STRUCTURE, STAMPED/TEXTURED PAVING, STRIPING, SWPPP PLAN, SURVEY/STAKING, UNDERGROUND, TRUCKING, WATER TRUCKS, STREET SWEEPING, IMPORTED BORROW, CLASS 2 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL, HOT MIX ASPHALT (OPEN GRADE) MATERIAL, CRASH CUSHION.

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

DESILVA GATES CONSTRUCTION, L.P.

11555 Dublin Boulevard

P.O. Box 2909

Dublin, CA 94568-2909

(925) 829-9220 / FAX (925) 803-4263

Estimator: Steve Lippis

Website: www.desilvagates.com

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Bid Requests from Certified SBE Subcontractors and Suppliers for Structural and Miscellaneous Metals (including design-build and design -assist scope), Fire Protection (design build), Solar Thermal Water Heating System (design build)

HUNTERS VIEW PHASE 2 - BLOCKS 7 & 11 EARLY BID

This is a SFRA project with construction workforce and prevailing wage requirements.

Hunters View Phase 2 - Block 7 & 11

Middle Point Road

(Intersection - West Point Road)

San Francisco, CA 94124

Bid Date: 5/8/14 @ 2 PM

Voluntary Pre-bid Meeting on 4/23/14 at 10 AM at Jobsite Trailer located at Middle Point Rd. & West Point Rd. in San Francisco, CA 94124.

CAHILL CONTRACTORS, INC.

Contact: Julie Park

estimating@cahill-sf.com, (415) 986-0600

Visit SBE Website
www.sbeinc.com

CONTRACTING OPPORTUNITIES

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

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

Southern CA Construction Bids

LOS ANGELES COUNTY
SOURCES SOUGHT-FY 14 F-35 SQUADRON OPERA 1st reported in SBE: 9/12/13 <u>Location:</u> Los Angeles, CA <u>Date:</u> 4/21/14 Bid Date Extended from: 3/14/13 <u>Ref#:</u> W912PL-13-S-0006 Description available through electronic services. <u>Owner:</u> Department of the Army, P.O. Box 532711, Los Angeles, CA, 90053-2325, Sandy Oquita <u>SIC:</u> 236220
COLD PLANE AC PAVEMENT AND PLACE RHMA, S <u>Location:</u> Los Angeles, CA <u>Date:</u> 4/24/14 <u>Ref#:</u> 07-4Y9704 Description available through electronic services. <u>License Regd:</u> A <u>Estimate:</u> \$3,160,000 - \$3,160,000 <u>Owner:</u> CA TRANSPORTATION, DEPART, DENISE SILVAS, (916)227-6293 E:MAIL DENISE_SILVAS@DOT.CA.GOV
RIVERSIDE COUNTY
TRACT 13257 SEWER IMPROVEMENTS PHASE 3 <u>Location:</u> Palm Springs, CA <u>Date:</u> 5/01/14 3:00PM <u>Ref#:</u> CP 13-26 Description available through electronic services. <u>License Regd:</u> A <u>Estimate:</u> \$455,000 - \$455,000 <u>Owner:</u> CA CITY OF PALM SPRINGS, CRAIG L GLAD- DERS, (760)322-8368 E:MAIL CRAIG.GLADDERS@PALMSPRINGS-CA.GOV
SAN BERNARDINO COUNTY
SLURRY SEAL, COLD PLANE, OVERLAY, AND LO <u>Location:</u> San Bernardino, CA <u>Date:</u> 4/24/14

Ref#: 08-1C9204
Description available through electronic services.
License Regd: A
Estimate: \$4,250,000 - \$4,250,000
Owner: CA TRANSPORTATION, DEPART, DENISE
SILVAS,
(916)227-6293
E:MAIL DENISE_SILVAS@DOT.CA.GOV

CALIFORNIA, UNDETERMINED
HEAVY EQUIPMENT RENTAL SERVICES <u>Location:</u> Undetermined, CA <u>Date:</u> 4/21/14 <u>Ref#:</u> 10093425 Description available through electronic services. <u>Owner:</u> CA WATER RESOURCES, DEPAR, JACQUELINE S NELSON, (916)653-6097 E:MAIL JACQUELINE.NELSON@WATER.CA.GOV

HVAC SERVICES
Location: Undetermined, CA
Date: 4/25/14 9:00AM
Ref#: 14C151001
Prebid Conf: MANDATORY
Description available through electronic services.
Owner: CA HIGHWAY PATROL, CALIFO, KAREN L
MURILLO,
(916)843-3623
E:MAIL KAREN.MURILLO@CHP.CA.GOV

PEST MANAGEMENT SERVICES
Location: Undetermined, CA
Date: 4/29/14
Ref#: 14-64037
Prebid Conf: 4/17/14 10:00AM MANDATORY
Description available through electronic services.
Estimate: \$40,000 - \$40,000
Owner: CA STATE HOSPITALS, DEPAR, DEBRA
SCHINDLER,
(559)935-4037
E:MAIL DEBRA.SCHINDLER@CSH.DSH.CA.GOV

Commodities Bids

KERN COUNTY
SOURCES SOUGHT-DATA ACQUISITION SYSTEM <u>Location:</u> Edwards, CA <u>Date:</u> 4/21/14 Bid Date Extended from: 2/13/14 <u>Ref#:</u> NND14480905R CONTACT:NASA/Dryden Flight Research Center, Code A, P.O. Box 273, Edwards, CA 93523-0273 ++++++ INTRODUCTION P The National Aeronautics and Space Administration (NASA) Armstrong Flight Research Center (AFRC) is conducting market research and soliciting information from potential sources interested in responding to a future solicitation for the procurement of a Data Acquisi- tion System (DAS) in the Flight Loads Laboratory (FLL) at AFRC. The purpose of this Sources Sought Notice is to de- termine the degree of interest in this requirement and solicit information that will enable NASA to better prepare a solici- tation that will meet the Agencys requirements. This Sources Sought Notice is for information and planning purposes only, and shall not be construed as a solicitation or obligation by NASA. P NASA AFRC is seeking capability statements from all interested parties, including Small, Small Disadvan- taged (SDB), 8(a), Woman-owned (WOSB), Veteran Owned (VOSB), Service Disabled Veteran Owned (SD-VOSB), Historically Underutilized Business Zone (HUBZone) busi- nesses, and Historically Black Colleges and Universities (HBCU)/Minority Institutions (MI) for the purpose of determining the appropriate level of competition and/or small business subcontracting goals for this requirement. The Gov- ernment reserves the right to consider a Small, 8(a), Woman- owned (WOSB), Service Disabled Veteran (SD-VOSB), or

HUBZone business set-aside based on responses hereto. No solicitation exists; therefore, do not request a copy of the solicitation. If a solicitation is released it will be synopsisized in FedBizOpps and on the NASA AFRC Business Opportunities website. It is the potential offerors responsibility to monitor these sites for the release of any solicitation or synopsis. P REQUIREMENT DESCRIPTION The objective of this requirement is to obtain a Data Acquisition System (DAS) for utilization in the FLL located at NASA AFRC to support NASA Aerospace Test Programs. This system is intended to replace the current DACS IV consisting of 4 sites with 2-expansion cabinet
<https://www.fbo.gov/spg/NASA/DFRC/OPDC20220/NND14480905R/listing.html> Angela Stinchfield /EMAIL
Owner: National Aeronautics and, P.O. Box 273, Edwards,
CA, 93523-0273, Angela Stinchfield
SIC: 334515
angela.t.stinchfield@nasa.gov

FRESH WATER TELEMETRY SYSTEM (SCADA) AT
Location: Tehachapi, CA
Date: 4/30/14
Ref#: 6000001411
Prebid Conf: 4/16/14 9:00AM MANDATORY
The Contractor shall provide all labor, including travel and per diem, equipment, materials, supplies, tools, permits and/or licenses, insurance, bond(s), hauling of non-recyclable waste materials (as required) and every other item of expense necessary to replace the existing Fresh Water Telemetry System/Digital Technology based system and install a Fresh Water Telemetry System/Supervisory Control and Data Acquisition (SCADA) based system for the California Department of Corrections and Rehabilitation (CDCR), California Correctional Institution (CCI), located at 24900

Events and Seminars

APRIL 16, 2014
SPANISH LANGUAGE ENTREPRENEURIAL TRAININ <u>Location:</u> Lancaster, CA <u>Bid Date:</u> 4/16/14 6:00PM Fee:FREE The City of Lancaster, Board of Equalization (BOE) Board Member George Runner, the Small Business Devel Center (SBDC) & Wells Fargo Bank, have partnered to pre sent a Small Business Training Seminar for our Spanish speaking entrepreneurs in the Antelope Valley. <u>Duration:</u> 06:00PM-09:0PM SBDC LA Regional Network, 44055 Sierra Highway, Lancaster, CA, 93534, Luis Garibay, (661)723-6110, Fax (562)938-5030 lgaribay@cityoflancasterca.org

A QUANTUM LEAP TO SUCCESS - PART 2
Location: Los Angeles, CA
Bid Date: 4/16/14 6:00PM
Fee:\$60.00
The art of mind development, prepares you for owning and operating a successful business. Includes discussi- ons on entrepreneurship, motivation, planning, skill assessment and goal setting.
Duration: 06:00PM-09:0PM
SBDC LA Regional Network, 3255 Wilshire Blvd #1501,
Los Angeles, CA, 90010, Business Planning,
(866)301-9989, Fax (562)938-5030
sbdc.contact@pcrcorp.org

THE POWER OF EMAIL MARKETING
Location: Sylmar, CA
Bid Date: 4/16/14 9:00AM
Fee:FREE
Email is still the number one form of communication as email marketing is a powerful, cost-effective marketing tool which will help you grow your business, build stro nger relationships with your clients & get more referra ls. This comprehensive workshop gives you an in-depth knowledge of the tools, features, & techniques of Email Marketing with Constant Contact. YouNll leave ready to create professional-looking email communications that get real results.
Register online at:
<http://tinyurl.com/Email-Marketing-SFV-041614>
Duration: 09:00AM-11:00AM
SBDC LA Regional Network, 12669 Encinitas Ave, Sylmar,
CA, Nick Cavarra, (562)938-5020, Fax (562)938-5030

APRIL 17, 2014
BUSINESS LICENSES, <u>Location:</u> Hawthorne, CA <u>Bid Date:</u> 4/17/14 3:00PM Fee: FREE Business Licenses, Corporations & LLC's ne of the first decisions that you will have to make as a busi- ness owner is how the company should be structured. This decision will have long-term implications, so consult with an accountant & attorney to help you select the form of owner- ship that is right for you. In making a choice, you will want to take into account thefollowing: Your vision regarding the size and nature ofyour business. Number of employees. Type of business operation. Legal restrictions. The level of control you wish to have. The level of "stucture" you are willing to deal with. The businessNs vulnerability to lawsuits. Tax implications of the different ownership structures. Expected profit (or loss) of the business and capital needs. Whether or not you need to re-invest earnings into the business. Length of business operation. This session will educate you on the permit process & review how to apply for the permits needed to operate a business. Business licensing requirements will be reviewed along with a brief discussion on the implications of legal structure. The workshop is led by a business attorn ey so please be prepared with your questions. <u>Duration:</u> 03:00PM-05:0PM SBDC LA Regional Network, 13430 Hawthorne BLvd, Hawthorne, CA, 90250, Daniel Hancuff, (310)973-3177, Fax (562)938-5030

GET YOUR BUSINESS ONLINE
Location: Long Beach, CA
Bid Date: 4/17/14 12:00PM
Fee:\$20.00

Get Your Business Online: Understanding Your Business Website
Duration: 12:00PM-02:0PM
SBDC LA Regional Network, (562)938-5020,
Fax (562)938-5030

LEGAL: INC., LLC, DBA..
Location: Long Beach, CA
Bid Date: 4/17/14 7:00PM
Fee: \$25.00
Legal: Inc. LLC, DBA. Which is best for you?
This workshop will give you a basic understanding of the benefits and risks of becoming a Corporation, LLP or LLC, Sole Proprietorship, or Partnership
Duration: 07:00PM-09:30PM
SBDC LA Regional Network, 3171 S Bundy Dr # 228,
Long Beach, CA, 90066, Robert Klepa, (310)973-3177,
Fax (562)938-5030

APRIL 18, 2014
GROW YOUR BUSINESS <u>Location:</u> Los Angeles, CA <u>Bid Date:</u> 4/18/14 9:00AM Fee: \$20.00 Constant Contact: Grow Your Business with Email & Soci- al Media This workshop is designed to give small businesses & no nprofit organizations some simple ideas for growing their organizations using email marketing & social med- ia. Topics include what to write about, how to get more people to stop and read your messages and how to get more action, or reaction, to your messages and offers. <u>Duration:</u> 09:00PM-12:30PM SBDC LA Regional Network, 3171 S Bundy Drive # 121, Los Angeles, CA, 90066, (310)973-3177, Fax (562)938-5030 workshops@smcsbdc.org

EMPLOYEE OR INDEPENDENT CONTRACTOR
Location: Los Angeles, CA
Bid Date: 4/18/14 10:00AM
Fee: FREE
EDD: Employee or Independent Contractor Tax Seminar
This free seminar presented by the California EDD will show you how to distinguish between an employee and an independent contractor.
Duration: 10:00AM-01:00PM
SBDC LA Regional Network, 3171 S Bundy Drive # 121,
Los Angeles, CA, 90066, (310)973-3177,
Fax (562)938-5030

APRIL 19, 2014
TEDX - COC <u>Location:</u> Santa Clarita, CA <u>Bid Date:</u> 4/19/14 9:00AM Fee: \$20.00 Students, \$50.00 General Public <u>Duration:</u> 09:00AM-03:00PM SBDC LA Regional Network, 26455 Rockwell Canyon Rd, Santa Clarita, CA, 91355, (562)393-8502, Fax (562)938-5030 tedxcollegeoffhecayons@gmail.com

APRIL 21, 2014
GUIDED BUSINESS PLAN <u>Location:</u> Los Angeles, CA <u>Bid Date:</u> 4/21/14 10:00AM Fee:\$60.00 <u>Duration:</u> 10:00AM-01:00PM SBDC LA Regional Network, 3255 Wilshire Blvd #1501, Los Angeles, CA, 90010, Business Planning, (866)301-9989, Fax (562)938-5030 sbdc.contact@pcrcorp.org

APRIL 22, 2014
KEYS TO THE SBA LOAN PROCESS <u>Location:</u> Culver City, CA <u>Bid Date:</u> 4/22/14 9:00AM Fee:\$10.00 This workshop will cover the hidden factors of getting an SBA-backed loan. <u>Duration:</u> 09:00AM-11:30AM SBDC LA Regional Network, 6000 Sepulveda Blvd # 126,

Business Toolkit

New Business Ideas for the Budding Entrepreneur

By Leo Sun

Many employees going through the day-to-day grind of their unsatisfying work dream of being entrepreneurs, to finally have that business epiphany on how to entwine their ideas together into a profitable business model. For most individuals, however, that dream is just that and nothing more, and many ideas are left half-baked and abandoned, never to be visited upon again. How did today's successful entrepreneurs manage get their foot out of the door and risk it all to build successful enterprises? How did they gain the business acumen necessary to sniff out and follow an idea, and build upon it? Legendary investor Jim Rogers, who retired at 37, once traveled the world by motorcycle and Mercedes in search of business ideas. Steve Jobs once worked out of his parents' garage building the future of computing. Do you, as a potential small business owner, have what it takes to search for that perfect idea and preach it to the world? Here are some things to consider about yourself:

- Do you dream of financial independence, to be free from corporate strings and monthly salaries, to be in total control of your monthly income?
- Do you read up on market trends, and stay up to date on recent developments?
- Are you willing to travel to far-off lands far outside your established comfort zone, in order to research potential markets?
- Do you have enough cash in the bank to meet your expenses, in unpaid months?
- Do you have enough cash to invest in a new business?
- Is your family supportive of your decision to pursue your dream?
- Will your family time be impacted by your new venture?

An old saying tells us that you can never be truly motivated to pursue your next goal until you quit your current, comfortable job. With comfort often comes decreased motivation and drive, which will not help you move to the next level. While financial security is important, with it comes apathy and with that, years pass, straight into your retirement. Of course, you should have a well-planned idea of where you're headed before you quit your job, but once you do, don't look back.

Look forward and start looking for ways to implement your ideas. While certainly no one expects you to follow in Jim Roger's globetrotting footsteps, here are some places where you can start digging for ideas:

- **BRIC Markets.** Brazil, Russia, India and China are widely forecast to become the economic powerhouses of the 21st century. China has already become the second largest economy in the world. Many of the companies in the these nations, especially small businesses, operate in highly competitive environments that weed out the losers practically overnight. Many of these ideas, such as China and India's ultra-budget auto businesses, have market potential in the West but have yet to be tapped effectively. Read up on foreign businesses to gain insight on what businesses work universally.
- **Build a global business network.** It's the 21st century, so there's no excuse to not take full advantage of the Internet and social networking to build your business contacts across the globe as far as you can.
- **Read, read, read!** Although this requires actively weeding out the hype from the facts, business magazines and websites can still be valuable sources of business ideas.
- **Market Currents.** Even if you are not an active stock trader or investor, following the stock market on a daily basis can educate you on the state of commodities (a crucial factor in many businesses), the state of world markets, world currencies and profitable sectors and businesses. Stock investing is



BRIC Markets. Brazil, Russia, India and China are widely forecast to become the economic powerhouses of the 21st century.

also good practice for picking profitable ventures.

- **Untapped Markets.** New businesses often produce a product that a market has no need for, simply because its a cheap and easy solution, pray and throw it into a crowded market where it is swallowed up whole. Tread where others have not.
- **Patented Products.** We can't all be inventors, but if you are, patenting your product will immediately erect high barriers for your competition.
- **Existing Companies.** Research companies, both good and bad, and see the choices that have driven them to the top or sunk them to the bottom.
- **Investing Partners.** While it may certainly be a gung-ho move to go at it alone, you may be better off finding several business partners who

can share insights and capital, and who can keep you in line. However, pick carefully. As with any group effort, the decision making process gets complicated exponentially with each additional partner.

- **Market Research.** Conducting your own market research to thoroughly analyze local and global markets can help gauge the probability of your idea's success.

In the end, the most important thing is your determination and willingness to take a leap of faith. You can spend all your life dreaming of becoming an entrepreneur, then regret not taking the chance when you were younger, or you can spot that fleeting idea, hold onto it, and make it happen.

Source: www.businessdictionary.com

Creating a Written Business Plan

Creating and using a business plan affords you the opportunity to think through your business idea, and to track operational results against your plan. It's a valuable tool that can make a substantial difference in the success or failure of a business.

If you have ever thought about going into business for yourself, whether it's something you've always dreamed of, or just considered while having a bad day at your job, that thought represents the starting point of business planning.

If you were at all realistic, you probably also reflected on what impact such a choice would have on your personal life. A steady job probably provides you with some certainty regarding income, how you commute to and from work, and for many workers, known employee health and retirement benefits. In all likelihood, opening your own business will remove much of the certainty and routine you now rely on.

Generally, business planning is about taking your dream of self-employment and turning it

into reality. A business plan is the document you create when you take an idea for a commercial endeavor and work through all the factors that will have an impact on the startup, operation, and management of the business.

Smart entrepreneurs plan, not because accountants or business advisors tell them to, but because they understand that it increases their chances for success. Important issues are less likely to fall through the cracks with formal documentation.

Many business owners are successful without ever having created a written plan. These business owners succeeded despite the lack of a formal plan, not because of it. How much better might they have done had their good ideas been coupled with some solid planning?

New entrepreneurs have probably already taken some steps, however informal, to confirm the viability of their new business. Creating a written plan is the next logical step in that process.

Why Have a Business Plan?

Formulating a written business plan will force you to think about where you want your business to go and how you're going to get there. It will become a roadmap for you to follow as your business grows and develops.

A business plan can be assembled in any number of ways. However, some essential components should be included in any plan, which are listed below:

- **Business description.** Describe the business, including the products and services of the business.
- **Marketing plan.** Describe the target market for your product and explain how you will reach that market.
- **Financial management plan.** Detail the costs associated with operating your business and explain how you will pay those costs. Will you need financing to start the business? If so, how much?

- **Operations management plan.** Describe how you will manage the core processes of your business, including use of human resources.

A business plan can help to establish your business's credentials for purposes of obtaining bank financing or investment by future partners. A plan for an existing business may just deal with a single aspect of the business, such as a new product introduction and its impact on financial management and other ongoing operational issues.

Key questions to consider when developing your business plan include:

- What can a business plan do for you? Why go to the trouble of documenting what you know will work? What events trigger the need to create or update a plan?
- Who is your audience? How will you gather all the information that you need? What should the plan look like?

■ Continued on page 11

The 21st Century Majority: Empowering a New Nation

Continued from page 1

Award; and Greenlining Leadership Academy alumna Milicent Johnson, Director of Partnerships and Community at Peers, who was presented with our Torchbearer Award.

The day concluded with an evening reception focused on youth, and featuring moving spoken word performances by San Francisco-based Youth Speaks, which connects young people with poetry and the power of language – with vibrant results clearly on display. Our Next Generation Award

went to two Oakland-based groups: Youth Uprising, which provides comprehensive, health, wellness, educational, career, arts, and cultural programming to Alameda County youth and young adults, ages 13-24, and Youth Radio, which trains young people in media skills.

Overall, it was an exhausting but exciting day, and an important start in introducing ourselves to our new neighbors!

Source: ©2014 The Greenlining Institute.



Jimmy Carter addresses Civil Rights Summit

by Ashley Goudeau / KVUE News

A full auditorium at the Lyndon B. Johnson Presidential Library at the University of Texas at Austin welcomed the 39th President of the United States Jimmy Carter Tuesday evening.

Carter was the first of four presidents to speak at the Civil Rights Summit, which marks the 50th anniversary of the Civil Rights Act of 1964. The landmark piece of legislation outlawed discrimination based on race, ethnicity, religion or gender.

LBJ Library director Mark Updegrove interviewed Carter asking him to share his thoughts on the historic signing of the Civil Rights Act.

"My life was really shaped, perhaps as much as any other white American who ever lived, by black culture," said Carter.

Carter's father was a farmer, his mother a nurse, and he is a product of the segregated south.

"It was separate, but it wasn't equal. I grew up in a little village unincorporated named Archery Georgia, just two miles west of Plains. We were the only white family who lived there," Carter said. "All of my playmates, all of my companions in the field, the ones that I hunted with and fished with, wrestled with, fought with, loved, were black people."

That meant Carter not only witnessed but experienced discrimination.

"We had boycotts against my business. I remember one time I drove up in front of the only service station in Plains and they refused to put gasoline in my car because they considered us to be, I won't use the word, lovers of black people," Carter said.

Carter said he never met President Lyndon Johnson, who signed the Civil Rights Act into law, but he carried on his mission. It is well noted that Carter declared "the time for segregation was over" during his 1971 Georgia gubernatorial inaugural speech.

Carter's civil and human rights work has earned him numerous awards, including a Nobel Peace Prize.

In his opinion, the fight to ensure civil rights is long from over.

"We've fallen short in a lot of ways. You know, we still have gross disparity between black and white people on employment, the quality of education," said Carter. "We kind of accept self-congratulations about the wonderful 50th anniversary. Which is, which is wonderful but we feel like, you know, Lyndon Johnson did it. We don't have to do anything anymore. I think too many people are at ease with the still existing disparity."

The conversation with Carter went beyond civil rights. He talked about his love of baseball and what it was like to watch Hank Aaron beat Babe Ruth's record.

Carter touched on gay marriage. A Baptist and Sunday school teacher, Carter said members of his church and small community are gay and are welcomed. He said he follows the teachings of Saint Paul in his letter to the Galatians, that no person is greater than another. He also added that doesn't believe there is a difference in people because of their sexual orientation. He said each church should have the right to say if it accepts gay marriage, and no church should be mandated by law to change its beliefs.

Carter also talked about human rights. Carter said the worst present day human rights violation is the treatment of girls and women around the



The Civil Rights Summit at the LBJ Presidential Library in Austin, TX--Former President Jimmy Carter sat down for a conversation with Mark Updegrove, Director of the LBJ Presidential Library, on the first day of the Civil Rights Summit in Austin, TX. Tuesday evening April 8, 2014. RALPH BARRERA / Photo Pool

world who are mutilated, killed, raped and sold sexual slavery.

The president also talked about what motivates him and his work with the Carter Center, saying he has the opportunity to meet with people who are outcasts. The center has a variety of missions, from conducting elections around the world to fighting disease.

"We have such a wide range of items on our menu. We can just take the ones we want to do. We don't have to take anything we don't want to do. I'm never going to run for office again. I've got

Secret Service protection the rest of my life, and we go where we wish. We meet with whom we choose, and we say what we believe. So you see, it's a very wonderful life."

When asked what Carter would say to young people who want to make a difference the same way he has, he quoted one of his teachers Judy Coleman who said, "We must accommodate changing times but cling to principals that never change."

■ Continued on page 16

Calif. Masonry Firms in \$1.9M Settlement of Alleged False DBE Claims

By Tom Ichniowski

In a federal action involving alleged false claims on construction contracts, five California masonry subcontractors have paid the government about \$1.9 million to resolve charges that they misrepresented themselves as small disadvantaged businesses on projects for the U.S. military, the Dept. of Justice has said.

Parties to the settlement, which Justice announced on April 9, include Frazier Masonry Corp., F-Y Inc., CTI Concrete & Masonry Inc., Masonry Technology Inc., Masonry Works Inc., Russell Frazier and Robert Yowell. The settlement document lists Yowell as president of F-Y Inc.

The 19-page agreement also says the defendants' payment includes \$1,175,000 plus a share of the proceeds of the sale of Russell Frazier's house in Camarillo, Calif.

ENR phoned Frazier Masonry, based in Lancaster, Calif., seeking a reaction or comment but the person who answered the phone said the company had no comment. A call to the number listed on CTI Concrete & Masonry's web page said the number was disconnected or not in service. A call to the number on F-Y Inc.'s web page got a re-



corded message that no calls were being accepted.

At issue are contracts from 2009 to 2012 to build facilities at U.S. Marine Corps bases at Camp Lejeune, N.C., and Camp Pendleton, Calif.

The federal government alleged that the firms and their principals misrepresented to prime con-

tractors that they were small businesses.

According to the agreement, the government contends the defendants caused the prime contractors to falsely certify that masonry subcontractors F-Y, CTI Concrete & Masonry, Masonry Technology and Masonry Works were "qualified disadvantaged small businesses" for the work under the contracts.

The contracts included provisions requiring that small disadvantaged firms carry out certain shares of the dollar-amounts of the work.

DOJ said Russell Frazier earlier had pleaded guilty "in related criminal proceedings to causing false statements."

The department noted that the claims in the settlement are allegations. The settlement document states, "This agreement is neither an admission of liability by the [defendants] nor a concession by the United States that its claims are not well founded, except to the extent admitted in Russell Frazier's guilty plea."

DOJ said the settlement resolves allegations contained in two lawsuits filed by Rickey Howard, a former Frazier Masonry employee, in federal court in Raleigh, N.C.

The lawsuits were filed under the False Claims Act's whistleblower provisions, which permit individuals to sue on behalf of the federal government.

The statute also permits the government to take over the case, which it did in this instance. Howard will receive \$393,383, Justice said.

Source: Engineering News-Record

Fact Sheet: President Obama's Promise Zones Initiative



For decades before the economic crisis, local communities were transformed as jobs were sent overseas and middle class Americans worked harder and harder but found it more difficult to get ahead. Announced in last year's State of the Union Address, the Promise Zone Initiative is part of the President's plan to create a better bargain for the middle-class by partnering with local communities and businesses to create jobs, increase economic security, expand educational opportunities, increase access to quality, affordable housing and improve public safety. Today, the President announced the next step in those efforts by naming the first five "Promise Zones".

The first five Zones, located in San Antonio, Philadelphia, Los Angeles, Southeastern Kentucky, and the Choctaw Nation of Oklahoma, have each put forward a plan on how they will partner with local business and community leaders to make investments that reward hard work and expand opportunity. In exchange, these designees will receive the resources and flexibility they need to achieve their goals.

Each of these designees knows and has demonstrated that it takes a collaborative effort – between private business and federal, state, tribal and local officials; faith-based and non-profit organizations; children and parents – to ensure that hard work leads to a decent living for every American, in every community.

THE FIRST 5 PROMISE ZONES AND THEIR PLANS:

San Antonio, TX (Eastside Neighborhood)

The City of San Antonio's key strategies include:

- Focusing on job creation and training, including through a partnership with St. Philip's College, in key growth areas including energy, health care, business support, aerospace/advanced manufacturing, and construction.
- Empowering every child with the skills they need by increasing enrollment in high quality pre-K programs; installing a STEM focus in the local school district; expanding enrollment in Early College Programs; and improving adult education opportunities.

- Expanding public safety activities to facilitate neighborhood revitalization; improved street lighting and demolishing abandoned buildings; and integrated public safety activities with social resources.

Los Angeles, CA (Neighborhoods of Pico Union, Westlake, Koreatown, Hollywood, and East Hollywood)

The City of Los Angeles's key strategies include:

- Increasing housing affordability by preserving existing affordable housing and partnering with housing developers to increase the supply of affordable new housing to prevent displacement.
- Ensuring all youth have access to a high-quality education, and are prepared for college and careers through its Promise Neighborhoods initiative, by partnering with the Youth Policy Institute and L.A. Unified School District to expand its Full Service Community Schools model from 7 schools to all 45 Promise Zone schools by 2019.
- Ensuring youth and adult residents have access to high-quality career and technical training opportunities that prepare them for careers in high-growth industries through partnerships with career and technical training schools and the Los Angeles Community College District.
- Investing in transit infrastructure including bus rapid transit lines and bike lanes, and promoting transit-oriented development (TOD) that attracts new businesses and creates jobs.
- Charging its Promise Zone Director and Advisory Board with eliminating wasteful and duplicative government programs.

Philadelphia, PA (West Philadelphia)

The City of Philadelphia's key strategies include:

- Putting people back to work through skills training and adult education; classes on small business development to support entrepreneurs; loans and technical assistance for small resident-owned businesses; and the development of a supermarket providing both jobs and access to healthy food.
- Improving high-quality education to prepare children for careers, in partnership with Drexel

University and the William Penn Foundation, through increasing data-driven instruction that informs teacher professional development; developing school cultures that are conducive to teaching and learning; mentoring middle and high school youth with focus on college access and readiness; and increasing parent engagement.

- Preventing and reducing crime in order to attract new residents and long-term investments, through strategies such as focused deterrence, hot spots policing, and foot patrol.

Southeastern Kentucky (Kentucky Highlands)

In Southeastern Kentucky, the Kentucky Highlands' Investment Corps' key strategies include:

- Implementing a sustainable economic effort across eight counties in the Kentucky Highlands region, focused on diversifying Southeastern Kentucky's economy to make it more resilient
- Creating jobs and growing small businesses by leveraging \$1.3 million of private sector funds in a revolving loan fund targeted within the Promise Zone.
- Creating leadership and entrepreneur training for youth and industry-specific re-training opportunities for local skilled workforce, through the University of Kentucky Economic Development Initiative, the East Kentucky Concentrated Employment Program, and the Kentucky Highlands Investment Corporation.
- In order to ensure all youth have access to a high-quality education Berea College will run evidence-based college and career readiness programs for high school students in the Zone, while Eastern Kentucky University will expand technical education programs.

Choctaw Nation of Oklahoma

The Choctaw Nation of Oklahoma's key strategies include:

- Improving skills for tomorrow's jobs, through workforce training for skilled trades and professionals and more rigorous summer and after-school programs.
- Leveraging its role as the largest employer in southeastern Oklahoma to create a strong base

for economic revitalization by working with partners, like Oklahoma State University, Eastern Oklahoma State College, and the Kiamichi Technology Center to improve workforce training for skilled trades and professionals, with a focus on providing nationally-recognized STEM certifications.

- Investing in infrastructure that lays the foundation for economic growth, including water and sewer infrastructure; these infrastructure challenges have been identified as impediments to investment in an area with otherwise strong growth potential.
- Improving educational outcomes by working across 85 school districts throughout the region to share data for continuous improvement, and bolster early literacy and parent support programs.
- Pursuing economic diversification by utilizing natural, historic, and cultural resources to support growth, including evaluation of market capacity for local farmers' markets, as well as implementation of technology-enhanced "traditional" farming and ranching, and large-scale greenhouses and specialized training in business plan development, marketing, and financing to support the development of women-owned businesses in the Promise Zone.

THE PROMISE ZONES INITIATIVE

The five Promise Zones announced today are part of the 20 that will be announced over the next three years. These unique partnerships support local goals and strategies with:

- **Accountability for Clear Goals:** Each Promise Zone has identified clear outcomes they will pursue to revitalize their community, with a focus on creating jobs, increasing economic activity, improving educational opportunities, increasing access to quality, affordable housing and reducing violent crime. All Promise Zones will continuously track those outcomes, and have committed to sharing data across their community partners (private-sector, non-profits, federal, state, and local agencies, etc.) so that each partner can work towards improvement and accountability. The Administration will work with the Promise Zones and third party experts to track progress and evaluate results.
- **Intensive Federal Partnership:** Modeled after the Administration's successful Strong Cities Strong Communities and Strike Force for Rural Growth and Opportunity initiatives, which have created unique partnerships between local stakeholders and the federal government, these first five Promise Zones will benefit from intensive federal support at the local level to help them implement their economic and community development goals.
- **Help Accessing Resources:** Where necessary to achieve their goals, Promise Zones will get priority and be able to access federal investments that further the goals of job creation, additional private investment, increased economic activity, improved educational opportunity, and reduction in violent crime.
- **National Service:** Each Promise Zone will be provided five full-time AmeriCorps VISTA members to support their strategic plan. These VISTAs will recruit and manage volunteers, and strengthen the capacity of Promise Zones to expand economic opportunity.
- **Investing in What Works:** In order to be designated as a Promise Zone, these five communities have already demonstrated that they are pursuing strategies that have data proving their effectiveness. This same data will also help direct future federal investments to these Zones.

Cutting Taxes for Businesses: Finally, President Obama has proposed, and called on Congress to act, to cut taxes on hiring and investment in areas designated as Promise Zones – based upon the proven model of Empowerment Zones tax credits – to attract businesses and create jobs.

Source: The White House

Public Legal Notices

UNIVERSITY OF CALIFORNIA
SANTA CRUZ

ADVERTISEMENT FOR BIDS

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

**College Nine - Social Sciences One Anthropology Department Wet Lab Expansion
Rooms 337,339,340,341,343,449
Project Number: 5520**

Description of Work: The project will remodel rooms on the third and fourth floors of the Social Sciences I Building. This approximately 1,550 sq. ft. remodel project will create a new research facility and converts an existing research facility to wet lab standards.

Procedures: Bidding documents will be available at ucscplanroom.com for viewing and free download after 1:00 PM Friday, April 11, 2014.

Checks for deposit will be required in the amount of \$100.00 per set of Bidding Documents. Checks are to be made payable to: "U.C. Regents".

Bidders must attend a mandatory Pre-Bid Conference and mandatory Pre-Bid Job Walk on **Monday, April 14, 2014** beginning promptly at **1:00 PM**. Participants shall meet at the Office of Physical Planning and Construction, 1156 High Street, Barn G, Contracts Trailer Santa Cruz Campus. 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. For further information, contact University's Representative Christy Ishimine-Hatfield at 831-459-4360.

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
831-459-5540

Bid Deadline: Sealed bids must be received on or before **Friday, May 2, 2014 at 3:00 PM**.

Bid Security in the amount of 10% of the Lump Sum Base Bid shall accompany each Bid. The surety issuing the Bid Bond shall be, on the Bid Deadline, an admitted surety insurer (as defined in California Code of Civil Procedure Section 995.120).

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: **B – General Building Contractor.**

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 rates 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.

Estimated construction cost: **\$381,000.00**

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA
University of California, Santa Cruz
March 2014

UNIVERSITY OF CALIFORNIA
SANTA CRUZ

ADVERTISEMENT FOR BIDS

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

**OAKES COLLEGE –
BUILDING A AND B RE-ROOF
Project Number: 3700-040**

Description of Work: Removal of built up roof, repair deficiencies, install new T.P.O roof.

Procedures: Bidding documents will be available at 1:00 PM, Monday, April 14, 2014, and will be available for viewing and download at ucscplanroom.com

Bidders must attend a mandatory Pre-Bid Conference and mandatory Pre-Bid Job Walk on **Tuesday, April 15, 2014** beginning promptly at **10:00 AM**. Participants shall meet at the Office of Physical Planning and Construction, 1156 High Street, Barn G, Contracts Trailer Santa Cruz Campus. 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. For further information, contact University's Representative Art Wellersdick at 831-459-2644.

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
831-459-5540

Bid Deadline: Sealed bids must be received on or before **Wednesday, April 23, 2014 at 3:30 PM**.

Bid Security in the amount of 10% of the Lump Sum Base Bid shall accompany each Bid. The surety issuing the Bid Bond shall be, on the Bid Deadline, an admitted surety insurer (as defined in California Code of Civil Procedure Section 995.120).

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: **C39 – Roofing Contractor.**

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 rates 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.

Estimated construction cost: **\$200,000**

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA
University of California, Santa Cruz
March 2014

UNIVERSITY OF CALIFORNIA
SANTA CRUZ

ADVERTISEMENT FOR BIDS

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

**EARTH AND MARINE SCIENCES –
ACID LAB RENOVATIONS 5TH FLOOR
Project Number: 5200-036**

Description of Work: The project will renovate lab and spaces on the fifth floor of the Earth & Marine Sciences Building. The approximately 2,350 sq. ft. renovation project includes replacement and refurbishment of lab facilities including fume hoods, doors and hardware, sinks and counters, all surfaces, fixtures, utilities and infrastructure.

Procedures: Bidding documents will be available at ucscplanroom.com for viewing and free download after 1:00 PM, April 11, 2014.

Bidders must attend a mandatory Pre-Bid Conference and mandatory Pre-Bid Job Walk on **Monday, April, 14 2014** beginning promptly at **11:00 AM**. Participants shall meet at the Office of Physical Planning and Construction, 1156 High Street, Barn G, Contracts Trailer Santa Cruz Campus. 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. For further information, contact University's Representative Christy Ishimine-Hatfield at 831-459-4360.

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
831-459-5540

Bid Deadline: Sealed bids must be received on or before **Friday, May 2, 2014 at 3:30 PM**.

Bid Security in the amount of 10% of the Lump Sum Base Bid shall accompany each Bid. The surety issuing the Bid Bond shall be, on the Bid Deadline, an admitted surety insurer (as defined in California Code of Civil Procedure Section 995.120).

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: **B – General Building Contractor.**

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 rates 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.

Estimated construction cost: **\$350,000.00**

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA
University of California, Santa Cruz
March 2014

UNIVERSITY OF CALIFORNIA
SANTA CRUZ

ADVERTISEMENT FOR BIDS

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

**COLLEGE 8 APARTMENTS
DRYROT REPAIRS
Project Number: 5300-036**

Description of Work: Repair dryrot, new flashings, paint entire exposure of building.

Procedures: Bidding documents will be available at ucscplanroom.com for viewing and free download after 1:00 PM Wednesday, May 7, 2014.

Bidders must attend a mandatory Pre-Bid Conference and mandatory Pre-Bid Job Walk on **Thursday, May 8, 2014** beginning promptly at **2:00 PM**. Participants shall meet at the Office of Physical Planning and Construction, 1156 High Street, Barn G, Contracts Trailer Santa Cruz Campus. 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. For further information, contact University's Representative Art Wellersdick at 831-459-2644.

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
831-459-5540

Bid Deadline: Sealed bids must be received on or before **Thursday, May 15, 2014 at 10:00 AM**.

Bid Security in the amount of 10% of the Lump Sum Base Bid shall accompany each Bid. The surety issuing the Bid Bond shall be, on the Bid Deadline, an admitted surety insurer (as defined in California Code of Civil Procedure Section 995.120).

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: **B – General Building Contractor.**

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 rates 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.

Estimated construction cost: **\$120,000.00**

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA
University of California, Santa Cruz
March 2014

Business Plan

■ Continued from page 7

- How will you organize and present your plan? What documents will you include, and what will each provide to a reader?
- How do real world results compare to the plan? What will you do when things go wrong or the unexpected occurs?

- What would sample plans for a manufacturing company, a service provider, and a retailer look like?

Source: <http://www.bizfilings.com>

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Public Legal Notices

UNIVERSITY OF CALIFORNIA
SANTA CRUZ

ADVERTISEMENT FOR BIDS

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

**CROWN MERRILL APARTMENTS –
BUILDINGS 1, 3,13 AND 15
ROOF REPLACEMENT
Project Number: 2300-154**

Description of Work: Roofing

Procedures: Bidding documents will be available at 1:00 PM, April 14, 2014, and will be available for viewing and download at ucseplanroom.com

Bidders must attend a mandatory Pre-Bid Conference and mandatory Pre-Bid Job Walk on **Tuesday, April 15, 2014** beginning promptly at **2:30 PM**. Participants shall meet at the Office of Physical Planning and Construction, 1156 High Street, Barn G, Contracts Trailer Santa Cruz Campus. 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. For further information, contact University's Representative Art Wellersdick at 831-459-2644.

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
831-459-5540

Bid Deadline: Sealed bids must be received on or before **Wednesday, April 23, 2014 at 3:00 PM**.

Bid Security in the amount of 10% of the Lump Sum Base Bid shall accompany each Bid. The surety issuing the Bid Bond shall be, on the Bid Deadline, an admitted surety insurer (as defined in California Code of Civil Procedure Section 995.120).

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: **C39 – Roofing Contractor**.

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 rates 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.

Estimated construction cost: **\$240,000**

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA
University of California, Santa Cruz
March 2014

UNIVERSITY OF CALIFORNIA
SANTA CRUZ

ADVERTISEMENT FOR BIDS

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

**Stevenson College Residence Hall Building 1 and
8 Porch Repairs
Project Number: 1700-140**

Description of Work: Remove rotted framing on 4 porches, Improve drainage and buildback.

Procedures: Bidding documents will be available at ucseplanroom.com for review and free download on Friday, April 18, 2014.

Bidders must attend a mandatory pre-bid conference at **Monday, April 21, 2014 at 1:00 PM** in the PP&C Conference Room.

Bids will be received only at: PHYSICAL PLANNING AND CONSTRUCTION, CONTRACTS OFFICE, UNIVERSITY OF CALIFORNIA, SANTA CRUZ, 1156 HIGH STREET, SANTA CRUZ, CA 95064, Bid Deadline: **Sealed bids must be received on or before 3:00 PM, Thursday May 1, 2014**

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**

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.

Estimated construction cost: **\$100,000**

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA
University of California, Santa Cruz
March 2014



CALIFORNIA LOTTERY
Invitation for Bid #50005
Security System Services

The California Lottery (Lottery) is releasing Invitation for Bid (IFB) #50005 to invite bid responses from qualified Bidders capable of providing complete and comprehensive security system services, including but not limited to, preventive maintenance, new installations, emergency services and equipment repairs on a statewide basis. This solicitation is open to all Bidders who, at the time of bid submission, meet the minimum Bidder qualifications outlined in the IFB.

To view the IFB document and see all of the specifications the IFB is available to download exclusively on the Lottery website at www.calottery.com under "Vendors."
The Lottery will not distribute paper copies of the RFP.

UNIVERSITY OF CALIFORNIA
SAN FRANCISCO

ADVERTISEMENT FOR BIDS

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

**GENENTECH HALL PENTHOUSE
FILTER BANK REPLACEMENT
Project No.: M3647 / Contract No.: SL0271
UNIVERSITY OF CALIFORNIA,
SAN FRANCISCO**

DESCRIPTION OF WORK:

Remove existing filters behind exterior louvers at the penthouse level and install new filter banks. Thoroughly clean existing louver condensate drain pan and unclog existing drain holes and clean corroded louver support steel members and paint with two coats of galvanized paint. Remove badly corroded portion of louver support steel member and replace with new and mechanically attach with remaining steel members. Replace all corroded louver attachment clips to concrete curb and thoroughly clean existing louver drain pans.

BIDDER QUALIFICATIONS: To be eligible for consideration of award, bidders must have the minimum experience set forth in the Supplementary Instructions To Bidders. Bidders must submit qualification documents as via the online Supplier Registration and Sourcing (SRS) system with the Bid Form.

PROCEDURES:

Bidding Documents will be available beginning **April 9, 2014 at 10AM** by requesting via e-mail to RFx@ucsf.edu with the following information: Company name, address, phone and fax nos. **Please reference Project No. M3647** in the subject line. You will be sent an email with a link to register with the UC Supplier Registration and Sourcing (SRS) system in order to obtain the bidding document.

Bidders must attend a mandatory pre-bid conference at **10:00 AM, April 16, 2014**. For details, see <http://www.cpfm.ucsf.edu/contracts/index.htm>

(Use the same website above to view complete Advertisement for Bids - Project Bidding Information).

Sealed bids must be received on or before **3:00 PM, April 25, 2014** using the UC SRS system accessible through <https://suppliers.scquest.com/UCOP/>. Bids will be opened at **3:05 PM** at Minnesota St. Finance Service Center, University of California, Can Francisco, 654 Minnesota Street, 2nd Floor, San Francisco, CA 94107. Phone: (415) 476-5343.

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

LICENSE CLASSIFICATION:
General Building Contractors

LICENSE CODE: B

ESTIMATED CONSTRUCTION COST:
\$350,000

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA
University of California, San Francisco
April, 2014

CALIFORNIA STATE UNIVERSITY
STANISLAUS

**CENTRAL PLANT COOLING TOWER
REPLACEMENT, PROJECT NUMBER 8408
CSU STANISLAUS
ONE UNIVERSITY CIRCLE
TURLOCK, CA 95382**

The Trustees of the California State University will receive sealed bid proposals in room MSR290 at the above address, for furnishing all labor and materials for construction of the Central Plant Cooling Tower Replacement **Project Number 8408**, for the CSU Stanislaus, campus.

Proposals will be received in the above-mentioned room until 2:00 p.m. on May 1, 2014 in accordance with the contract documents, at which time the proposals will be publicly opened and read.

In general, the work consists of replacing a cooling tower in accordance with the plans and specifications prepared by P2S Engineering, telephone: (818) 585-1796. Plans and specifications may be seen at the office of the University and Plan Rooms. Engineer's construction estimate is \$830,000.

Plans and specifications will be available for review and purchase after April 10th by requesting them from ARC by going to www.e-ARC.com/ca/modesto then clicking on "Public Planroom" or by calling the ARC Modesto location at, (209) 524-2924 asking for the PlanWell Department. Plans and specifications cost approximately \$100.00 per set plus tax and shipping payable to ARC and are non-refundable.

Each bidder offering a proposal must comply with bidding provisions of Article 2.00 et seq. of the Contract General Conditions. The bidder should familiarize himself with all the provisions of the Contract General Conditions and Supplementary General Conditions, especially Article 2.02, regarding the necessity to prequalify with the Trustees ten (10) business days prior to the bid date.

Bidders must be prequalified with the Trustees. Prequalification of Prospective Bidders, Form 703.11 can be downloaded from the internet at http://www.cal-state.edu/cpdc/cm/contractor_prequal_bidders.shtml.

This project is a public works project and is subject to prevailing wage rate laws (see Contract General Conditions, Article 4.02-c).

A mandatory pre-bid walkthrough has been scheduled for Thursday, April 17, 2014 at 10:00 am. Interested bidders should assemble at the Mary Stuart Rogers Building, conference room MSR130 on the campus.

The Trustees require the successful bidder to achieve three percent (3%) DVBE participation in contracting construction projects as established in the bidding documents, and this must occur prior to the bid opening.

It will be the responsibility of each bidder to obtain a bid proposal package in sufficient time to fulfill requirements therein. Bid proposal packages are obtainable only by **prequalified** contractors, licensed in the State of California with an C20 license, and the bid packages must be requested from the Trustees, located at CSU Stanislaus, One University Circle, Turlock CA 95382; Attention: Debbie DaRosa, (209) 667-3987.



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Fictitious Business Name • Abandonment

<div><div>FICTITIOUS BUSINESS NAME STATEMENT</div><div>File No. A-0357650-00</div><div>Fictitious Business Name(s): Chino Address 3198 16th Street, San Francisco, CA 94103 Full Name of Registrant #1 Chino-American, LLC (CA) Address of Registrant #1 741 Valencia Street, San Francisco, CA 94110 This business is conducted by A Limited Liability Company. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on Not Applicable Signed: Michael Garcia This statement was filed with the County Clerk of San Francisco County on 4/4/2014. Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law Filed: Melissa Ortiz Deputy County Clerk 4/4/2014 4/10/14 + 4/17/14 + 4/24/14 + 5/1/14</div></div>	<div><div>FICTITIOUS BUSINESS NAME STATEMENT</div><div>File No. A-0357189-00</div><div>Fictitious Business Name(s): Ernesto's Pro Tailoring Shop Address 870 Market Street Suite 418 San Francisco, CA 94102 Full Name of Registrant #1 Oyungerel Lkhagvadorj Address of Registrant #1 1448 Madison Street #106 Oakland, CA 94612 This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 12/2/2013 Signed: Oyungerel Lkhagvadorj This statement was filed with the County Clerk of San Francisco County on 3/17/2014. Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law Filed: Morgan Jaldon Deputy County Clerk 3/17/2014 3/20/14 + 3/27/11 + 4/3/11 + 4/10/14</div></div>	<div><div>FICTITIOUS BUSINESS NAME STATEMENT</div><div>File No. A-0357081-00</div><div>Fictitious Business Name(s): Fire Up Clothing Address 408 Jersey Street, San Francisco, CA 94114 Full Name of Registrant #1 Dominic Antonio Ferrey Address of Registrant #1 408 Jersey Street, San Francisco, CA 94114 Full Name of Registrant #2 Dominic Antonio Ferrey Address of Registrant #2 538 De Flores Circle, Rio Vista, CA 94571 This business is conducted by A General Partnership. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 3/10/2014 Signed: Dominic Ferrey This statement was filed with the County Clerk of San Francisco County on 3/10/2014 Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law Filed: Jennifer Wong Deputy County Clerk 3/10/2014 4/03/14 + 4/10/14 + 4/17/14 + 4/24/14</div></div>	<div><div>FICTITIOUS BUSINESS NAME STATEMENT</div><div>File No. A-0357029-00</div><div>Fictitious Business Name(s): N&N Cleaning Address 514 Cambridge St, San Francisco, CA 94134 Full Name of Registrant #1 Edwin Ortiz Address of Registrant #1 514 Cambridge St, San Francisco, CA 94134 Full Name of Registrant #2 Carlos Ortiz Address of Registrant #2 514 Cambridge St, San Francisco, CA 94134 This business is conducted by A General Partnership. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 3/7/2014 Signed: Edwin Ortiz This statement was filed with the County Clerk of San Francisco County on 3/7/2014. Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law Filed: Jeanette Yu Deputy County Clerk 3/7/2014 3/27/14 + 4/03/14 + 4/10/14 + 4/17/14</div></div>	<div><div>FICTITIOUS BUSINESS NAME STATEMENT</div><div>File No. A-0357255-00</div><div>Fictitious Business Name(s): Thinker's Cafe Address 1631 20th Street, San Francisco, CA 94107 Full Name of Registrant #1 Jenny D. Phreab Address of Registrant #1 1631 20th Street, 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 N/A Signed: Jenny D. Phreab This statement was filed with the County Clerk of San Francisco County on 3/19/2014. Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law Filed: Morgan Jaldon Deputy County Clerk 3/19/2014 3/27/14 + 4/03/14 + 4/10/14 + 4/17/14</div></div>	<div><div>FICTITIOUS BUSINESS NAME STATEMENT</div><div>File No. A-0357595-00</div><div>Fictitious Business Name(s): Uhandy LLC Address 1265 Jackson Street, San Francisco, CA 94109 Full Name of Registrant #1 Uhandy LLC (CA) Address of Registrant #1 1265 Jackson Street, San Francisco, CA 94109 This business is conducted by A Limited Liability. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 4/2/2014 Signed: Ghani Bouhadra This statement was filed with the County Clerk of San Francisco County on 4/3/2014. Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law Filed: Jacob Gosline Deputy County Clerk 4/3/2014 4/10/14 + 4/17/14 + 4/24/14 + 5/01/14</div></div>
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<div><div>FICTITIOUS BUSINESS NAME STATEMENT</div><div>File No. A-0357718-00</div><div>Fictitious Business Name(s): Garavogue Plumbing Address 707 Arguello Blvd #305, San Francisco, CA 94118 Full Name of Registrant #1 Garry Colleran Address of Registrant #1 707 Arguello Blvd #305, San Francisco, CA 94118 This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 5-31-13 Signed: Garry Colleran This statement was filed with the County Clerk of San Francisco County on 4/9/2014. Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law Filed: Melissa Ortiz Deputy County Clerk 4/9/2014 4/10/14 + 4/17/14 + 4/24/14 + 5/1/14</div></div>	<div><div>ABANDONMENT OF FICTITIOUS BUSINESS</div><div>STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME</div><div>File No. 2011 0337040-00</div><div>The registrant(s) listed below have abandoned the use of the fictitious business name(s): 1.) Carnaval City Located at 677 A San Jose Avenue, San Francisco, CA 94110 This fictitious business name was filed in the County of San Francisco on 7/20/2011 under file #2011 0337040-00. Name and address of Registrants (as shown on previous statement) Full Name of Registrant #1 Cecilia Galvan 677 A San Jose Avenue, San Francisco, CA 94110 This business was conducted by a AN INDIVIDUAL Signed: Cecilia Galvan This statement was filed with the County Clerk of San Francisco County on 3/27/2014 Filed: Guillermo Sandoval Deputy County Clerk 3/27/2014 3/27/14 + 4/03/14 + 4/10/14 + 4/17/14</div></div>	<div><div>CHANGE OF NAME</div><div>CHANGE OF NAME</div><div>ORDER TO SHOW CAUSE FOR CHANGE OF NAME CASE NO. CNC 14-550197</div><div>PETITIONER OR ATTORNEY Michelle Samenfeld 1267 Filbert St #6 San Francisco, CA 94109</div><div>TO ALL INTERESTED PERSONS: 1. Petitioner Michelle Julchen Samenfeld for a decree changing names as follows: Michelle Julchen Samenfeld changed to Michelle Julchen Zeratsky 2. THE COURT ORDERS that all persons interested in this matter shall appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. NOTICE OF HEARING Date: May 20, 2014 Time: 9:00 AM Dept.: 514 Room: 5th Floor 3. A copy of this Order to Show Cause shall be published in Small Business Exchange, at least once each week for four successive weeks prior to the date set for hearing on the petition in the Small Business Exchange newspaper of general circulation, printed in this county. SUPERIOR COURT OF CALIFORNIA, COUNTY OF SAN FRANCISCO 400 MCALLISTER STREET SAN FRANCISCO, CA 94102 DEBORAH STAPPE, Clerk DATED - March 14, 2014 3/20/14 + 3/27/14 + 4/03/14 + 4/10/14</div></div>
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Access to Capital

SMALL & MINORITY BUSINESS

Key Democrats Backed Troubled CertusBank's Charter Bid

by Chris Cumming and Andy Peters

At the height of the financial crisis, the founders of the now troubled CertusBank managed to outmaneuver dozens of other groups and obtain a federal charter to buy failed banks. It turns out that Certus' backers received support in their successful bid from Reps. Barney Frank, Maxine Waters and nine other Democratic members of the U.S. House of Representatives.

The politicians made their pitch for Certus via a July 30, 2010 letter obtained by American Banker under a Freedom of Information Act request. Addressed to Federal Reserve Chairman Ben Bernanke, Comptroller of the Currency John Dugan and Federal Deposit Insurance Corp. Chairman Sheila Bair, the letter sought "prompt review and action" in response to the Certus group's application. (The group applied for a charter as Blue Ridge Holdings and later changed its name to CertusHoldings.)

At the time the letter was written, Certus was one of dozens of groups seeking permission to buy failed banks with the government's assistance. The Congressional letter supporting Certus was signed by eleven Democratic members of the U.S. House of Representatives Committee on Financial Services. All three recipients were Republicans. It emphasized the extensive banking experience and personal integrity of Certus' four founders and stated that approval of their application would promote diversity in the banking industry.

The Certus founders "are of unquestioned character and reputation, each with long and wide-ranging experience in various aspects of banking and other financial services," the House members said.

The Certus group "would become the highest capitalized minority-owned bank in the country" if its application were approved, they state. "We,

therefore, encourage you to act expeditiously on this application which, we believe, would represent an historic and important step to further diversify" the financial services industry.

Banking regulators have a longstanding policy of encouraging minority ownership of financial institutions. However, Certus was never designated as a minority financial institution by the FDIC or OCC. Federal regulators have no policy of fostering the creation of banks that, like Certus, are managed by minorities.

Bernanke responded individually to each of the lawmakers in letters dated Aug. 12, 2010, which were acquired through the FOIA. In them, he stated that the Federal Reserve Board was "working closely" with the OCC and FDIC to "resolve outstanding issues" related to the group's application. (A copy of Bernanke's letter to Barney Frank, the contents of which were identical those sent to the 10 other lawmakers, is here. The FDIC and OCC have not responded to FOIA requests similar to the one sent to the Federal Reserve. All three regulators declined to comment on matters relating to Certus, citing legal restrictions on discussing specific open and operating banks.

Limited Shelf Space

It is not clear that the legislators' letter had any influence on regulators' decision to allow Certus to form a bank. It does, however, raise the prospect that political intervention did influence the process.

What is known is that the OCC granted Certus preliminary approval to form a bank less than three months after its Congressional backers made their request. Certus was one of just five national banks created through the shelf-charter system in the years after the crisis, the OCC says.

The shelf-charter system was created during the financial crisis to allow private investors to bid for failing banks at a time when there was a shortage

of potential buyers within the banking industry. Investors, including prominent private equity and hedge funds, were drawn to the deals by the FDIC's practice of insuring against many losses at acquired institutions.

Demand for a piece of the failed-bank pie was further stoked by the FDIC's sales of IndyMac and BankUnited to investor-led groups in early 2009 on terms that proved highly lucrative for the buyers.

Certus' lead investors are four hedge funds which each took 9.9% stakes. They include Paulson Management II, namesake of the billionaire John Paulson, and BlueMountain Capital Management, which was co-founded by the former JPMorgan Chase (JPM) executive Andrew Feldstein. All told, Certus obtained \$500 million in commitments from about 25 investors in May 2010, which it would draw on as it made acquisitions.

Four years later, investors have begun to revolt. The bank has recorded pretax losses of \$115 million the last two years and recently has faced allegations of gross mismanagement, and possibly worse, as detailed in an American Banker article last month.

Among concerns outlined by one investor in a March letter to fellow shareholders are the nearly \$10 million Certus has paid to a consulting company owned by the bank's top officers — a relationship that was disclosed to investors and approved by the bank's regulators. Another concern involves Certus' use of millions of dollars for executive apartments, charter jet trips, an art collection, sporting events and sponsorships; much of it came at a time when the company was hemorrhaging cash.

The company's infrastructure investments have also drawn scrutiny. Certus opened a Greenville, S.C., headquarters late last year featuring the tall-



Bloomberg News
Reps. Maxine Waters, Barney Frank and nine others wrote regulators in 2010 that the founders of the now-troubled CertusBank were "of unquestioned character and reputation."

est touch-screen "media wall" in the United States, a 200-seat theater, a steam room and a ceiling decorated with hundreds of thousands of pennies.

Charles Williams, Certus' co-chief executive and one of the four founders, left the company on March 31. Williams' resignation came three days after American Banker reported that he had purchased an SUV from Certus for nearly \$13,000 less than its market value, and that the bank paid nearly \$146,000 to cover three months' of work by Williams' son Bryan, a recent college graduate.

Certus characterized Williams' departure as voluntary and said "he had been considering such a move for several months for personal reasons."

Certus three remaining founders are executive chairman Milton Jones, a longtime Bank of America executive, plus CEO Walter Davis and President Angela Webb, who each spent several years at Wachovia.

■ Continued on page 16

CDFI Fund Releases Interim Impact Assessment for Capital Magnet Fund

Awardees generate more than \$1 billion of investment in affordable housing and associated community and economic development

The interim impact assessment for the Capital Magnet Fund, released today by the US Department of the Treasury's Community Development Financial Institutions Fund (CDFI Fund), found that the inaugural round of 23 Capital Magnet Fund awardees disbursed over \$62.3 million and committed another \$17.7 million through 2012. This has produced a total project benefit of over \$1 billion in affordable housing and associated community and economic development projects. The 23 awardees leveraged the initial Capital Magnet Fund awards 12 times with other public and private investments in almost 7,000 affordable homes. Many Capital Magnet Fund investments are now providing housing for the nation's elderly, disabled, homeless, veterans, and others in great need.

Capital Magnet Fund award projects have been committed, started, or completed in 28 states, the District of Columbia, and Puerto Rico.

Of the total Capital Magnet Fund uses reported through 2012:

- 112 or 38 percent of projects involve multi-family projects, including new development and preservation (with and without rehabilitation). These projects received disbursements of \$53 million of CMF awards and commitments for \$14.5 million of CMF awards, generating a total of \$957 million of investment.
- 62 or 21 percent of projects involve new single-family development and preservation (with and without rehabilitation). These projects received disbursements of \$3.4 million of CMF awards and commitments for nearly \$3.5 million of CMF awards, generating a total of \$54.5 million of investment.

- 15 or 5 percent of projects involve community and economic development activities (including business finance, child care services, homeless counseling services, and healthcare). These projects used \$5.5 million of Capital Magnet Fund awards, which generated a total of almost \$53 million of investment.

- 105 or 36 percent of projects were for financial assistance to individual homebuyers. This assistance used \$353,546 of CMF awards which generated a total of \$4.2 million of investment.

On October 10, 2010, the CDFI Fund announced \$80 million in Capital Magnet Fund awards to 23 Community Development Financial Institutions (CDFIs) and qualified nonprofit housing developers. The CDFI Fund received 230 applications from organizations serving 49 states, the District of Columbia, and Puerto Rico. The amount requested totaled more than \$1 billion in grants. Of the 23 Capital Magnet Fund awardees,

13 were nonprofit housing organizations; nine were CDFIs; and one was a Tribal housing authority.

Through the Capital Magnet Fund, the CDFI Fund provides competitively awarded grants to CDFIs and qualified nonprofit housing organizations. Capital Magnet Fund awards can be used to finance affordable housing activities, as well as related economic development activities and community service facilities.

Awardees are required to leverage Capital Magnet Fund awards with other sources of capital. The leveraged amount is required to be at least 10 times the amount of the award. Awardees must commit their Capital Magnet Fund awards for use within two years, and must complete projects within five years.

Source: Community Development Financial Institutions Fund

Access to Capital

SMALL & MINORITY BUSINESS

Wells Fargo Opens Command Center to Handle Surge of Social Content



Credit: Cotton Delo

By Cotton Delo

Tracks Anywhere From 2,000 to 4,000 Mentions a Day

Having some version of a social-media command center is becoming like table stakes for brands in 2014.

That's borne out by the fact that a big bank like Wells Fargo -- with a need for cautious risk assessment in its marketing activities that surpasses what a CPG or a retailer would have -- is publishing so much social content that it needs one.

While risk is a consideration for any brand that publishes on Twitter, where gaffes can go viral in minutes, a bank must be even more thorough in its vetting of social content to ensure it complies with financial rules. In that complex regulatory

environment, Wells Fargo was on track to publish 16,000 pieces of social content in the first quarter of the year.

Its command center tracks anywhere from 2,000 to 4,000 mentions a day.

The bank has a dozen people in San Francisco -- as well as a team of six in Charlotte, N.C. -- to monitor and post to social-media channels like Facebook, Twitter, LinkedIn and YouTube. (A launch on Pinterest was set for early April.) They sit in front of a bank of TV screens that broadcast mentions of the brand and how social sentiment is trending. The dress code is a lot less formal than standard banker attire; some team members were wearing jeans on a recent Wednesday morning.

Their ranks also include "social-care bankers" who have a customer-service role and help address problems that Wells Fargo customers raise on social channels. If a veteran has a service issue, they might route him or her to a Wells Fargo team focused on veterans, for example.

At their daily morning briefing, the team reviewed top headlines -- on the missing Malaysian flight, the winners of a mega-millions jackpot, and Oracle falling short of earnings expectations -- as well as top stories that were generating social-media mentions of Wells Fargo (like a New York Post piece about the bank allegedly setting up procedures to generate on-demand foreclosure papers.)

It also reviewed content in the pipeline, like posts about retirement planning and the Soldiers to Summits program (which arranges for disabled veterans to go mountain climbing.)

Virtually every piece of content needs approval, and Wells Fargo has a risk manager focused on social in place in Charlotte and is hiring another. The only posts that don't need pre-approval are simple responses from moderators of the "thank you for your post" variety, according to Renee Brown, the bank's director-enterprise social media.

History-related "throwback Thursday"-style content "doesn't require much review," she said. But anything to do with lending services and offers gets vetted by a lawyer.

The command center has already helped the bank mobilize to respond to a rumor about Wells Fargo instituting \$5 fees for domestic direct deposits that was circulating online in mid-January. The corporate communications and deposit team put together a statement for distribution on social media. When the rumor flared up again, the social team already had pre-approved content ready for responses.

"A lot of banks don't have our advantage of speed," Ms. Brown said.

People under 32 are a big focus of Wells Fargo's social-marketing efforts. Ms. Brown said the bank is trying to tackle fraught topics like debt.

It's about "how do we take topics that are stressors for people and make bite-sized content that's helpful," she said.

Link: <http://adage.com/article/cmo-strategy/risk-averse-wells-fargo-opens-social-media-command-center/292476/>

Source: Advertising Age

OCC Assesses \$25 Million Penalty Against Bank of America, N.A. and FIA Card Services, N.A.; Orders \$459.5 Million in Restitution to Customers for Unfair Billing Practices



The Office of the Comptroller of the Currency (OCC) assessed a \$25 million penalty against Bank of America, N.A., Charlotte, North Carolina, and its credit card subsidiary FIA Card Services, N.A., Wilmington, Delaware, (collectively, the bank), and ordered restitution totaling approximately \$459.5 million to 1.9 million consumer accounts.

The OCC found that the bank's billing practices violated Section 5 of the Federal Trade Commission Act, 15 U.S.C. § 45(a)(1), which prohibits unfair and deceptive acts or practices. The \$25 million civil money penalty reflects a number of factors, including the scope and duration of the violation and financial harm to consumers from the unfair practices. The penalty will be paid to the U.S. Treasury.

Consumers eligible for restitution include those who were unfairly billed for identity theft protection products marketed and sold by the bank and its vendors. The restitution ordered by the OCC will benefit consumers who enrolled in and paid for identity theft protection products between October 2000 and September 2011 but did not receive the full benefit of the products. The restitution will include the full amount paid for these products, plus any associated over-limit fees and finance charges.

The OCC order also requires the bank to improve governance of third-party vendors associated with "add-on" consumer products and submit a risk management program for "add-on" consumer products marketed or sold by the bank or its vendors.

The OCC is coordinating its action with the Consumer Financial Protection Bureau (CFPB), which also issued a separate order today against the bank based, in part, on unfair billing for identity theft protection products. The CFPB ordered the bank to pay a \$20 million civil money penalty and

ordered restitution to harmed consumers. Restitution payments made by the bank to these consumers pursuant to the OCC's order will also satisfy identical obligations required by the CFPB action.

Source: The Office of the Comptroller of the Currency (OCC)

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CertusBank's Charter Bid

■ Continued from page 14

More than two dozen senior Certus staffers have left since December 2012, including two chief financial officers, the latter of whom resigned in late February. That post remains vacant.

Experience and Connections

The four founders' extensive large-bank experience was undoubtedly key to the success of their capital raise, although none had recently been involved in operating a small institution faced with the challenges of turning around troubled franchises. Another draw emphasized by their FBR Capital Markets advisors during presentations to potential investors were the backers' political ties in Washington, according to people present at the meetings.

Those ties have been nurtured by political donations. Certus' four founding executives made \$45,000 in political contributions between 2010 and 2013. Some went to the Congressional representatives who wrote to regulators in support of the group's bid.

That includes \$10,000 for Waters' 2012 re-election campaign, according to Federal Election Commission data. Waters, now the lead Democrat on the House Financial Services Committee, did not immediately respond to a request for comment.

The bank's founders gave to the campaigns of two other lawmakers who signed the letter: \$2,000 in 2010 for Rep. Mel Watt, now head of the Federal Housing Finance Agency, and a total of \$2,750 to Rep. David Scott in 2010, 2011 and 2012. Watt declined to comment through a spokeswoman. Scott did not immediately respond to a request for comment.

The other members of the financial services committee who signed the letter are Reps. Barney Frank (formerly D.-Mass., now retired); Gregory Meeks (D-N.Y.); William Lacy Clay (D-Mo.); Al Green (D-Texas); Emanuel Cleaver (D-Mo.); Gwen Moore (D-Wis.); Keith Ellison (D-Minn.); and Andre Carson (D-Ind.).

Congressman Carson "signed this letter of support in 2010 because he, along with other members of the Financial Services Committee, wanted to ensure that a diverse pool of applicants was being considered for this program," according to an emailed statement from his spokeswoman received after the original version of this article was published. The other members of Congress who signed the letter did not respond to requests for comment.

All the signatories are Democrats and all but Frank were members of the Congressional Black Caucus at the time the letter was written. Certus paid nearly \$119,000 to fund the nonprofit Congressional Black Caucus Political Education and Leadership Institute's 2012 convention, according to internal bank documents previously cited by American Banker.

One puzzling feature of the lawmakers' letter to top regulators is its reference to the future Certus-Bank as a "minority-owned institution." Throughout its formation, Certus' business plan called for its four founders to make modest investments and hold only a small fraction of the shares; as planned, hedge funds and other investors have held majority control of the institution throughout its history.

Source: 2014 SourceMedia

Civil Rights Summit

■ Continued from page 9

Former U.S. president Bill Clinton is set to speak Wednesday, and former president George W. Bush will speak Thursday. George H.W. Bush could not attend, but he is acting as co-chair of the summit.

President Barack Obama will deliver the keynote address Thursday morning.

Other speakers include former Republican Governor Haley Barbour, San Antonio Mayor Julian Castro, rock singer Graham Nash and gospel singer Mavis Staples.

Source: ©2014 KVUE Television, Inc.

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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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