

# Wasted Wealth

**\$192.6 billion** in wealth has been lost by everyday people. If nothing is done to deal with the foreclosure crisis, another **\$221 billion** will be gone. But with the correct policies in place, we could put **\$101.7 billion** back in our pockets.

Remember those numbers. They are at the center of America's ongoing foreclosure crisis. While the Great Recession was technically declared over in 2009 and reports are surfacing that the housing market is on the mend, the new report, *Wasted Wealth: How the Wall Street Crash Continues to Stall Economic Recovery and Deepen Racial Inequity in America*, details how the foreclosure crisis is still devastating our communities and our economy to this day.

#### Highlights of the report include:

- In 2012 the foreclosure crisis continued to destroy wealth on a large scale with \$192.6 billion in wealth lost across the U.S.
- The most devastating impacts of the ongoing foreclosure crisis were in majority communities of color and racially diverse communities
- More than 13 million homes are still underwater and at risk of foreclosure and Americans stand to lose nearly \$221 billion in additional wealth from these mortgages alone.
- A strategy of principal reduction would save money for homeowners, boost the economy to the tune of \$101.7 billion, and create 1.5 million jobs

Big banks' unscrupulous lending practices caused a mass loss of homeownership and wealth in communities across the country. Communities of color, who were specifically targeted with sub-prime and high-risk loans have fared the worst. The report shows how ZIP codes with majority people of color populations saw 16 foreclosures per thousand households with an average of \$2,200 in lost wealth per household.

As Joetta Jones-Redmond of Oakland, CA shares in *Wasted Wealth*:

*I have owned my home with my husband for nearly 25 years. Throughout that time, I've always managed to make my mortgage payments — even in the roughest of times...*

*We are badly underwater. I've applied for a loan modification with principal reduction to our bank at least 10 times. We've been denied over and over again... We didn't cause this crisis, the banks did... It pains me every time I see another black family kicked out of our neighborhood by the banks. We don't want to be one of those families.*

Without proactive policy interventions, Americans stand to lose hundreds of billions more in wealth and the racial wealth gap will only continue to widen. Millions more homeowners will be foreclosed on, communities left desolated, and our country's economic progress blocked.

"Wasted Wealth" documents how principal reduction--reducing mortgages to fair market value for underwater homeowners--is the fair policy our country needs. It's impact could have far-reaching effects: from saving homeowners thousands of dollars a year, to creating 1.5 million jobs to being the needed boost our economy needs.

#### Here's more on the top-line findings:

- **The foreclosure crisis continued to destroy wealth on a large scale in 2012:** Three years after the reported end of the Great Recession, the foreclosure crisis continued to destroy wealth on a

large scale in 2012, with \$192.6 billion in wealth lost due to foreclosures across the U.S., an average of \$1,679 in lost wealth per household for each of the country's 114.7 million households.

- The most devastating impacts of the ongoing foreclosure crisis were in majority communities of color and racially diverse communities: ZIP codes with majority people of color populations saw 16 foreclosures per thousand households with an average of \$2,200 in lost wealth per household. In sharp contrast, segregated White communities experienced only 10 foreclosures per thousand households and an average wealth loss of \$1,300 per household.

- More than 13 million homes are still underwater and at risk of foreclosure and more lost wealth: For reporting ZIP codes, there are at least 13.2 million underwater mortgages (when a homeowner owes more than the home is worth) on the books.<sup>1</sup> The Congressional Budget Office estimates that 13% of underwater homeowners are already "seriously delinquent" on mortgage payments — they are foreclosures-in-waiting.<sup>2</sup> If action is not taken to prevent these mortgages from going into foreclosure, Americans stand to lose nearly **\$221 billion in additional wealth from these mortgages alone.**

- **A strategy of principal reduction would save money for homeowners, boost the economy, and create jobs:** Principal reduction — writing down underwater mortgages to current market values — would create significant savings for underwater homeowners. It would also generate new economic activity and create jobs in local economies. Using 2012 data, a principal reduction program could produce average annual savings of \$7,710 per underwater homeowner nationwide, boost the U.S. economy to the tune of **\$101.7 billion**, and create 1.5 million jobs.

Continued on page 12



## How the Wall Street Crash Continues to Stall Economic Recovery and Deepen Racial Inequity in America

### RESOLUTION 242-12

On June 28, 2012 San Francisco Board of Supervisors designated the Small Business Exchange newspaper as a minority outreach newspaper for the following communities for FY 12-13:

• AFRICAN AMERICAN • CHINESE • HISPANIC



# Small Business & Tax

## In Lawsuit against IRS, CREW Continues Battle to Close 501(c)(4) Loophole

Citizens for Responsibility and Ethics in Washington (CREW) filed a brief in *Gill v. Dep't of the Treasury*, responding to the IRS's motion to dismiss the lawsuit for lack of standing. This lawsuit, brought by CREW, former Illinois congressional candidate Dr. David Gill, and his campaign committee, challenges an IRS regulation allowing 501(c)(4) organizations to be "primarily engaged" in promoting social welfare, while the Tax Code dictates such groups be "operated exclusively" for social welfare purposes.

"For over 50 years this problem has been raised and ignored. We hope our lawsuit will finally force the IRS to fix the regulation."

During the 2012 election cycle, section 501(c)(4) groups relied on the this tax loophole to pour nearly \$255 million of anonymous money into elections. Dr. Gill in particular was targeted by the American Action Network (AAN), which spent nearly \$1.5 million to defeat him, primarily by producing advertisements that falsely accused Dr. Gill, a respected physician, of opposing Medicare. He subsequently learned the ads were funded in part by Aetna and PhRMA, most likely because Dr. Gill supports a single-payer national health care plan, which they both oppose.

"The law is clear: 501(c)(4) groups are to be operated for the sole purpose of furthering the public good, not as vehicles to funnel millions of dollars from anonymous donors into misleading vicious campaign ads," said CREW Executive Director Melanie Sloan. "For over 50 years this problem has been raised and ignored. We hope our lawsuit will finally force the IRS to fix the regulation."

The current IRS scandal directly stems from the improper regulation. While selective enforcement is inexcusable, the Inspector General found agency employees were not provided with clear criteria to determine whether applicants are involved in an acceptable level of political activity.

"The real scandal at the IRS isn't overly aggressive enforcement against 501(c)(4)s, it is under-enforcement. In this post-Citizens United world, phony non-profits can't be permitted to exploit our tax laws to allow wealthy donors and corporations to hide their political involvement. Unless courts or Congress force reforms, future problems are inevitable."



### Gill v. Dep't of the Treasury Fact Sheet

On February 19, 2013, on behalf of former congressional candidate Dr. David Gill and his campaign committee, CREW sued the IRS, challenging an IRS regulation granting tax-exempt status to organizations "primarily engaged" in promoting social welfare, even though the Tax Code requires such groups to be "operated exclusively" for social welfare purposes.

During the 2012 election cycle, § 501(c)(4) groups relied on the loophole the IRS regulation creates to pour nearly \$255 million of anonymous money into the elections. Dr. Gill in particular was targeted by the American Action Network (AAN), which spent nearly \$1.5 million to defeat his candidacy, primarily by producing advertisements that falsely accused Dr.

Gill, a respected physician, of opposing Medicare. He subsequently learned the ads were funded in part by Aetna and PhRMA, most likely because Dr. Gill supports a single-payer national health care plan, which they both oppose.

On April 22, 2013, the IRS filed a motion to dismiss the lawsuit, claiming neither Dr. Gill nor CREW have standing to maintain the lawsuit. The IRS argued any harm plaintiffs suffered was caused by AAN, not the IRS, and that the lawsuit is an attempted end-run around the IRS' enforcement scheme.

Today, CREW filed a response, arguing the harm is caused by the IRS regulation, which conflicts with the Tax Code by permitting § 501(c)(4) groups to engage in political activities and still qualify for tax-exempt status, meaning they do not have to disclose their donors. As a result, Dr. Gill and other candidates have been subjected to an illegally structured campaign environment that was fundamentally altered by the IRS regulation, in a way prohibited by the Tax Code. This constitutes sufficient harm to support their standing to sue.

**Continued on page 10**

## IRS To Be Closed May 24, Four Other Days Due to Budget and Sequester

### **\*\*Filing and Payment Deadlines Unchanged\*\***

The Internal Revenue Service announced additional details about the closures planned for June 14, July 5, July 22 and Aug. 30, 2013.

Due to the current budget situation, including the sequester, all IRS operations will be closed on those days. This means that all IRS offices, including all toll-free hotlines, the Taxpayer Advocate Service and the agency's nearly 400 taxpayer assistance centers nationwide, will be closed on those days. IRS employees will be furloughed without pay. No tax returns will be processed and no compliance-related activities will take place.

The IRS noted that taxpayers should continue to file their returns and pay any taxes due as usual.

Taxpayers needing to contact the IRS about their returns or payments should be sure to take these furlough dates into account. In some instances, this may include taxpayers with returns or payments due soon after a furlough day, such as the June 17 deadline for taxpayers abroad and those making a second-quarter estimated tax payment as well as the Sept. 3 deadline for truckers filing a highway use tax return.

Because none of the furlough days are considered federal holidays, the shutdown will have no impact on any tax-filing deadlines. The IRS will be unable to accept or acknowledge receipt of electronically-filed returns on any day the agency is shut down.

Similarly, tax-payment deadlines are also unaffected. The only tax payment deadlines coinciding with any of the furlough days relate to employment and excise tax deposits made by business taxpayers. These deposits must be made through the Treasury Department's Electronic Federal Tax Payment System (EFTPS), which will operate as usual.

On the other hand, the agency will give taxpayers extra time to comply with a request to provide documents to the IRS. This includes administrative summonses, requests for records in connection with a return examination, review or compliance check, or document requests related to a collection matter. No additional time is given to respond to other agencies or the courts.

Where the last day for responding to an IRS request falls on a furlough day, the taxpayer will have until the next business day. If the last day to respond is Friday, May 24, for example, the taxpayer will have until Tuesday, May 28 to comply (Monday, May 27 is Memorial Day). Further details on the impact of the shutdown on IRS procedures will be available on IRS.gov.

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### MEMBERSHIPS



ISSN 0892-5992

SBE is a certified DBE - CA UCP Firm #5988



## NORTHERN &amp; SOUTHERN CALIFORNIA

## SUB-BID REQUEST ADS

**General Electric Company**

Request bids from certified MBE/WBE/OBE subcontractors for the following:

**San Francisco Public Utilities Commission**  
**"Powerhouse Generator Rehabilitation Services"**  
**Bid Deadline August 13, 2013**

Bid interest is being requested for electrician labor, laborer workforce, telecommunications (phones & internet connections), asbestos and lead testing and sampling, asbestos and lead stripping, blasting and disposal, welding services, industrial materials and tooling, crane services, and transportation services associated with industrial equipment and hydro generators. The rehabilitation project consists of the upgrade and corrective action for excitation, control system, stator, rotors, and electrical room equipment located at the Moccasin Powerhouse.

Interested bidders should respond by July 12, 2013. MBE/WBE/OBE subcontractors or suppliers interested in becoming a qualified GE supplier on this or potentially other projects but who are unable to respond at this time are encouraged to provide their technical capabilities for future consideration.

For additional information on plans, specifications, requirements, please contact Greg Williams, GE International, Inc., 2120 Diamond Blvd., Suite 100, Concord, CA 94520, (707) 447-5620, email: gregory.d.williams@ge.com.

GE will advise and assist interested contractors and vendors in obtaining required bonds, lines of credit, and Insurance, as required by the Specifications.

**SKANSKA**

Sub-Bids Requested From Qualified D/S/LBE Subcontractors & Suppliers

**Transbay Transit Center – Structural Steel Superstructure**  
**Transbay Joint Powers Authority/ Webcor Obayashi Joint Venture**  
**Contract No.: Bid Build – 08-04-CMGC-000, pkg. no. TG07.01R**  
**DBE/SBE/LBE Goal: 12%**

**Subcontractor Quote Due Date: June 17, 2013 – 3:00PM**

Skanska is interested in soliciting in Good Faith all subcontractors as well as certified D/L/SBE companies for this project. All interested subcontractors, please indicate all lower tier D/L/SBE participation offered on your quotation as it will be evaluated with your price. Please call if we can assist you in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies. Skanska will also review breaking out scope packages and adjusting schedules to help permit maximum participation.

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

**Subcontracting:** Steel Fabrication & Erection, Bearings, Expansion Joints, Studs, Stay-In-Place Forms, Welding, Painting/Steel Touch-Up, Traffic Control

**Vendors:** Pipe Supplier, Fencing, Traffic Control, Safety Equipment

**Services:** Geotechnical & Vibration Monitoring, Janitorial, Office/Yard Rentals, Parking, QC/QA Testing, Sanitation, Jobsite Security, Sound Monitoring, Staffing, Survey, Sweeping, Vibration

**Trucking:** Flatbed Trucking, On-site Hauling, and Material off haul.

**Instructions for bidders:** For information on plans and specs and/or receive an Invitation to Bid, please submit your information to john.papagiannakis@skanska.com. Plans and Specs are also available at several locations throughout California. Refer to page A1-2 – A1-6 of the RFQ for instructions on how to submit their bids and submit to (951) 788-2449 or email to john.papagiannakis@skanska.com

**Subcontracting Requirements:**

Skanska's insurance requirements are Commercial General Liability (GL): \$1M ea. occ., \$1M personal injury, \$2M products & completed operations agg. and general agg.; \$1M Auto Liability; \$5M Excess/Umbrella and \$1M Workers Comp. Endorsements and waivers required are the Additional Insured End., Primary Wording End., and a Waiver of Subrogation (GL & WC). Other insurance requirements may be necessary per scope. Subcontractors may be required to furnish performance and payment bonds in the full amount of their subcontract by an admitted surety and subject to approval by Skanska. Skanska will pay bond premium up to 1%. Quotations must be valid for the same duration as specified by the Owner for contract award. Conditions or exceptions in Subcontractor's quote are expressly rejected unless accepted in writing.

There is a PLA agreement for this job. It can be found at:

<http://transbaycenter.org/tjpa/doing-business-with-the-tjpa/project-labor-agreement>. Skanska is signatory to the Operating Engineers, Laborers, Cement Masons, Carpenters Unions and Teamsters. Subcontractors must provide weekly, one original and one copy of all certified payrolls, including non-performance and fringe benefit statements if required by law or by the Prime Contract. Subcontractor scope (including any conditions or exceptions) is required 24 hours prior to bid deadline to allow proper evaluation.

**Skanska is an Equal Opportunity Employer**

**Skanska Estimating Dept:** Ph: (732) 366-7213, Fax: (732) 366-7001

Email: john.papagiannakis@skanska.com



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

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

**Bid Packages available are: CIDH, Electrical**

Bid packages will be posted to the site on a continual basis. Plans, Specs and additional information are also available on the site. If you need assistance, please contact Dave Sharpnack at 951-684-5360. UDBE and Non-UDBE subs are encourage to participate.

**Skanska is an Equal Opportunity Employer**

**SKANSKA**

Sub-Bids Requested From Qualified DBE Subcontractors & Suppliers

**For Construction on State Highway in San Diego County**  
**in San Diego at Laurel Street Bridge Overcrossing**

**District 11 on Route 163**

**Contract No.: 11-264114**

**DBE Goal: 4%**

**Bid Date: May 30, 2013 – 2:00PM**

Plans and Specifications are available for view at our main office in Riverside or on the Caltrans website: [http://www.dot.ca.gov/hq/esc/oe/weekly\\_ads/index.php](http://www.dot.ca.gov/hq/esc/oe/weekly_ads/index.php)

**Quotes requested for contractors, suppliers and service providers include, but are not limited to:** Construction Site Management, Storm Water Pollution Plan, Street Sweeping, Construction Area Signs, Traffic Control System, Flashing Area Sign, Type III Barricade, Fencing, Erosion Control, Temporary Pavement Marking, Temporary Traffic Stripe, Temporary Railing, Portable Changeable Message Signs, Temporary Crash Cushion Module, Metal Beam Guard Railing, Cold Plan Concrete Pavement, Concrete Barrier, Bridge Removal, Clearing and Grubbing, Fiber Rolls, Corrugated Steel Pipe Conduit, Hot Mix Asphalt, Tack Coat, Concrete Pavement, Prestressing, Minor Concrete, Joint Seal, Bar Reinforcing Steel (Bridge), Reinforced Concrete Pipe, Plastic Pipe, Corrugated Steel Pipe, Welded Steel Pipe Casing, Miscellaneous Metal, Miscellaneous Iron and Steel, Bridge Deck Drainage System, Chain Link Fence, Concrete Barrier, Thermoplastic Traffic Stripe, Paint Traffic Stripe, Pavement Marker, Lighting & Sign Illumination, Fiber Optic Conduit, Repair Spalled Surface Area, Treat Bridge Deck, Core Concrete, Landscaping and Irrigation, Paint Concrete.

Skanska is interested in soliciting in Good Faith all subcontractors as well as certified DBE companies for this project. All interested subcontractors, please indicate all lower tier DBE participation offered on your quotation as it will be evaluated with your price. Please call if we can assist you in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies. Skanska will also review breaking out scope packages and adjusting schedules to help permit maximum participation.

**Subcontracting Requirements:** Skanska's insurance requirements are Commercial General Liability (GL): \$1M ea. occ., \$1M personal injury, \$2M products & completed operations agg. and general agg.; \$1M Auto Liability; \$5M Excess/Umbrella and \$1M Workers Comp. Endorsements and waivers required are the Additional Insured End., Primary Wording End., and a Waiver of Subrogation (GL & WC). Other insurance requirements may be necessary per scope. Subcontractors may be required to furnish performance and payment bonds in the full amount of their subcontract by an admitted surety and subject to approval by Skanska. Skanska will pay bond premium up to 1%. Quotations must be valid for the same duration as specified by the Owner for contract award. Conditions or exceptions in Subcontractor's quote are expressly rejected unless accepted in writing. Skanska is signatory to the Operating Engineers, Laborers, Cement Masons, Carpenters Unions and Teamsters. Subcontractors must provide weekly, one original and one copy of all certified payrolls, including non-performance and fringe benefit statements if required by law or by the Prime Contract. Subcontractor scope (including any conditions or exceptions) is required 24 hours prior to bid deadline to allow proper evaluation.

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**Skanska Estimating Dept:** 1995 Agua Mansa Rd, Riverside, CA 92509  
 Ph: (951) 684-5360 • Fax: (951) 788-2449 • Email: joe.sidor@skanska.com



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Sub-Bid Request Ad

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

## NORTHERN &amp; SOUTHERN CALIFORNIA

## SUB-BID REQUEST ADS

**Robert A. Bothman** An Equal Opportunity Employer, is requesting bids from qualified DBE and SBE subcontractors and suppliers for the following trades: Construction Staking, Concrete Sawcutting, Demolition, Re Bar and Trucking.

**TRANSIT CENTER PARK & RIDE UPGRADES • PROJECT NO.: C13064**

**City/Location: San Jose, California**

**Counties: Santa Clara, Alameda, Contra Costa, Santa Cruz, San Mateo, San Francisco**

**Owner: Santa Clara VTA**

**Bid Date: Friday May 31, 2013 at 2:00 PM**

Bid documents can be viewed at our office or by contacting us for a link to access the plans and specifications. Please call our office for any assistance with bonding; insurance; obtaining necessary equipment, supplies, materials; lines of credit and/or technical assistance.

**Robert A. Bothman, Inc.**

650 Quinn Ave • San Jose, CA 95112 • Phone: (408) 279-2277 Fax: (408) 279-2286

Contact: Stephanie Beres • sberes@bothman.com

Sub Bids Requested From Qualified MBE/WBE/DVBE Subcontractors & Suppliers for

**Turner - Stockton Unified School District Franklin High School Off Site**

**Location: Stockton, CA**

**Bid Date: May 29, 2013 @ 2:00 PM**

McGuire and Hester is seeking qualified subs for the referenced project in the following trades: concrete, electrical, striping, trucking, survey and sawcutting.

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

**McGuire and Hester**

9009 Railroad Avenue • Oakland, CA 94603

Phone: 510-632-7676 • Fax: 510-562-5209

Contact: David Koerber

An Equal Opportunity Employer

Sub Bids Requested From Qualified DBE Subcontractors & Suppliers for

**City of Folsom**

**Folsom Boulevard Improvements**

**Location: Folsom, CA**

**Bid Date: June 4, 2013 @ 2:00 PM**

McGuire and Hester is seeking qualified subs for the referenced project in the following trades: grinding, sawcutting, trucking, sweeping, microsurfacing, crack sealing, concrete flatwork, metal beam guardrail, landscape & irrigation, electrical and striping.

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

**McGuire and Hester**

9009 Railroad Avenue • Oakland, CA 94603

Phone: 510-632-7676 • Fax: 510-562-5209

Contact: David Koerber

An Equal Opportunity Employer

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

**Intermodal Transit Center San Francisco Bay Trail**

**City of Hercules Contract No. 63001A**

**BID DATE: May 30, 2013 @ 2:00 PM**

We are soliciting quotes for (including but not limited to): Trucking, Access Gate, Mouse Proof Barrier, Rock riprap, Lightweight Embankment Material, Temp Fence, Health & Safety Plan, SWPPP, Temp Erosion Control, Sweeping, Rain Event Action Plan, Storm Water Annual Report, Construction Area Signs, Noise Monitoring, Clearing & Grubbing, Planting & Irrigation, Signs, Prepare and Paint Concrete, Underground Storm Drain, Sanitary Sewer, Minor Concrete, Soil Nail Retaining Wall, MSE Retaining Wall, Limetreat Soils, Hydroseeding, Dirt Offhaul, Fencing, 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

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

**Looking for  
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and Suppliers?**

Advertise your Sub-Bid Requests in the  
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With a monthly readership of 75,000,  
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across ethnic and gender lines as well as  
traditional industry segments.



Call 1-800-800-8534  
or visit us at [www.sbeinc.com](http://www.sbeinc.com)



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

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

**Bid Packages available are: CIDH, Electrical**

Bid packages will be posted to the site on a continual basis. Plans, Specs and additional information are also available on the site. If you need assistance, please contact Dave Sharpnack at 951-684-5360. UDBE and Non-UDBE subs are encourage to participate.

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REQUESTING SUB-QUOTES FROM QUALIFIED SBE SUBCONTRACTORS/SUPPLIERS FOR:

**Transit Center Park & Ride Upgrades  
Contract No.: C13064 • Owner: Santa Clara VTA  
Engineers' Estimate: \$160,000  
BID DATE: May 31, 2013 @ 2:00 PM**

Items of work include but are not limited to: Sawcutting, Striping, Trucking and Traffic Control.

Granite Rock Company dba Pavex Construction Division 'Pavex' is signatory to Operating Engineers, Laborers, Teamsters, and Cement Masons unions. 100% payment and performance bonds in the amount of the subcontractors bid will be required from a qualified surety company. Bonding assistance is available. Pavex will pay bond premium up to 1.5%. Subcontractors must possess a current contractor's license, insurance and worker's compensation coverage. Subcontractors are encouraged to contact Pavex Estimating for insurance requirements, or if any other assistance is needed. Subcontractors will be required to enter into our standard contract. Pavex intends to work cooperatively with all qualified firms seeking work on this project. Granite Rock Company dba Pavex Construction Division is an equal opportunity employer.

**Granite Rock Company DBA Pavex Construction Division**

120 Granite Rock Way, San Jose, CA 95136

Phone (408) 574-1400 Fax (408) 365-9548

Contact: Rob Snyder • rsnyder@graniterock.com

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

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

Please visit: [www.sshjv-c700.com](http://www.sshjv-c700.com)

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

EEO

INVITATION TO DBE's

**Santa Clara Valley Transportation Authority  
Contract #C13055F**

**Traction Power Substation Replacement Phase 2**

**Bid Date: Tuesday, June 11, 2013 @ 2:00 PM**

**Please submit scope Letters at least 2 days prior to bid date**

Bleyco, Inc. is accepting Sub Bids for the following trades: Rigging & Hoisting, Trucking, Demolition, Electrical Materials, Cable Splicing, Miscellaneous Concrete.

Performance and Payment Bonds may be required. If you need assistance in obtaining bonding or insurance, please call our office.

Attention: Estimating

E-mail: [acha@bleyco.com](mailto:acha@bleyco.com)

Phone: (510) 538-5228

Fax: (510) 538-5229

Plans are available for viewing at our office or may be purchased from VTA:

Cynthia Mathre Phone: (408) 321-5743



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15,000 tons or more  
Milpitas, CA area  
Start ASAP  
Email: [Fred.Fox@sshjv.com](mailto:Fred.Fox@sshjv.com)  
Phone: 408-678-0145**





# San Francisco Public Utilities Commission

## 8th Annual Construction Contractors' Breakfast/ Celebrating Success & Looking to the Future

Event was held at Hotel Whitcomb in San Francisco on Thursday, May 16, 2013.

This year we will celebrate the success of the Water System Improvement Program (WSIP), and I look forward to the future with our upcoming Sewer System Improvement Program (SSIP). I am proud to join a great organization such as the SFPUC.

An Organization, that works successfully with our construction & professional services contractors, our labor partners, and the community to deliver important capital projects to our communities.

One important component of delivering these projects has been and will continue to be, providing equitable opportunities for all who seek participation. The SFPUC's commitment to this is evidenced by our work with the Mayor's Office and the Board of Supervisors to expand our existing SFPUC Local Business Enterprise (LBE) Program to provide more opportunities for contractors in our Service Territory. The resulting ordinance implemented on April 8, 2013, allows certified SFPUC LBEs to receive prime bid discounts and to satisfy LBEE subcontracting goals on projects performed outside of San Francisco.

We have worked with our LBEs and the City's Contract Monitoring Division to facilitate the certification of over 200 small construction firms within the SFPUC's total water service territory. Our mission at the SFPUC is to provide our customers with high quality, efficient & reliable water, power, and sewer services in a manner that is inclusive of environmental and community interests and that sustains the resources entrusted to our care,

**Emilio Cruz**, Assistant General Manager, Infrastructure Division.



Photo by Sara Alison Johnson

**The Honorable Mayor Edwin Lee**, the 43rd Mayor of San Francisco, California and **Emilio Cruz**, SFPUC's Assistant General Manager, Infrastructure Division



Photo by Sara Alison Johnson

(Left to Right) **LaWan Jones**, SFPUC's Contract Administration Bureau; **Masood Ordikhani**, Director, SFPUC's Workforce Program Services; **Holli Thier**, Owner/CEO, The Thier Group; **Iris Martin Lopez**, Coordinator, SFPUC-LBE Program; **Brenda "BJ" Jones**, Community Development Specialist, SFPUC's Wastewater Enterprise



Photo by Sara Alison Johnson

**Jes Pedersen**, Webcor Builders, CEO; **Len Vetrone**, Webcor Builders, Vice President; **John Reynolds**, Project Director Infrastructure Group

### The Webcor Advantage

When you choose Webcor as your building partner you get the cumulative advantage of our outstanding people, industry leading technology and unrivaled track record. You also receive the exceptional value of a financially sound and seasoned firm that is run by an accomplished management team.

As hands-on builders, our experienced teams bring unique insight that sets us apart from other builders. Our enthusiastic leadership in the areas of Virtual Building and sustainable "green" building consistently pushes the boundaries of quality, value and performance.

Our innovative systems and solutions result in high-value, high-performance buildings that keep our clients coming back to us for their future work. We invite you to make the Webcor Advantage your advantage.

### Mission Statement

Webcor is committed to building projects of superior quality and value by providing services with integrity, using the innovation of skilled people to achieve client satisfaction.



Photo by Sara Alison Johnson

(Left) **Emilio Cruz**, SFPUC's Assistant General Manager, Infrastructure Division and **Harlan L. Kelly Jr.**, SFPUC's General Manager



# Attendee Profiles



Photo by Sara Alison Johnson

**Bruce Giron**, President and General Manager  
GECMS, Inc.

## **Colonel Bruce A Giron, USMCR (Retired)**

- Retired Marine Colonel with 25+ years of active and reserve service
- Started Giron Construction in 2009
- Built Giron Construction into a multi-million dollar a year construction company in three (3) years
- Obtained both an "A" and a "B" California Contractors License
- Graduated from the US Naval Academy with a BS in Mechanical Engineering
- Graduated from University of Southern California with a MS in Systems Management

- Active member of multiple construction and contractors' associations throughout Northern California
- Provides Household benefits for the hardest economically challenged neighborhoods in San Francisco
- Maintains over 75% Local Hiring
- Signatory to Local Union 261 Laborers
- Signatory to Northern California 46 Counties Carpenters Union

### **Our company**

Started in the Bayview district of San Francisco to provide opportunities for employment to the hardest economically hit households. For the first twelve months, we established our office and obtained our certifications. It is only in the last two (2) years, we have grown from a one person shop into a ten (10) person construction work force. It is with this passion, we continue to grow and expand our business scope to meet the needs of our clients both in the public and private sectors.

We look forward to working with you on your next project.

### **Corporate Office**

5 Thomas Mellon Circle, Suite 108  
San Francisco, CA 94134  
Tel/Fax: 925-263-1318



## **Al Norman Plumbing Inc.**

### **Year Founded**

1986

### **Office Location**

5146 3rd Street  
San Francisco, California 94124-2302  
Phone # (415) 822-5812

Al Norman Plumbing Inc's Headquarters Location in San Francisco, CA. The company primarily operates in the Plumbing, Heating, and Air-Conditioning Contractors industry.

- Al Norman Plumbing Inc was founded in 1986, and is Privately held.
- Al Norman Plumbing Inc had \$16 Million in 2011 revenue (Estimated data).
- Al Norman Plumbing Inc employs 300 people (Actual data).
- Of the 300 total Al Norman Plumbing Inc employees, 1 (Actual data) are located here at the Headquarters Location.

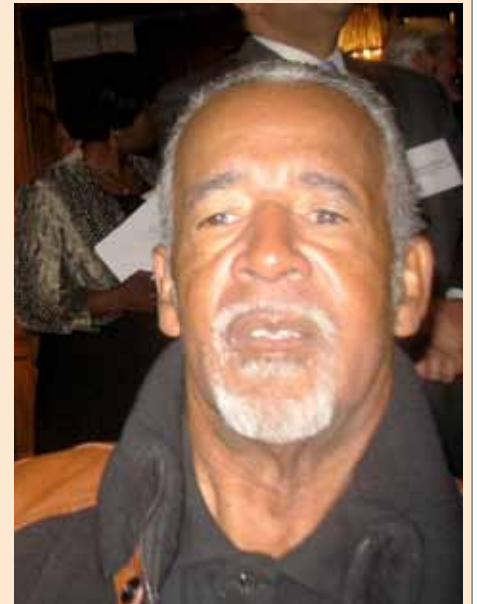


Photo by Sara Alison Johnson

**Al Norman**, President, Al Norman Plumbing



Photo by Sara Alison Johnson

**Mike Garcia and Karissa Garcia**,  
Tri-Valley Excavating

## **Tri-Valley Excavating**

For nearly two decades Tri-Valley Excavating has earned a reputation of excellence and leadership in the general engineering construction platform in Northern California.

Through Leadership, innovative solutions, state of the art equipment, and highly skilled professionals we deliver a highly sought after, superior quality product.

We pride ourselves on providing value and innovation in the industry by offering a competitive and specialized product in complete site development including grading, paving, concrete, underground, building pads, parking lots and roadways.

Contact Information  
PO Box 287, Sunol, CA 94586  
Phone: (925) 862-0708 • Fax: (925) 862-0905  
Email: **Mike Garcia**, CEO  
mike@trivalleyx.com

## NORTHERN CALIFORNIA

## SUB-BID REQUEST ADS

### **TUTOR-SALIBA / SME / W&W, A JOINT VENTURE**

In response to the Transbay Joint Powers Authority's (Owner) Small Business Enterprise (SBE) Program, Request Sub-Bids from qualified Small Business Enterprises (SBEs) For

**Transbay Transit Center, San Francisco, California**

**Trade Package #TG07.1R: Structural Steel Superstructure Package**

**Bid Date: June 20, 2013 @ 2:00 PM**

**(818) 362-0443 (BID DAY ONLY) \* (818) 362-8391 (ALL OTHER DAYS) \* (818) 364-8128 (FAX)**

**Including, but not limited to, the following trades:**

Steel Structure Dismantle & Remove; Fabricated Structural Steel; Steel Materials, Equipment and Supplies; Metals Heat Treating; Steel Structure Erection; Welding; Metal Deck Supply and Install; Headed Concrete Anchors Supply and Install; Trucking; Pressure Grout At Base Plates; QC Inspection and Testing; Noise Monitoring; Vibration Monitoring; Photo Survey; Construction Surveying; and Traffic Control.

Copies of plans and specifications can be obtained from arc (415) 495-8700  
<http://www.e-arc.com>

Plans and Specifications may also be viewed at the certain Public, Private and Minority plan rooms or at Tutor-Saliba / SME / W&W, A Joint Venture's Office at 15901 Olden St. Sylmar, CA – Contact Jerry Bron @ (818) 362-8391

Tutor-Saliba / SME / W&W, A Joint Venture intends to conduct itself in good faith with Small Business Enterprises regarding participation on this project

Note: Assistance will be given in obtaining bonds, lines of credit and/or insurance As well as necessary equipment, supplies, materials or related services

An Equal Opportunity Employer

We are requesting bid proposals from all Subcontractors/Suppliers and DVBE Subcontractors/Suppliers for the following

**Owner: San Francisco Unified School District**

**AB211 DOOR LOCKSET REPLACEMENT AT VARIOUS SITES, BID PACKAGE 1 • Project No.11630**

**Bid date: 5/28/13 @ 11 AM**

Please e-mail or fax proposals by 8 AM on Tuesday, May 28

**Apollo Construction Co.**

1127 Shafter Avenue • San Francisco, CA 94124 • Phone: 415-587-7452 • Fax: 415-587-1404

Contact: **Christos Mastrokyriakos** • E-mail: [ApolloChristos@aol.com](mailto:ApolloChristos@aol.com)

An Equal Opportunity Employer

We are requesting bid proposals from all Subcontractors/Suppliers and DVBE Subcontractors/Suppliers for the following

**Owner: San Francisco Unified School District**

**AB211 DOOR LOCKSET REPLACEMENT AT VARIOUS SITES, BID PACKAGE 2 • Project No.11630**

**Bid date: 5/29/13 @ 11 AM**

Please e-mail or fax proposals by 8 AM on Wednesday, May 29

**Apollo Construction Co.**

1127 Shafter Avenue • San Francisco, CA 94124 • Phone: 415-587-7452 • Fax: 415-587-1404

Contact: **Christos Mastrokyriakos** • E-mail: [ApolloChristos@aol.com](mailto:ApolloChristos@aol.com)

An Equal Opportunity Employer

# NORTHERN CALIFORNIA



## CITY & COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

Contract No. 3077V  
(ID No. FCP13075)

### MINNIE & LOVIE WARD ATHLETIC FIELD RENOVATION

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30 p.m. on June 19, 2013**, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents Download site at [www.sfdpw.org/biddocs](http://www.sfdpw.org/biddocs), or purchased on a CD format from 1155 Market St., 4th Fl, S.F., CA 94103, tel: 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works". Please visit the DPW's Contracts, Bid Opportunities and Payments webpage at [www.sfdpw.org](http://www.sfdpw.org) for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The work to be done under this contract is located at Minnie & Lovie Athletic Field, 546 Capitol St. (between Minerva and Montana Streets), S.F., CA. Demolition work consists of removal of concrete and asphalt paving, trees and stumps, perimeter fencing at athletic fields, sod stripping; and furnishings. Improvement work consists of grading and drainage; irrigation and planting; asphalt and concrete paving; concrete walls; preparation and installation of base system for synthetic turf; drainage structure at athletic fields; perimeter chain link fencing with gates; field lighting and landscape maintenance. NOTE: the work to furnish and install the synthetic turf material is not in this contract, refer to specifications. The time allowed for completion is 240 consecutive calendar days. The Architect's estimate is in excess of \$3,700,000. For more information, contact the Project Manager, Dan Mauer at (415) 581-2542.

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

The Specifications include liquidated damages. Contract will be on a Lump Sum Bid Items basis.



## GOLDEN GATE BRIDGE HIGHWAY & TRANSPORTATION DISTRICT

### NOTICE INVITING REQUEST FOR STATEMENT OF QUALIFICATIONS AND PROPOSALS

The Golden Gate Bridge, Highway and Transportation District (District) seeks proposals for **Request for Qualifications/Request for Proposals (RFQ/RFP) No. 2013-B-8, Golden Gate Bridge Main Cable Access System Design Services**. Interested Proposers must submit sealed proposals to the Office of the Secretary of the District on **Tuesday, June 25, 2013, by 4:00 p.m., PST**.

The RFQ/RFP Documents are available for download on the District's web site. To download the RFQ/RFP Documents, go to the District's web site home page at <http://www.goldengate.org>, click

Progressive payments will be made.

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is **21% LBE**. Call Finbarr Jewell at (415) 252-2513 for details. In accordance with SFAC Chapter 14B requirements, all bidders, except those who meet the exception noted below, shall submit documented good faith efforts with their bids and must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference. Refer to CMD Form 2B for more details. Exception: Bidders who demonstrate that their total LBE participation exceeds the above subcontracting goal by 35% will not be required to meet the good faith efforts requirements.

A pre-bid conference will be held at 10 a.m. on May 29, 2013 on site at Minnie and Lovie Athletic Field, the Capitol St. entrance (between Minerva and Montana Sts), S.F., CA.

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

A corporate surety bond or certified check for ten percent (10%) of the amount bid must accompany each bid. SFAC Sec. 6.22(A) requires all construction contracts awarded by the City and County of San Francisco to include performance and payment bonds for 100% of the contract award.

Class "A" license required to bid.

In accordance with SFAC Chapter 6, no bid is accepted and no contract in excess of \$400,000 is awarded by the City and County of San Francisco until such time as the General Manager of the Recreation and Park Dept. recommends the contract for award, and the Recreation and Park Commission then adopts a resolution awarding the Contract. Pursuant to Charter Section 3.105, all contract awards are subject to certification by the Controller as to the availability of funds.

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

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

5/23/13

CNS-2487127#

SMALL BUSINESS EXCHANGE

on Contract Opportunities, scroll down to Bridge Division and look for RFQ/RFP No. 2013-B-8.

The District hereby notifies all Proposers that it is the policy of the District to ensure nondiscrimination on the basis of race, color, national origin or sex in the award and administration of contracts. Proposers are strongly encouraged to obtain Disadvantaged Business Enterprise (DBE) participation on this project, although there is no contract-specific DBE goal. For DBE assistance, contact Artemise Davenport, DBE Program Analyst, at (415) 257-4581.

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

/s/ Janet S. Tarantino, District Secretary

Dated: May 16, 2013

5/16, 5/23/13

SMALL BUSINESS EXCHANGE

CNS-2485170

# PUBLIC LEGAL NOTICES

## DPR CONSTRUCTION, INC.

### RE-ADVERTISEMENT FOR SUBCONTRACTOR PREQUALIFICATION & BID Radiation Shielding

Prequalification and sealed bids for a Lump Sum contract not to exceed the Maximum Acceptance Cost are requested only from prospective Subcontractors under the CM @ Risk Fixed Fee Cost Plus with GMP Contract awarded to DPR Construction, Inc. (CA License # 599846) for the following project:

UCSF MEDICAL CENTER AT MISSION BAY  
University of California San Francisco Medical Center,  
San Francisco, California

Project No. 05-307 | DPR Project No. 08-28026-01

	BP #	Description	Maximum Acceptance Cost	License Class
1.	13D-HO Radiation Shielding	Furnish and install all Radiation Shielding to meet code and project requirements for the Hospital.	\$1,247,000	D20 – Lead Burning and Fabrication or D84 – Non-Specialized or Contractor or B – General Contractor

**All interested subcontractors MUST attend a mandatory Pre-Bid Meeting in order to submit a bid. Documents, Mandatory Pre-Bid Meeting & Due Dates:**

1. **The mandatory Pre-Bid Meeting for 13D-HO Radiation Shielding on Thursday, May 30th, 2013 at 10:30AM at UCSF MC ICDC at 601 16th Street, San Francisco, CA 94158.** Subcontractors must attend the pre-bid meeting in person or via video conference call. Subcontractors who previously attended, need not attend or call. Conference call information is as follows: Call in number: 1-888-298-1692. Room number: 8263908. Please contact Steve Sheahan for additional details regarding the video conference. Ph: 415-241-5041 or Cell: 650-862-2063.

2. Subcontractors attending the Pre-Bid Meeting will receive Prequalification Forms. After subcontractors have been notified that they are prequalified, approximately the week of June 10th, they will receive the Bid Form, Instruction to Bidders and Bidding Documents, as well as DVD-R of the current set of Plans & Specifications. **Subcontractors that have previously been prequalified for this scope of work under Bid Package 13D-HO Radiation Shielding – Hospital do not need to attend the pre-bid meeting but will be sent/mailed a modified Prequalification form to update previously provided information. Final list of prequalified bidders will be posted upon completion of evaluation process on the following website: <http://transfer.bps.com/ucsf>.**

3. Prequalified Subcontractors will have to complete two (2) separate submittals – the 1st is the Prequalification, the 2nd is the Bid. The bid package is to be submitted per the instructions set forth in the Instructions to Bidders addressed attn. to: Lanisha Miller, DPR Construction, Inc., 601 16th Street, San Francisco, CA 94158.

4. **For the bid package listed above, the completed Prequalification Form and associated documents are due Monday, June 6th 2013. The sealed bids must be received on or before 3PM, Monday, July 8th 2013 and will be opened promptly thereafter at UCSF MC ICDC, 601 16th Street, San Francisco CA 94158.**

5. Any person or entity not satisfied with the outcome of the prequalification must file a writ challenging the outcome within 10 calendar days from

## General Description of the Work:

Construction includes 42,000SF of Energy Center (EC), 212,000SF of OSHPD 3 Outpatient Building (OPB), and a 633,000SF, 289-bed, 6-story OSHPD 1 Hospital on a surrounding 14.5 acre site at UCSF Campus at Mission Bay.

**The following bid package is currently being solicited:** Subcontractors bidding for the following bid package must be prequalified and will be required to have the California current and active contractor's license for their specific trade(s) as listed below at the time of submission of the Bid.

the date of DPR's written notice regarding prequalification determination. Any assertion that the outcome of the prequalification process was improper will not be a ground for a bid protest. However, the University reserves the right to accept late submissions and to request, receive, and evaluate supplemental information after the above time and date at its sole determination.

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

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

If no responsive and responsible bids are received in response to this solicitation, the University after consultation with DPR Construction may establish a new Bid Deadline no earlier than 24 hours from the prior Bid Deadline if no material changes are made to the bidding documents and no earlier than 72 hours if material changes are made. In such event DPR Construction will, at a minimum, notify all persons or entities known by DPR Construction to have received a complete set of Bidding Documents and who has provided a street address or facsimile number for receipt of any written pre-bid communications.

The deadline for receipt of requests for products, materials or equipment specified by name may be required prior to the Bid Deadline. The Bidding Documents should be reviewed for further details.

Every effort will be made to ensure that all persons shall have equal access to contracts and other business opportunities with the University within the limits imposed by law or University's 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.

**Note:** Advertisement is also posted on the following website: <http://transfer.bps.com/ucsf>.

SMALL BUSINESS EXCHANGE, INC.

29 Years of Small Business Advocacy

Visit [www.sbeinc.com](http://www.sbeinc.com) to learn how SBE can help your business succeed!





# NORTHERN & SOUTHERN CALIFORNIA 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: Oakes College – Residence Hall H Shower Repair

Description of Work: Replacement of 10 showers in Oakes Residence Hall H. Work includes Corian shower walls, Stonhard floors and new shower valves.

Procedures: Bidding documents will be available at Tuesday, May 28, 2013, and will be issued only at: Contracts Office, UNIVERSITY OF CALIFORNIA, Santa Cruz, 1156 High Street, Barn G, Santa Cruz, CA 95064, 831-459-2366, Fax: 831-459-5517.

Bidders must attend a **mandatory** pre-bid conference at **Wednesday, May 29, 2013 at 2:00 PM**.

Bids will be received only at: Contracts Office, UNIVERSITY OF CALIFORNIA, Santa Cruz, 1156 High Street, Barn G, Santa Cruz, CA 95064. Bid Deadline: Sealed bids must be received on or before **3:00, Tuesday, June 11, 2013**.

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**

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

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: \$ 150,000.00

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA  
University of California, Santa Cruz  
April 2013



UCLA

### ADVERTISEMENT FOR BIDS

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

#### UEBERROTH SUITE 2114 OFFICE REMODEL Project Number 3772702

**DESCRIPTION OF WORK:** This Project is an office remodel of an existing 2,300 square foot office space, consisting of multiple areas including: individual offices, open offices with cubicles, a new conference room and a new break room. Since the space will remain occupied throughout construction, the Work will be completed in multiple sequences (shown in the construction documents) to accommodate the occupant's office hours. This remodel includes new framing, drywall, flooring, ceiling systems, power and data outlets, the installation of University-furnished lighting, air distribution modifications for the newly created enclosed spaces, and new sink in the break room.

The estimated construction cost is \$238,000.00.

#### BIDDING DOCUMENTS:

1. Bidding Documents will be available beginning on May 17, 2013 and will be issued at:

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

2. Bidders may view the Bidding Documents online at the ARC PlanWell Public Plan Room, and purchase digital and/or hard copies of the Bidding Documents by contacting ARC as indicated above. All parties will make arrangements with and payment to ARC directly. (NOTE: Bidding Documents will not be issued at the University's office.)

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

Contracts Administration  
University of California, Los Angeles  
1060 Veteran Avenue, Suite 125

Box 951365  
Los Angeles, California 90095-1365  
310-825-7015

and must be received at or before:

**2:00 p.m., June 3, 2013**

#### MANDATORY PRE-BID CONFERENCE & JOB WALK:

A mandatory Pre-Bid Conference and mandatory Pre-Bid Job Walk will be conducted on May 23, 2013 beginning promptly at 1:30 p.m. Only bidders who participate in both the Conference and the Job Walk, in their entirety, will be allowed to bid on the Project as prime contractors. Participants must arrive at or before 1:30 p.m. Persons arriving later than said time will not be allowed to bid on the Project as prime contractors. Participants shall meet at Capital Programs Building, 1060 Veteran Avenue (follow signs to the meeting room), UCLA campus (refer to the online UCLA Campus Map at [www.ucla.edu/map](http://www.ucla.edu/map)). For further information, contact Michael McGinnis at 310-825-7401.

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

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

#### B License (General Building)

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

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

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA

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



UCLA

### ADVERTISEMENT FOR BIDS

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

#### LAW SCHOOL PARKING LOT REPAIR Project Number 3502853

**DESCRIPTION OF WORK:** This Project consists of repairs to the Law School Parking Lot (approximately 51,557 square feet). Scope includes: patch and fill existing concrete curbs and asphalt, slurry seal entire project area; re-stripe parking stalls, center divider, loading dock, ADA stall, and arrows with thermal tape; paint curbs and all existing roadway verbiage.

The estimated construction cost is \$190,000.00.

#### BIDDING DOCUMENTS:

1. Bidding Documents will be available beginning on May 22, 2013 and will be issued at:

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

2. Bidders may view the Bidding Documents online at the ARC PlanWell Public Plan Room, and purchase digital and/or hard copies of the Bidding Documents by contacting ARC as indicated above. All parties will make arrangements with and payment to ARC directly. (NOTE: Bidding Documents will not be issued at the University's office.)

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

Contracts Administration  
University of California, Los Angeles  
1060 Veteran Avenue, Suite 125  
Box 951365  
Los Angeles, California 90024  
310-825-7015

and must be received at or before:

**2:00 p.m., June 7, 2013**



### SAN FRANCISCO HOUSING AUTHORITY

#### REQUEST FOR PROPOSALS (RFP) San Francisco Housing Authority Housing Development and Modernization FULL ELEVATOR PREVENTIVE MAINTENANCE AND RELATED SERVICES FOR SAN FRANCISCO PUBLIC HOUSING DEVELOPMENTS Solicitation No: 13-620-RFP-0004

The San Francisco Housing Authority (SFHA) will receive sealed proposals for a professional Elevator Company for a full maintenance elevator 2-year contract.

Costs of the 2-year contract ranges between \$1,000,000 and \$2,000,000. On Tuesday June 4th at 10:00AM, a non-mandatory pre-bid conference and bid walk will be held at 1251 Turk (Rosa Parks) lobby, then elevator inspections will be at 695, 711, 795, 895 Pacific Avenue (Ping

#### MANDATORY PRE-BID CONFERENCE & JOB WALK:

A mandatory Pre-Bid Conference and mandatory Pre-Bid Job Walk will be conducted on May 29, 2013 beginning promptly at 10:00 a.m. Only bidders who participate in both the Conference and the Job Walk, in their entirety, will be allowed to bid on the Project as prime contractors. Participants must arrive at or before 10:00 a.m. Persons arriving later than said time will not be allowed to bid on the Project as prime contractors. Participants shall meet at Capital Programs Building, 1060 Veteran Avenue (follow signs to the meeting room), UCLA campus (refer to the online UCLA Campus Map at [www.ucla.edu/map](http://www.ucla.edu/map)). For further information, contact Mark Gonzalez at 310-206-8833.

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

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

#### B License (General Building) or C-32 License (Parking & Highway Improvement)

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

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

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA

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

Yuen) and 838 Pacific (Ping Yuen North) Housing Developments. If you would like a ride to these developments, a van will leave at 1815 Egbert at 9:15AM sharp. Prospective van riders will meet outside the entrance lobby of 1815 Egbert Avenue, San Francisco at 9:00AM.

Responses are due 5:00 PM on Thursday, June 13, 2013. Solicitation will be ready for pick up or viewing by May 22, 2013. To obtain a set of the RFP Document, go to <http://www.sfha.org/business/rfp.htm>. To obtain a hardcopy, please come to Authority's office at 1815 Egbert Avenue, San Francisco, CA. Contact Ms. Brenda Moore, at (415) 715-3170, e-mail: [moorebr@sfha.org](mailto:moorebr@sfha.org).

Visit **[www.sbeinc.com](http://www.sbeinc.com)**  
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and **SBE Newsletter**

FICTITIOUS BUSINESS NAME • CHANGE OF NAME

<div>FICTITIOUS BUSINESS NAME STATEMENT</div> <div>File No. A-0350994-00</div> <div>Fictitious Business Name(s): <b>Citi-TV</b> Address <b>536 Leavenworth Street, #3</b> <b>San Francisco, CA 94109</b> Full Name of Registrant #1 <b>Michael D. Zook</b> Address of Registrant #1 <b>536 Leavenworth Street, #3</b> <b>San Francisco, CA 94109</b></div> <div>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>Not Applicable</b>.</div> <div>Signed: <b>Michael D. Zook</b></div> <div>This statement was filed with the County Clerk of San Francisco County on <b>5/10/2013</b>.</div> <div>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</div> <div>Filed: <b>Michael Jaldon, Deputy County Clerk</b> <b>5/10/2013</b></div> <div><b>5/16/13 + 5/23/13 + 5/30/13 + 6/6/13</b></div>	<div>FICTITIOUS BUSINESS NAME STATEMENT</div> <div>File No. A-0350879-00</div> <div>Fictitious Business Name(s): <b>Club Rio Fashion</b> Address <b>2240 Silver Avenue,</b> <b>San Francisco, CA 94124</b> Full Name of Registrant #1 <b>Victor Phillips</b> Address of Registrant #1 <b>2240 Silver Avenue,</b> <b>San Francisco, CA 94124</b></div> <div>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>5/6/13</b>.</div> <div>Signed: <b>Victor Phillips</b></div> <div>This statement was filed with the County Clerk of San Francisco County on <b>5/6/13</b>.</div> <div>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</div> <div>Filed: <b>Guillermo Sandoval, Deputy County Clerk</b> <b>5/6/2013</b></div> <div><b>5/9/13 + 5/16/13 + 5/23/13 + 5/30/13</b></div>	<div>FICTITIOUS BUSINESS NAME STATEMENT</div> <div>File No. A-0351148-00</div> <div>Fictitious Business Name(s): <b>Jody Worthington Graphic Design</b> Address <b>2905 Van Ness #206,</b> <b>San Francisco, CA 94109</b> Full Name of Registrant #1 <b>Jody Louise Worthington</b> Address of Registrant #1 <b>2905 Van Ness #206,</b> <b>San Francisco, CA 94109</b></div> <div>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>5/16/2013</b>.</div> <div>Signed: <b>Jody Worthington</b></div> <div>This statement was filed with the County Clerk of San Francisco County on <b>5/17/2013</b>.</div> <div>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</div> <div>Filed: <b>Melissa Ortiz, Deputy County Clerk</b> <b>5/17/2013</b></div> <div><b>5/23/13 + 5/30/13 + 6/6/13 + 6/13/13</b></div>	<div>FICTITIOUS BUSINESS NAME STATEMENT</div> <div>File No. A-0350662-00</div> <div>Fictitious Business Name(s): <b>Lucky Acupressure Center</b> Address <b>770 Sacramento St,</b> <b>San Francisco, CA 94108</b> Full Name of Registrant #1 <b>Du, Bin</b> Address of Registrant #1 <b>770 Sacramento St,</b> <b>San Francisco, CA 94108</b></div> <div>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>4/25/2013</b></div> <div>Signed: <b>Du, Bin</b></div> <div>This statement was filed with the County Clerk of San Francisco County on <b>4/25/2013</b>.</div> <div>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</div> <div>Filed: <b>Michael Jaldon, Deputy County Clerk</b> <b>4/25/2013</b></div> <div><b>5/2/13 + 5/9/13 + 5/16/13 + 5/23/13</b></div>	<div>FICTITIOUS BUSINESS NAME STATEMENT</div> <div>File No. A-0350780-00</div> <div>Fictitious Business Name(s): <b>SANFRANFABLES</b> Address <b>1113 87th Street, Daly City, CA 94015</b> Full Name of Registrant #1 <b>Scott Winn</b> Address of Registrant #1 <b>1113 87th Street, Daly City, CA 94015</b></div> <div>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>4/21/2013</b></div> <div>Signed: <b>Scott Winn</b></div> <div>This statement was filed with the County Clerk of San Francisco County on <b>5/1/2013</b>.</div> <div>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</div> <div>Filed: <b>Michael Jaldon, Deputy County Clerk</b> <b>5/1/2013</b></div> <div><b>5/2/13 + 5/9/13 + 5/16/13 + 5/23/13</b></div>	<div>FICTITIOUS BUSINESS NAME STATEMENT</div> <div>File No. A-0350663-00</div> <div>Fictitious Business Name(s): <b>SCOTTMOTION PRODUCTIONS</b> Address <b>1113 87th Street, Daly City, CA 94015</b> Full Name of Registrant #1 <b>Scott Winn</b> Address of Registrant #1 <b>1113 87th Street, Daly City, CA 94015</b></div> <div>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>4/21/2013</b></div> <div>Signed: <b>Scott Winn</b></div> <div>This statement was filed with the County Clerk of San Francisco County on <b>4/25/2013</b>.</div> <div>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</div> <div>Filed: <b>Michael Jaldon, Deputy County Clerk</b> <b>4/25/2013</b></div> <div><b>5/2/13 + 5/9/13 + 5/16/13 + 5/23/13</b></div>
<div>FICTITIOUS BUSINESS NAME STATEMENT</div> <div>File No. A-0350874-00</div> <div>Fictitious Business Name(s): <b>Seam's Possible</b> Address <b>11 Milton Street, San Francisco, CA 94112</b> Full Name of Registrant #1 <b>Maria J. Castillo</b> Address of Registrant #1 <b>11 Milton Street, San Francisco, CA 94112</b></div> <div>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>4/30/13</b></div> <div>Signed: <b>Maria J. Castillo</b></div> <div>This statement was filed with the County Clerk of San Francisco County on <b>5/6/2013</b>.</div> <div>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</div> <div>Filed: <b>Maribel Jaldon, Deputy County Clerk</b> <b>5/6/2013</b></div> <div><b>5/23/13 + 5/30/13 + 6/6/13 + 6/13/13</b></div>	<div>FICTITIOUS BUSINESS NAME STATEMENT</div> <div>File No. A-0350751-00</div> <div>Fictitious Business Name(s): <b>Seto and Associates</b> Address <b>3775 Balboa Street,</b> <b>San Francisco, CA 94121</b> Full Name of Registrant #1 <b>Sum M. Seto Properties, LLC (CA)</b> Address of Registrant #1 <b>3775 Balboa Street,</b> <b>San Francisco, CA 94121</b> Full Name of Registrant #2 <b>Jenny P. Seto Properties, LLC (CA)</b> Address of Registrant #2 <b>3775 Balboa Street,</b> <b>San Francisco, CA 94121</b></div> <div>This business is conducted by <b>Co-Partners</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>1/1/2001</b></div> <div>Signed: <b>Kazuo J. Nanya, Manager</b></div> <div>This statement was filed with the County Clerk of San Francisco County on <b>4/30/2013</b></div> <div>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</div> <div>Filed: <b>Jeanette Yu, Deputy County Clerk</b> <b>4/30/2013</b></div> <div><b>5/2/13 + 5/9/13 + 5/16/13 + 5/23/13</b></div>	<div>FICTITIOUS BUSINESS NAME STATEMENT</div> <div>File No. A-0350712-00</div> <div>Fictitious Business Name(s): <b>Sutter Larkin</b> Address <b>1390 Market Street, #1402</b> <b>San Francisco, CA 94102</b> Full Name of Registrant #1 <b>Carrie Asby</b> Address of Registrant #1 <b>1390 Market Street, #1402</b> <b>San Francisco, CA 94102</b></div> <div>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>4/29/2013</b></div> <div>Signed: <b>Carrie Asby</b></div> <div>This statement was filed with the County Clerk of San Francisco County on <b>4/29/13</b>.</div> <div>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</div> <div>Filed: <b>Michael Jaldon, Deputy County Clerk</b> <b>4/29/2013</b></div> <div><b>5/9/13 + 5/16/13 + 5/23/13 + 5/30/13</b></div>	<div>FICTITIOUS BUSINESS NAME STATEMENT</div> <div>File No. A-0350944-00</div> <div>Fictitious Business Name(s): <b>The Wheat House Bakery</b> Address <b>25 Leland Avenue,</b> <b>San Francisco, CA 94134</b> Full Name of Registrant #1 <b>Wei Wen Zhen</b> Address of Registrant #1 <b>960 Hampshire Street,</b> <b>San Francisco, CA 94110</b> Full Name of Registrant #2 <b>Rong Hui Yu</b> Address of Registrant #2 <b>2264 18th Avenue,</b> <b>San Francisco, CA 94116</b></div> <div>This business is conducted by <b>A General Partnership</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>5/9/2013</b>.</div> <div>Signed: <b>Wen Wei Zhen</b></div> <div>This statement was filed with the County Clerk of San Francisco County on <b>5/9/2013</b>.</div> <div>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</div> <div>Filed: <b>Michael Jaldon, Deputy County Clerk</b> <b>5/9/2013</b></div> <div><b>5/16/13 + 5/23/13 + 5/30/13 + 6/6/13</b></div>	<div>FICTITIOUS BUSINESS NAME STATEMENT</div> <div>File No. A-0350731-00</div> <div>Fictitious Business Name(s): <b>Trop Bon</b> Address <b>544 Somerset Street,</b> <b>San Francisco, CA 94134</b> Full Name of Registrant #1 <b>Sangae Chloe Bienvenu</b> Address of Registrant #1 <b>544 Somerset Street,</b> <b>San Francisco, CA 94134</b></div> <div>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>Not Applicable</b></div> <div>Signed: <b>Sangae Chloe Bienvenu</b></div> <div>This statement was filed with the County Clerk of San Francisco County on <b>4/29/2013</b>.</div> <div>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</div> <div>Filed: <b>Michael Jaldon, Deputy County Clerk</b> <b>4/29/2013</b></div> <div><b>5/2/13 + 5/9/13 + 5/16/13 + 5/23/13</b></div>	<div>FICTITIOUS BUSINESS NAME STATEMENT</div> <div>File No. 476653</div> <div>Fictitious Business Name(s): <b>WE Group, LLC</b> Address <b>1222 View Dr., San Leandro, CA 94577</b> Full Name of Registrant #1 <b>WE Group, LLC.</b> Address of Registrant #1 <b>1222 View Dr., San Leandro, CA 94577</b></div> <div>This business is conducted by <b>A Limited Liability Partnership</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>2007</b></div> <div>Signed: <b>Tim J. Webb</b></div> <div>This statement was filed with the County Clerk of Alameda County on <b>3/27/2013</b>.</div> <div>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</div> <div>Filed: <b>Patrick O' Connell, County Clerk Deputy</b> <b>3/27/2013</b></div> <div><b>5/2/13 + 5/9/13 + 5/16/13 + 5/23/13</b></div>

In Lawsuit against IRS

Continued from page 2

The problems created by the unlawful IRS regulation have been highlighted by the recent scandal involving the IRS’ investigation of § 501(c)(4) organizations. While selective enforcement is inexcusable, the Inspector General found agency employees were not provided with clear criteria to determine whether applicants are involved in an acceptable level of political activity. The IRS has been aware of the problems with its regulation for over 50 years, but has failed to act.

If CREW’s lawsuit is successful, the court may invalidate the regulation, once again requiring 501(c)(4) organizations to act exclusively to promote the social welfare, prohibiting them from engaging in political activities.

The IRS will have the opportunity to file a reply brief, due on May 28th. Argument in the case is set for 3:00 pm on June 25th before

the Honorable Judge Robert Wilkins in the United States District Court for the District of Columbia.

**About CREW**

Many Americans have given up on our political system, writing off our elected leaders as crooks. At CREW, we believe politicians must be held accountable for their actions. Day in and day out, we work to ensure government officials -regardless of party affiliation- act with honesty and integrity and merit the public trust.

Citizens for Responsibility and Ethics in Washington (CREW) is a nonprofit 501(c)(3) organization dedicated to promoting ethics and accountability in government and public life by targeting government officials who sacrifice the common good to special interests.

**Source: Citizens for Responsibility and Ethics in Washington (CREW)**

Budget and Sequester

Continued from page 2

Some web-based online tools and phone-based automated services will continue to function on furlough days, while others will be shut down. Available services include Withholding Calculator, Order A Transcript, EITC Assistant, Interactive Tax Assistant, the PTIN system for tax professionals, Tele-Tax and the Online Look-up Tool for those needing to repay the first-time homebuyer credit. Services not available on those days include Where’s My Refund? and the Online Payment Agreement. Visit online tools on IRS.gov to learn more about these tools.

**Source: Internal Revenue Service**



# BANKING \$ FINANCE

## Union Bank Named One of Top 10 Regional Companies on 2013 DiversityInc Specialty List

Union Bank, N.A., announced that for the third consecutive year the bank has been named one of DiversityInc's Top 10 Regional Companies for Diversity, ranking seventh on the "Regional Companies" Specialty List. The ranking, up from number 10 in 2011 and 2012, is a subset of the DiversityInc Top 50 list derived from corporate surveys.

Union Bank's commitment to diversity and inclusion is illustrated in numerous programs, products and services, such as its nearly 20-year Local Heroes Awards, which celebrates cultural diversity; community partnerships; a diverse and highly engaged workforce in which more than half of its employees are people of color and more than 60 percent women; a supplier diversity program that has become an industry standard; and a strong commitment to community development finance and diverse business lending. The bank also boasts one of the most diverse corporate boards of directors of any major U.S. company.

"We are very excited and honored to be recognized by DiversityInc, as we understand the importance of an ongoing commitment to diversity and inclusion at all levels within the bank," said Union Bank Senior Executive Vice President and Chief Human Resources Officer Annemieke van der Werff. "While we're proud that our ranking has improved over previous years, we recognize that we have more opportunities to enhance our diversity efforts and results."

The DiversityInc survey, now in its 14th year, leads to a detailed, empirically driven ranking based on four key areas of diversity management:

- CEO Commitment: accountability for results, personal communications, visibility;
- Human Capital: five levels of management, promotions in and into management;
- Corporate and Organizational Communications: mentoring, resource groups, philanthropy, consistency/effectiveness of diversity-management initiatives;
- And Supplier Diversity: spend with Minority and Women Business Enterprise companies, as well as companies owned by LGBT people, people with disabilities, veterans.

"On the heels of the demographically revealing 2012 presidential election, it is clear that U.S. companies are increasingly conscious of the importance of diversity," said Luke Visconti, CEO of DiversityInc. "We are very encouraged to see more companies applying for this distinction and embracing diversity more deeply than ever. We also note a continued positive correlation between achievement in diversity and overall positive stock performance."

The DiversityInc Top 10 Regional Companies list can be found at [www.diversityinc.com/top10regionalcompanies](http://www.diversityinc.com/top10regionalcompanies) and the full list of 2013 honorees can be found at: [www.DiversityInc.com/top50](http://www.DiversityInc.com/top50).

### About UnionBanCal Corporation & Union Bank, N.A.

Headquartered in San Francisco, UnionBanCal Corporation is a financial holding company with assets of \$97 billion at March 31, 2013. Its primary subsidiary, Union Bank, N.A., is a full-service commercial bank providing an array of financial services to individuals, small businesses, middle-market companies, and major corporations. The bank operated 443 branches in California, Washington, Oregon, Texas, Illinois, and New York as well as two international offices, on March 31, 2013. UnionBanCal Corporation is a wholly-owned subsidiary of The Bank of Tokyo-Mitsubishi UFJ, Ltd., which is a subsidiary of Mitsubishi UFJ Financial Group, Inc. Union Bank is a proud member of the Mitsubishi UFJ Financial Group (MUFG, NYSE:MTU), one of the world's largest financial organizations. Visit [www.unionbank.com](http://www.unionbank.com) for more information.

### About DiversityInc

DiversityInc is the leading source of information on diversity management. The company is a consultancy and publishes two websites, [www.DiversityInc.com](http://www.DiversityInc.com) and [www.DiversityIncBestPractices.com](http://www.DiversityIncBestPractices.com), as well as a magazine, published five times a year. DiversityInc also produces diversity events, which average more than 600 attendees from 200 companies and have featured more than 20 CEOs of major corporations.

Source: CSRwire, LLC

## SBA Announces New Initiative with Top Lenders To Help Veterans Become Entrepreneurs

**Lending commitment will support estimated 2,000 Veteran-Owned Small Businesses, Add \$475 Million in Capital**

The U.S. Small Business Administration (SBA) is announcing today the SBA Veteran Pledge Initiative, a commitment by its top national, regional and community lenders to collectively increase their lending activity to veterans by five percent per year for the next five years.

Often times, veterans face challenges in raising capital or have trouble receiving a conventional loan. With the support of SBA's top 20 national lending partners, and approximately 100 additional regional and community lending partners across the United States, SBA expects to assist an additional 2,000 veterans obtain loans to start or expand small businesses by increasing lending by \$475 million over the next five years. This equals a five percent increase above historic veteran lending activity by the SBA.

The initiative also complements SBA's existing partnership with the National Association of Development Companies (NADCO) VetLoan Advantage strategic initiative that offers small business financing discounts and training to veterans who own businesses or are interested in small business ownership.

"Our service men and women have made incalculable contributions and sacrifices for our country, and supporting them as they pursue their dreams to start or grow their own business is one of SBA's highest priorities," SBA Administrator Karen Mills said. "Through this partnership with national lending partners and regional and community lenders across the U.S., we stand ready to serve veteran entrepreneurs with loan-guarantees, entrepreneurial training, and resources that are critical tools to help them start businesses, drive the local economy and create jobs for themselves and their communities."

Veterans make up a large number of successful small business owners. Nine percent of small businesses are veteran-owned. These 2.45 million veteran-owned businesses employ more than 5 million individuals. In the private sector workforce,



veterans are more likely than those with no active-duty military experience to be self-employed.

Administrator Mills is announcing the Initiative today at Ft. Bragg, NC, together with representatives of the SBA lending community from across the country, the U.S. Army and transitioning service members who have chosen to participate in SBA's Operation Boots to Business (B2B) Program, an initiative to train veterans and transitioning service members in business entrepreneurship.

SBA currently engages veterans through its 68 local SBA district offices, 15 Veterans Business Outreach Centers nationwide, and its partnership with 1,000 Small Business Development Centers and some 12,000 SCORE – Counselors to America's Small Businesses volunteers. Each year SBA helps more than 200,000 veterans, service-disabled veterans and reservists. To learn more about additional opportunities for veterans available through the SBA, please visit the website at [www.sba.gov/veterans](http://www.sba.gov/veterans).

Source: U.S. Small Business Administration

# RADIO VISIBILITY MEANS BUSINESS!

**KCAA 1050-AM**  
**5pm Mondays**

**In addition to your print and online advertising, radio visibility offers:**

- A new audience you may not reach otherwise—local, and interested in area resources
- An opportunity to showcase your company in the content of the business specific programming.
- A forum to display and take a leadership role in maximizing opportunities the industry offers—new projects, new contracts, new partnerships.

## Program topics

Topics will include regulations, partnering, business tools, project details, certification and much more...



**Hosts of the Small Business Exchange  
(SBE) Talk Radio**  
**Marcia Bent-Henry and Terrie Guerin**

**YOU CAN LISTEN TO THE SBE TALK RADIO PODCAST BY VISITING THE LINK BELOW**  
**<http://kcaaradio.celestrion.net/kcaa-podcasts/exchange/>**

**Or, listen on your telephone by calling 832 999 1050. The service is available on any standard telephone, cell phone or smart phone. Simply call 832 999 1050 that's 832 triple 9 1050.**

## Wasted Wealth - continued from page 1

## PERSPECTIVES

**Sylvia Sanchez, Charlotte, N.C.**

The value of our home dropped thanks to all the foreclosures in our area and the over-speculation on house values to begin with. We found ourselves “underwater” or “upside-down” in our mortgage. Still, we managed for years to make our payments.

Then, with my daughter's medical bills mounting, we fell behind. The bank forced us to choose between the mortgage and our daughter's life. Like any parent, I stood by my flesh and blood. What parent would choose otherwise?

**Connie Gates-Brown, Chicago**

The emotional toll has been unbearable. I cry a lot. I see my husband trying to be strong to comfort me, but he cries, too. He believes that a man should provide for his family, so the difficulty in doing so has really affected his esteem. I never would have imagined that we'd be in this situation. Before the economy collapsed, we were making six figures, and now we are scraping to get by.

**Joetta Jones-Redmond, Oakland**

I have owned my home with my husband for nearly 25 years. Throughout that time, I've always managed to make my mortgage payments — even in the roughest of times. Things have become very hard recently, as my husband was diagnosed with cancer and his mother is bed-ridden. Some months we really struggle, but always manage to make things work. We are badly underwater. I've applied for a loan modification with principal reduction to

our bank at least 10 times. We've been denied over and over again with the same response — we have no proof of hardship. Our family has been hit by economic crisis and health crisis, but my bank does not consider it hardship. If cancer isn't hardship, what is? If the roof starts to leak, or other health issues arise, I'm not sure what we'll do. I can't imagine how many families in my neighborhood are in the same shape, but I know it is many.

**We didn't cause this crisis, the banks did. The least they can do for me and borrowers like me in my neighborhood is work with us to save our communities.** It pains me every time I see another black family kicked out of our neighborhood by the banks. We don't want to be one of those families.

**Pastor Charles Boles, Detroit**

Foreclosures impact not just families, but the entire neighborhood. Homes valued for \$50,000 are now being sold for as little as \$4,000. It depreciates the market value for homeowners in the entire area. The impact is financially crippling. No one wants to invest in the neighborhood when the banks are sucking it dry in wasted wealth. The housing crisis caused by mortgage lenders are killing the lifeblood of a once thriving community.

**Greg,\* Hepstead, N.Y.**

Today, my lender refuses to lower the principal, even though my home is underwater. The value of my home is significantly less than the amount owed on the mortgage loan. At this point, even if

I were to short-sale the home, the value of what they would get from a new buyer is less than what they would receive from me if they simply lowered the principal. From an investment standpoint, the bank's position makes no sense.

*\* Former IT Consultant in the financial industry.*

*A pseudonym was used to protect the story subject's identity.*

**Elizabeth Stubbs, Sun Valley, Nev.**

I bought my home in 2005 for \$174,000. Today, it is worth \$48,000. When I purchased the home, I invested in my property and made costly repairs. I put in thousands of dollars that, now, because of its low market value, will not pay off in equity. Money that could have gone into saving for my son's college was dumped into this house; dollars that should have been saved for my retirement were spent replacing the roof. Instead of going on family vacations, we were paying contractors to install new walls to guard against mold buildup.

**It's the sacrifices that my family and I have had to make in running this place — sacrifices that we will never see any benefit from — that hurts the most. They were all made for nothing.**

**Eloise Egnor, Pueblo, Colo.**

I've completely lost the equity I built in this house I've called a home for 14 years. I'm 62 years old, and I just don't see how I can recover from this situation.

**Download the full report at this link:**  
**<http://www.wastedwealthreport.com/download>**  
**Source: [www.wastedwealthreport.com](http://www.wastedwealthreport.com)**



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