

SMALL BUSINESS

EXCHANGE

Voice of Small, Emerging Diversity Owned Businesses Since 1984

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Two Firms Drop Out of Bidding for San Joaquin Valley's High-Speed Rail Work

By Tim Sheehan

Two would-be contenders for a contract to design and build the second stretch of a high-speed train line through the San Joaquin Valley have dropped out of the competition, leaving the California High-Speed Rail Authority with three contractors chasing the job.

The withdrawal of the two contracting teams potentially reduces the competitive pressure on the remaining firms bidding for the 65-mile job from Fresno to the Tulare-Kern county line. The state estimates the project's value at between \$1.5 billion and \$2 billion.

Rail authority CEO Jeff Morales confirmed last week that two teams sent withdrawal letters to the agency in May. They are:

- **California Rail Builders**, a joint venture composed of Ferrovial Agroman U.S. Corp. and Granite Construction. Ferrovial is an American subsidiary of Ferrovial S.A., a Spanish company,

while Granite Construction is a California company headquartered in Watsonville.

- **Skanska-Ames Joint Venture**, a team that includes Skanska USA Civil West California District Inc., a subsidiary of Sweden's Skanska, and Minnesota-based Ames Construction Inc.

"We knew going into this process that it was very unlikely that we would carry five bidders all the way through," Morales said. "Putting these proposals together is a multimillion-dollar exercise, and it ties up a lot of resources for these firms. They have to make judgments every day on how they're going to spend money chasing work."

Neither team gave specific reasons in their withdrawal letters. Jose Baraja, a Los Angeles-based representative of Ferrovial Agroman, said in his notice to the rail authority only that "the number of bidders shortlisted resulted in problems moving forward on the project." Skanska USA Civil's vice president of operations in Riverside, Jeff Lan-



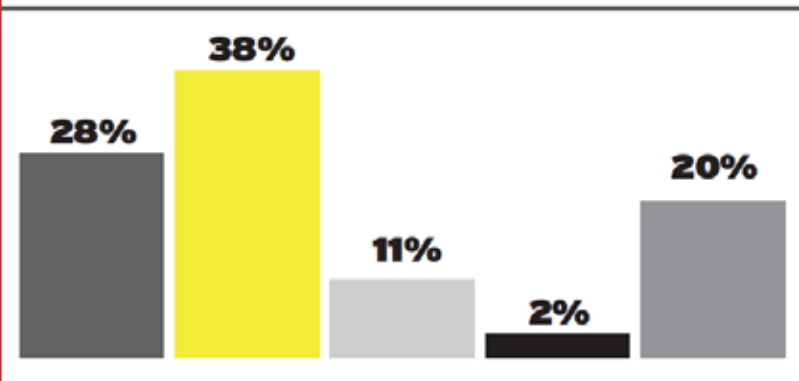
PHOTO ILLUSTRATION BY SW PARRA — The Fresno Bee

Continued on page 7 An artist's rendition of California's high-speed rail.

Small Business Report 2014 Mid-Year Economic Report

WHICH OF THE FOLLOWING BEST DESCRIBES THE STRUCTURE OF YOUR BUSINESS?

CORPORATION PARTNERSHIP S-CORP
LLC SOLE PROPRIETORSHIP



The National Small Business Association (NSBA) is the nation's first small-business advocacy group celebrating more than 75 years representing small business in Washington, D.C. Focused on federal advocacy and operating on a staunchly nonpartisan basis, NSBA is a recognized leader of America's small-business community. In addition to our wide array of advocacy efforts, NSBA provides critical data on the smallbusiness community. Throughout the year, we conduct a series of surveys and quick polls, chief among them are our two Economic Reports which use NSBA survey data to provide a snapshot of how small businesses are dealing with the current economic situation and provide long-term trending data.

The 2014 Mid-Year Economic Report shows businesses are feeling more confident in the overall economy, the future of their own business and have made important steps forward in hiring.

Perhaps the most notable changes in this survey are related to hiring and job creation. Today, the number of smallbusiness owners who report they reduced their workforce in the last 12 months was just 19 percent—the lowest it's been in nearly six years, and down five percentage

points from December 2013. Furthermore, nearly half of small-business owners reported increasing employee compensation over the last 12 months

When asked to compare today's economy with five years ago, half say it is better—the highest economic outlook seen in this survey since we began asking the question in February of 2008. Unfortunately, despite these gains, the majority of small-business owners anticipate a flat or recessionary economy in the coming year and just 27 percent anticipate economic expansion in the next 12 months.

There have been important gains in small-business owners' confidence about the future of their own business. Today, 72 percent expressed confidence about the future of their business, up from 66 percent six months ago. Echoing this more positive economic outlook, there were modest increases in the number of small-business owners who reported total increases in revenues and profits.

Unfortunately, despite some very positive movement, small business is still far from being fully recovered from the Great Recession. Among the sobering data sets: more

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Community Outreach

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Keynote Speaker Maj. Gen. (Ret.) Anthony "Tony" Jackson
Most recently, he served as the Director, California State Parks and Recreation from November 2012 through June, 2014. Previously, he retired from the United States Marine Corps on January 1, 2012 after more than 36 years of service.

Major General Jackson was born in Fort Lewis, Washington. He attended high school in Oakland, California and attended San Jose State University on a football scholarship. He graduated from San Jose State University in 1971 and completed his MA (History) in 1973. In May 2011, he was awarded a Doctor of Humane Letters (H.C.) from the Trustees of the California State University and San Jose State University.

registration \$50 including lunch online at blackbusinessmonth.com

PRESERVING CALIFORNIA BLACK HERITAGE

Creating the West's First African American Freedom Trail 10 a.m. - 3 p.m. Saturday, Sept. 13
In the Rev. Roland Gordon Fellowship Hall featuring the Great Cloud of Witnesses
Ingleside Presbyterian Church, 1345 Ocean Ave. San Francisco, CA

Also Featuring

A tribute to Bayview librarian Linda Brooks Burton by PACT Inc. Executive Director Derek Toliver
New research on Jonestown by Dr. James Taylor, Chair, Political Science, University of San Francisco
Examining the history of a black congregation by Dr. Dorothy Tsuruta, Chair, Africana Studies, S.F. State
The San Francisco African American Freedom Trail by John William Templeton, author Our Roots Run Deep
Developing a California African-American Freedom Trail by Rick Moss, director/curator AAMLO
Exhibits on United San Francisco Freedom Movement; Wesley Johnson Sr. And Jr. collection
Workshops on valuation of black historic artifacts

WORKING LUNCH
USING GOLDEN STATE BLACK HERITAGE TO IMPROVE STUDENTS EDUCATIONAL OUTCOMES

Roy Clay Sr. From Ferguson to Silicon Valley
Roy Clay, Sr. was a key figure in the development of Hewlett-Packard's computer division. In the early 1970's, at the beginning of Silicon Valley, Kleiner Perkins Caufield and Byers selected him as the computer consultant for prospective investments in start up companies such as Tandem Computers, Compaq and Intel Corporation. He led the team that engineered HP's first foray into the computer market with the development of the 2116A computer in 1966. Not only was he the first Director of the HP Research and Development Software and Hardware Group, he was a founding member of the HP Computer Division. He served as Interim General Manager following Tom Perkins of Kleiner Perkins Caufield and Byers. Growing up in all black Kinloch, he attended high school in Ferguson before gaining a degree in mathematics from St. Louis University in 1951. In 2003, he joined fellow St. Louisian the late Dr. Frank Greene in the Silicon Valley Engineering Hall of Fame. Since 1977, he has been CEO of Rod L Electronics.

Oakland High alumnus tells about distinguished career protecting parks, country

Major General Anthony L. Jackson, USMC (Ret) is the keynote speaker for the eighth annual Preserving California Black Heritage conference on Saturday, Sept. 13 at the Rev. Roland Gordon Fellowship Hall at Ingleside Presbyterian Church, 1345 Ocean Ave.

He is an alumnus of Oakland High School and San Jose State who became the highest ranking black officer in the U.S. Marine Corps before leading the California Department of Parks and Recreation.

Joining him to discuss the creation of a state-wide African American Freedom Trail are:

- Rick Moss, director-chief curator of the African-American Museum and Library in Oakland and historian commissioner on the State Historical Resources Commission;
- Dr. Dorothy Tsuruta, chair of Africana studies at San Francisco State University;
- Dr. James Lance Taylor, chair of political science at the University of San Francisco and
- John William Templeton, author of Our Roots Run Deep: the Black Experience in California, Vols. 1-4

Registration for the premiere diverse preservation event in the West is \$50 including lunch and can be ordered online at blackbusinessmonth.com. The event helps African American communities value historic property and artifacts, protect vulnerable historic resources and benefit from cultural heritage tourism.

The conference hall is the site of the massive collage Great Cloud of Witnesses which depicts African American history on every inch of its walls. The conference also discusses how the state's African-American history can be infused into daily classroom experiences.

Major General Jackson is married to the former Susan Gail Steinbach of Lafayette, California. They reside in the village of Fallbrook California and they have two sons Brian and Blaine Jackson. The sons reside in Long Beach and Escondido, CA.

Most recently, he served as the Director, California State Parks and Recreation from November 2012 through June, 2014. Previously, he retired from the United States Marine Corps on January 1, 2012 after more than 36 years of service.

Major General Jackson was born in Fort Lewis, Washington. He attended high school in Oakland, California and attended San Jose State University on a football scholarship. He graduated from San Jose State University in 1971 and completed his MA (History) in 1973. In May 2011, he was awarded a Doctor of Humane Letters (H.C.) from the Trustees of the California State University and San Jose State University.

His education includes attending The Basic School, Quantico, VA; Amphibious Warfare School and Marine Corps Command and Staff College (via correspondence); The Armed Forces Staff College, Norfolk, VA; The Army War College, Carlisle, PA; National Defense University, Capstone, Washington, D.C.; and the Harvard Kennedy School Senior Executives in National Security, Harvard, MA.

During his Marine Corps career, primarily serving as an infantry officer, he had the privilege of command at every rank from Second Lieutenant to Major General. As an infantry officer, he commanded from platoon to regiment size organizations. As a staff officer he generally worked in operations duties from infantry battalion to the Pentagon, where he was a Senior Emergency Action Officer in the National Military Command Center. As Chief of Staff, Third Marine Division, from 2002 to 2003, he served concurrently as Chief of Staff, Joint Task Force 555 in support of Operation Enduring Freedom, Philippines. As the G-5, Plans Officer, First Marine Expeditionary Force, he deployed to Iraq for Operation Enduring Freedom II in March 2004.

His first assignment as a General Officer was as Deputy Commander for Marine Forces Central Command. He served in that assignment from 2005 to 2007 during Operation Iraqi Freedom, Operation Enduring Freedom, Afghanistan and Operation Enduring Freedom, Horn of Africa. His next assignment was as the first

Continued on page 7

Editorial Staff

Publisher:

Gerald W. Johnson [gwj@sbeinc.com]

Outreach & Managing Editor:

Valerie Voorhies [vvh@sbeinc.com]

General Manager/Advertising Manager:

Kevin Grant [kgrant@sbeinc.com]

Production Staff

Sales & Production Manager:

Nabil Vo [nvo@sbeinc.com]

Sales

Willie Sims [wsims@sbeinc.com]

Graphics Design:

Tyler Chen [tchen1129@gmail.com]

Webmaster:

Umer Farooq [umer@octadyne.com]

Writer:

Cheryl Hentz [cheryl.hentz@gmail.com]

703 Market Street, Suite 1000

San Francisco, CA 94103

Email: sbe@sbeinc.com

Website: www.sbeinc.com

Telephone: (415) 778-6250, (800) 800-8534

Fax: (415) 778-6255

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

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• CITY OF LOS ANGELES

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Mayor's Advisory Board,
Outstanding Achievement as a Vendor/Supplier

• COUNTY OF LOS ANGELES

Black Business Association,
Outstanding Entrepreneur

• BAY AREA CONTRACT COMPLIANCE

OFFICERS ASSOCIATION
Champion of Diversity

• NAMCSC

Minority Advocate

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

Minority Advocate

CALIFORNIA CERTIFICATIONS



• CPUC Clearing House

• San Francisco Human Rights Commission

MEMBERSHIP



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California Sub-Bid Request Ads

Seeking DBE subcontractors and suppliers for
For Construction on State Highway in Los Angeles County in LA Canada Flintridge, Glendale and Pasadena from Dunsmore Avenue Undercrossing to North Los Robles Avenue Overcrossing

Contract No. 07-2881U4

Project Owner: CALTRANS

Project Location: Los Angeles County LA Canada Flintridge, Glendale, Pasadena

Bid Date: September 11, 2014

Trades: Asphalt, AC Dike, Bridge Deck Surface, Bridge Demolition, Building Masonry, Clear and Grub, Cold Plane AC, Concrete Barrier, Concrete Structure, Concrete Paving, Concrete Supply, Curb & Gutter, Construction Area Signs, Control Building, Drainage, Doors and Gates, Drill And Bond Dowel, Electrical, Erosion Control, Excavation, Expansion Joints, Fencing/Railing, Grind PCC, Guardrail, Joint Seal, Landscape & Irrigation, Materials Trucking, Metal Roofing, Minor Concrete, Miscellaneous Iron & Steel, Overhead Signs and Striping, Painting, PCC Supplies, Pipe Supply, Pre/Post Construction Surveys, Precast Concrete, Reinforcing Steel, Roadside Sign, Rock Slope Protection, Slope Paving, Street Sweeping.

Pulice Construction, Inc.

591 Camino de la Reina, Suite 1250 • San Diego, CA 92108

Phone: (619) 814-3705 • Fax: (619) 814-3770

Contact: **Arinda Cale** • E-mail: acale@pulice.com

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SUKUT
CONSTRUCTION

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

Clearing and Grubbing, V-Ditch, Finish Concrete, Fencing, Underground, Electrical, Dewatering, SWPPP Installation, AC Paving, Hydro Seeding, Rip Rap, Rock, Sand, Geogrid, Geotextile Filter Fabric, Concrete, Rebar, Pipe (SCH 40), Pipe (HDPE), Pipe (RCP), Asphalt, Aggregate Base, Trucking

Canada Gobernadora Detention Basin

East of San Juan Capistrano

Orange County, CA

Santa Margarita Water District

Contract No. 1685D

BID DATE: September 23, 2014 @ 10:00 a.m

Sub & Vendor Bids Due Prior

Sukut Construction, LLC

4010 W. Chandler Avenue, Santa Ana, CA 92704

Contact: **Scott Emery**

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

Department of Transportation - Seismic Retrofit

Location: San Bruno, CA • Project No. 04-067104

Bid Date: September 3, 2014 @ 2:00 PM

McGuire and Hester is seeking qualified subcontractors in the following trades: construction area signs; traffic control; striping; SWPPP; noise monitoring; cold plane AC; bridge demolition; clearing/grubbing; steel column casings; welding; temporary fencing; metal beam guard rail; concrete barrier; and reinforcing steel.

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

McGuire and Hester

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

Contact: **Keith Ones**

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Johnsons remain on battlefield



The 30th anniversary of the Small Business Exchange in November is a testament to an extraordinary couple who prove that making a difference is the fountain of youth.

Gerald and Valerie Johnson connect with 1.5 million diverse businesses nationwide with the most comprehensive database of its kind. Their weekly newspaper is the paper of record for contract notices. As a national

media sponsor of National Black Business Month, we link to their site as our preferred provider of contracting information.

New Orleans native Gerald Johnson sold advertising for Dr. Carlton Goodlett's Sun Reporter in the 1940s. He remembers demonstrating on Fillmore Street for African Americans to get jobs in stores. This summer, the couple joined our supporters in Supervi-

sor Malia Cohen's office as we won the Board of Supervisors endorsement for the West's first African-American Freedom Trail. Pictured, from left, Filmbread.com's Kevin Epps, Valerie and Gerald Johnson and PACT Inc. CEO Derek Toliver.

But a quarter century after most folks would have retired, the Johnsons are in a pact with Hearst to offer joint advertising packages throughout the country on all Hearst media platforms. It is a measure of the respect they gained by relentlessly standing up for black business.

Lunch with them in the Four Season's Hotel adjacent to their Third and Market office in San Francisco and one will see hotel staff, including the general manager, scurrying as if a head of state and entourage had arrived.

The San Francisco African American Chamber of Commerce honored Gerald Johnson with a lifetime achievement award in June. But every week brings new opportunities.

Bemused to hear high tech search giants claim that they can not find the 350,000 African American cutting edge technologists and engineers, the Johnsons are teaming with ReUNION: Education-Arts-Heritage to of-

fer NKLud, a specialized recruitment service which not only finds candidates, but takes them through the process of integrating into a non-diverse workforce and a new community.

During Hands Up|Shop Black Week of the 11th annual National Black Business Month, visit sbeinc.com to find out what opportunities are available. Thursday is our day to embrace the role of media that tells our stories and champions our causes as one of the core industries that enhances every other endeavor.

With the likes of Gerald and Valerie Johnson on the battlefield, the struggle for economic justice is constantly reinvigorated.

Frederick E. Jordan Sr. P.E. and John William Templeton launched National Black Business Month in 2004 to raise the visibility of two million African-American businesses. To learn more about 31 Ways 31 Days and each state's ranking on the Ten Key Factors for Black Business Success, order Impacting Inequality through Investment: State of Black Business 11th edition from blackbusiness-month.com

California Sub-Bid Request Ads

Pacific States Environmental Contractors, Inc. is soliciting for all Disadvantaged Business Enterprise (DBE) small, minority and women owned businesses. For the following project:

ALTA VISTA TANK NO. 2 PROJECT - REBID
Location: 700 ALTA VISTA ROAD, MONTARA, CA
Owner: MONTARA WATER AND SANITARY DISTRICT, 8888 CABRILLO HIGHWAY, MONTARA, CA 94037
BID DATE: September 16, 2014 @ 2:00 P.M.

We hereby encourage responsible participation of all (DBE) Enterprises and solicit their subcontractor or material quotation for the following types of work including but not limited to:

UG UTILITIES, PLANTING AND LANDSCAPING, HYDROSEEDING, CONCRETE - RETAINING WALLS, ELECTRICAL, FENCING, SURVEY, PAINTING, WELL DRILLING

100% Performance and Payment Bonds may be required for full amounts of the subcontract price. Surety Company will have to be approved by Pacific States Environmental Contractors, Inc. Pacific States Environmental Contractors, Inc. will pay bond premium up to 2%. Subcontractors must possess current insurance and worker's compensation coverage meeting Pacific States Environmental Contractors, Inc.'s requirements. Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies. Plans and specifications are available for review at our Dublin office and on file in the office of said District. This is a prevailing wage job.

Pacific States Environmental Contractors, Inc.
 CAL LIC. NO. 723241
 11555 Dublin Boulevard • Dublin, CA 94568-2909
 Phone: (925) 803-4333 • FAX: (925) 803-4334
ESTIMATOR: Keith Donahue
EMAIL: kdonahue@pacificstates.net
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DeSilva Gates Construction, L.P. is soliciting for DBEs for the following project:

CONSTRUCTION ON STATE HIGHWAY IN MERCED, STANISLAUS, AND SAN JOAQUIN COUNTIES NEAR LATHROP FROM GARZAS CREEK BRIDGE TO TOM PAINE SLOUGH BRIDGE, Contract No. 10-0V6604, Federal Aid Project ACNHPI-005-5(143)417E
OWNER: STATE OF CALIFORNIA - DEPARTMENT OF TRANSPORTATION
 1727 30th Street, Bidders' Exchange, MS 26, Sacramento, CA 95816
BID DATE: September 3, 2014 @ 2:00 P.M.

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

AC DIKE, ADJUST IRON, APPROACH SLAB REPLACEMENT, CONCRETE BARRIER (TRANSITION), CONSTRUCTION AREA SIGN, CLEARING & GRUBBING, CRASH CUSHION, ELECTRICAL, DELINEATORS & MARKERS, LEAD COMPLIANCE PLAN, JPCP & LCB, METAL BEAM GUARDRAIL, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, RUMBLE STRIP, STRIPING, PREPARE WATER POLLUTION CONTROL PROGRAM, UNDERGROUND, TRUCKING, WATER TRUCKS, STREET SWEEPING, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (GAP GRADE) MATERIAL.

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

DESILVA GATES CONSTRUCTION, L.P.
 11555 Dublin Boulevard
 P.O. Box 2909
 Dublin, CA 94568-2909
 (925) 829-9220 / FAX (925) 803-4263
Estimator: Victor Le
 Website: www.desilvagates.com
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DeSilva Gates Construction, L.P. is soliciting for DBEs for the following project:

CONSTRUCTION ON STATE HIGHWAY IN SAN JOAQUIN COUNTY IN AND NEAR LODI FROM HAMMER LANE OVERCROSSING TO SACRAMENTO COUNTY LINE, Contract No. 10-0W1904, Federal Aid Project ACNHP-P099(579)E
OWNER: STATE OF CALIFORNIA - DEPARTMENT OF TRANSPORTATION
 1727 30th Street, Bidders' Exchange, MS 26, Sacramento, CA 95816
BID DATE: September 3, 2014 @ 2:00 P.M.

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

AC DIKE, CLEARING AND GRUBBING/DEMOLITION, CONCRETE BARRIER, CONSTRUCTION AREA SIGN, CRASH CUSHION, ELECTRICAL, GUARDRAIL, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, RETAINING WALL, ROADSIDE SIGNS, RUMBLE STRIP, SLURRY SEAL, STRIPING, UNDERGROUND, TRUCKING, WATER TRUCKS, STREET SWEEPING, CLASS 2 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (GAP GRADE) MATERIAL.

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

DESILVA GATES CONSTRUCTION, L.P.
 11555 Dublin Boulevard
 P.O. Box 2909
 Dublin, CA 94568-2909
 (925) 829-9220 / FAX (925) 803-4263
Estimator: Steve Lippis
 Website: www.desilvagates.com
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DeSilva Gates Construction, L.P. is soliciting for DBEs for the following project:

CONSTRUCTION ON STATE HIGHWAY IN SOLANO COUNTY IN AND NEAR BENICIA AND FAIRFIELD FROM BENICIA VIADUCT TO ROUTE 680/80 SEPARATION, Contract No. 04-3G6504, Federal Aid Project ACNHPI-680-1(073)E
OWNER: STATE OF CALIFORNIA DEPARTMENT OF TRANSPORTATION
 1727 30th Street, Bidders' Exchange, MS 26, Sacramento, CA 95816
BID DATE: September 10, 2014 @ 2:00 P.M.

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

AC DIKE, CONSTRUCTION AREA SIGN, ELECTRICAL, GEOSYNTHETIC PAVEMENT INTERLAYER, GUARDRAIL, LEAD COMPLIANCE PLAN, MINOR CONCRETE STRUCTURE, RUMBLE STRIP, STRIPING, PREPARE WPC PROGRAM, TEMPORARY EROSION CONTROL, TRUCKING, WATER TRUCKS, STREET SWEEPING, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (GAP GRADE) MATERIAL.

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

DESILVA GATES CONSTRUCTION, L.P.
 11555 Dublin Boulevard
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 Dublin, CA 94568-2909
 (925) 829-9220 / FAX (925) 803-4263
Estimator: VICTOR LE
 Website: www.desilvagates.com
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SMALL BUSINESS EXCHANGE

Construction Boom Creates Obstacle Courses for L.A. Pedestrians

By Catherine Saillant

Construction cranes are slicing through the air in downtown Los Angeles as the biggest building boom in decades transforms the skyline. But the economic surge has also produced a dangerous consequence.

So many sidewalks have been closed to accommodate construction that pedestrians are walking into the streets -- amid traffic -- to get around. In the South Park district of downtown, east of Staples Center, 11 sidewalks are closed in a 24-block area, and some will continue to be for as long as three years.

That's bad enough, said Simon Ha, an architect and local resident who has been mapping the closures. But a dozen additional major projects are in the pipeline for the same neighborhood, with the potential to close 29 more sidewalks.

Residents sometimes loaded with groceries have to zigzag from block to block down Olive Street, south of 8th, one of the hottest construction areas. Disability advocates say it's not just an inconvenience for pedestrians but a legal risk for city officials who are already locked in a 4-year class-action lawsuit over allegedly poor sidewalk access for the disabled.

The problem is also occurring in Hollywood.



L.A.'s blocked sidewalks

The South Park area of downtown Los Angeles is awash with construction, resulting in at least many sidewalks being closed to pedestrians.

Michael Robinson Chavez / Los Angeles Times

California Sub-Bid Request Ads

Robert A. Bothman

An Equal Opportunity Employer,

is requesting bids from qualified DBE subcontractors and suppliers for the following trades: Demolition, Sawcut, Traffic Control, Signage, Striping, Sewer, Storm Drain, Trash Enclosure (Masonry), Trash Enclosure (Structural Steel), Bus Shelter, Electrical, Irrigation, Planting, AC Paving, Earthwork, Trucking.

**RICHMOND INTERMODAL IMPROVEMENT PROJECT
CONTRACT NO. 05LD-110**

City/Location: Richmond, California

Counties: Alameda, Contra Costa,

San Mateo, San Francisco (BART Market Area)

Owner: San Francisco BART

Bid Date: Tuesday September 23rd at 2:00 PM

Bid documents can be viewed at our office or by contacting us for a link to access the plans and specifications.

This is a Public Works project subject to Prevailing Wage that will require Certified Payroll records be submitted on a weekly basis. We are signatory to Collective Bargaining Agreements. If any utilized subcontractors employ Operating Engineers, Laborers, Cement Masons, and Carpenters and are not signatory to these Unions, a one-job agreement will be required. 100% Payment & Performance bonds may be required from utilized subcontractors. Robert A. Bothman, Inc. utilizes a modified AGC Subcontract Agreement, which requires that all subcontractors meet specific requirements that may exceed project requirements. Insurance must be "Completed Operations Coverage", be the Primary Insurance and must include Waiver of Subrogation. Copies of all these requirements are available in our office or on our website at www.bothman.com/contracting.php

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

TAFT ELECTRIC COMPANY,

1694 EASTMAN AVENUE, VENTURA, CA 93003

Contact: Tim Herrera

Phone: (805) 642-0121 • Fax: (805) 650-9015

Invites sub-bids from qualified union DBE businesses for the following project:

Specification No. DS14-10

**Traffic Signal Modification Intersection
Rice Ave. and Latigo Ave.**

HSIPL-5129 (082)

**Location: Rice Ave. and Latigo Ave.,
Oxnard CA**

BID DATE/TIME: 9/10/2014 @ 2:00 PM

SEEKING: Clearing & grubbing, access ramps, gutters, striping, traffic signals, pedestrian heads & push buttons, luminaires, relocation of street name signs, new street name signs, battery back-up, Emtrac detection system, loops, pull boxes, traffic control, survey.

We are an Equal Opportunity Employer and intend to seriously negotiate with qualified Disabled Veteran Business Enterprise subcontractors and suppliers for project participation.

Payment and performance bonds may be required. Please contact us at the above listed number for further information regarding bidding on this project. To the best of our abilities we will help with bonds/insurance/credit. Plans are available for viewing at our office.

We Are An Equal Opportunity Employer

Candlestick Point in San Francisco Opportunity to Perform CANDLESTICK CP-01 INFRASTRUCTURE IMPROVEMENTS during the development of CANDLESTICK POINT in San Francisco.

Lennar Urban is requesting qualified, interested construction firms to respond to a public request for proposals to perform

**CANDLESTICK CP-01
INFRASTRUCTURE IMPROVEMENTS**
services for Candlestick Point Redevelopment.

For more information, please visit:
[http://mission.sfgov.org/OCABidPublication/
BidDetail.aspx?K=8485](http://mission.sfgov.org/OCABidPublication/BidDetail.aspx?K=8485)

The Successor to the San Francisco Redevelopment Agency (SFRA) has established the 50% Small Business Enterprise (SBE) Participation goal for Construction Subcontracting. Respondents are encouraged to check this website regularly for updates.

Pre-Bid Coordination Meeting and Job Walk:

August 27, 2014 @ 10:00 AM

Hunters Point Shipyard

101 Horne Avenue

San Francisco, California 94124

LENNAR URBAN

One Sansome Street, Suite 3200

San Francisco, CA 94104

**Proposals must be submitted by
September 18, 2014 @ 4:00 PM (PST).**

Candlestick Point in San Francisco Opportunity to Perform CANDLESTICK STADIUM DEMOLITION & ABATEMENT during the development of CANDLESTICK POINT in San Francisco.

Lennar Urban is requesting qualified, interested construction firms to respond to a public request for proposals to perform
**CANDLESTICK STADIUM
DEMOLITION & ABATEMENT**
for Candlestick Point Redevelopment

For more information, please visit:
[http://mission.sfgov.org/OCABidPublication/
BidDetail.aspx?K=8457](http://mission.sfgov.org/OCABidPublication/BidDetail.aspx?K=8457)

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

Respondents are encouraged to check this website regularly for updates.

Pre-Bid Coordination

Meeting and Job Walk:

August 20, 2014 @ 10:00 AM

Candlestick Park Conference Room

Room 397

Candlestick Park

San Francisco, California 94111

LENNAR URBAN

One Sansome Street, Suite 3200

San Francisco, CA 94104

**Proposals must be submitted by
September 23, 2014 @ 4:00 PM (PST).**



Looking for
Subcontractors, Vendors,
and Suppliers?

Call 1-800-800-8534
or visit us at www.sbeinc.com

Advertise your Sub-Bid Requests in the
Small Business Exchange.

With a monthly readership of 75,000,
SBE reaches a diverse audience,
cutting across ethnic and gender
lines as well as traditional industry
segments.



DAVID
JOHNSON
PHOTOGRAPHY

RETROSPECTIVE

ANSEL ADAM'S
FIRST AFRICAN AMERICAN STUDENT.

Sept. 6-
Oct. 19

Invitation to Reception:
Sept. 6, 1-4 PM
Harvey Milk Photo Center
50 Scott St., San Francisco

Harvey Milk
PHOTO CENTER
50 Scott St (Duboce Park) • (415) 554-9522
harveymilkphotocenter.org



California Sub-Bid Request Ads

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Hwy 680 Pavement Rehab, Benicia/Fairfield

Caltrans #04-3G6504

BID DATE: September 10, 2014 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Portable Changeable Message Sign, Water Pollution Control Program, Sweeping, Treated Wood Waste, Noise Monitoring, Cold Plane AC, Structure Excavation, Structure Backfill, Prepaving Inertial Profiler, Geosynthetic Pavement Interlayer, Rumble Strip, Data Core, AC Dike, Minor Concrete, Drill and Bond Dowel, Misc. Iron & Steel, Guard Railing Delineator, Object Marker, Midwest Guardrail System, Single Thrie Beam Barrier, Transition Railing, Striping & Marking, Progress Schedule (CPM), Remove Guardrail, Pavement Marker, Loop Detector and Construction Materials

O.C. Jones & Sons, Inc.

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

Contact: Greg Souder

An Equal Opportunity Employer

100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage 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:

Hwy 99 Pave, Lodi

Caltrans #10-0W1904

BID DATE: September 3, 2014 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Portable Changeable Message Sign, Water Pollution Control Program, Treated Wood Waste, Adjust Utilities, Cold Plane AC, Clearing & Grubbing, Structure Excavation (Retaining Wall), Structure Backfill (Retaining Wall), High Friction Surface Treatment (Polymerresin), Prepaving Inertial Profiler, Rumble Strip, Data Core, AC Dike, Tack Coat, Structural Concrete (Retaining Wall), Minor Concrete, Bar Reinforcing Steel, Roadside Sign, Detectable Warning Surface, Pre/Post Construction Surveys, Misc. Iron & Steel, Misc. Metal, Delineator, Guard Rail Delineator, Object Marker, Midwest Guardrail System, Concrete Barrier, Transition Railing, End Cap, Alt. In-Line Terminal System, Alt. Flared Terminal System, Alt. Crash Cushion System, Striping & Marking, Electrical 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

An Equal Opportunity Employer

100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage 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:

Richmond Intermodal Improvement Project

Contract No. 05LD-110

San Francisco Bay Area Transit Authority

BID DATE: September 23, 2014 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Signs/Project Funding Sign, Painting, Graffiti Resistant Coatings, Pavement Pulverization, Concrete & Joint Sealant, Reinforcing Steel, Structural Steel for Trash Enclosures/Erection of Bus Shelter, Masonry Block for Trash Enclosures, Metal Roof Installation for Trash Enclosures, Quality Assurance/Quality Control Material Testing, Striping, Landscaping and Construction Materials

O.C. Jones & Sons, Inc.

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

Contact: Russ Hague

An Equal Opportunity Employer

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

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

Department of Transportation - Bridge Seismic Retrofit

Location: Oroville / Butte County, CA

Project No. 03-3E1204

Bid Date: September 10, 2014 @ 2:00 PM

McGuire and Hester is seeking qualified subcontractors in the following trades: construction area signs; traffic control; striping; SWPPP; cold plane AC; bridge demolition; clearing/grubbing; temporary fencing; metal beam guard rail; concrete barrier; rebar; signs; polyester concrete overlay; AC dike; joint seal; and clean & paint structural steel.

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

McGuire and Hester

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

Contact: Keith Ones

An Equal Opportunity Employer



REQUEST FOR SMALL BUSINESS SUBCONTRACTORS AND SUPPLIERS FOR:

Transbay Block 9 Project

First & Folsom Streets, San Francisco, CA

Bid Date: September 22, 2014 at 2:00 p.m.

Pre-Bid Meeting: September 5, 2014 at 2:00 p.m.

Location: Courtyard Marriott, 299 2nd Street, San Francisco, CA 94105

The Office of Community Investment and Infrastructure
(Successor to the SF Redevelopment Agency) SBE Participation Goals are:

CONSTRUCTION 50%

PROFESSIONAL SERVICES 50%

SUPPLIERS 50%

Requesting Quotes for (but not limited to):

Design Build Mechanical, Electrical, Plumbing & Fire Protection

Swinerton Builders

260 Townsend Street, San Francisco, CA 94107

Phone (415) 421-2980 Fax (877) 349-7149

Payment & Performance Bonds May Be Required

Items of work are encouraged to be broken up to accommodate participation.

Quotes must comply with Contract requirements, please call for assistance.

Plans & Specs are available via Smartbidnet.com

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SKANSKA

Fairway Drive Grade Separation Project

City of Industry, CA

Alameda Corridor East (ACE) Construction Authority

ACE Contract/IFB No.: 1401 State Project No. TCIF 6303(041)

SBE Goal: 8%

Bid Date: September 24, 2014 - 2:00PM

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

Plans and Specifications are available for view at our main office in Riverside or on the ACE website: <http://www.theaceproject.org/contract.php>

Quotes requested for contractors, suppliers and service providers include, but are not limited to: SWPPP, Street Sweeping, Fencing, Construction Area Signs, Traffic Control Sys., Portable Delineator, Temp. Pavement Marking & Traffic Stripe, Portable Changeable Message Signs, Temp. Crash Cushion Module, Roadside Signs, Cold Plane Asphalt Concrete Pavement, Concrete Barrier, Clearing & Grubbing, Roadway Excavation, Structure Excavation (Bridge & Retaining Wall), Structure Backfill, Fiber Rolls, Class 2 Aggregate Base, Hot Mix Asphalt, Tack Coat, Concrete Pavement, Seal Pavement Joint, Develop Water Supply, Furnish & Drive Steel Pile, CIDH Concrete Piling, Structural Concrete (Bridge, Retaining Wall, Box Culvert) Minor Concrete, Joint Seal, Bar Reinforcing Steel (Bridge, Retaining Wall), Relocate Sign Structure, RCP, Misc. Metals, Misc. Iron & Steel, Paint Traffic Stripe, Pavement Marker, Signal Lighting, Ramp Metering System, Landscape & Irr., Survey, Track Install & Remove, Water & Sewer Line, Lime Treated Sub Base, Lean Concrete Base, Masonry, Pump Station, Jack & Bore, Tubular Railing, Waterproofing.

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, and Carpenters Unions. 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: bids.socal@skanska.com

California Sub-Bid Request Ads

MCCARTHY BUILDING COMPANIES, INC.
Subcontractor Solicitation of Interest from MBE, DVBE, DBE, WBE, CBE
RANCHO LOS AMIGOS
NATIONAL REHABILITATION CENTER
Downey, CA
Bid Date: 9/5/2014

McCarthy Building Companies, Inc. is soliciting interest from qualified subcontractors and suppliers to participate in the bidding for award phase of the project upon completion of the design. The Scope of Work includes:

a. **Seismic Retrofit Compliance & Inpatient Consolidation Project (7228; C.P. 69774)**

This Project includes the renovation and expansion of the JPI Building to expand acute inpatient care and plans for the consolidation of outpatient services in one or more new buildings. SPC and NPC upgrades. 1) JPI Extension (44,145 sf); 2) JPI Remodel (22,513 sf) 3) CUP & Fire Pump Bldg. Improvements 4) Parking Structure Improvements a) Increase number of accessible parking; b) Pedestrian entrance connection c) Re-striping & signage; 5) Safety Police Building Improvements

b. **Hospital Infrastructure Project (7229; C.P. 69663) (700,000 sf)**

This Project will include new site utility infrastructure to serve the existing, upgraded, and new buildings on Development Sites 1 and 4, as well as future developments on Development Sites 2, 3, and 5. The Design Builder is responsible for any supplemental work required to keep all buildings on the North Campus operational through the duration of the Project, as well as all infrastructure work required to complete the Project 1) Leeds Street 2) Demo Carpenter's Shop, Project Threshold bldg., Model Home building, MRI building 3) Site Improvements/Utilities

c. **New Outpatient Facilities Project (7230; C.P. 69656)**

This Project will consolidate outpatient services for rehabilitation in one or more dedicated buildings. The Outpatient Building will house non-acute programs and support services and will be located in close proximity to the new acute-care building addition to the JPI. 1) Outpatient Building (109,321 sf) 2) Warehouse Building (12,237 sf)

d. **New Wellness & Aquatic Center Project (# TBD; C.P. TBD) (11,918 sf)**

Work categories include: Building Demolition & Abatement; Site Clearing & Earthwork; Shoring & Underpinning; Asphalt Concrete Paving & Striping; Site Concrete; Site Utilities; Fountains; Fences & Gates; Basketball & tennis equipment; Landscaping & Irrigation, Site Furnishings; Reinforcing Steel; Structural Concrete; Precast Concrete; Tilt-up Concrete; Masonry; Structural Steel; Metal Decking; Medical Equipment Supports; Misc. Metal Fabrications; Ornamental Metal; Rough Carpentry; Finish Carpentry & Casework; Roofing & Waterproofing; Insulation; Sheet Metal/Metal Panel/Exp. Joints; Joint Sealants; Doors/Frames/Hardware; Access Doors (w/ trades); Coiling/Overhead Doors; Elevator Smoke Containment Doors; Accordion Folding Doors; Folding Fire Doors; Fireproofing; Tile; Terrazzo; Acoustical Ceilings; Acoustic Wall Treatment; Resilient Flooring & Carpet, Vapor Emissions; Resinous Flooring; Painting & Wallcoverings; Markerboards/Tackboards; Accordion Folding Partitions; Wall Protection; Signage (Site/Bldg.); Lockers; Fire Extinguishers/Cabinets; Wire Mesh Partitions; Toilet Accessories/Partitions; Window Washing Equipment; AV Equipment; Loading Dock Equipment; Food Service Equipment / Cold Storage; Warehouse Equipment; Medical Equipment; Artwork (by Owner); Window Treatment; Cubicle Curtains/Tracks; Entrance mat/frames; MRI Shielding; Radiation Protection; Pool/Jacuzzi; Elevators; Hoists & Cranes; Fire Protection

* - This project will have a Project Labor Agreement

* - A 100% Performance and Payment Bond from an admitted surety will be required upon award of contract for all trades.

* - McCarthy is an equal opportunity employer and encourages qualified Small Business and Minority Business participation.

Please contact us if you have any questions regarding project specifics:

McCarthy Building Companies, Inc.

LeAnn Battle-Laridon, Preconstruction Assistant

E-Mail: pbattlelaridon@mccarthy.com

20401 S.W. Birch St, Suite 300, Newport Beach, CA 92660

License # 411173

Ph (949) 851-8383/Fax (949) 756-6841

WE ARE AN EQUAL OPPORTUNITY EMPLOYER



Two Firms Drop Out of Bidding

■ **Continued from page 1**

gevin, wrote that his team's decision was "based on internal business decisions and strategy and not a reflection on the authority or the project." Both letters indicated that the companies hope to compete for future contracts on the high-speed train system.

Several of the companies on the withdrawn teams had bid unsuccessfully with different partners for work on the rail system's first construction segment, a 29-mile stretch from Madera to the south end of Fresno. That contract was awarded last summer to a joint venture of Tutor Perini Corp. of Sylmar, Zachry Construction of Texas and Parsons Corp. of Pasadena.

Tutor Perini/Zachry/Parsons, which submitted the winning bid of about \$1 billion for the Madera-Fresno contract, is one of the remaining teams for the second package. The other two are:

- Dragados/Flatiron/Shimmick, a consortium that includes Dragados USA Inc., a subsidiary of Grupo ACS and Dragados S.A. of Spain; Flatiron West Inc. of San Marcos; and Shimmick Construction Co. of Oakland.

- Golden State Rail Partnership, composed of OHL USA Inc., a subsidiary of Spain's Obrascón Huarte Lain S.A., and Samsung E&C America Inc., a U.S. subsidiary of South Korea's Samsung Group.

Bids are due on Oct. 3 and the rail authority hopes to award the contract in December.

In a conference call with investment analysts earlier this month, Tutor Perini CEO Ron Tutor suggested that the reduced competition for the second high-speed rail contract and a rebounding demand for major civil infrastructure projects could make the work more profitable.

"It's just us competing with two Spanish company joint ventures," Tutor told analysts. "The civil business is growing with such leaps and bounds that there's definitely capacity constraints, which ... leads to better margins."

Morales, however, said he believes the remaining firms will still provide "a very competitive set of bids. That's what you look for in a procurement."

The most important thing, Morales added, is that the agency receive more than one bid. "Usually on mega projects, two or three -- and four at most -- is where you see the greatest competition," he said. The more competitors are involved, "statistically, the odds are lower" for any of the given firms.

"Now, their odds have gone up. Instead of a 20% chance, they have a 33% chance."

This will be the second of four major infrastructure packages for the high-speed rail route through the Valley. It stretches from American Avenue south of Fresno, near the BNSF Railway freight tracks, through Kings County and into Tulare County, to about a mile north of the Tulare-Kern county line. It includes bypasses around the communities of Hanford, Corcoran and Allensworth. The expected work includes six areas of elevated tracks, six bridges, one undercrossing and 30 road overpasses.

A third contract will extend the route to just north of Bakersfield, while the fourth will cover the laying of steel tracks on the entire Madera-Bakersfield route.

The rail agency expects to spend about \$6 billion to build the Valley sections, which will be the backbone of a 520-mile, \$68 billion system linking San Francisco and Los Angeles with electric trains carrying passengers at up to 220 mph.

Source: (c)2014 The Fresno Bee (Fresno, Calif.)

Oakland High alumnus

■ **Continued from page 2**

Director of Operations (J-3) and Logistics (J-4), U.S. Africa Command. He served in that capacity from September 2007 to August 2009. In that assignment, he continued to support Operation Enduring Freedom, Horn of Africa and Operation Enduring Freedom, Transahel. His last assignment prior to retiring was Commanding General, Marine Corps Installations-West. In that capacity, he oversaw the operation of six Marine Corps Bases and Stations in California and Arizona.

His career assignments took him to Quantico, VA; Camp Pendleton, CA; Okinawa, Japan; Republic of Korea; San Diego and North Island, CA; Perth and Canberra, Australia; Norfolk, VA; Washington, D.C.; Kings Bay, GA; Carlisle, PA; Tampa, FL; Republic of the Philippines; Iraq; Afghanistan; Djibouti; Bahrain; Qatar; Pakistan; Egypt; Algeria; South Africa; Kenya; Nigeria; London, England; and Stuttgart, Germany.

He has published articles and reviews, and made speeches on many important topics most recently on California Parks as a state and national treasure and energy conservation as a

national security concern, but his most prized publication was an article in the Marine Corps Gazette, September 1994, "Minority Officers in the Marine Corps: A Perspective." The upside of that article was it helped continue the Marine Corps' progress toward successfully handling diversity.

His personal decorations include the Navy Distinguished Service Medal, the Defense Superior Service Medal, the Legion of Merit (w/two gold stars in lieu of second and third award, the Bronze Star Medal, the Defense Meritorious Service Medal, the Meritorious Service Medal (w/ two gold stars) the Navy Commendation Medal (w/ one gold star), the Navy Achievement Medal, the National Defense Service Medal (w/ two gold stars), Iraqi Campaign Medal (w/ two bronze stars), the Global War on Terrorism Expeditionary Medal, Global War on Terrorism Service Medal, Korean Defense Medal, Sea Service Deployment Ribbon (w/ silver and bronze star), Navy and Marine Corps Overseas Service Ribbon (w/ bronze star), and the Marine Corps Drill Instructor Ribbon.

RGW Construction Inc. is seeking all qualified DBE (Disadvantaged Business Enterprises) for the following project:

State Highway in Solano County in and near Benicia and Fairfield from Benicia Viaduct to

Route 680/80 Separation

Contract No. 04-3G6504

Federal Aid Project No. ACNHPI-680-1(073)E

Engineer Estimate: \$ 15,800,000 - 160 Working Days

Goal: DBE 8%

Bids: September 10th, 2014 @ 2:00 PM

Requesting Sub-quotes for (including but not limited to) Fabric and Oils, Construction Area Signs, Traffic Control, Cold Plane, AC Dike, Rumble Grind, Structural Concrete/Minor Concrete/Minor Structural, Temporary ESA Fencing, MBGR, Thermoplastic Traffic Stripe & Marking, Temporary Painted Traffic Stripe & Marking, Pavement Marking, Detector, SWPPP, Water Truck, Sweeper, Trucker, Inertial Profiler, QCQA Testing (Asphalt) & Data Cores.

Scope of Work: Rehabilitate Pavement

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

Plans and Specs are available to view and copy at our office or the Caltrans website www.dot.ca.gov/hq/esc/oe/. Contact John Pitsch 925-606-2400 johnp@rgwconstruction.com for any questions, including bonding, lines of credit, or insurance or equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation. For bonding and other assistance, please call.

RGW Construction, Inc.

Contractors License A/B 591940

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

An Equal Opportunity Employer

Small Business Report

2014 Mid-Year Economic Report

Continued from page 1

than one-in-four small-business owners is not confident about the future of his/her small firm; and one-in-three anticipate no growth opportunities for their firms in the coming year. Furthermore, 46 percent of small-business owners up from 41 percent six months ago—say they are concerned that inflation could be an issue facing their business in the coming year.

When it comes to capital access, 72 percent report they have been able to obtain adequate financing, up from 70 percent six months ago and 65 percent one year ago. Certainly positive movement, however it cannot be glossed over that this means more than one-in-four (28 percent) are not able to get the financing they need.

Economic uncertainty is the most significant challenge facing small-business owners today and one-in-five ranked “partisan gridlock in D.C.” among their top challenges. Not surprising, when asked to rank the top items that Congress and the administration should address, “end the partisan gridlock and work together” remained the top ranked issue.

The 2014 Mid-Year Economic Report was conducted online July 21- August 5, 2014 among 1,252 small-business owners—both members and nonmembers of NSBA—representing every industry in every state in the nation.

Please contact NSBA’s media office for inquiries at press@nsba.biz.

Sincerely,

Jeff Van Winkle
NSBA Chair
Clark Hill

Todd McCracken
NSBA President and
CEO

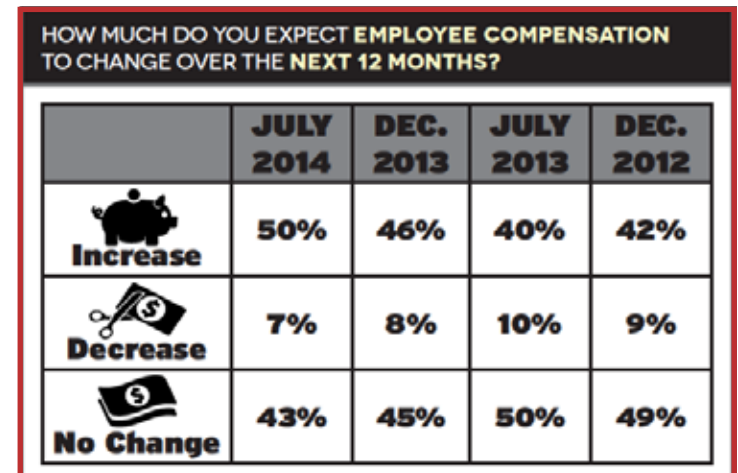
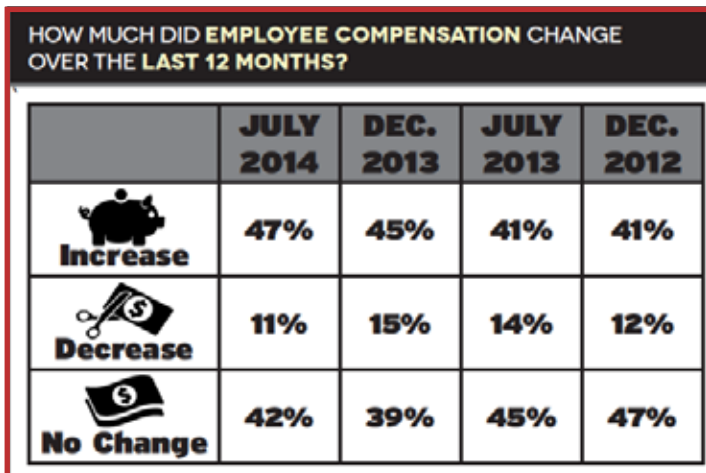
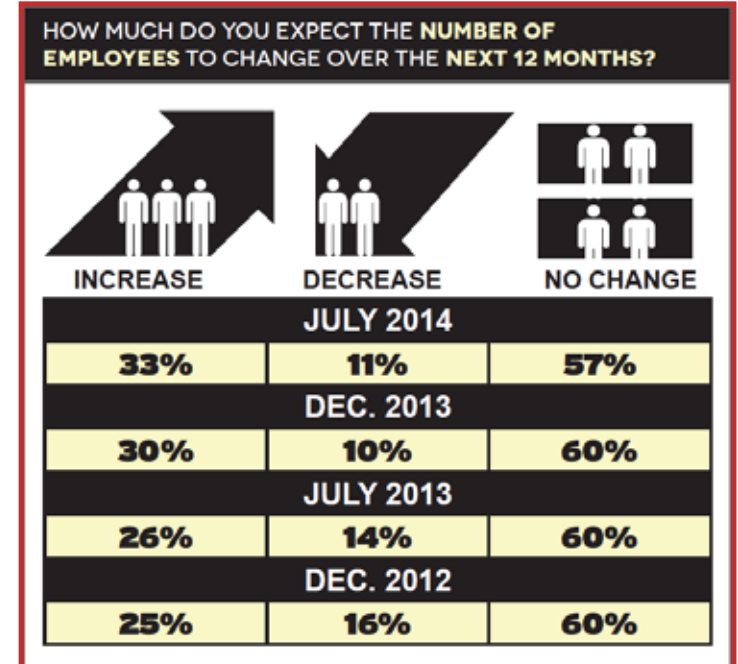
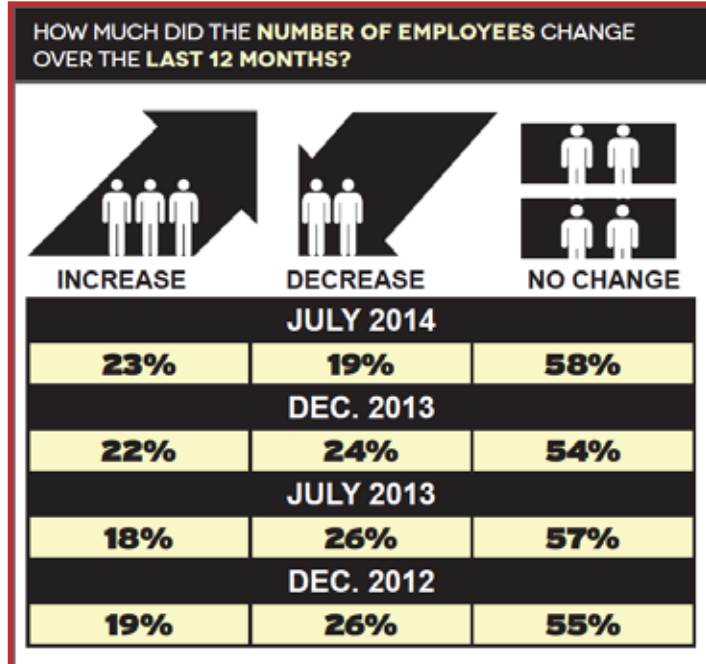
Source: National Small Business Association

Perhaps the most notable changes in this survey are related to hiring and job creation. Today, the number of small-business owners who report they reduced their workforce in the last 12 months was just 19 percent—the lowest it’s been in nearly six years, and down five percentage points from just six months ago. Those who said they hired employees was up just slightly (from 22 percent six

months ago to 23 percent today) but it still represents the highest hiring rates in six years.

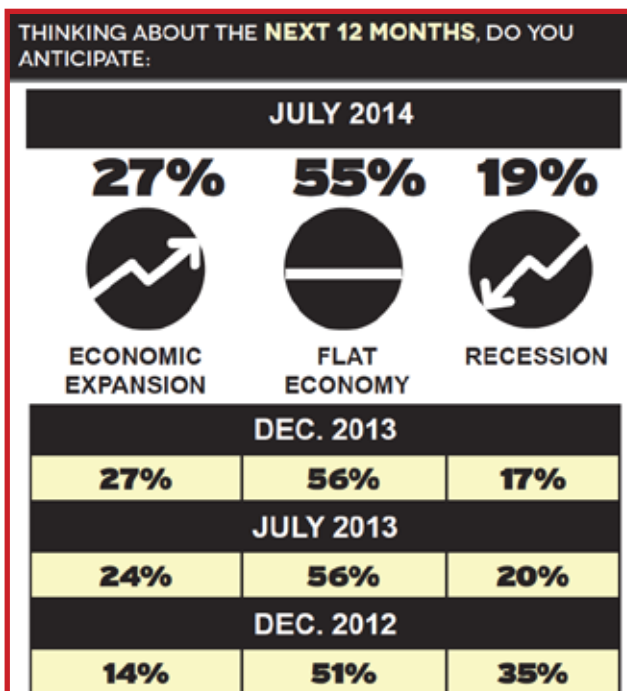
The projections for small-business hiring were equally as positive with 33 percent saying they expect their employee numbers to grow in the coming year, up from 30 percent six months ago, and the highest this indicator has been in six years.

Nearly half of small-business owners (47 percent) reported increasing employee compensation over the last 12 months while 50 percent say they plan to increase employee compensation over the coming year.



WHICH OF THE FOLLOWING BEST DESCRIBES THE INDUSTRY OR SECTOR IN WHICH YOUR BUSINESS OPERATES?

| | |
|---|-----|
| Manufacturing | 18% |
| Other Services (except Public Administration) | 12% |
| Professional | 11% |
| Construction | 10% |
| Scientific and Technical Services | 10% |
| Retail Trade | 6% |
| Wholesale Trade | 5% |
| Information (IT) | 5% |
| Health Care and Social Assistance | 4% |
| Educational Services | 4% |
| Agriculture, Forestry, Fishing and Hunting | 2% |
| Real Estate, Rental and Leasing | 2% |
| Transportation and Warehousing | 2% |
| Arts, Entertainment, and Recreation | 2% |
| Public Administration | 2% |
| Finance | 1% |
| Utilities | 1% |
| Administrative and Support | 1% |
| Accommodation and Food Services | 1% |
| Management of Companies and Enterprises | 1% |
| Insurance | 1% |
| Waste Management and Remediation Services | 1% |

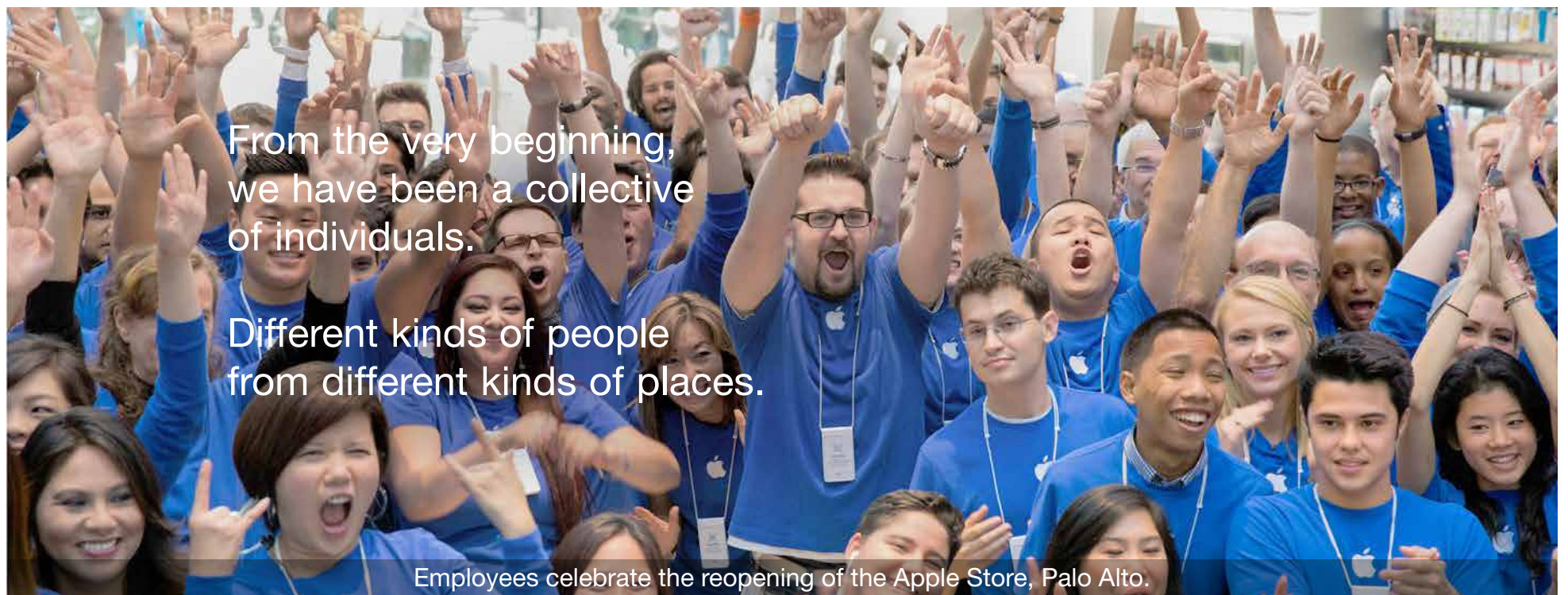


WHAT ARE THE THREE MOST SIGNIFICANT CHALLENGES TO THE FUTURE GROWTH AND SURVIVAL OF YOUR BUSINESS?

| | |
|-----------------------------------|-----|
| Economic uncertainty | 55% |
| Decline in customer spending | 37% |
| Cost of health insurance benefits | 37% |
| Regulatory burdens | 31% |
| Federal taxes | 20% |
| Lack of available capital | 18% |
| Partisan gridlock in D.C. | 20% |
| Growing national debt | 14% |
| Lack of qualified workers | 17% |
| State and local taxes | 14% |
| Cost of employee salaries | 11% |
| Cost of technology | 10% |
| Foreign competition | 6% |
| Cost of employee benefits | 8% |
| Cost of training workers | 5% |
| No major challenges | 3% |



A Message from Tim Cook



From the very beginning,
we have been a collective
of individuals.

Different kinds of people
from different kinds of places.

Employees celebrate the reopening of the Apple Store, Palo Alto.

At Apple, our 98,000 employees share a passion for products that change people's lives, and from the very earliest days we have known that diversity is critical to our success. We believe deeply that inclusion inspires innovation.

Our definition of diversity goes far beyond the traditional categories of race, gender, and ethnicity. It includes personal qualities that usually go unmeasured, like sexual orientation, veteran status, and disabilities. Who we are, where we come from, and what we've experienced influence the way we perceive issues and solve problems. We believe in celebrating that diversity and investing in it.

Apple is committed to transparency, which is why we are publishing statistics about the race and gender makeup of our company. Let me say up front: As CEO, I'm not satisfied with the numbers on this page. They're not new to us, and we've been working hard for quite some time to improve them. We are making progress, and we're committed to being as innovative in advancing diversity as we are in developing our products.

Inclusion and diversity have been a focus for me throughout my time at Apple, and they're among my top priorities as CEO. I'm proud to work alongside the many senior executives we've hired and promoted in the past few years, including Eddy Cue and Angela Ahrendts, Lisa Jackson and Denise Young-Smith. The talented leaders on my staff come from around the world, and they each bring a unique point of view based on their experience and heritage. And our board of directors is stronger than ever with the addition of Sue Wagner, who was elected in July.

I receive emails from customers around the world, and a name that comes up often is Kim Paulk. She's a Specialist at the Apple Store on West 14th Street in Manhattan. Kim has a medical condition that has impaired her vision and hearing since she was a child. Our customers rave about Kim's service, and they say she embodies the best characteristics of Apple. Her guide dog, Gemma, is affectionately known around the store as the "seeing iDog."

When we think of diversity, we think of individuals like Kim. She inspires her coworkers and her customers as well.

We also think of Walter Freeman, who leads a procurement team here in Cupertino and was recently recognized by the National Minority Supplier Development Council. Last year, Walter's team provided over \$3 billion in business opportunities with Apple to more than 7,000 small businesses in the western United States.

Both Walter and Kim exemplify what we value in diversity. Not only do they enrich the experience of their coworkers and make our business stronger, but they extend the benefits of Apple's diversity to our customers, into our supply chain and the broader economy. And there are many more people at Apple doing the same.

Above all, when we think of the diversity of our team, we think of the values and ideas they bring with them as individuals. Ideas drive the innovation that makes Apple unique, and they deliver the level of excellence our customers have come to expect.

Beyond the work we do creating innovative tools for our customers, improving education is one of the best ways in which Apple can have a meaningful impact on society. We recently pledged \$100 million to President Obama's ConnectED initiative to bring cutting-edge technologies to economically disadvantaged schools. Eighty percent of the student population in the schools we will equip and support are from groups currently underrepresented in our industry.

Apple is also a sponsor of the Human Rights Campaign, the country's largest LGBT rights organization, as well as the National Center for Women & Information Technology, which is encouraging young women to get involved in technology and the sciences. The work we do with these groups is meaningful and inspiring. We know we can do more, and we will.

This summer marks the anniversary of the U.S. Civil Rights Act of 1964 — an opportunity to reflect on the progress of the past half-century and acknowledge the work that remains to be done. When he introduced the bill in June 1963, President Kennedy urged Congress to pass it "for the one plain, proud and priceless quality that unites us all as Americans: a sense of justice."

All around the world, our team at Apple is united in the belief that being different makes us better. We know that each generation has a responsibility to build upon the gains of the past, expanding the rights and freedoms we enjoy to the many who are still striving for justice.

Together, we are committed to diversity within our company and the advancement of equality and human rights everywhere.

Tim

Source: Copyright © 2014 Apple Inc.

One powerful thing we
share is the belief that we
can make a difference in
the world.

Through our products.
And through our values.

Through who we are.



Alice D., Genius at the Apple Store, Covent Garden, London.

Lean In or Lean Together

Being Unemployed Makes It Harder to Get a Job. Can States Fix the Problem?

There's a hiring bias against people who aren't already working. Some wonder if there should be a law to correct that.

By Jeffrey Stinson

The day Debra Wolverton was laid off from her retail sales job in June 2013, she stopped by some businesses on her way home in Austin, Texas, to ask for work. She was told to apply online.

She did, countless times for countless job openings. She seldom got a response. Today, Wolverton, 48, is still without full-time employment. She's convinced her resume is often rejected by computer programs that screen out jobless applicants who are older — people employers view as too expensive — or who have been out of work a long time.

"It's awful," she said. "It's all online. You don't even get to speak to anybody."

Some cities, states and President Barack Obama have sought to help long-term unemployed people like Wolverton, who they say shouldn't be passed over for jobs because their resumes show an employment gap. But it hasn't been easy.

As the nation's jobless rate has dropped to 6.2 percent, those who've been out of work for months or years often feel forgotten. And many no longer look for work.

About 3.2 million people have been out of work for 27 weeks or longer, the Labor Department reported earlier this month. Called the long-term unemployed, they comprise about a third of those who are jobless.

Another 2.2 million aren't included in those numbers. They're only marginally looking for work and have all but disappeared from a labor market that's been shrinking since the Great Recession.



The unemployment office

Image credit by: <http://guardianlv.com>

New York City and Madison, Wisconsin last year banned employers from discriminating against job applicants who are unemployed. Violators could face fines or possible lawsuits. The District of Columbia enacted a similar law in 2012. The same year, Oregon banned help-wanted advertising that said only those with a job need apply. So did Chicago.

Some states have stepped up efforts to get the unemployed back to work quickly by offering one-on-one or group counseling and training

to help people with the actual mechanics of the modern day job search. But state legislation to prevent discrimination against the unemployed has often failed.

Earlier this month, Republican Gov. Chris Christie vetoed a bill that would have made New Jersey the first state to ban discrimination against the jobless, although in 2011 the state outlawed advertising that said only the employed need apply.

The California legislature last week passed a bill that would make it illegal for employers to discriminate against unemployed people in advertising and in hiring. But two years ago, Democratic Gov. Jerry Brown vetoed a less stringent bill that would have banned only discriminatory advertising.

Obama failed to get federal legislation passed in 2011. So in January, he ordered federal agen-

Continued on page 12

DBE PROGRAM DISPARITY STUDY

CALTRANS FTA DBE PROGRAM DISPARITY STUDY PUBLIC HEARINGS

Caltrans is conducting a disparity study and will be holding public hearings to obtain input about the local transportation contracting marketplace from all interested stakeholders, including minority- and women-owned businesses. Testimony will become part of the public record for the disparity study.

| Date: | Time: | Location: |
|-----------------------|--------------|--|
| Wed., Sep. 3, 2014 | 2:00-4:00 pm | Caltrans Headquarters 1120 N St., Room 3442, Sacramento, CA 95816 |
| Thurs., Sep. 4, 2014 | 2:00-4:00 pm | Caltrans 1657 Riverside Dr, Redding, CA 96001 |
| Tues., Sep. 9, 2014 | 2:00-4:00 pm | LA Metro - One Gateway Plaza Henry Huntington Conference Room, Los Angeles, CA 90012 |
| Wed., Sep. 10, 2014 | 2:00-4:00 pm | Council of Fresno County Governments 2035 Tulare Street, Sequoia Room, Fresno, CA 93721 |
| Thurs., Sep. 11, 2014 | 2:00-4:00 pm | Caltrans Park View Conference Room, 111 Grand Ave., Oakland, CA 94612 |

For More Info: Contact Lea Simpson at lea.simpson@dot.ca.gov or (916) 654-7184.

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Public Legal Notices



CITY & COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

Contract No. 2272J (ID No. FCE14130) WEST PORTAL AVENUE AND QUINTARA STREET PAVEMENT RENOVATION, SEWER REPLACEMENT AND WATER MAIN REPLACEMENT

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30 p.m. on September 24, 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 at West Portal Ave between 15th Avenue and Ulloa Street and at Quintara Street between 14th Avenue and 10th Avenue and consists of pavement renovation, sidewalk bulbout and curb ramp construction, sewer replacement and lining, water main replacement, traffic routing, and all associated work. The time allowed for completion is 490 consecutive calendar days. The Engineer's estimate is approximately \$4,500,000. For more information, contact the Project Manager, Ramon Kong at (415) 554-8280.

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

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

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

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is **25% LBE**. Call Finbarr Jewell at (415) 554-8360 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.

A pre-bid conference will be held on **September 10, 2014; 1:30 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.

8/28/14
CNS-2661240#
SMALL BUSINESS EXCHANGE



CITY & COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

Contract No. 2419J (ID No. FCE15015) TRANSIT SIGNAL IMPROVEMENTS

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30 p.m. on September 24, 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 at various intersection throughout San Francisco and consists of traffic, pedestrian, transit signal installations, Muni v-tag and overhead work, curb ramp construction, drainage work, and all associated work. The time allowed for completion is 365 consecutive calendar days. The Engineer's estimate is approximately \$1,300,000. For more information, contact the Project Manager, Steven Lee at 415-558-5226.

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

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

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

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 September 10, 2014; 2:00 p.m., at 30 Van Ness Avenue, 5th 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" or "C-10" 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 Executive Director of Municipal Transportation Agency recommends the contract for 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.

8/28/14
CNS-2661214#
SMALL BUSINESS EXCHANGE

UC IRVINE

NOTICE INVITING GENERAL CONTRACTOR PREQUALIFICATION

Prequalification Questionnaires will be received by the **University of California, Irvine (UCI)** from General Contractors (GC) wishing to submit **DESIGN BUILD proposals for the MED ED 4TH FLOOR - ULTRASOUND INSTITUTE, PROJECT NO. 994640**.

Prequalification questionnaires will be accepted from contractors teamed with architects that have completed comparably sized design-build projects as described in the questionnaire.

DESCRIPTION:

The proposed Med Ed 4th Floor - Ultrasound Institute project will consist of an approximately new 3540 gs Med Ed 4th Floor Ultrasound Training Facility located in the Medical Education Building 4th Floor south wing which is currently shell space.

Project completion time: 6 Months

PROJECT DELIVERY: Design Build

ESTIMATED DESIGN AND CONSTRUCTION COST: \$710,000

PROCEDURES: Prequalification questionnaires were available electronically at **2 PM on 6/23/14** from UCI Design & Construction Services.

Mandatory Prequalification Conference begins promptly at **2:30 PM on 9/4/14** at UCI Newkirk Alumni Center, Conference Room A, 450 Alumni Court, Irvine, CA 92697 (corner of University Drive and Mesa Road). Permit parking in Lot 14.

Prequalification questionnaires must be received by **2 PM on 9/19/14** only at UCI Design & Construction Services, 101 Academy, Ste. 200, Irvine, CA 92697.

UCI reserves the right to reject any or all responses to this notice, to waive non-material irregularities, and to deem Contractors prequalified to submit proposals for the proj-

ect. To prequalify, Contractors must agree to comply with all proposal conditions including state prevailing wages, 10% bid bond, 100% payment and performance bonds, and insurance requirements. A contract will be awarded to the contractor/architect team ("design builder") who offers UCI the best value. General Building "B" California Contractors License required.

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.

Contact Lynn Javier (949) 824-7145, lynagafu@uci.edu for the questionnaire. For other opportunities: www.designandconstruction.uci.edu.

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Being Unemployed Makes It Harder to Get a Job

Continued from page 10

cies not to discriminate against the long-term unemployed. He also signed up 300 major companies, ranging from Apple to McDonald's to Wal-Mart, to pledge to hiring practices that give the jobless a fair shot.

"Folks who've been unemployed the longest often have the toughest time getting back to work," Obama said in unveiling the companies' pledge. "It's a cruel Catch-22: The longer you're unemployed, the more unemployable you may seem."

'A Stigma'

A White House report out last month on the nation's shrinking labor participation rate said gloomy job prospects likely have driven some older workers into retirement. It also pointed to research that indicates the longer people are unemployed, the lower their odds of finding work. A big factor is that employers discriminate against job applicants with big gaps of employment on their resumes.

In a 2012 study, three researchers from UCLA and one from the State University of New York at Stony Brook found a hiring bias exists against applicants as soon as they're unemployed and only gets worse the longer they are out of work.

Another, conducted last year by Northeastern University researcher Rand Ghayad, found the bias was more severe the longer an applicant was jobless. He found the long-term unemployed had to send out 3.5 times as many resumes as the short-term unemployed just to get an interview.

"It's a stigma," said Ian Calderon, a Democrat who sponsored the Assembly legislation in California. "If you're unemployed, there's an attitude they feel they face (from employers) of 'If nobody else wants you, why should I want you?'"

Calderon's bill would bar employers and recruiting firms from advertising only for employed people and prohibit employers from rejecting for consideration a qualified candidate just for an employment gap. Violations could carry fines from \$1,000 to \$10,000.

"It's not like we're trying to tell business who they can hire," Calderon said. "We're just trying to get their feet through the door."

"I think it's the business of government to see that everyone plays by the rules and everyone has an opportunity," he said.

'A Pernicious Practice'

Anti-bias bills to help the unemployed have been introduced in 24 states and D.C. since the start of 2011, according to the National Conference of State Legislatures. But few got very far.

Foes argue that while the discrimination is wrong and employers hurt only themselves if they do it, the laws would be hard to enforce and add to the legal woes of employers who often get hundreds of applications for a few openings in today's tight job market.

"Do I think employers should discriminate against the unemployed? Absolutely not," said Dan Ryan, who runs an executive search and talent development firm in Nashville, Tennessee. "I don't know how you legislate against it."

Laws will only clog the courts with complaints that will be hard to prove, he said. The problem is so many people are looking for work when jobs are still hard to come by. "No piece of legislation will solve that," he said.

The issue has faded, too, as employers are less blatant in their advertising, said Mitchell Hirsch, who advocates for the unemployed with the National Employment Law Project.

"While it's not as visible as it once was, it's still a pernicious and pervasive practice," he said.

Employers or the recruiting firms that companies hire to screen applicants depend largely on online job applications, he said. They can write computer programs that screen out people with employment gaps.

"It's very difficult to change these kinds of behaviors," Hirsch said. "We would hope that there is less of this happening as the labor market improves."

It's also very hard to prove the discrimination with so many out of work, even the staunchest advocates for the unemployed say.

"How do you tell if someone is discriminating? Even if it's systemic, I'm not sure there's a way to figure that out," said Katherine McFate, president of the Center for Effective Government.

She said efforts instead should go to extending unemployment benefits to help the long-term unemployed survive until the economy creates more jobs.

The legislation may be more of a gesture to the plight of the unemployed than a solution to a problem. The D.C. Office of Human Rights, for instance, has received no complaints of jobless discrimination since the District's law passed in 2012.

Democratic state Sen. Jim Whelan, sponsor of the New Jersey legislation, said he hadn't gotten any complaints from his Atlantic City constituents, but introduced the bill because discriminating against the unemployed "doesn't seem right."

He also has a big unemployment problem in his district that will only worsen as four casinos soon will be shuttered, eliminating even more jobs.

Avoiding Online Applications

Ryan, the recruiter, worked with the Society for Human Resource Management, the world's largest group of HR professionals, to help craft hiring guidelines so the long-term unemployed aren't bypassed. They were incorporated into the practices the companies agreed to follow in January at the White House.

Ryan advises the unemployed to put their efforts into improving their jobs skills and circumventing online applications by networking with people who can help them get an interview.

In Austin, Debra Wolverton decided to try something else after losing her retail sales position. With financial help from her family, she is pursuing a real estate license.

"I just couldn't sit here and do the same thing all over again and again," she said of sending out job applications. "I applied for everything. I couldn't find anything. I decided I had to go into business for myself."

Until she gets her license and can start making money selling houses, she'll continue looking for any kind of work because extended unemployment benefits are gone.

"I've done everything," she said. "I've painted people's rooms. I've done lawn work. I'll do anything."

Source: Governing



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- Telephone follow-up
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Acknowledgments include awards from:

"Champion of Diversity"

- BACCOA Bay Area Contracts Compliance Officers Association

"Minority Media Cornerstone Award"

- US Department of Commerce MBDA Minority Business Development Agency

"Outstanding Achievement as Vendor" - City of Los Angeles

"Minority Advocate" - NAMSC

CONTACT US TODAY

A: 703 Market Street, Suite 1000, San Francisco, CA 94103

P: 415.778.6250 or 800.800.8534

F: 415.778.6255

E: sbe@sbeinc.com

W: www.sbeinc.com

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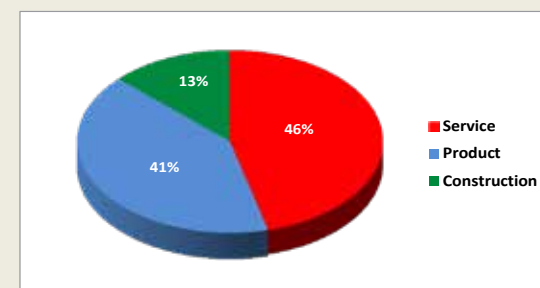
Circulation From Our Database

Circulation Demographics

| Readership | 75,000 |
|----------------------------|--------|
| Circulation | |
| S/D/M/W/DVBEs | 96% |
| Government Agencies | 2% |
| Large Corporations | 2% |
| Legislators | 1% |
| Organizations/Associations | 1% |
| Universities/Colleges | 1% |

Readership Profile by Industry

| | |
|--------------|-----|
| Service | 46% |
| Product | 41% |
| Construction | 13% |



Fictitious Business Name

| FICTITIOUS BUSINESS NAME STATEMENT File No. A-0359622-00 | FICTITIOUS BUSINESS NAME STATEMENT File No. A-0359793-00 | FICTITIOUS BUSINESS NAME STATEMENT File No. A-0359828-00 | FICTITIOUS BUSINESS NAME STATEMENT File No. A-359835-00 | FICTITIOUS BUSINESS NAME STATEMENT File No. A-0359902-00 |
|---|---|--|---|--|
| <p>Fictitious Business Name(s): AgeSong University Address 350 University Street, San Francisco, CA 94134 Full Name of Registrant #1 AgeSong Living LLC. (CA) Address of Registrant #1 551 Page Street, San Francisco, CA 94117</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 7/28/2014</p> <p>Signed: Nader R. Shabahangi</p> <p>This statement was filed with the County Clerk of San Francisco County on 7/25/2014.</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: Guillermo Sandoval Deputy County Clerk 7/25/2014</p> <p>8/21/14 + 8/28/14 + 9/4/14 + 9/11/14</p> | <p>Fictitious Business Name(s): Gamelink LLC Address 537 Stevenson Street, San Francisco, CA 94103 Full Name of Registrant #1 Ilan Bunimovitz, ETAL Address of Registrant #1 537 Stevenson Street, San Francisco, CA 94103 Full Name of Registrant #2 Andrew Sullivan Address of Registrant #2 537 Stevenson Street, San Francisco, CA 94103</p> <p>This business is conducted by a Limited Partnership. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on May 7, 2014</p> <p>Signed: Ilan Bunimovitz</p> <p>This statement was filed with the County Clerk of San Francisco County on 8/6/2014.</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 8/5/2014</p> <p>8/07/14 + 8/14/14 + 8/21/14 + 8/28/14</p> | <p>Fictitious Business Name(s): 1.) San Francisco Dog Buddy 2.) SF Dog Buddy Address 699 Arguello Blvd. #302 San Francisco, CA 94118 Full Name of Registrant #1 Gabriel Harry Feinberg Address of Registrant #1 699 Arguello Blvd. #302 San Francisco, CA 94118</p> <p>This business is conducted by an Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on N/A</p> <p>Signed: Gabriel Feinberg</p> <p>This statement was filed with the County Clerk of San Francisco County on 8/6/2014</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 8/6/2014</p> <p>8/07/14 + 8/14/14 + 8/21/14 + 8/28/14</p> | <p>Fictitious Business Name(s): Truly Mediterranean Address 3109 16th Street, San Francisco, CA 94103 Full Name of Registrant #1 Farid Tawil Address of Registrant #1 4335 B Anza Street, San Francisco, CA 94121 Full Name of Registrant #2 Omar Ikfafi Address of Registrant #2 733 Front Street Apt #606 San Francisco, CA 94111</p> <p>This business is conducted by a General Partnership. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 8/7/2014</p> <p>Signed: Farid Tawil</p> <p>This statement was filed with the County Clerk of San Francisco County on 8/7/2014.</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: Morgan Jaldon Deputy County Clerk 8/7/2014</p> <p>8/14/14 + 8/21/14 + 8/28/14 + 9/4/14</p> | <p>Fictitious Business Name(s): 1. Treasure Island Brands 2. Yerba Buena Brands 3. Yerba Buena Distillery 4. Treasure Island Distillery 5. Distillery at the Brig 6. Brig Distillery 7. Lone Stag Winery 8. Lone Stag Distillery 9. Branded Spirits Distillery 10. Branded Spirits Ltd 11. Jackpot Spirits 12. Reed & Lacey Spirits 13. Timberlane Distillery 14. Bender & Cohen Spirits 15. Workhorse Rye Distillery 16. Le Doux Distillerie 17. Beach House Brands 18. Beach House Cocktails 19. Beach House Coolers 20. Revenant Spirits 21. JW Taylor Spirits 22. Steven Kent Distillery 23. Maximum Security Spirits</p> <p>Address 990 13th Street, San Francisco, CA 94130 Full Name of Registrant #1 Yerba Buena Beverage, LLC (CA) Address of Registrant #1 23797 Thurston Ct., Hayward, CA 94541</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 11/18/2008</p> <p>Signed: William E. Smith</p> <p>This statement was filed with the County Clerk of San Francisco County on 8/11/2014.</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: Sharlene Carter, Deputy County Clerk 7/18/2014</p> <p>8/14/14 + 8/21/14 + 8/28/14 + 9/4/14</p> |

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Construction Boom Creates Obstacle Courses for L.A. Pedestrians

Continued from page 4

Construction has closed five sidewalks in a three-block area north of Sunset Boulevard between Gower and Vine streets. Patrons of Roscoe's Chicken & Waffles, across the street from one large construction site, frequently take their chance crossing busy North Gower Street as they come and go.

Paula Pearlman, executive director of the Disability Rights Legal Center, said federal access laws require the city to provide an alternative walkway if a sidewalk is closed. "An accessible route does not mean forcing people to traverse streets to get where they're going," she said.

The Downtown Los Angeles Neighborhood Council is so concerned, it has drafted a letter asking officials to intervene before things get even worse. In May, Ha said, he took a photograph of a woman in a wheelchair pushing herself alongside whizzing cars.

Patti Berman, the neighborhood council's president, said city regulations have been slow to keep up with the changing reality on the streets, especially in areas that are becoming more pedestrian-oriented.

"For the first time since Los Angeles was a very young city, it has a thriving urban center," Berman said. "But the city is still handing out these permits with a suburban model in mind, closing off sidewalks whenever a developer asks. There has to be some accommodation made for pedestrians."

The challenge is evident during a busy lunch hour outside the dowdy Macy's on 7th street, between Hope and Flower. With the retail center in the midst of a major renovation,

two-thirds of the sidewalk fronting it is closed and will remain that way for at least eight months.

In the space of 60 minutes, more than a dozen people ignored a "Closed Sidewalk" sign and walked into the street against traffic, placing themselves within inches of rushing cars. When Ha asked the construction site supervisor to provide pedestrian access, he declined.

"He said unless the city makes us do it, we are not obligated to do it," said Ha.

The Los Angeles building code has a mechanism for officials to order covered walkways, but it's not often used, Ha said. In practice, it's often left up to developers and site contractors to decide if a temporary walkway is needed.

Gary Harris, investigative and enforcement chief for the Bureau of Street Services, which issues the sidewalk closure permits, acknowledged that the city gives developers leeway to close sidewalks if they wish. But they are required to maintain some kind of public right-of-way if possible, he said.

If there's a closure on one side of a street, for instance, a permit seeking to close the opposite side would be denied, Harris said. "The key is [to] ease the impact on pedestrians and vehicles. But we have to do what is necessary to accommodate reasonably the construction."

Washington, Boston and Chicago require contractors to construct covered walkways on the existing sidewalk, or to create a clearly marked alternate walkway nearby. Sometimes that means closing a street lane to provide a temporary walkway.

That's what city officials eventually ordered the builder of an apartment tower at 8th and Hope streets to do -- but not until walkers regularly began darting into traffic to cross mid-block. Los Angeles

police issued hundreds of jaywalking tickets but that didn't change anything, said Ha, who lives in the Market Lofts at 9th and Hope and watched the progression of events.

Finally, officials closed a lane of traffic and the construction crew built a covered walkway in the street lane.

The downtown Neighborhood Council wants city officials to require that similar walkways be built where possible. If a construction project makes that impossible, the group wants officials to do all they can to limit the duration of closures.

Enforcing new rules would bring the city in line with Mayor Eric Garcetti's oft-stated goal of improving walkability in neighborhoods across the city, advocates say.

"I basically avoid South Park now," said Alex San Martin, a downtown resident who uses a wheelchair and is president of a nonprofit called Communities Actively Living Independent and Free. "These are just basic services. It's not like the citizens are asking for much."

Berman, who sometimes walks two or three blocks out of her way to get around closures, sees the whole situation as a case of the city saying one thing but doing another.

"I realize that Los Angeles until very recently didn't know that 'pedestrian' is a real word," the neighborhood council president said. "But we're building a downtown that is supposed to be for pedestrians, for cyclists, for people in wheelchairs -- for everybody," she said. "Not having access to sidewalks in so many places for so long is really a handicap here."

catherine.saillant@latimes.com
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Access to Capital

SMALL & MINORITY BUSINESS

SBA loans to black entrepreneurs drop dramatically

By Walker Moskop

Like many entrepreneurs, K. Kalimba Kindell and Delfaye Jason went to bank after bank before finding a lender that would work with them.

They both had good credit and had run small consulting businesses in the past, but they spent a year being rejected by lenders unconvinced by their plans to open a therapeutic spa that offers massages, facials and wellness programs. They had the backing of a franchise, but banks viewed the business as a risky startup.

The process was disheartening. They often had to resubmit the same paperwork to lenders that they felt made little effort to understand their business. "We had (loan) processors in California that knew nothing about our character or our business background or the St. Louis area," Jason said.

With persistence, they eventually got traction with U.S. Bank and Midwest BankCentre, and received two loans — both backed by the Small Business Administration — totaling \$300,000. Their store, MassageLuXe, has now been open on South Grand for two years and has 16 employees.

But getting those SBA loans, which provided crucial startup funds for Kindell and Jason, represented an achievement that has become increasingly rare for African-American entrepreneurs in the region.

In 2007, black-owned businesses in Missouri received 236 SBA-backed loans totaling \$20.1 million, according to Post-Dispatch analysis of SBA data. Five years later, that number dropped to 15 loans totaling \$2.8 million. During the first 10 months of the 2013 fiscal year, black borrowers received 17 loans totaling \$5.7 million.

In contrast, the \$359 million in loans white-owned firms received in Missouri in 2012 was well above the 2007 total of \$281 million, though the overall number of loans declined from 1,455 to 960.

When the economy crashed, banks tightened credit requirements, loan demand dropped and small business lending slumped. In response, the SBA, which works to get loans to borrowers whom banks might not otherwise lend to, took several steps to encourage more lending.

The agency raised borrowing caps on the loans it guarantees, added more lenders to its programs, streamlined paperwork, reduced borrower fees and made more businesses eligible by raising the maximum revenue levels for its programs.

As a result, the dollar amount of loans, both locally and nationally, has surged. Across the U.S., the SBA approved around \$30 billion in loans during each of the last three years, the three best years on record. The SBA's St. Louis district, which includes the eastern half of Missouri, approved a record \$211 million in loans in 2013.

But the growth hasn't been evenly distributed.

In Illinois, the decline was just as stark; 669 loans totaling \$56.6 million were made to black borrowers in 2007. In 2012, that number had dropped to 62 loans totaling \$29.4 million. During the first 10 months of 2013, blacks received 32 SBA loans in the state.

Those figures exclude loans in which the borrower's race was not provided — about 6 percent



Image credit: <http://www.stltoday.com>
Massage Luxe owners Delfaye Jason (left) and K. Kalimba Kindell launched their therapeutic massage business with a loan from the Small Business Administration. They were photographed at their South Grand location on Monday, Nov. 25, 2013. Photo by Robert Cohen, rcohen@post-dispatch.com

of overall loans in Missouri in 2012, and 7 percent in Illinois.

Dennis Melton, the director of the SBA's St. Louis office, said the agency works hard to reach out to all underserved communities — minorities, women, veterans and rural business owners. "Is that a focus in this office?" he said. "You better believe it."

But ultimately, Melton said, the decision to lend comes down to whether a potential borrower meets lending criteria. "We're sometimes successful, and sometimes not," he said, "because it always comes down to a credit decision."

The decision is also left to a bank. To encourage lending, the SBA guarantees up to 85 percent of a loan through its largest program; it doesn't issue loans itself.

The agency offers a variety of services for small businesses, and its primary vehicle to boost lending is by offering guarantees to lenders. If you were to divide loan applications into yes, no and maybe stacks based on degree of risk, Melton said, the SBA's focus is the "maybe" stack.

The SBA doesn't track approval rates, so it's unknown whether blacks are being denied loans at disproportionate rates. A 2012 study conducted for the agency using small business survey data

(not SBA loan data) found that even when controlling for creditworthiness and other factors, blacks and Hispanics were less likely to have loan applications approved than whites.

The author of the study, Kauffman Foundation researcher Alicia Robb, said in an interview that minority borrowers are "turning to mainstream lenders less because they have a fear of denial, which is warranted."

There are myriad other factors likely at play: During the recession, incomes in the St. Louis area dropped more for blacks than for other groups. Banks have tightened lending standards and are looking to lend to established businesses and entrepreneurs with greater wealth and stronger credit histories, ruling out many minority-owned firms.

In particular, SBA officials point to the decline of smaller loans, which are disproportionately used by minority- and female-owned businesses, as a crucial factor. (SBA lending to female-owned businesses in Missouri and Illinois is down since recession, but not as much as lending to blacks.)

In 2010, Congress raised loan caps on SBA programs from \$2 million to \$5 million. The average size loan issued in Missouri has more than doubled since before the recession, to about \$385,000 in 2012.

"It takes the same amount of effort to underwrite a \$5,000 loan as a \$500,000 loan," said Eddie Davis, director of the Center for African-American Business Acceleration in St. Louis.

Making bigger loans to established companies is more profitable than small loans to startups, and from an economic perspective, Davis said, the very cautious approach many lenders take makes perfect sense. Some banks also sell SBA loans for a premium on the secondary market, further incentivizing larger loans.

Most businesses Davis works at are in the start-up or embryonic stage of development, he said, and mainstream lenders and SBA loans simply aren't an option for them.

The growth of microlending helps meet some of the demand, he said, but still falls short. There's a "gaping hole," for businesses that want around \$50,000 to \$100,000, he said, above where microlenders help but below where banks take interest.

While SBA loans account for only a small portion of small business lending, Robb said, the decline in SBA lending to black borrowers is troubling. Those who can't get capital will struggle to create quality products and services or generate new jobs, she said, "It has a negative impact on the entire community."

"Credit markets should function and viable businesses should get funding," she added, "and we see that's not happening in a lot of cases."

FEWER SMALL LOANS

Much of the decline can be traced to the 2011 cancellation of the SBA's Community Express program, which guaranteed loans of up to \$250,000 to underserved groups and businesses in low-income areas.

The program led to more small loans but had high default rates, and regulators criticized lender underwriting practices. An SBA Inspector General report found that some of the most active lenders issued greatly reduced loan amounts with little

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Access to Capital

SMALL & MINORITY BUSINESS

Wells Fargo Reinforces Commitments to Servicemembers

Company continues work to ensure active-duty servicemembers are aware of residential real estate loan benefits

In conjunction with President Barack Obama's administration, Wells Fargo & Company (NYSE: WFC) today announced it will join with other mortgage servicers in an initiative to help active-duty military mortgage customers understand and take advantage of the financial benefits available to them under the Servicemembers Civil Relief Act (SCRA).

"We are honored to serve the financial needs of military members, and we are committed to making all of our active-duty servicemember customers aware of the residential real estate mortgage protections available to them," said Michael DeVito, head of servicing for Wells Fargo Home Mortgage. "These initiatives enhance our ability to inform active-duty servicemembers about SCRA and provide them the benefits they deserve."

Under SCRA, active-duty servicemembers are eligible for financial benefits and foreclosure protections on loans taken out prior to active duty military service. According to a January 2014 report from the U.S. Government Accountability Office (GAO), however, many eligible servicemembers are not requesting the financial benefits available to them for residential real estate loans. The GAO report recom-

mended that additional efforts be made to educate servicemembers and to encourage them to take advantage of their SCRA benefits.

As part of its commitment to helping servicemember mortgage customers, Wells Fargo has implemented additional processes and procedures for military customers, including:

- Comparing all residential real estate loans it services to the Defense Manpower Data Center (DMDC) database on a quarterly basis to proactively identify active-duty servicemembers who may be eligible for benefits and protections under SCRA;
- Proactively reaching out to potentially eligible active-duty servicemembers identified through the DMDC database through a variety of methods to inform them of the benefits available under SCRA and how to apply for them; and
- Working across the industry with other servicers to develop simplified processes and procedures that make it easier for active-duty servicemembers to request the real estate loan protections under SCRA.

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Wells Fargo Launches Startup Accelerator for Financial Services-Inspired Tech Innovators

Seeks to make investments in technologies that could drive banking's future



Wells Fargo (NYSE: WFC) began accepting applications through October 1 from young companies interested in joining the new Wells Fargo Startup Accelerator, a semiannual boot camp for innovators whose technology ideas in payments, deposits, fraud, operations and other fields could shape future customer experiences in financial services.

Wells Fargo will make a direct equity investment of \$50,000 to \$500,000 in each selected start-up. The Startup Accelerator also will provide business planning expertise to firms in the six-month program, which is designed to continuously attract innovative ideas and stoke innovation across the Wells Fargo enterprise. Company subject matter experts and purchasing managers will offer workshops and individual coaching to the

firms. Successful companies may become vendors to the bank.

"For Wells Fargo to work on big ideas and spark innovators inside our organization, we need to expand our access to new ideas at the edges of our industry," said Steve Ellis, executive vice president and head of Wholesale Services at Wells Fargo, who noted that in 1995, Wells Fargo was the first major financial services company in the U.S. to give customers free Internet access to account balances. Wells Fargo also was first to offer a mobile service for businesses in 2007, he added.

"The Startup Accelerator adds a new cylinder to our corporate innovation engine," said Ellis. "We're taking a proven business model from the venture capital community and repurposing it as a strategy for connecting with start-ups whose ideas and growth prospects could add value to our business and our customers."

Three innovative companies already have been selected and funded to pilot the Wells Fargo Startup Accelerator. They are:

- Zumigo, San Jose, California: A developer of mobile services using a unique combination of location and mobile identity technologies to secure commerce and enable mobile marketing.
- EyeVerify, Kansas City, Kansas: The creator of EyePrint ID(TM) that transforms a picture of your eye into a key that protects your digital life.

- Kasisto, New York: The builder of state-of-the-art artificial intelligence technology that improves the consumer experience on mobile devices through intelligent conversation.

In addition to these three firms, the Startup Accelerator will give 10 to 20 young companies each year the opportunity to develop and refine products in a collaborative environment. Applications will be accepted twice per year, with a deadline of October 1 for this fall's program. A Wells Fargo investment committee comprised of senior technology, venture banking, and innovation leaders will evaluate candidates and select participants. Prospects can learn more and apply online at <https://accelerator.wellsfargo.com>.

"We're interested in any technology that could be used by an institution like Wells Fargo to better serve our customers or operate our business," Ellis said. "Analytics, big data, mobile, security, and infrastructure are all important to us. We're looking to engage with innovators beyond the edge of our own creative enterprise."

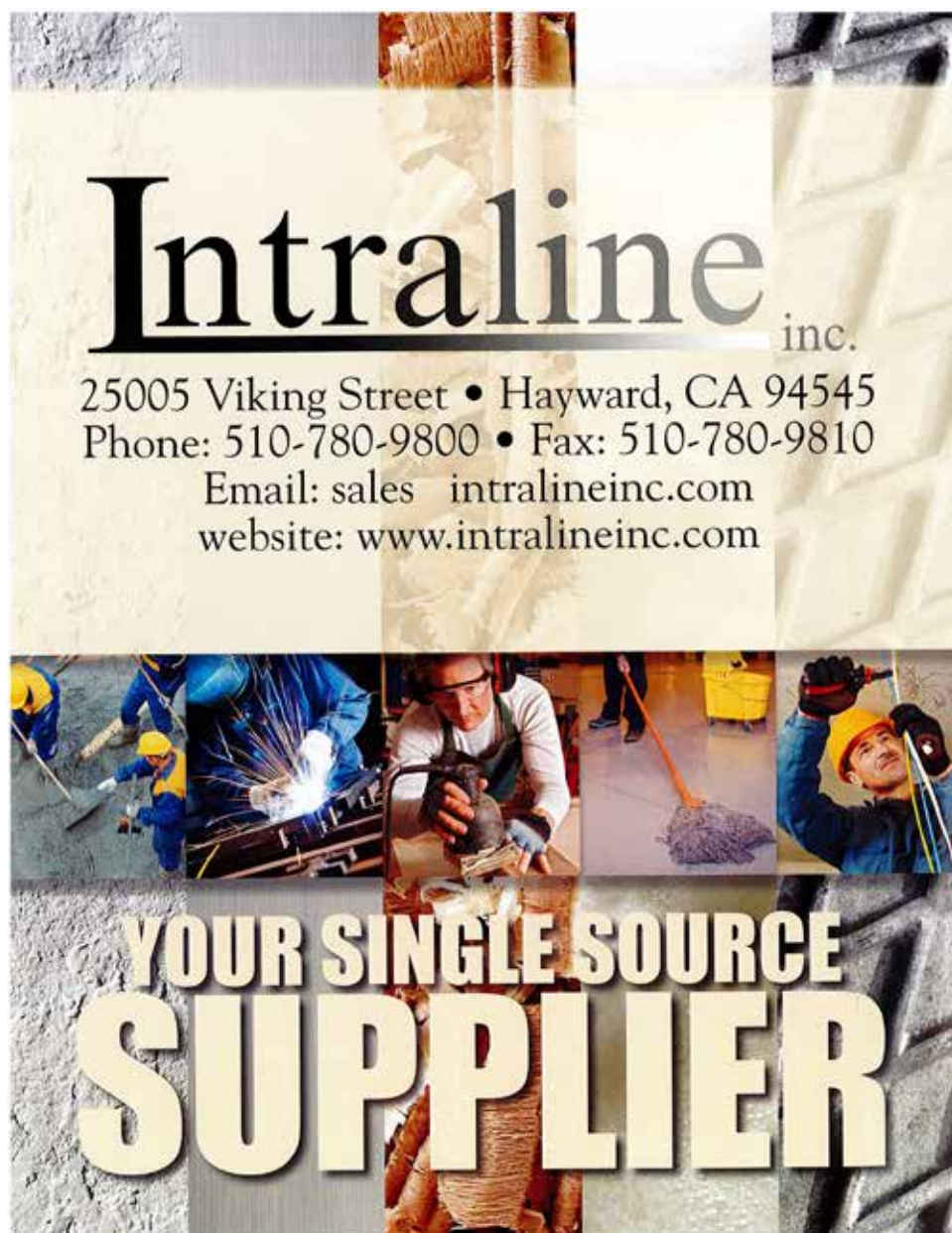
Wells Fargo Wholesale Banking operates 50-plus lines of business serving U.S. middle-market and large corporates with annual sales of \$20 million and higher. Among the products and business segments are Middle Market Commercial Banking, including a growing technology practice group, Government and Institutional Banking, Corporate Banking, Commercial Real Estate, Treasury Management, Wells Fargo Capi-

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About Wells Fargo

Wells Fargo & Company (NYSE: WFC) is a nationwide, diversified, community-based financial services company with \$1.6 trillion in assets. Founded in 1852 and headquartered in San Francisco, Wells Fargo provides banking, insurance, investments, mortgage, and consumer and commercial finance through more than 9,000 locations, 12,500 ATMs, and the internet (wellsfargo.com), and has offices in 36 countries to support customers who conduct business in the global economy. With approximately 265,000 team members, Wells Fargo serves one in three households in the United States. Wells Fargo & Company was ranked No. 29 on Fortune's 2014 rankings of America's largest corporations. Wells Fargo's vision is to satisfy all our customers' financial needs and help them succeed financially. Wells Fargo perspectives are also available at Wells Fargo Blogs and Wells Fargo Stories.

Source: Wells Fargo



Intraline inc.

25005 Viking Street • Hayward, CA 94545
Phone: 510-780-9800 • Fax: 510-780-9810
Email: sales@intralineinc.com
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Wells Fargo Reinforces Commitments to Servicemembers



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Wells Fargo also provides mortgage benefits and protections for servicemembers over and above what the law requires, including reducing their interest rates to 4 percent per year on first lien consumer real estate loans that the company owns and that otherwise qualify for benefits under SCRA, mortgage assistance if needed, and foreclosure protection not covered by SCRA.

For more information on Wells Fargo's banking and financial services for military members, visit <https://www.wellsfargo.com/military/>.

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Source: www.wellsfargo.com

SBA loans to black entrepreneurs

Continued from page 14

regard for borrower business plans or cash flows, meaning some borrowers received far less than what was needed to fund a business.

In Missouri and Illinois, one of the most active lenders in the program was Innovative Bank, which was seized by federal regulators, who lambasted the bank's underwriting practices and sued its former directors. Innovative was acquired by a company that was merged into California-based BBCN Bank.

Because Innovative was acquired by what is now BBCN, SBA records list BBCN as the lender for about 1,600 loans made in Missouri and Illinois. For more than half of the loans — 919 in total — an unpaid balance was charged off as a loss by the SBA. Black-owned businesses received 830 of the loans, 593 of which were charged off.

A BBCN spokeswoman said in an email that it was Innovative that "did lending in the market," and didn't respond to reporter requests to clarify if that meant Innovative was responsible for every loan in both states.

U.S. Bank, one the leading SBA lenders in Missouri, was also one of the most active in lending to black-owned businesses in St. Louis before the recession, but has made far fewer loans in recent years, which the bank attributed to the reduced funding for and eventual elimination of Community Express.

A bank spokeswoman said it hadn't changed its approach in St. Louis, and works to expand lending in minority communities through partnerships, marketing and directly contacting businesses. The bank also invested in a fund managed by local nonprofit Justine Petersen, which makes microloans primarily to minority borrowers.

While the SBA has no initiative that specifically targets lending to minorities, Melton said the agency constantly makes outreach efforts to advertise programs, and said its recent decision to eliminate borrower fees and lender guarantee fees for loans of less than \$150,000 could help make more loans available for minority borrowers. The SBA also lends money to Justine Petersen, which in 2012 made nearly \$1 million in loans to black-owned businesses in the St. Louis region using SBA dollars.

Melton highlighted two other programs that he said could help, one of which focuses on making loans of up to \$350,000, and another that guarantees loans made by community-based financial institutions, typically nonprofits.

Adolphus Pruitt, head of the St. Louis City NAACP, was disappointed with the SBA's efforts and questioned whether it was being aggressive enough in reaching out to black entrepreneurs.

The drop in loans to blacks "was just astonishing," he said. "It's not a pretty picture. If (someone's) job depended on their ability to mine the marketplace to find viable minority businesses," Pruitt said, the situation would improve.

Others argue the SBA is limited in what it can do.

Galen Gondolfi, a spokesman for Justine Petersen, said that because loans are "branded SBA, the SBA gets shamed, but it really comes back to the banks."

He said it's unfair to lump all banks together, and that some were making genuine efforts to expand lending to minority-owned businesses. However, he noted that Justine Petersen was applying to be an SBA 7(a) lender — which would allow it to make larger, SBA-guaranteed loans — because the demand for business loans among underserved groups isn't being met.

Without enough funding, many minority business owners will exhaust personal resources, burn through credit cards and struggle to expand, said Kevin Wilson, head of the Missouri Small Business Development Center. "The SBA represents only one piece of the puzzle," he said, "and there's a more systemic issue in society that we have to address."

Source: St. Louis Today

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