

SMALL BUSINESS

EXCHANGE

Voice of Small, Emerging Diversity Owned Businesses Since 1984

Weekly Publication \$2.00

Vol 30, Edition 13



June 19, 2014

Inventors, Entrepreneurs, Manufacturers: How to “Make” it in America



How to Start “Making”

Explains Dougherty: “There are many ways to get started, including finding resources online that can help you learn.” Explore our programs and services for Entrepreneurs on BusinessUSA.

<http://business.usa.gov/search/site/entrepreneur>

Makerspaces

“A good way is to find places in your community organized by Makers,” said Dougherty. “These are known as makerspaces but also go by other names. At a makerspace, you can get access to tools, materials, and most importantly, mentors who can help you.”

Taking it to the Next Level

The White House announced yesterday additional access to facilities and advanced equipment for entrepreneurs, inventors, and manufacturers including some of the most prestigious government labs.

- Mayors Maker Challenge: More than 90 Mayors and local leaders have committed to expand

access to physical locations and new manufacturing and prototyping equipment in their communities.

- Federal R&D Access: The Administration is helping manufacturing entrepreneurs access more than \$5 billion worth of advanced equipment in federal R&D facilities that they may use to develop new technologies and launch new inventions.

Source: <http://business.usa.gov/>

5 Questions on “Making” and the White House Maker Faire

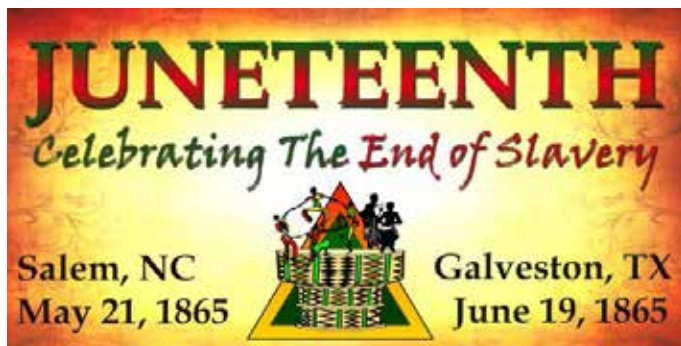
As OK Go helped us announce last week, President Obama is hosting the first-ever White House Maker Faire this coming Wednesday. In advance of that, I sat down with Dale Dougherty, CEO of Maker Media, to answer a few questions on what makes making, Making. Also, here are a few ways you can join in on a Day of Making in conjunction with the White House Maker Faire on June 18, including following and tweeting #NationOfMakers.

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Introducing “Making” and “Makers”

Dale Dougherty, CEO of Maker Media, explains what “making” and “makers” are. “Making can be called creating, producing, crafting, shaping, tinkering, composing, and building... ‘Maker’ [is] a broadly defined identity for people... who enjoy making things.”

Juneteenth (June 19th 1865)



Juneteenth, also known as Juneteenth Independence Day, Freedom Day, or Emancipation Day, is a holiday in the United States that commemorates the announcement of the abolition of slavery in the U.S. state of Texas in 1865, and more generally the emancipation of African-American citizens throughout the United States. Celebrated on June 19, the term is a portmanteau of June and nineteenth, and is recognized as a state holiday or special day of observance in most states.

The holiday is observed primarily in local celebrations. Traditions include public readings of the Emancipation Proclamation, singing traditional songs such as “Swing Low, Sweet Chariot” and “Lift Every Voice and Sing”, and readings by African American writers such as Maya Angelou and Ralph Ellison. Celebrations sometimes take the form of parades, rodeos, street fairs, cookouts, family reunions,

■ Continued on page 9

Sub Bids Requested

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2014 **WORLD'S MOST ETHICAL COMPANIES™**

WWW.ETHISPHERE.COM

Project: South Reservoir Demolition
Owner: East Bay Municipal Utility
District Estimate # 3045

Granite Construction Company
715 Comstock St
Santa Clara, CA 95054
Phone: (408) 327-7000

See the full ad on page 3

Public Legal Notices



Contract No. 2265J
(ID No. FCE14123)
VARIOUS LOCATIONS
PAVEMENT RENOVATION NO. 17

San Francisco DPW
1155 Market Street
San Francisco, CA 94103

See the full ad on page 11

This is a Complimentary Copy. Paid subscribers receive first class mail.

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Community Outreach

Calif. Budget to Make Historic Climate Investments in Low-Income Communities

The state budget passed by conference committee yesterday and headed for final passage by this weekend marks an historic turning point in the political conversation about climate policies, economic development and social justice, advocates said today. The coalition that backed SB 535 – legislation guaranteeing that at least 25 percent of funds raised by the state's carbon auctions go to investments benefitting economically disadvantaged and highly polluted communities – cheered the investments included in the draft spending plan.

Although final details will not be available until this weekend, advocates say the framework approved by the conference committee makes the right choices and must not be weakened in any last-minute maneuvering.

"The real winners through this budget process are low income communities of color and working

Californians," said Mari Rose Taruc, state organizing director of the Asian Pacific Environmental Network. "Through Senator Kevin de Leon's leadership on SB 535, the neighborhoods that need it most will see renewable energy, transit and affordable housing investments."

The conference committee deal funds programs that clean the air while promoting economic opportunity and equity. It commits 15 percent of cap-and-trade revenue to transportation projects, such as increasing the frequency of buses and improving inter-city rail, and 20 percent to affordable housing near transit and other programs that reduce greenhouse gas emissions. Another 40 percent will fund various transportation, natural resources and energy programs.

"Thanks to this budget and the investments created by SB 535, California has changed the

conversation on climate policy," said Vien Truong, environmental equity director of The Greenlining Institute. "We don't have to choose between jobs in our communities on one hand or cleaning the air and fighting global warming on the other. California is proving that good environmental policies boost our economy and help consumers."

Recent studies show that together, these investments in transportation and affordable housing will reduce greenhouse gas emissions by boosting transit ridership. Cars account for as much as 40 percent of greenhouse gas emissions in some parts of California, and low-income residents who live near transit are more likely to give up their cars and reduce driving than higher-income residents who also live near transit.

"This budget recognizes that by improving transit service, housing opportunities, and health

outcomes for low-income families, we reduce greenhouse gas emissions and create a healthier environment for everyone," said Marybelle Nzegwu, staff attorney at Public Advocates Inc.

"California's most disadvantaged communities will finally receive some resources to reduce pollution, improve services, and cut costs related to transportation and energy," said Bill Magavern, Policy Director for Coalition for Clean Air. "We thank the legislature and governor for funding all of the top priorities identified by our community outreach."

Source: ©2014 The Greenlining Institute.

How Much are You Worth?



James Clingman

By James Clingman

In a 2010 report, "Lifting as we Climb: Women of Color, Wealth, and America's Future", posted by Insight - Center for community and Economic Development, a startling and unbelievable statistic was cited. Written by Mariko Chang, Ph.D., with the help of Meizhu Lui, director of the Closing the Racial Wealth Gap Initiative, the report stated the median wealth for Black females from "36-49 years of age is \$5.00!"

If you took statistics, you may remember that the "median" is the number in the middle of a given set of numbers arranged in order of increasing magnitude. That being true, this statistic also means that some Black women in that age group have even less wealth, while the others cannot be too much higher, considering that \$5.00 is right in the middle. Just for disclosure sake, the report used the term "women of color," which includes Hispanic women.

So what are we to make of yet another indicator of Black economic disparity—or should I say economic despair? Do we just shake our heads and continue down the path of apathy, giving into the notion that there's nothing we can do about it? Do we view it as a microcosm of our overall economic condition? Or, do we address this issue head-on with our "leaders" and demand economic, political, educational, and social change?

For perspective, the report also cites the following: "White women in the prime working years of ages 36-49 have a median wealth of \$42,600. Prior to age 50, women of color have virtually no wealth. Moreover, in comparison to their same-sex white counterparts, women of color in the two youngest age groups, have less than 1% of the wealth of white women..." The report also noted the same relative statistics for Black men.

Compared to White people, Blacks are so far behind that it's almost meaningless to even discuss the "gaps" in income and wealth. In addition, compared to Asians and so-called "East Indians,"

who even exceed Whites in some categories, we have moved to fourth place on the economic scale, only barely ahead of Hispanics.

Notwithstanding John Sibley Butler's "Economic Detour" that Black people had to take to create wealth in this country, the discrimination against us in credit and land ownership, the lack of government assistance as opposed to the subsidies White companies received, we have come quite a distance in spite of having to run from behind with weights tied to our feet. But how much consolation can and should we take from that?

We are still in very poor economic shape as a whole, which the \$5.00 wealth of Black women 36-49 years of age graphically indicates. Our families are still at the bottom in median net worth; our businesses are at the bottom in receipts and number of employees; and our children are still at the bottom in education and employment, but at the top in incarceration.

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Black Business Association,
Outstanding Entrepreneur
Mayor's Advisory Board,
Outstanding Achievement as a Vendor/Supplier

• COUNTY OF LOS ANGELES

Black Business Association,
Outstanding Entrepreneur

• BAY AREA CONTRACT COMPLIANCE

OFFICERS ASSOCIATION
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• NAMCSC

Minority Advocate

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

Minority Advocate

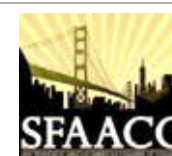
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• San Francisco Human Rights Commission

MEMBERSHIP



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California Sub-Bid Request Ads

GRANITE CONSTRUCTION COMPANY
is seeking WM, WW, and EM Qualified Sub-Contractors on the following Project
Project Owner: East Bay Municipal Utility District Estimate # 3045
Lead Estimator: Nick Jouras Phone 831-728-7511
Bid Date 6/25/14 1:30PM
Please Fax Quotes to 408-327-7090
Project: South Reservoir Demolition

Work covers demolition of the existing 47—Million Gallon (MG), open-cut reservoir, asbestos removal, crushing reservoir concrete and asphalt to the specifications for Class 2 aggregate base, excavation of the reservoir embankment and two private properties, installation of temporary drainage, paving of roadway and construction of sidewalks, and curb and gutter for approximately 150 feet of Gail Drive, landscaping 'two private properties, hydraulic seeding the reservoir basin.

Granite Construction Company (Granite) is requesting quotes from all qualified subcontractors and suppliers including WM WW and EM firms for the following items of work, including but not limited to, Landscaping, Asphalt Pipe Fencing, Electrical, Construction Staking, Demo Concrete / Crush, Clear and Grub, Develop Water supply Demo Precast Concrete, Rebar, Roadway Excavation, Grading, Erosion Control and Hydroseeding, Asphalt Concrete, Recycle, Reclaim Asphalt Concrete, Curb and Gutter Fencing, Striping and Markers, Surveyor, and Asbestos Removal.

GRANITE CONSTRUCTION COMPANY
Estimating Assistant: Barbara jacob 408-327-7013
Tel: (408) 327-7000 / Fax: (408)327-7090

Granite Construction Company (Granite) is signatory to Operating Engineers, Laborers, Teamsters, Cement Masons and Carpenters unions. 100% performance and payment bonds may be required for the full amount of subcontract price. Granite will pay for bond premium up to 1.5%. Subcontractors must possess a current contractor's license, insurance and worker's compensation coverage meeting Granite's requirements and will be required to sign the standard Granite Subcontract Agreement. A copy of the insurance requirements and agreement can be obtained by contacting the estimator. Plans and specifications are available for viewing at our office located at 715 Comstock St., Santa Clara, CA., 95054 or at: <http://app.box.com/s/fhtpn8nbimj93e11x39w>

Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies. Granite intends to work cooperatively with all qualified firms seeking work on this project. Granite is an equal opportunity employer.

Portions of work can be made available upon request prior to bid date. Please call if any assistance is needed.



Is requesting quotes from qualified SBE/DVBE Subcontractors, Suppliers, and Service Providers for the following (but not limited to) work:

Fence, Drill and Blast Rock, Rock Crushing, AC Pavement, Signs and Striping, Instrumentation, Cement Deep Soil Mixing, Dewatering, Rebar, Well Installation, Rock Anchors, Hydroseeding, Misc. Metal, RCP, PVC Pipe, Ready Mix, Trucking, Survey, QA/QC, Security, Field Office, SWPPP

Seismic Remediation of Dam Embankment – Perris Dam
Riverside County, CA
Department of Water Resources
Contract No. C51484
SBE Goal: 25% with DVBE incentive
BID DATE: June 26, 2014 @ 11:00 a.m.
Sub & Vendor Bids Due Prior
Sukut Construction, LLC
4010 W. Chandler Avenue, Santa Ana, CA 92704
Contact: Steve Reiser
Phone: (714) 540-5351 • Fax: (714) 545-2003 • Email: estimating@sukut.com

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

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

Sukut Construction, LLC
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MEET AND GREEN OUTREACH EVENT

CALIFORNIA HIGH-SPEED RAIL CONSTRUCTION PACKAGE 2-3



Tutor Perini / Zachry / Parsons

Invites You to Join Our Team

Monday, July 7, 2014
10:00 a.m. to 12:00 p.m.
Hanford Civic Auditorium
400 North Douty Street, Hanford CA 93230

In April 2014, the California High-Speed Rail Authority qualified the Tutor Perini/Zachry/Parsons, a Joint Venture (TPZP) to bid on the HSR Construction Package 2-3 design-build contract. TPZP is currently building the HSR Construction Package 1 and has engaged many local, SB, DBE, and DVBE firms in our efforts to achieve the Authority's 30% Small Business participation goal. TPZP wants to continue building the California High-Speed Rail in the Central Valley with additional support from certified small businesses.


On July 7th, TPZP executives will host a small business outreach networking event to connect with all interested parties. Small Businesses will meet TPZP and learn more about opportunities on HSR Construction Package 2-3.

Who Should Attend:

- ✓ **Design/Engineering Firms:** TPZP and a few of our major design subs (looking to bring in SB participation) will discuss areas of design open for subcontracting.
- ✓ **Construction Firms:** You will meet with TPZP construction-side team members who will provide information on the types of construction services we will be bidding over the life of the project.

If you are looking for an edge and want to start developing key relationships with TPZP, please plan to attend. Representatives from the CHSRA Small Business Program have also been invited!

RSVP by July 2, 2014 to:
RSVP4TPZP@leeandrewsgroup.com or (213) 891-2965 Ext. 111
Please visit www.tpzpjv.com for a comprehensive list of opportunities and for more information about our team.



Robert A. Bothman
An Equal Opportunity Employer,
is requesting bids from qualified MBE/WBE/DBE subcontractors and suppliers for the following trades: Traffic control, SWPPP, Hydroseed, Demolition, Trucking, Earthwork, Underground, AC Paving, Striping, Survey, Landscaping, Fencing, Electrical.

RUMRILL PARK Co. PW 531
City/Location: San Pablo, California
Owner: City of San Pablo
Bid Date: June 30th at 1:00 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
Stephanie Hunt • shunt@bothman.com

Army Boosts Value of IT Deal by \$774 Million



Dell Federal Systems is among the firms involved in the contract.
360b/Shutterstock.com

The Army's hunger for information technology equipment continues unabated, even as the military slims down from the long wars in Afghanistan and Iraq.

The service awarded a contract extension

Advertise with the Small Business Exchange

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California Sub-Bid Request Ads

Bid Requests from Certified SBE Subcontractors and Suppliers for **ALL TRADES** except for Earth Shoring
HUNTER'S POINT SHIPYARD PHASE I, BLOCK 56&57

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

Hunter's Point Shipyard Phase I, Block 56&57
Coleman Street at Innes Court
San Francisco, CA 94124
Bid Date: 7/11/14 @ 2 PM

Voluntary Pre-bid Meeting on 6/26/14 at 1:00 PM at Hunters Point Shipyard Auditorium - Building 101, 101 Horne Ave., San Francisco, CA 94124.

Drawings will be reissued on June 19.

CAHILL CONTRACTORS, INC.

Contact: Julie Park

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

Bid Requests from Certified SBE Subcontractors and Suppliers for **ALL TRADES** except for Earth Shoring
HUNTER'S POINT SHIPYARD PHASE I, BLOCK 49

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

Hunter's Point Shipyard Phase I, Block 49
350 Friedell Street
San Francisco, CA 94124
Bid Date: 7/1/14 @ 2 PM

Voluntary Pre-bid Meeting on 6/18/14 at 1:00 PM at Hunters Point Auditorium - Building 101, 101 Horne Ave., San Francisco, CA 94124

CAHILL CONTRACTORS, INC.

Contact: Julie Park

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

SKANSKA

Route 138 Highway Widening
Caltrans Contract No.: 08-3401U4
District 08 on Route 2, 138

DBE Goal: 8%

Bid Date: July 3, 2014 - 2:00PM

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.

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

Quotes requested for contractors, suppliers and service providers include, but are not limited to: Lead Compliance Plan, Construction Area Signs, Traffic Control System, Type II & III Barricade, Portable Changeable Message Sign, Temp Railing (Type K), Temp Crash Cushion Module, Alternative Crash Cushion System, Prepare SWPPP, Rain Event Action Plan, Storm Water Sampling and Analysis, Storm Water Annual Report, Temp Erosion Control, Temp Construction Entrance, Street Sweeping, Temp Concrete Washout, Temp Fenc (Type ESA) Treated Wood Waste, Remove Mailbox, Cold Plane Asphalt Concrete Pavement, Remove Concrete, Bridge Removal, Clearing and Grubbing, Develop Water Supply, Roadway Excavation, Rock Excavation (Controlled Blasting), Structure Excavation, Structure Backfill, Landscaping, Erosion Control, Class 2 Aggregate Base, Asphaltic Emulsion (Fog Seal Coat), Hot Mix Asphalt-Superpave, Data Core, Place Hot Mix Asphalt Dike, Place HMA (Miscellaneous Area), Tack Coat, CIDH Concrete Piling, Prestressing Cast-In-Place Concrete, Structural Concrete, Minor Concrete (Minor Structure), Joint Seal, Bar Reinforcing Steel, Reinforced Concrete Pipe, Corrugated Steel Pipe, Rock Slope Protection, Slope Paving (Concrete), Rock Slope Protection Fabric Minor, Concrete (Gutter), Minor Concrete (Misc Const), Fencing, Cable Railing, Transition Railing, Alternative In-Line Terminal System, Concrete Barrier - Type 60, Concrete Barrier (Type 736), Striping & Marking, Electrical, Signal and Lighting, Traffic Monitoring Station, Asbestos Compliance Plan, Biologist, Obliterate Surfacing, Remove Traffic Stripe, Remove Concrete Box Culvert, Salvage Guardrail, Reconstruct Rock Slope Protection, Reconstruct USFS Monument Sign Structure, Roadside Signs, Polyester Concrete Overlay, Shoulder Backing, Rumble Strip, Prime Coat, Soil Nail Driven Pile, Structural Concrete, Concrete Surface Texture, Structural Signs, Stain Galvanized Surface, Prepare and Stain Concrete, Welded Steel Pipe Casing, Pre/Post Construction Surveys, Jack and Bore, Survey Monument, Midwest Guardrail, Pipe Hand railing, Cable Railing, Thermoplastic Stripe, Changeable Message Sign System, Flashing Beacon System.

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.

Skanska is an Equal Opportunity Employer

Skanska Estimating Dept: 1995 Agua Mansa Rd, Riverside, CA 92509 - Ph: (951) 684-5360, Fax: (951) 788-2449

Email: joe.sidor@skanska.com

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Hwy 4/242 Install Ramp Metering and TOS Elements
Contra Costa County - Martinez/Concord/Pittsburg - Caltrans #04-152724
BID DATE: July 8, 2014 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Lean Compliance Plan, Construction Area Signs, Traffic Control System, Portable Changeable Message Sign, SWPPP, Rain Event Action Plan, Storm Water Sampling and Analysis, Storm Water Annual Report, Temporary Erosion Control, Sweeping, ADL Burial Location Report, Treated Wood Waste, Noise Monitoring, Bridge Removal (Portion), Clearing & Grubbing, Roadway Excavation (Type Y-1 ADL), Structure Excavation, Structure Backfill, Soil Amendment, Slow-Release Fertilizer, Planting & Irrigation, Erosion Control, Hydroseed, Compost, AC Dike, Soil Nail, CIDH Concrete Pile, Structural Concrete, Minor Concrete (Minor Structure), Random Rough Stacked Rock Texture, Bar Reinforcing Steel, Structural Shotcrete, Sign Structure, Roadside Signs, Underground, Rock Slope Protection, Minor Concrete (Curb, Gutter, Sidewalk), Detectable Warning Surface, Misc. Iron & Steel, Guard Railing Delineator, Object Marker, Special Marker, Fencing, Midwest Guardrail System, Chain Link Railing, Concrete Barrier, Transition Railing, Striping & Marking, Signal & Lighting, and Construction Materials

O.C. Jones & Sons, Inc.

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

Contact: Jean Sicard

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

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Old Redwood Highway - Pedestrian and Bicycle Enhancements
Town of Windsor
BID DATE: June 24, 2014 @ 10:00 AM

We are soliciting quotes for (including but not limited to): Trucking, Construction Area Signs, Traffic Control System, Erosion Control, Adjust Utilities, Minor Concrete, Cole Plane, AC Dike, Underground, Striping & Marking, Loop Detectors, Object Marker, Roadside Sign, Lighting, Planting & Irrigation, Surveying, WPCP, Survey Monuments, Fencing and Construction Materials

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REQUEST FOR MBE/WBE/DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Rumrill Park, City of San Pablo
Project No. PW-531
BID DATE: June 30, 2014 @ 1:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Traffic Control, SWPPP, Erosion Control, Hydroseed, Clearing & Grubbing, Underground, Sewer, Striping, Synthetic Turf, Planting & Irrigation, Fencing, Site Furnishings, Site Concrete, Signs, Restroom Building, Electrical and Construction Materials

O.C. Jones & Sons, Inc.

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

Contact: Mike Crowley

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James E. Roberts-Obayashi Corporation is seeking proposals from all interested subcontractors and suppliers for the:

Richardson Hall Renovation

Project Loc.: 55 Laguna St
San Francisco, CA 94102

Bid Date: July 15, 2014 at 2:00pm

Start Date: October 2014

(Duration 15 months)

Local LBE goals apply

This project also has a 50% local hiring requirement.

This project includes 40 affordable housing units. This is a prevailing wage project.

SBE/LBE/MBE/WBES are encouraged to bid. If interested in bidding this work please contact Richard Keller via email @ richard@jerocorp.com

JAMES E. ROBERTS-OBAYASHI CORP.

20 Oak Court, Danville, CA 94526

925-820-0600 FAX 925-820-1993

WE ARE AN EQUAL OPPORTUNITY EMPLOYER

Invitation to bid JCHS Student Life Center Construction Project

Plant Construction Company invites subcontractors to bid on the **Jewish Community High School Student Life Center Project**. The Office of Community Investment and Infrastructure (OCII)/Successor Agency to the SFRA certified MBE/WBE/SBE/LBE subcontractors are strongly encouraged to bid. Project has a 50% SBE goal and Work Force goal is 50% S.F. Residents with first consideration for resident of the Western Addition. A Pre-Bid Meeting will be held on Thursday, July 2nd at 10:00am at Plant Construction Company, 300 Newhall Street in SF. Bids are due on July 21st, 2014 at 11:00am. Plans and Specs are available for viewing at Plant Construction 300 Newhall Street in SF. Send Bids to Jeremy Littman of Plant Construction at (415)550-1357 fax or by e-mail: jeremyl@plantco.com.

California / Texas Sub-Bid Request Ads



Shimmick Construction Company, Inc./FCC Construction S.A./Impregilo S.p.A, Joint Venture (SFI) is an equal opportunity Prime Contractor seeking quotes from certified Underutilized Disadvantaged Business Enterprises (UDBEs) Subcontractors/Suppliers for the following project:

Construction of the Gerald Desmond Bridge Replacement Project

Subcontractors/Suppliers Requested for, but not limited to, the following: Structural Steel, Asphalt Paving, Landscaping, Flat Work & Minor Concrete, Paintings & Coatings, Fencing & Guard Rail, Concrete Barrier, Barge/Tug, PCC Paving, Polyester Concrete Overlay, Overhead Signage, Disposal Construction Material, Maintenance Building, Lightweight Fill, Environmental Compliance, Aggregates, Falsework Material, Precast Deck Panels, Maintenance Equipment, Pipe Materials, Formwork, Precast Drainage Material, Misc Metals.

Items of work may be broken down into economically feasible packages to encourage participation. SFI, A Joint Venture intends to conduct itself in good faith with all firms for participation on this project

SFI Joint Venture

11 Golden Shore, Suite 110 - Long Beach, CA 90802
Phone (949) 398-6100, FAX (949) 398-6199

For additional project information or to discuss obtaining necessary equipment, supplies, and/or materials please call (949) 398-6127, email udbe@sfigdb.com or visit www.sfigdb.com.

All subcontractors must register on the www.smartbidnet.com website to be considered. All contract documents, bid packages, and required forms will be available for download on the website. If you need to register your company please contact: Nancy Nguyen by email at Nancy.Nguyen@sfigdb.com.

*Bid Proposal Due Dates: Varies by package. Proposal due dates and calendar will be available on the SmartBidNet website.

Required/Compliance Documents are available at: Electronic copies of the Required/Compliance Documents can be downloaded from the SFI Joint Venture website: <http://www.sfigdb.com/subcontractor/requiredcompliance-docs/>

100% Performance and Payment bonds with a surety company subject to approval of SFI, A Joint Venture, are required of subcontractors for this project. SFI, A Joint Venture will pay bond premium up to 1.0%. Subcontractors will be required to abide by terms and conditions of the Project Labor Agreements (PLA) and to execute an agreement utilizing the latest SFI, A Joint Venture Standard Long Form Subcontract incorporating prime contract terms and conditions, including payment provisions. SFI, A Joint Venture listing of a Subcontractor is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with the Subcontractor's price quote. SFI, A Joint Venture requires that Subcontractors and Suppliers price quotes be provided at a reasonable time prior to the bid deadline to enable a complete evaluation. For assistance with bonding, insurance or lines of credit contact Azzam Saad at (949) 398-6120.

SFI Joint Venture is An Equal Opportunity Employer

We're back in the Black



L.A. County CEO William T Fujioka says rising revenues have lifted the budget outlook.

While expressing concerns about the endurance of the rebounding economy, Los Angeles County's chief executive has unveiled a proposed budget that confronts some of the county's biggest challenges and controversies, funding more than 1,300 new jobs to tackle everything from healthcare reform to child protection to oversight of deputies in the jails and on the streets.

Chief Executive Officer William T Fujioka told the Board of Supervisors that his proposed \$26 billion spending plan for fiscal year 2014-2015 represents a cautious expansion of county spending that had been cut by an average of 15% during the Great Recession, beginning in 2008-2009. Fujioka said the driving philosophy behind his proposed budget—balanced for a second consecutive year—is “stabilization” and “sustainability” as county revenues continue to rise with the recovery. (Complete budget details can be seen here.)

Just four years ago, the county had its largest budget gap of the recession—\$491 million—and was forced to tap reserves to avoid layoffs and deeper service cutbacks. For five years, employee labor unions agreed to zero salary increases to help the county survive the economic crisis. Now, in the proposed budget, \$217 million in “unavoidable cost increases” has been earmarked for raises, benefits and retirement costs negotiated with unions as property and sales tax receipts have moved the county out of the red.

In his budget briefings to the board and the media, Fujioka has emphasized that uncertainties at the federal and state levels could substantially change the county's budget outlook. Only about \$6 billion of the county's \$26 billion budget comes from locally generated revenue, such as property tax, which is forecasted to increase by a little more than 4%. The rest comes from state and federal governments.

If approved in June by the board after public hearings and deliberations, the CEO's proposed budget would not only reverse some cuts made in recent years (county library hours, for example, would be restored to 2009-2010 levels), but also would underwrite reforms in two departments rocked by controversies.

The budget proposes adding 100 new social worker positions and 26 support staff jobs to the Department of Children and Family Services to reduce caseloads and better protect youngsters who come in contact with the county's child welfare system.

The move to beef up the social worker ranks through a variety of government funding sources gained momentum after several high-profile deaths of abused children galvanized support for broad reforms. According to Fujioka, additional funds also will likely be made available to underwrite recommendations of the Blue Ribbon Commission on Child Protection, which was created by the Board of Supervisors and is now completing its work.

Fujioka's budget also calls for spending \$36.5 million to implement reforms recommended by another board-created panel—the Citizen's Commission on Jail Violence, which examined allegations of widespread brutality by Los Angeles County sheriff's deputies inside the county lockup. This funding, along with \$20 million in ongoing resources provided during fiscal year 2013-2014, would pay for more supervisors and more rigorous internal oversight, among other things.

What's more, funding will be made available for more than two dozen positions in the newly created Inspector General's Office, a key commission recommendation aimed at bringing more oversight and accountability to the Sheriff's Department.

Not all the new jobs in the budget, however, are being proposed as a response to scandals. Some are meant to be proactive, “providing a strong foundation as we move forward,” Fujioka said.

More than 700 full-time nursing positions are being proposed to help the Department of Health Services meet state-mandated nurse staffing ratios and compete for low-income patients who, under the federal Affordable Care Act, will receive subsidized health insurance. These patients now will be able to seek care elsewhere. And that means a potential loss of revenue to the county. Thus, Health Services is determined to transform the county from a provider of last resort into a provider of first choice.

Fujioka credited the sound fiscal policies of the Board of Supervisors with allowing county government to ride the economic downturn of recent years with a minimum of disruption, unlike other local governments in Southern California and across the nation.

Said Fujioka: “The board's long-standing conservative budget practices, and our strong compliance to fiscal policies, enabled us to weather these trying economic times.”

Source: <http://zev.lacounty.gov>

Marina Landscape, Inc.

is recruiting qualified SBE Subcontractors and Suppliers for the following work:

- a. Pesticides
- b. Herbicides
- c. Fertilizer
- d. Irrigation Parts
- e. Landscape Mulch

Project Name:

Combined Landscape Maintenance Projects

Project Location: San Jose, CA

Owner: Santa Clara Valley

Transportation Authority

Bid Date: July 2nd, 2014 @ 2 P.M.

(Please forward all pricing by 5 PM, June 27th, 2014)

Please contact us if you need information or assistance in obtaining bonds, insurance, or lines of credit.

Plans and specs are available for pick-up at Marina Landscape, Inc. office in Anaheim, CA. Please make arrangements prior to stopping by or shipment.

For additional information, please contact:

Adam Aiden, Estimator

1900 S Lewis Street, Anaheim, CA 92805

W: (714) 939-6600

F: (714) 935-1199

Email: aaiden@marinaco.com

Arey Jones Educational Solutions

is seeking DBE subcontractors to provide deliveries services within the San Juan Capistrano Area for the San Juan Capistrano Bid No. 1415-12.

Responses are due:

Friday June 27, 2014 by 2:00pm

Please contact:

Tiffany Bair tiffany@areyjones.com

800-998-9199 Ph 800-403-8828 Fx

Arey Jones Educational Solutions

1055 6th Ave., Suite #101 • San Diego, CA 92101

TEXAS SUB-BID REQUEST AD

Request for SMWB

Subcontractors and Suppliers for:

Solicitation No. 12-8909-218
San Antonio Water System for the Brackish Water Desalinization Program Production and Injection Wells, SAWS Job No. 9657

Location: Elmendorf, Texas

Bid Date: 7/10/14

Subcontractor/Services Solicited:

Pipe Suppliers, Fencing, Earth Mover/Road Builders, Water Hauling, Hydroseeding, Cement Ready-Mix, Water Quality Analysis.

Hydro Resources

13027 County Road 18, Unit C • Fort Lupton, CO 80621

Phone: 303-857-7540 • Fax: 303-857-3826

Contact – Fred Rothauge

Email: frothauge@hydroresources.com

Visit SBE Website
www.sbeinc.com



SUB-BID REQUEST AD

Sub-Bids Requested From Qualified DBE Subcontractors & Suppliers

For Construction on State Highway In Los Angeles County From Orange County Line To Route 10/605 Separation
Location: 07-LA-605-R0.0/20.5

Contract No. 07-295704
Bid Date: 06-25-2014 @ 2:00 PM

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

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

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

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Sub-Bids Requested From Qualified DBE Subcontractors & Suppliers

For Construction on State Highway In Los Angeles County In Los Angeles, Glendale, and Burbank From Main Street Undercrossing To Verdugo Avenue
Undercrossing In District 7 On Route 5
Location: 07-LA-5-19.2/28.9

Contract No. 07-295604
Bid Date: 06-26-2014 @ 2:00 PM

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

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

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

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SHIMMICK | FCC | IMPREGILO JV

MEET & GREET OUTREACH EVENT

Shimmick Construction Company, Inc. /FCC Construction S.A./Impregilo S.p.A. Joint Venture (SFI) is an equal opportunity Prime Contractor seeking quotes from subcontractors/suppliers for the following project:

GERALD DESMOND BRIDGE REPLACEMENT PROJECT

Construction of a new 2000 ft cable stay main span bridge with approximately 3 miles of approach bridge structures for the Port of Long Beach. For more information about subcontracting please go to: www.sfigdb.com

Shimmick, FCC, Impregilo a JV will be hosting an outreach event to seek qualified sub-contractors/ suppliers and encourage participation of certified, Underutilized Disadvantaged Business Enterprises (UDBE) to help attain the project goal of 11% UDBE in the following scopes:

Structural Steel, Asphalt Paving, Landscaping, Flat Work & Minor Concrete, Paintings & Coatings, Fencing & Guard Rail, Concrete Barrier, Barge/Tug, PCC Paving, Polyester Concrete Overlay, Overhead Signage, Disposal Construction Material, Maintenance Building, Lightweight Fill, Environmental Compliance, Aggregates, Falsework Material, Precast Deck Panels, Maintenance Equipment, Pipe Materials, Formwork, Precast Drainage Material, Misc Metals.

This event will be held on:

June 27th, 2014
10:00 AM - 11:00 AM



at:
280 Pier T Lane /SFI Office Trailer
Long Beach, CA 90802



*Parking is Free

Please email Nancy @ nancy.nguyen@sfigdb.com to register for the event.

SFI, A Joint Venture is an Equal Opportunity Employer and actively requests bids from Underutilized Disadvantaged Business Enterprises (UDBE). The Project has an 11% UDBE goal. Items of work may be broken down into economically feasible packages to encourage participation. SFI, A Joint Venture intends to conduct itself in good faith with all firms for participation on this project. 100% Performance and Payment bonds with a surety company subject to approval of SFI, A Joint Venture. are required of subcontractors for this project. SFI, A Joint Venture will pay bond premium up to 1.0%. Subcontractors will be required to abide by terms and conditions of the Project Labor Agreement (PLA) and to execute an agreement utilizing the latest SFI, A Joint Venture Standard Long Form Subcontract incorporating prime contract terms and conditions, including payment provisions.

SHIMMICK | FCC | IMPREGILO JV

Fictitious Business Name

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0358731-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0358895-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0358745-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0358332-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0358640-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0358903-00
<p>Fictitious Business Name(s): 1.) Ethically Enchanted 2.) Joules 3.) Salon de Joules 4.) Custom Wedding Bands</p> <p>Address 210 Post Street, Suite 914, San Francisco, CA 94108 Full Name of Registrant #1 Dimitria Koumarnetos Address of Registrant #1 145 Meadowcroft Dr., San Anselmo, CA 94960</p> <p>This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 6/1/2014</p> <p>Signed: Dimitria Koumarnetos</p> <p>This statement was filed with the County Clerk of San Francisco County on 6/5/2014.</p> <p>Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law</p> <p>Filed: Jennifer Wong Deputy County Clerk 6/5/2014</p> <p>6/12/14 + 6/19/14 + 6/26/14 + 7/03/14</p>	<p>Fictitious Business Name(s): Fifty/Fifty</p> <p>Address 3157 Geary Boulevard, San Francisco, CA 94118 Full Name of Registrant #1 18 Grams, LLC (CA) Address of Registrant #1 3157 Geary Boulevard, San Francisco, CA 94118</p> <p>This business is conducted by A Limited Liability Company. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on Not Applicable</p> <p>Signed: Van Phan</p> <p>This statement was filed with the County Clerk of San Francisco County on 6/13/2014.</p> <p>Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law</p> <p>Filed: Jeanette Yu Deputy County Clerk 6/13/2014</p> <p>6/19/14 + 6/26/14 + 7/3/14 + 7/10/14</p>	<p>Fictitious Business Name(s): Hititup</p> <p>Address 28 Minerva Street, San Francisco, CA 94112 Full Name of Registrant #1 Fast N Fresh LLC (CA) Address of Registrant #1 28 Minerva Street, San Francisco, CA 94112</p> <p>This business is conducted by A Limited Liability Company. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 6/5/2014</p> <p>Signed: Sami Akhavan Rad</p> <p>This statement was filed with the County Clerk of San Francisco County on 6/5/2014.</p> <p>Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law</p> <p>Filed: Jeanette Yu Deputy County Clerk 6/5/2014</p> <p>6/12/14 + 6/19/14 + 6/26/14 + 7/03/14</p>	<p>Fictitious Business Name(s): K9 Rockstars</p> <p>Address 411 Paris Street, San Francisco, CA 94112 Full Name of Registrant #1 Andrea L. Dillback Address of Registrant #1 411 Paris Street, San Francisco, CA 94112</p> <p>This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 4/1/2014</p> <p>Signed: Andrea Dillback</p> <p>This statement was filed with the County Clerk of San Francisco County on 5/13/2014.</p> <p>Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law</p> <p>Filed: Melissa Ortiz Deputy County Clerk 5/13/2014</p> <p>6/05/14 + 6/12/14 + 6/19/14 + 6/26/14</p>	<p>Fictitious Business Name(s): Mind Body Optimization</p> <p>Address 870 Market Street, Suite 859 San Francisco, CA 94102 Full Name of Registrant #1 David Peter Seidman Address of Registrant #1 340 Capp Street, San Francisco, CA 94110</p> <p>This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 5/29/2014</p> <p>Signed: David Seidman</p> <p>This statement was filed with the County Clerk of San Francisco County on 5/30/2014.</p> <p>Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law</p> <p>Filed: Melissa Ortiz Deputy County Clerk 5/30/2014</p> <p>6/12/14 + 6/19/14 + 6/26/14 + 7/03/14</p>	<p>Fictitious Business Name(s): Healthy Eating San Francisco</p> <p>Address 876 Treat Avenue #3, San Francisco, CA 94110 Full Name of Registrant #1 Christine Selig Address of Registrant #1 876 Treat Avenue #3, San Francisco, CA 94110</p> <p>This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 6/13/2014</p> <p>Signed: Christine Selig</p> <p>This statement was filed with the County Clerk of San Francisco County on 6/13/2014.</p> <p>Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law</p> <p>Filed: Maribel Jaldon Deputy County Clerk 6/13/2014</p> <p>6/19/14 + 6/26/14 + 7/3/14 + 7/10/14</p>

Business Toolkit

How to Gain Valuable Information By Conducting Market Research

By Leo Sun

Prior to the launch of any new product, companies engage in exhaustively thorough market research in order to gauge its probability of success. If your subjects are properly selected, you can gain valuable information that may allow you to better temper your product for the intended target audience. What are your considerations prior to starting market research?

- Demographics of your target geographical area – are you targeting the right region?
- Price range and profit margin – will you make enough money from each sale?
- Intended production volume – if you intend to take a higher volume approach, do you have the facilities to back it up?
- Age range, marital status, family – do you have a detailed sketch of your ideal customer in mind?
- Income and Lifestyle range – how much money will your average customer make?
- Males, females or both – which sex are you focused on?
- Seasonal, cyclical nature of your product – is your product marketable year-round or only on certain occasions?

These may be bewildering questions at first. However, a well-run company should have a marketing manager to coordinate appropriate market research with a marketing researcher. The researcher and the manager define the objectives to be attained through the research.

A well known acronym in the world of marketing research is “DECIDE”, which is a quick way to remember the steps of research.

- Define the marketing problem
- Enumerate the decision factors
- Collect relevant information
- Identify the best alternatives
- Develop and implement a marketing plan
- Evaluate the final decision

The marketing team should then develop the plan and outline the costs, to be presented to the marketing manager for approval.

Now, with an approved market research in place, it's time to address the two main forms of market research:

- Qualitative research: an exploratory, limited way to gauge the needs of your target demographic, focused on a smaller group with higher detail. These include focus groups and in-depth interviews with selected individuals. An example of this would be to approach a group of surfers at the beach with your surfboard designs, to gather a small amount of high quality opinions from a dedicated group.
- Quantitative research: surveys of much larger groups with the intent of garnering hard statistics to use for future financial plans. Examples of these are surveys conducted over the phone, by mail and on the Internet. These results tend to be of lower quality and diversity, but can be compiled quickly to formulate a larger picture of the targeted area.

Ideally, a company would employ a mix of both kinds of research to gain the best perspective on their customer base. There are many kinds of research – coolhunting, viral marketing, concept testing, demand estimation and online panels are all methods market researchers employ to garner results. The findings from the research should be compiled by your marketing team through comprehensive charts and tables to be presented to management.



Once the marketing manager presents the final results, the company should move on to the product testing phase.

The product testing phase takes place after the completion of the product manufacturing phase and before the product launch. This can be done on qualitative and quantitative bases as well, but if you intend to use large groups for quantitative tests, you should be aware of the physical constraints that were not there during the survey phase, as you must produce enough of the product for testing purposes. A simple example of this is the software beta tester, who is hired by a company to endlessly use the software in search of bugs and glitches. In this example, you would need to devote a lot of manpower and hours to clean and temper your product. If your product is something simpler, such as food, you need only serve your product and record a survey response.

Market research may sound and feel like an overwhelming, costly operation, but it can be done on a smaller scale for home and small businesses. If you don't have a marketing team ready to launch a research project, there are freely available reports online for a myriad of products. These can include established research for automobiles, consumer spending habits and restaurant choices, among others. You can also hire university students looking for a business school class project or a few extra dollars. This would still be considerably cheaper than hiring a professional marketing research firm.

On the other hand, if you have money to dedicate to market research but you don't have a full marketing team, consider hiring professionally contracted services or virtual assistants to get the job done efficiently with little hassle.

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

Getting Started with Social Media Marketing

By Sean Gallagher

One of the fastest growing channels for business to reach out to existing customers and potential customers is social media. As Business.gov blogger Caron Beesley found, more and more small businesses are adopting social media as a way to market themselves.

That's no surprise when you consider how quickly social networking sites have become part of people's lives. OPEN Forum's Julia Rogers notes that Facebook alone has well over 300 million users, half of whom log in daily to track what their friends—and in some cases, favorite businesses and brands—are doing and saying. But with the world of social networks, blogs, and online communities exploding so rapidly, where is a small business to begin?

Many of us live in a networked world—we use our connections with people through other media all the time to reach out to potential customers,

partners, and vendors. Whether or not you already use social media, you already likely have an electronic extension of your social and business network—whether it be through something as simple as a contact lists on your mobile phone, or the inbox of your email.

The key is understanding that social media is just an extension of your existing efforts to reach out to those same people, and others like them—but allows you to cast a much larger net. But don't think that just jumping on one of the social networks or starting a blog is going to be a magic bullet for your business' marketing needs.

Success in social media marketing depends on the same sort of planning, understanding of customers and hard work that more traditional marketing channels require. Here are some tips on where to start, and how to succeed:

Start small. When you start out with social media, expect there to be a learning curve as you figure out how things work. Blogging and using social networking sites can become a time-consuming process, and it's best to take baby steps first and

build on your successes rather than going big right out of the gate. You should grow your social media presence naturally as part of your overall marketing efforts, focusing on what works best to reach potential customers and increase your business' profile. If your first effort isn't successful, don't be reluctant to drop it and move onto the next one.

Pick the network or networks that match your customers. Understand the demographics of each social network, and focus on the ones where your customer base will most likely be—when they're most receptive to being pitched by you. For example, if you're in a professional services business or sell mostly to other businesses, LinkedIn may be the best community to start with—it's focused on business networking, and users should be more receptive to being approached through LinkedIn than they might be on their personal Facebook account.

On the other hand, if you're looking to reach a group of consumers—upper-income women with children, for example --- Facebook might be your best network choice. According to Quantcast,

com's demographics, 58% of Facebook's audience makes over \$60,000 a year, 47% of its audience have children under 18, and 55% are women.

Find communities that match your product—or start your own. Business.gov guest blogger Craig Colgan says you should look for communities that are a close match to your product and participate in them – or, if you can't find one, build a community of your own within an existing social network. Facebook and Twitter provide search tools that can help you to find people with interests that would make them more likely to follow what you're up to—and buy your product. Once you've located them, you can invite them to join a “fan” page on Facebook (either for your product itself, or, more likely, a general topic of interest that aligns with your marketing efforts) or “follow” them on Twitter.

Keep an eye out for word of mouth. Because of the nature of social media, you can't control what people are saying about your business. But if you don't pay attention to it, and actively seek out what

■ Continued on page 10

Agencies Will Start Hearing What Their Employees Really Think This Summer

By Kellie Lunney

Agencies will receive the latest feedback on employee morale and job satisfaction beginning in August, Obama administration officials reported.

The federal workforce now is filling out the annual Federal Employee Viewpoint Survey, a tool that assesses how employees feel about compensation, management and their jobs. Managers are "very anxious to get this data as soon as possible," said Office of Personnel Management Director Katherine Archuleta during a conference call with reporters Tuesday morning. Archuleta said OPM pushed up by about a month the timeline for sending agencies feedback. The full results of the 2014 FEVS will be released publicly in the fall; typically OPM posts its report online in November.

OPM is making a last push to encourage federal employees to complete the survey. The deadline is June 13, and as of Tuesday, just over 330,000 feds had submitted their feedback, while another 80,000 were in the process of completing the survey, said Kimya Lee, survey analysis manager in OPM's Office of Planning and Policy Analysis. Lee said that slightly fewer employees had responded to this year's survey by now than in 2013, but she emphasized that OPM extended the 2013 survey by a week. The 2013 FEVS had a governmentwide response rate of 48 percent.

Archuleta reiterated that the survey was voluntary and confidential, so employees do not have to worry about any backlash for being candid. Also, not all employees may be offered the opportunity to weigh in this year. Many larger agencies send

the survey to a representative sample of their workforce.

OPM will collect demographic data, including the agency and job of the employee, but no identifying information will be shared. The 2014 FEVS includes 12,000 data points for agencies to use in assessing how employees feel about their jobs and bosses. "Now people like me, directors and managers, and [Cabinet] secretaries can use this information to take a look at the performance of leaders in our own agencies, and suggest areas where they can improve," Archuleta said.

New this year is a question asking respondents for their level of education and the highest level of education they've completed.

The survey data will be incorporated into a visual, interactive dashboard that will include employee engagement information with agency performance results. Agencies will receive the employee engagement dashboards, which President Obama called for in his fiscal 2015 budget proposal, at the end of this month, said Jonathan Foley, director of OPM's Office of Planning and Policy Analysis. That will include three years of data on employee engagement and satisfaction for managers to use to improve morale and overall agency performance; the 2014 results will be included when they are ready.

Job satisfaction among federal workers dropped nearly across the board in 2013 -- a year marked by furloughs, a pay freeze and proposals to reduce federal employee compensation -- according to the most recent FEVS. The 2013 survey reflected the input of 376,577 federal workers. Just 44 percent of employees in the 2013 FEVS said they had suf-



Katherine Archuleta
Director

ficient resources to do their jobs, down from 48 percent the previous year and 50 percent in 2010.

While overall job satisfaction fell between 2012 and 2013, most notably with pay, officials always have noted that the survey is not just about satisfaction, but about how employees perceive how they are treated in the workplace and the level of commitment they feel to their jobs. More than 90 percent of participants in the 2013 survey reported a desire to put in extra effort, look for ways to do their jobs better and view their work as important, according to OPM.

More employees were satisfied with telework in the 2013 survey, and said their supervisors treated them with respect, than the previous year, making up the only two categories with an increase in positive responses from 2012.

In some ways, 2014 so far has been an improvement over last year, though it's unclear whether that will be reflected in the upcoming survey. The

three-year pay freeze on federal civilian workers was lifted, and sequestration, though still in effect, has been partially repealed for fiscal 2014 and fiscal 2015. But because respondents provided feedback for the 2013 survey before October's government shutdown, the 2014 FEVS could include more negative feedback. It's also unclear what role agency scandals at the Internal Revenue Service and the Veterans Affairs Department will play in the results. Many people inside and outside of government remain concerned over the morale of federal workers and the effect budget cuts, benefit reductions and negative political rhetoric have had on agencies' ability to recruit and retain talented personnel.

Source: Government Executive

5 Questions on "Making" and the White House Maker Faire

Continued from page 1

Phil Larson: What is "Making"?

Dale Dougherty: Making can be called creating, producing, crafting, shaping, tinkering, composing, and building. It covers many areas of interest and many skills, and projects often combine several of each. Making sits at the intersection of art and science, and at the crossroads of technology and design.

Today, Making is where hardware and software are re-connecting with each other, increasing our ability to sense the physical world and initiate actions that interact with us. This is what a robot does -- or autonomous vehicle or a solar-powered toy that comes alive by day.



Dale Dougherty, the president and CEO of Maker Media Inc., is the founder of the Maker Faire.
(Christopher Chung / The Press Democrat)

When we Make things, we learn to gain control over tools and materials. Makers are using new tools and technologies that are democratizing production. With better tools, more people can make things because it is easier to take an idea and develop it into a physical thing.

Phil: Where did the "Maker Movement" start?

Dale: With the publication of Make Magazine in 2005, we introduced the term Maker as a broadly defined identity for people, mostly amateurs, who enjoy making things. We launched Maker Faire Bay Area in 2006 and began to organize Makers and celebrate their projects. Both Make Magazine and Maker Faire were catalysts for the Maker Movement, but the movement took shape because of the independent efforts of many people who saw themselves as Makers and began organizing with other Makers. They shared their projects online and they formed makerspaces or created businesses to develop products. The Maker Movement, like the Internet, is a distributed social network that anyone can join and so it has spread freely around the globe. At the heart of the Maker Movement are the enthusiasts and the DIY learners who are curious and playful.

Once we understand who Makers are, we can find them in history. People like Benjamin Franklin and Henry Ford might be considered

Makers. Apple founders Steve Wozniak and Steve Jobs were also tinkerers and designers, creating a personal computer that grew out of the Homebrew Computer Club and was first showcased at the West Coast Computer Faire. We consider them Makers. Today, we have a new generation of inventors, tinkerers, and product designers who will also become known for what they make.

Phil: Who is involved?

Dale: We can find Makers everywhere in our community. Makers themselves can be as varied as their interests. They may be found in a number of different occupations from artists and designers, to engineers and computer scientists, educators, crafters, and mechanics. For many, Making is more of a hobby that can be enjoyed over many years. It's an excuse to learn something new like making cheese or bread or making an electronic bracelet whose lights respond to your heartbeats. Making is a great way for parents to engage with their kids in an activity that is both fun and educational -- rockets, robots, or homemade roller coasters. What's true of all Makers is that what they do opens new doors and often leads to new relationships and unexpected opportunities. For instance, some Makers who started out as hobbyists have become entrepreneurs, starting their own businesses to make things that they sell.

Phil: How can I get involved in Making?

Dale: There are many ways to get involved in Making. In fact, once you understand the idea, you might realize that you already make things -- you cook or garden, you work with cars or musical instruments, you do woodworking or embroidery. Making takes many forms, both new and traditional.

What's especially exciting today is that technology is offering us new capabilities. This might require getting up to speed on a Raspberry Pi or a 3D printer. There are many ways to get started, including finding resources online that can help you learn. A good way is to find places in your community organized by Makers. These are known as makerspaces but also go by other names. At a makerspace, you can get access to tools, materials, and most importantly, mentors who can help you. You can also look for workshops in your community, which not only allow you to acquire new skills but also meet others who are learning how to make.

Going to a Maker Faire near you may also inspire you to get involved, especially when you see the amazing projects that Makers are sharing.

Phil: Why is Making important?

Dale: Making is important on many levels. On a personal level, it can be a source of satisfaction and accomplishment, as you learn to do new things. On a social level, Making can lead to discovering other Makers who share your interests in local or online communities, and re-invigorating community bonds through Making. On an economic level, Making is bolstering personalized manufacturing, local workforce development, entrepreneurship, and expanding opportunities for Americans to unleash innovations that can lead to the industries and jobs of the future. Yet it starts with each of us seeing ourselves as producers, creators, and innovators, which challenges us to lead a productive and creative life. It changes our relationship with everything around us by showing that we can help make the change we want to see in the world.

Source: <http://www.whitehouse.gov>

The Emancipation Proclamation

By the President of the United States of America:
A Proclamation.

Whereas, on the twenty-second day of September, in the year of our Lord one thousand eight hundred and sixty-two, a proclamation was issued by the President of the United States, containing, among other things, the following, to wit:

“That on the first day of January, in the year of our Lord one thousand eight hundred and sixty-three, all persons held as slaves within any State or designated part of a State, the people whereof shall then be in rebellion against the United States, shall be then, thenceforward, and forever free; and the Executive Government of the United States, including the military and naval authority thereof, will recognize and maintain the freedom of such persons, and will do no act or acts to repress such persons, or any of them, in any efforts they may make for their actual freedom.

“That the Executive will, on the first day of January aforesaid, by proclamation, designate the States and parts of States, if any, in which the people thereof, respectively, shall then be in rebellion against the United States; and the fact that any State, or the people thereof, shall on that day be, in good faith, represented in the Congress of the United States by members chosen thereto at elections wherein a majority of the qualified voters of such State shall have participated, shall, in the absence of strong countervailing testimony, be deemed conclusive evidence that such State, and the people thereof, are not then in rebellion against the United States.”

Now, therefore I, Abraham Lincoln, President of the United States, by virtue of the power in me vested as Commander-in-Chief, of the Army and Navy of the United States in time of actual armed rebellion against the authority and government of the United States, and as a fit and necessary

war measure for suppressing said rebellion, do, on this first day of January, in the year of our Lord one thousand eight hundred and sixty-three, and in accordance with my purpose so to do publicly proclaimed for the full period of one hundred days, from the day first above mentioned, order and designate as the States and parts of States wherein the people thereof respectively, are this day in rebellion against the United States, the following, to wit:

Arkansas, Texas, Louisiana, (except the Parishes of St. Bernard, Plaquemines, Jefferson, St. John, St. Charles, St. James Ascension, Assumption, Terrebonne, Lafourche, St. Mary, St. Martin, and Orleans, including the City of New Orleans) Mississippi, Alabama, Florida, Georgia, South Carolina, North Carolina, and Virginia, (except the forty-eight counties designated as West Virginia, and also the counties of Berkley, Accomac, Northampton, Elizabeth City, York, Princess Ann, and Norfolk, including the cities of Norfolk and Portsmouth[]), and which excepted parts, are for the present, left precisely as if this proclamation were not issued.

And by virtue of the power, and for the purpose aforesaid, I do order and declare that all persons held as slaves within said designated States, and parts of States, are, and henceforward shall be free; and that the Executive government of the United States, including the military and naval authorities thereof, will recognize and maintain the freedom of said persons.

And I hereby enjoin upon the people so declared to be free to abstain from all violence, unless in necessary self-defence; and I recommend to them that, in all cases when allowed, they labor faithfully for reasonable wages.

And I further declare and make known, that such persons of suitable condition, will be received



I do order
and declare that all
persons held as

Slaves

within said designated States,
and parts of States,

Are

and henceforward shall be

Free

- President Lincoln

into the armed service of the United States to garrison forts, positions, stations, and other places, and to man vessels of all sorts in said service.

And upon this act, sincerely believed to be an act of justice, warranted by the Constitution, upon military necessity, I invoke the considerate judgment of mankind, and the gracious favor of Almighty God.

In witness whereof, I have hereunto set my hand and caused the seal of the United States to be affixed.

Done at the City of Washington, this first day of January, in the year of our Lord one thousand eight hundred and sixty three, and of the Independence of the United States of America the eighty-seventh.

By the President: ABRAHAM LINCOLN
WILLIAM H. SEWARD, Secretary of State.

Juneteenth



Continued from page 1

park parties, historical reenactments, or Miss Juneteenth contests.

History

During the US Civil War, President Abraham Lincoln issued the Emancipation Proclamation on September 22, 1862, with an effective date of January 1, 1863. Although it declared that slaves were to be freed in the Confederate States of America in rebellion against the federal government, it had minimal actual effect. Even after the ending of military hostilities, as a part of the former Confederacy, Texas did not act to comply with the Emancipation Proclamation.

On June 18, 1865, Union General Gordon Granger and 2,000 federal troops arrived on the island of Galveston, Texas, to take possession of the state and enforce the emancipation of its slaves. On June 19, standing on the balcony of Galves-

ton's Ashton Villa, Granger read the contents of "General Order No. 3":

"The people of Texas are informed that, in accordance with a proclamation from the Executive of the United States, all slaves are free. This involves an absolute equality of personal rights and rights of property between former masters and slaves, and the connection heretofore existing between them becomes that between employer and hired labor. The freedmen are advised to remain quietly at their present homes and work for wages. They are informed that they will not be allowed to collect at military posts and that they will not be supported in idleness either there or elsewhere"

Former slaves in Galveston rejoiced in the streets. Juneteenth celebrations began in Texas the following year. Across many parts of Texas, freed people pooled their funds to purchase land specifically for their communities and increasingly large Juneteenth gatherings — including Houston's

Emancipation Park, Mexia's Booker T. Washington Park, and Emancipation Park in Austin.

Economic and cultural forces led to a decline in Juneteenth celebrations in the early 20th century. The Depression forced many blacks off farms and into the cities to find work. In these urban environments, employers were less eager to grant leaves to celebrate this date, and a rise in patriotism among African-American people steered more toward July 4 as Independence Day.[citation needed] The Civil Rights movement of the 1950s and 1960s focused the attention of African-American youth instead on the struggle for racial equality, but many also linked these struggles to the historical struggles of their ancestors.

Following the 1968 Poor Peoples March to Washington, D.C. called by Rev. Ralph Abernathy, many attendees returned home and initiated Juneteenth celebrations in areas where the day was not previously celebrated. Throughout the 1980s and 1990s it experienced growing interest from communities and organizations throughout the country, and in 1994 a group of community leaders gathered at Christian Unity Baptist Church in New Orleans, Louisiana to work for greater national celebration of Juneteenth. Currently, organizations like the National Juneteenth Observance Foundation are working towards making Juneteenth a national day of observance.

Official status

The event was made a Texas state holiday beginning in 1980, under legislation introduced by freshman Democratic state representative Al Edwards. The legislation was opposed by African-American representative Clay Smothers of Dallas County, who declared the holiday "fraudulent"

and belittled the observance as merely "ceremoniously grinning and bursting watermelons on the Capitol grounds". Juneteenth is a "partial staffing holiday", meaning that state offices do not close, but some employees use a floating holiday to take the day off. Schools are not impacted because they are already into summer vacation by June 19.

Its observance has spread to many other states, with a few celebrations taking place even in other countries. As of May 2013, 43 U.S. states and the District of Columbia have recognized Juneteenth as either a state holiday or special day of observance; these are Alabama, Alaska, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Virginia, Washington, West Virginia, Wisconsin, and Wyoming.

In 1996 the first legislation to recognize "Juneteenth Independence Day" was introduced in the U.S. House of Representatives, H.J. Res. 195, sponsored by Barbara-Rose Collins (D-MI). In 1997 Congress recognized the day through Senate Joint Resolution 11 and House Joint Resolution 56. In 2013 The U.S. Senate passed Senate Resolution 175, acknowledging Lula Briggs Galloway (late president of the National Association of Juneteenth Lineage) who "successfully worked to bring national recognition to Juneteenth Independence Day", and the continued leadership of the National Juneteenth Observance Foundation.

Source: wikipedia.org/wiki/Juneteenth



WVEC Small Business Competition Announces Women Veteran Entrepreneur Awardees



Select women veteran entrepreneurs have been chosen as Awardees of the Women Veteran Entrepreneur (WVEC) small business competition for women organized by Count Me In for Women's Economic Independence, the leading national not-for-profit provider of resources, business education, and community support for women entrepreneurs.

WVEC, the result of an ongoing partnership between Capital One and Count Me In is a training and mentorship program designed to help established women small business owners who are veterans, spouses/domestic partners, or daughters of veterans conquer daily business challenges and plan ahead for future growth and success. The program is made possible as part of Capital One's \$800,000 commitment to Count Me In to support women veterans and small businesses.

WVEC aims to help women-owned businesses across the country grow to \$250,000+ in revenue with support through the Count Me In Business Accelerator Program. That goal translates into \$75 million in new economic activity and 600-900 much-needed new jobs.

The 14 Awardees each presented a two-minute pitch on their business at the WVEC conference and competition at the Women in Military Service for America Memorial Foundation in Arlington, VA on April 15, 2014. Now each of these women veteran entrepreneurs have been invited to participate in Count Me In's renowned nine-month Business Accelerator program, which provides intensive business coaching and education designed to help their businesses grow in revenues by at least

30% and create new jobs within 18-36 months.

If selected as an Awardee, the program will commence on June 27, 2014. Named Awardees also receive a one-year legislative membership with Women Impacting Public Policy (WIPP).

"Our Women Veteran Finalists represent yet another group of women business owners who have the potential to truly make an impact on economic growth in our country," said Nell Merlino, Founder and President of Count Me In. "We look forward to working with this promising group of motivated military-affiliated entrepreneurs as they grow their micro-businesses into thriving enterprises."

"We want to congratulate the women veteran finalists of the WVEC program whose skills and qualities that made them outstanding military members – a strong work ethic, discipline, the creativity needed to overcome obstacles – are precisely the qualities that can translate to business success," said Daniel Delehanty, Senior Director of Community Development Banking at Capital One. "For many aspiring small business owners, the prospect of starting and growing a new business can be daunting, but coaching and mentoring can help to ease that start-up learning curve. Through our partnership with Count Me In, we are leveraging our expertise in small business development to help drive the success of talented and entrepreneurial women veterans and support the economic growth of our whole community."

Capital One's partnership with Count Me In is aligned with its commitment to helping aspiring entrepreneurs and small businesses of every size grow and thrive – whether it's directly through

their products and services, or through innovative partnerships and programs like WVEC that provide tailored business training, mentoring, and other professional support and resources.

About Count Me In

Count Me In for Women's Economic Independence is the leading national not-for-profit provider of resources, business education, and community support for women entrepreneurs seeking to grow their businesses to million dollar enterprises. Count Me In launched the Make Mine a Million \$ Business Competition to inspire one million women entrepreneurs scale their businesses to a million dollars in business revenues in the next decade by providing tools, skills, and the support of a nationwide community of peers.

For more information about Count Me In and WVEC, visit www.countmein.org, and follow Count Me In at <https://www.facebook.com/CountMeInforWomensEconomicIndependence> and @CMIAward.

About Capital One

Financial Corporation, headquartered in McLean, Virginia, is a Fortune 500 company with more than 900 branch locations primarily in New York, New Jersey, Texas, Louisiana, Maryland, Virginia, and the District of Columbia. Its subsidiaries, which include Capital One, N.A., and Capital One Bank (USA), N.A., offer a broad spectrum of financial products and services to consumers, small businesses and commercial clients. Capital One applies the same principles of innovation, collaboration and empowerment in our commitment to

our communities across the country that we do in our business. Capital One recognizes that helping to build strong and healthy communities – good places to work, good places to do business and good places to raise families – benefits us all and Capital One is proud to support this and other community initiatives.

Founder and President, Count Me In



Nell Merlino is an international expert and advocate for women's leadership, business growth and empowerment. She is the creator of Take Our Daughters to Work Day, which has mobilized more than 20 million Americans to participate in a day dedicated to giving girls the opportunity to dream bigger about their future. The media regularly interviews Nell where she is responsible for the generation of over a billion media mentions drawing attention to the accomplishments and challenges faced by women and girls. Most recently, Nell launched Feminine Bias, an activist think tank dedicated to meeting economic, social and environmental challenges by building a female value chain.

Source: © 2014 Count Me In for Women's Economic Independence

Social Media

■ Continued from page 7

people are saying, you may find your reputation is being damaged. Watch social review sites like Yelp, TripAdvisor, and UrbanSpoon to track customer sentiment before it bites you. And search Twitter for comments about your business so that you can engage customers and show you're interested in their opinions.

Lastly, don't forget the "work" part of network—it takes real labor and thought to use social media to reach the right people and turn them into customers or business partners. If you aren't actively creating content for a blog, a social network page, or community site, you don't exist to your potential customers. Keep talking to people who leave comments and "follow" your content, making the connection personal. Don't be afraid to test different marketing strategies in different social media—and walk away from the ones that don't work.

Source: U.S. SBA

Public Legal Notices



CITY & COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

Contract No. 2265J
(ID No. FCE14123)

VARIOUS LOCATIONS PAVEMENT RENOVATION NO. 17

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30 p.m. on July 9, 2014**, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents Download site at www.sfdpw.org/biddocs, or purchased on a CD format from 1155 Market Street, 4th Floor, San Francisco, California 94103, telephone 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works". Please visit the DPW's Contracts, Bid Opportunities and Payments webpage at www.sfdpw.org for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The Work is located on Teresita Blvd between Portola Dr and Foerster St; Cesar Chavez Ave between Rockdale Dr and Evelyn Way; Del Sur Ave between Juanita Way and Cesar Chavez Ave; 22nd St between Carolina St and Wisconsin St; Carolina St between 22nd St and 23rd St; and on Visitacion Ave between Loehr St and Bayshore Blvd and consists of pavement renovation, sewer replacement, water main installation, traffic control, and all related and incidental work. The time allowed for completion is 350 consecutive calendar days. The Engineer's estimate is approximately \$5,800,000. For more information, contact the Project Manager, Ramon Kong at 415-554-8280.

This Project shall incorporate the required partnering elements for **Partnering Level 2**. Refer to Section 01 31 33 for more details.

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

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

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is **25% LBE**.

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

A pre-bid conference will be held on **June 26, 2014; 3:00 p.m.**, at 1680 Mission Street, 3rd Floor.

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

A corporate surety bond or certified check for ten percent (10%) of the amount bid must accompany each bid. SFAC Sec. 6.22(A) requires all construction greater than \$25,000 to include performance and payment bonds for 100% of the contract award.

Class "A" license required to bid.

In accordance with San Francisco Administrative Code Chapter 6, no bid is accepted and no contract in excess of \$400,000 is awarded by the City and County of San Francisco until such time as the Mayor or the Mayor's designee approves the contract for award, and the Director of Public Works then issues an order of award. Pursuant to Charter Section 3.105, all contract awards are subject to certification by the Controller as to the availability of funds.

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

This Project is subject to the requirements of the San Francisco Local Hiring Policy for Construction ("Policy") as set forth in Section 6.22(G) of the SFAC. Bidders are hereby advised that the requirements of the Policy will be incorporated as a material term of any contract awarded for the Project. Refer to Section 00 73 30 of the Project Manual for more information.

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

6/19/14
CNS-2634952#
SMALL BUSINESS EXCHANGE



CITY & COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

Contract No. 2260J
(ID No. FCE14111)

DOLORES STREET - PAVEMENT RENOVATION, SEWER REPLACEMENT, AND WATER MAIN INSTALLATION

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30 p.m. on July 9, 2014**, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents Download site at www.sfdpw.org/biddocs, or purchased on a CD format from 1155 Market Street, 4th Floor, San Francisco, California 94103, telephone 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works". Please visit the DPW's Contracts, Bid Opportunities and Payments webpage at www.sfdpw.org for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The Work is located on Dolores Street from Market St to 21st St and from 25th St to Cesar Chavez St, and on Abbey Street from Chula Lane to 17th Street and consists of demolition, pavement renovation, sewer replacement and drainage work, water main installation, curb ramp construction, traffic signals, traffic control, and all related and incidental work. The time allowed for completion is 450 consecutive calendar days. The Engineer's estimate is approximately \$6,000,000. For more information, contact the Project Manager, Ramon Kong at 415-554-8280.

This Project shall incorporate the required partnering elements for **Partnering Level 2**. Refer to Section 01 31 33 for more details.

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

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

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is **25% LBE**. Call Selormey Dzikunu at 415-558-4059 for details. In accordance with SFAC Chapter 14B re-

quirements, 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.

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A corporate surety bond or certified check for ten percent (10%) of the amount bid must accompany each bid. SFAC Sec. 6.22(A) requires all construction greater than \$25,000 to include performance and payment bonds for 100% of the contract award.

Class "A" license required to bid.

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

This Project is subject to the requirements of the San Francisco Local Hiring Policy for Construction ("Policy") as set forth in Section 6.22(G) of the SFAC. Bidders are hereby advised that the requirements of the Policy will be incorporated as a material term of any contract awarded for the Project. Refer to Section 00 73 30 of the Project Manual for more information.

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

6/19/14
CNS-2634948#
SMALL BUSINESS EXCHANGE

UNIVERSITY OF CALIFORNIA SAN FRANCISCO

ANNOUNCEMENT TO PREQUALIFIED BIDDERS AND ADVERTISEMENT FOR BIDS

MISSION BAY CVRB NUC MED CAMERA Project No.: M2648 / Contract No.: L00440 UNIVERSITY OF CALIFORNIA, SAN FRANCISCO

Bidding Documents will be available beginning **June 16, 2014 at 10AM** by requesting via e-mail to RFx@ucsf.edu with the following information: Company name, address, phone and fax nos. Please reference Project No. M2648 in the subject line. You will be sent an email with a link to register with the UC Supplier Registration and Sourcing (SRS) system in order to obtain the bidding document.

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

General Contractors
Cameron Builders, Inc.

Dome Construction Corporation
TCB Builders, Inc.

Sealed bids are to be received using the UC SRS system accessible through <https://suppliers.sciquest.com/UCOP/> on **July 17, 2014 at 3:00 PM**.

Sealed bids will be opened at **3:05 PM** at Capital Programs & Facilities Management, University of California, San Francisco, 654 Minnesota Street, 2nd Floor, San Francisco, CA 94107-3027. Phone: (415) 476-5343.

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

DESCRIPTION OF WORK:

The work consists of completing improvements in a shelled space, including close coordination with the University stakeholders, vendors and suppliers on an urban site with very tight site constraints. The work is in a fully occupied building that serves UCSF patients, health care practitioners and visitors. Restricted work hours including access and noise constraints are paramount in planning and completing the work.

The University has contracted with a vendor, GE, to supply and install a Nuclear Camera for the cardiology and radiology departments. The contractor shall complete all improvements needed to make the nuclear camera fully operational.

The University is also seeking an add alternate cost to complete the improvements in the existing Cardiology check out area. Refer to Section 01100 for alternates. This work consists of relocating temporarily the existing staff, removing existing furnishings, and installing temporary utilities to support the Cardiology check out staff consisting of no more than 10 persons. Working hours and access are restricted. The work includes the

existing check out area being enclosed with hard barriers. The work includes but is not limited to installing new casework, floor and wall finishes and all supporting utilities. Close coordination with the occupants, University's furniture supplier, University's Facilities and IT teams are paramount.

Estimated construction cost: **\$700,000 - \$900,000**

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 bidding mode will be a lump sum contract in which the lowest responsive and responsible bidder will be selected.

CONTRACTOR'S LICENSE:

LICENSE CLASSIFICATION:
General Building Contractor

LICENSE CODE: B

Public Legal Notices



CITY & COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

Contract No. 2116D-2
(ID No. OCM14127)

AS-NEEDED SIDEWALK REPAIR FOR ACCELERATED SIDEWALK ABATEMENT PROGRAM

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30 p.m. on July 9, 2014**, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents Download site at www.sfdpw.org/biddocs, or purchased on a CD format from 1155 Market St., 4th 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 for more information. Notices regarding Addenda and

other bid changes will be distributed by email to Plan Holders.

The Work is providing as-needed sidewalk repair on a work order basis, including repair and reconstruction of concrete sidewalk, concrete curb, and curb ramps; replacement of utility boxes and covers; tree and hedge trimming; and other related work at various locations in S.F. The time allowed for completion is 365 consecutive calendar days. The Engineer's estimate is in excess of \$1,500,000. For more information, contact the Project Manager, Robert Quan at 415-554-5797.

This Project shall incorporate the required partnering elements for **Partnering Level 1**. Refer to Section 01 31 33 for more details.

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

The Specifications include liquidated damages. Contract will be on a Lump Sum basis. Progressive payments will be made.

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is **25% LBE**. Call Selormey Dzikunu at 415-558-4059 for details. In accordance with SFAC Chapter 14B requirements, all bidders, except those who meet

the exception noted below, shall submit documented good faith efforts with their bids and must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference. Refer to CMD Form 2B for more details. Exception: Bidders who demonstrate that their total LBE participation exceeds the above subcontracting goal by 35% will not be required to meet the good faith efforts requirements.

A pre-bid conference will be held on June 27, 2014 at 10:00 a.m. in the Main Conference Room, 1155 Market St., 3rd Fl, San Francisco, 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 greater than \$25,000 to include performance and payment bonds for 100% of the contract award.

Class "A or C-8" 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 Mayor or the Mayor's

designee approves the contract for award, and the Director of Public Works then issues an order of award. Pursuant to Charter Sec 3.105, all contract awards are subject to certification by the Controller as to the availability of funds.

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

This Project is subject to the requirements of the S.F. Local Hiring Policy for Construction ("Policy") as set forth in Sec. 6.22(G) of the SFAC. Bidders are hereby advised that the requirements of the Policy will be incorporated as a material term of any contract awarded for the Project. Refer to Section 00 73 30 of the Project Manual for more information.

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

6/19/14

CNS-2636209#

SMALL BUSINESS EXCHANGE

RUDOLPH AND SLETTEN CONSTRUCTION

ANNOUNCEMENT TO PREQUALIFIED BIDDERS AND ADVERTISEMENT FOR SUBCONTRACTOR BIDS FOR UCSF HSIR PROGRAM

PROJECT NOTICE

Rudolph and Sletten Construction (R&S) is requesting bids and intends to award lump sum subcontracts for Architectural Millwork, ACT Ceilings, Resilient Flooring & Carpet, Painting, Miscellaneous Specialties, Interior Signage, Window Coverings, Environmental Rooms, and Air & Water Balance for the following projects:

UCSF HEALTH SCIENCES INSTRUCTION AND RESEARCH (HSIR) PROGRAM

HEALTH SCIENCES EAST (HSE) FLOORS 7 AND 8

HEALTH SCIENCES WEST (HSW) FLOORS 7 AND 8

Project No.:

M2628, M2629, M2630, M2631, M2632, M2637

R&S Project No.: 10201500

**UNIVERSITY OF CALIFORNIA,
SAN FRANCISCO**

HSIR Program involves demolition and build-out of a new laboratory and office spaces at the UCSF Campus located on Parnassus Avenue, San Francisco, California.

Each bid package will consist of six projects that will be phased over an 18 month period. Costs shall be tracked separately by project.

Procedures: Bidding documents will be available on June 19, 2014 for 3N Environmental Rooms and June 25, 2014 for all other bid packages, and will be issued electronically by Rudolph and Sletten.

Only prequalified bidders will be allowed to submit a Bid on these projects. The following bidders have been prequalified to bid on these projects:

3D - Architectural Millwork - C6

BALLIET BROS CONSTRUCTION CORP, FREMONT MILLWORK CO, MISSION BELL MFG CO INC

3F - Acoustical Ceiling Tile - D50

GEORGE FAMILY ENTERPRISES INC NORTH-EARN CALIFORNIA, PERFORMANCE CONTRACTING INC, SAN FRANCISCO INTERIORS INC, SPACETONE ACOUSTICS INC

3G - Resilient Flooring and Carpet - C15

B T MANCINI CO INC, D S BAXLEY INC, HOEM & ASSOCIATES INC, LINOLEUM SALES CO INC (ANDERSON CARPET), WELKER BROS (H V WELKER CO)

3I - Painting - C33

C & O PAINTING INC, GEORGE E MASKER INC, GIAMPOLINI & CO, JERRY THOMPSON & SONS PAINTING INC, MIGALE PAINTING COMPANY, MONTICELLI PAINTING AND DECORATING INC

3J - Interior Signage - C45 or D42

ACTION SIGN SYSTEMS (DNG CUMMINGS INC), J S HACKLEY ARCHITECTURAL SIGNAGE INC, PRIORITY GRAPHICS, THOMAS-SWAN SIGN COMPANY INC, VOMAR PRODUCTS INC

3K - Miscellaneous Specialties - D64

GLOBAL SPECIALTIES DIRECT INC, SERVICE METAL PRODUCTS INC, SHILLINGSBURG VENTURES (REBARBER ENTERPRISES)

3L - Window Coverings - D52

CREATIVE WINDOWS INTERIORS INC, MODERN PACIFIC, PENINSULATORS INC

3N - Environmental Rooms - C38

COLD ROOM SOLUTIONS INC, ESTES COMMERCIAL REFRIGERATION INC, R W SMITH & CO

3O - Air and Water Balance - D62

MESA3-MECHANICAL ENVIRONMENTAL SYSTEMS ANALYSIS AND ADJUSTMENT AGENCY INC, NATIONAL AIR BALANCE COMPANY INC, PACIFIC TEST AND BALANCE INC, RS ANALYSIS INC

A voluntary prebid jobwalk and conference will be conducted on **June 24th, 2014 at 11 a. m.** for

Bid Package 3N - Environmental Rooms and on **June 26th, 2014 at 9:30 a. m.** for all other trades. Participants shall meet in room 608 of Health Sciences Building East at 505 Parnassus Avenue, San Francisco, California. For further information and directions, contact Mark Kobey, Senior Estimator with Rudolph and Sletten, Inc. at 650-216-3662 or mark_kobey@rsconst.com.

Bids will be received only at: CAPITAL PROGRAMS, UNIVERSITY OF CALIFORNIA, SAN FRANCISCO, 654 Minnesota Street, 2nd Floor, San Francisco, CA 94107.

Sealed bids must be received on or before **July 2nd, 2014 at 2:00 p.m.** for Bid Package 3N - Environmental Rooms.

Sealed bids must be received on or before **July 11th, 2014 at 2:00 p.m.** for Bid Packages; 3D - Architectural Millwork, 3F - Acoustical Ceiling Tile, 3G - Flooring, 3I - Painting, 3J - Interior Signage, 3K - Miscellaneous Specialties, 3L - Window Coverings, 3O - Air and Water Balance.

Bids will be opened after 2:05 p. m. on the bid date.

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

No bid bond is required for these bid packages.

The successful Bidder will be required to have the California current and active contractor's license listed above at the time of submission of the Bid.

The project will be insured under a University Controlled Insurance Program ("UCIP") providing workers' compensation and employer's liability insurance coverage, commercial general liability insurance coverage, and excess liability insurance coverage for Work performed on or at the Project site ("UCIP Coverages"). All insurance policies required to be obtained by design build and lump sum Subcontractors shall be subject to approval by

Rudolph & Sletten, Inc. and University for form and substance. All such policies shall be issued by a company rated by Best as A- or better with a financial classification of VIII or better, or have equivalent rating by Standard and Poor's or Moody's.

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 estimated values for the following trade bid packages are:

BP 3D - Architectural Millwork
\$160,000

BP 3F - ACT Ceilings
\$480,000

BP 3G - Resilient Flooring & Carpet
\$520,000

BP 3I - Painting
\$135,000

BP 3J - Interior Signage
\$22,000

BP 3K - Miscellaneous Specialties
\$25,000

BP 3L - Window Coverings
\$36,000

BP 3N - Environmental Rooms
\$250,000

BP 3O - Air & Water Balancing
\$180,000

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

Access to Capital

SMALL & MINORITY BUSINESS

Five Minority-Owned Banks You Should Know About



Alvin Kang, the CEO of BBCN, has created the nation's biggest Korean-American bank

Website: www.bbcnbank.com/

Here are five noteworthy examples of banks where minorities own more than 51% of outstanding shares



International Bank of Commerce, Laredo, Texas

The bank is the largest Hispanic-owned bank in the continental United States, at \$10.1 billion in assets. Its parent company, led by Dennis Nixon, recently exited the Troubled Asset Relief Program.

Website: <https://www.ibc.com/>



Cathay Bank, Los Angeles

The \$10.6 billion-asset bank is the only Asian-American bank larger than BBCN. Some industry experts have pegged Cathay as a target for Chinese banks interested in U.S. expansion.

Website: www.cathaybank.com/



Carver Federal Savings Bank, New York
Carver remains the nation's biggest African-American owned bank, with \$638 million in assets. Led by Deborah Wright, the bank is poised to return to profitability.

Website: <https://www.carverbank.com/>



Sunflower Bank, Salina, Kan.

Family owned, Sunflower is listed by the Office of the Comptroller of the Currency as a women-owned bank. The \$1.7 billion-asset bank was founded in 1892.

Website: www.sunflowerbank.com/



Lumbee Guaranty Bank, Pembroke, N.C.
Incorporated in 1971, Lumbee Guaranty was the nation's first Native American owned bank. The FDIC still lists the \$325 million-asset bank as the nation's biggest bank owned by Native Americans..

Website: www.lumbeeguarantybank.com/

Babson Raises \$917 Million for U.S. Lending Fund

By Zachary Tracer

Babson Capital Management LLC, the investment firm owned by Massachusetts Mutual Life Insurance Co., raised \$917 million for its first U.S. mezzanine and private-equity fund since the financial crisis.

Tower Square Capital Partners IV brings the amount available for loans to mid-sized companies globally to more than \$3 billion, Charlotte, North Carolina-based Babson said today in a statement. The cash will be used to finance buy-outs of mid-sized firms.

Institutional investors are looking to generate extra income with interest rates repressed by the Federal Reserve's zero interest-rate policy. Insurer American International Group Inc. (AIG) said last week that it started a lending venture with Oak Hill Capital Management.

"People are still looking for yield in this low-rate environment," Tom Finke, Babson's chief executive officer, said in an interview. "We still think there are deals out there that, even in a tighter-yield environment, provide a risk-return profile that is attractive."

Babson manages about \$200 billion for clients such as pensions, insurers and endowments, mostly in bonds. The company's Cornerstone Real Estate Advisers unit specializes in commercial property and accounts for

about \$42 billion of that figure.

The middle-market finance operation, with 34 investment staff, typically lends to companies with \$10 million to \$75 million of earnings before interest, tax, depreciation and amortization.

Insurers, Pensions

About half the money committed to Tower Square IV came from MassMutual, Brian Whelan, a Babson spokesman, said by e-mail. Other investors include insurers, pensions and non-U.S. financial firms.

The fund has an investment period of as much as five years after closing in January, Whelan said. The company has the ability to increase the fund's size to \$1.6 billion, he said.

Babson's \$1.6 billion Tower Square III fund closed in 2008, and the \$1 billion Tower Square II dates to 2005. The funds are named for the site of Babson's Springfield, Massachusetts office.

Deposit-taking banks have been pushed by regulators to boost underwriting standards for loans issued by speculative-grade rated companies. The Federal Reserve, Office of the Comptroller of the Currency and Federal Deposit Insurance Corp. updated guidance for leveraged lending in March 2013 for the first time in more than a decade.



Mezzanine Financing

The middle-market mezzanine loans made by funds like Tower Square IV typically have a coupon of 14 percent, with 12 percent paid in cash and 2 percent compounded to the principal, said Ben Silver, a managing director at Babson. The market has tightened, he said: lenders are less likely to receive warrants tied to the deals, and some loans now pay 11 percent cash interest.

Still, because interest rates have declined on high-yield, high-risk bonds, the relative returns on mezzanine financing remain attractive, Silver said.

"The rates have come down a little bit," he said. "With rates being so low for so long, more investors started looking at mezzanine."

Source: ©2014 Bloomberg

Access to Capital

SMALL & MINORITY BUSINESS

Big Banks to Get Higher Capital Requirement

Increase in Leverage Ratio Will Require the Eight Largest Lenders to Add \$68 Billion to Level

By Stephanie Armour and Ryan Tracy

The eight largest U.S. banks will have to add as much as \$68 billion in extra capital to comply with a new rule intended to help firms weather losses during periods of market stress, federal regulators said Tuesday.

The so-called leverage ratio, approved by the Office of the Comptroller of the Currency, the Federal Reserve and the Federal Deposit Insurance Corp., will require the largest banks to maintain well above the global minimum levels of capital held against all assets on their books, not just those deemed risky. The rule will take effect on Jan. 1, 2018, but banks must calculate and report the new levels in 2015.

The requirement, which will affect banks such as Citigroup Inc., C -0.67% J.P. Morgan Chase JPM -0.24% & Co. and Goldman Sachs Group Inc., GS +0.27% comes as U.S. agencies ratchet up pressure on large, complex firms to ensure they can survive periods of turmoil without a government rescue. The rule will require banks to either shed assets or raise additional cash from investors, a move that some warn could limit their growth but which regulators say will protect their ability to lend during a downturn.

"The final rule is an important part of the board's package of enhanced prudential standards for the most systemic U.S. banking firms—a package that is designed to materially reduce the probability of failure of these firms and to materially reduce the damage that would be done to our financial system if one of these firms were to fail," Fed Chairwoman Janet Yellen said.

The rule is largely in line with what regulators first floated in July but includes a proposed change that, if adopted, could force the banks to classify more of their holdings as potential exposures.

That, in turn, would require the banks to hold additional capital against their assets. The finalized



Janet L. Yellen, Chair of the Board of Governors of the Federal Reserve System

leverage ratio will require the eight largest banks to add about \$22 billion collectively, but they could also be on the hook for another \$46 billion because of the new measurements of exposure to credit-default swaps, among other things.

FDIC Chairman Martin Gruenberg said the change would lead to a "modest overall strengthening" of the rule. Firms with large credit-derivative portfolios are likely to be the most affected, the regulators said.

The eight bank-holding companies would have to hold loss-absorbing capital worth at least 5% of their assets to avoid limits on rewarding shareholders and paying bonuses, and their FDIC-insured bank subsidiaries would have to keep a minimum leverage ratio of at least 6% or face corrective actions. That is higher than the 3% agreed upon under global standards, which U.S. regulators have seen as too weak.

Mr. Gruenberg said leaving the leverage ratio at 3% for large banks "would not have meaningfully constrained leverage during the years leading to the crisis." He said the rule "may be the most significant step we have taken to reduce the systemic risk posed by these large complex banking organizations."

Still, some regulators expressed concern that the rule, which treats all assets equally when it comes to measuring risk, could provide an incentive for banks to load up on riskier assets or divest safer ones.

"I think there are some lingering concerns about unintended consequences," Fed governor Jeremy Stein said.

Analysts have said they expect the new requirements to be manageable for banks, but some are better positioned than others.

Among banks affected by the rule, Citigroup, State Street Corp. STT -0.66% and Bank of America Corp. BAC -0.31% have said they currently meet the 5% minimum. Goldman has said it meets the minimum "approximately," while J.P. Morgan Chase, Morgan Stanley MS +0.12% and Bank of New York Mellon BK -0.21% have said they expect to meet the ratio in the future. Wells Fargo WFC -0.01% & Co. said it doesn't disclose its ratios, but analysts have said it already meets the requirements.

The leverage ratio comes on top of other regulatory requirements that have forced banks to add capital since the financial crisis. Since 2008, the 18 largest banks have added more than \$500 billion in high-quality capital, according to Scott Alvarez, the Fed's general counsel.

Regulators also are expected in coming months to impose an additional risk-based capital charge for banks considered central to financial stability and are considering another capital penalty for banks involved in potentially volatile markets for short-term borrowing and lending.

Banks have balked at the leverage ratio, saying it will curtail lending and saddle them with more costs that leave them at a competitive disadvantage against foreign banks with lower capital requirements. Banks will have to hold that capital as protection for every loan, security and asset they hold, not just those deemed risky.

Proponents say the rules will make banks more able to lend in any economic environment and will make U.S. banks stronger and more competitive.

"While we can't entirely prevent future disruptions, we can preserve confidence in the financial system by ensuring that our large banks are well-capitalized," said Comptroller of the Currency Thomas Curry. "This rule is an important step in that direction, and it will go a long way toward helping us weather financial storms in the years to come."

Source: The Wall Street Journal

Ally Bank Celebrates Five Years of Steady Growth and Customer Satisfaction

Fueled by its customer-centric philosophy, transparent approach and the ease of online banking, Ally Bank, the leading direct banking subsidiary of Ally Financial, marks its fifth anniversary this month with double-digit growth, high customer retention and strong awareness of the Ally brand.

Ally Bank has grown retail deposits from \$12.3 billion as of brand launch on May 14, 2009, to \$45.5 billion on May 14, 2014, representing an annual growth rate of 30 percent. In addition, the Bank has seen consistent growth in new deposit customers to more than 836,000 presently, representing an annual growth rate of 30 percent.

"In 2009, we embarked on a mission to build a better bank by providing a straightforward, 'no surprises' banking experience for our customers," said Barbara Yastine, chair, chief executive officer and president of Ally Bank. "We are guided by a

simple, yet compelling principle: be an 'ally' to the customer by making it rewarding - and convenient - for them to do business with Ally Bank."

As an online bank, Ally doesn't have branches, avoiding the costly overhead associated with maintaining a branch network and allowing it to focus its resources on leading deposit products, service and technology. The Bank offers consumers a full range of FDIC-insured deposit products, with competitive rates and no monthly maintenance fees or minimum deposit requirements, as well as daily compounded interest.

Ally has also benefitted from shifting trends in consumer behavior toward online banking solutions. Consumers have become accustomed to the flexibility and convenience of online and mobile banking services that allow them to make deposits, pay bills, transfer funds and much more, without having to make a trip to the bank.

"A priority for Ally Bank is to find ways to help customers accomplish their savings goals and build a security cushion for the future," said Diane Morais, Ally Bank deposits and line of business integration executive. "In addition to competitive rates and minimal fees, we have continued to expand the list of features and services our customers can conduct online to make it easier for them to contribute to their savings."

Ally provides 24/7 customer service through its award-winning call center, with customers waiting only 20 seconds on average to speak to a Bank representative when inquiring about their accounts. Customers rate Ally deposit products 4.4 stars or higher out of a potential 5 stars, indicating a high degree of satisfaction with the overall product portfolio. Ally Bank's customer satisfaction and retention levels consistently average above 90 percent.

Five years since its launch, nearly half of consumers polled are familiar with the Ally Bank brand. Ally has also been recognized by a number of independent organizations, including being named "Best Online Bank" by MONEY Magazine three years in a row.

About Ally Bank

Ally Bank is a direct bank in the U.S. that offers a straightforward approach to banking with no minimum deposit required to open an account, no monthly maintenance fees and 24/7 live customer service. A subsidiary of Ally Financial Inc., the Bank offers online savings, interest checking, money market accounts, certificates of deposit with terms ranging from three months to five years, and IRA Plans and products. Member FDIC.

For more information, visit the Ally media site at <http://media.ally.com> or follow us on Twitter @ally.

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