

# SMALL BUSINESS

**EXCHANGE**

Voice of Small, Emerging Diversity Owned Businesses Since 1984

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August 7, 2014

## Central Valley Small Businesses Play Major Role on CHSR “First Work”

Over the last few months, the Authority, design-build contractor Tutor-Perini/Zachry/Parsons (TPZP), and their subcontractors, have been hard at work on building the nation’s first true high-speed rail system. They have been completing design, acquiring properties, getting permits, hiring people and conducting various testing. In the last few weeks, activities within Construction Package 1 (CP 1), the 29-mile stretch from Avenue 17 in Madera to East American Avenue in Fresno, have become more noticeable.

Starting on June 23, TPZP and their contractors started test pile work along the Fresno River in Madera County to finalize design for a viaduct (i.e., bridge) where the high-speed trains will cross the river. To conduct this work, the teams constructed a rebar cage and drilled a hole that was approximately 80 feet deep and 10 feet in diameter. They then inserted the cage, filled the hole with concrete and allowed the concrete to cure for about 10 days.

Once the concrete was set, there was a gamma-gamma test to inspect it. Next was the load cell test that moved the column up and down and reported the data to a computer at ground level. The third and final test was the statnamic test, which applied pressure to the side of the column. Construction of the viaduct is anticipated in the coming months.

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1. **J. Kroeker Inc.**, a subcontractor to TPZP, demolishes the blighted Hollywood Inn bar in Fresno on July 14 to clear the way for future high-speed rail structures. J. Kroeker Inc. is a women-owned small business headquartered in Fresno.



2. Workers at the test pile site in Madera conduct gamma-gamma tests to determine the integrity of the shaft drilled in preparation for further test pile work.

3. **Becho Inc.** and their subcontractors LoadTest and Applied Foundation Testing conduct three statnamic tests at the Madera site. This testing, which resulted in a series of loud sounds generated by hydraulic pressure, assessed the load carrying capacity of a deep foundation, such those needed at the Madera site.

## US, African leaders turn to business at summit



DR Congo President Joseph Kabila(L) delivers remarks to the media with US Secretary of State John Kerry after their private bilateral meeting at the US Department of State on Monday. (AFP)

US and African political leaders and corporate chiefs will get down to business Tuesday as Washington hopes an historic summit will trigger a surge in trade and investment between the two sides.

The first day of the historic US-Africa Leaders Summit, the largest such meeting ever held in Washington, saw American officials chiding their guests over democratic reform and civil rights.

But now President Barack Obama and titans of US commerce and industry will try to convince their counterparts that American is as determined to take part in Africa’s growth story as China or Europe.

Monday saw talk of promoting civil rights, dealing with the surging threat of Ebola in West Africa and specific challenges like fighting global warming and trade in protected wildlife.

But Tuesday’s program confronts the reality that China has brushed all such issues aside to establish itself as Africa’s fastest growing partner and that the European Union is quickly fashioning free-trade agreements with regional African blocs.

Secretary of State John Kerry was straightforward on Washington’s aims Monday.

■ Continued on page 8

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# Community Outreach

## Prop 45 Could Save Californians As Much As \$1 Billion Annually On Health Insurance

Proposition 45 is projected to bring up to \$1 billion per year – \$612 per family – in savings to California consumers reeling from years of devastating health care premium increases, according to a new analysis released by Consumer Watchdog today.

“Californians are being overcharged hundreds of millions of dollars for their health insurance because no one in California can say no to health insurance companies’ excessive rate hikes. California’s experience with auto insurance regulation, and successful health insurance rate regulation in other states, show that requiring health insurance companies to justify and get approval for rate hikes under Proposition 45 could save up to \$1 billion per year, or \$612 per California household,” said Carmen Balber, executive director of Consumer Watchdog.

Proposition 45 requires health insurance companies to get permission before raising rates for approximately 6 million individual and small business insurance policyholders. More than 35 other states have the power to reject unreasonable health insurance rates, but no federal or state agency has the power to reject unreasonable rate hikes in California.

Linda Raffel, lifelong resident of Los Angeles and an Anthem Blue Cross individual policyholder, stated, “I’m getting \$196 worth of health insurance with an \$854 price tag. I’ve been waiting for Proposition 45’s type of protections for a long time.”

Six health insurance companies are the sole funders of the No on Proposition 45 committee – Kaiser, Anthem Blue Cross, Blue Shield, Health Net, United Healthcare and Aetna – and have donated \$37.3 million against Prop 45.

Auto, home and business insurance companies must already publicly justify and get approval for rate increases under Proposition 103, the 1988 ballot initiative that has saved drivers in California over \$100 billion, according to a 2012 report by the Consumer Federation of America. Proposition 45 applies those rules to health insurance.

Prop 45 also gives the insurance commissioner the right to prevent health insurance companies from passing on to consumers the costs of lobbying, campaign contributions, civil fines, bad faith judgments, or excessive executive compensation, as is the rule for other insurance companies in the state.

Health insurance rates in California have gone up 185% since 2002, more than five times the rate of inflation, according to the California Health-Care Foundation. More recently, nearly 1 million California policyholders faced \$250 million in rate hikes that were deemed “unreasonable” by regulators, but regulators had no power to stop the increases.

The savings analysis, prepared by Consumer Watchdog in consultation with a nationally-recognized health insurance actuary, applied three different models to enrollment and premium projections to arrive at conservative estimates of annual consumer savings from Prop 45 ranging from around \$235 million to \$1.2 billion.

**The analysis considered existing models of insurance rate regulation:**

- The Proposition 103 savings model applied the 1.7% per year savings auto and other casualty insurance customers have saved to these premium and enrollment estimates to arrive at a total annual savings of \$1.2 billion.
- Oregonians experienced savings of 0.97% in 2012 and 4.58% in 2014. Using the 0.97% figure provides a savings of \$251 million per year for Californians.

- The third savings model used savings from unreasonable property and casualty rate proposals that were rejected by the California Insurance Commissioner

**Proposition 45 will:**

- Require health insurance companies to publicly disclose and justify, under penalty of perjury, proposed rate changes before they take effect.
- Allow public hearings on proposed rate increases.
- Give Californians the right to challenge excessive and unfair premium rate increases.
- Give the insurance commissioner authority to reject unjustified rate increases.

**For more on Proposition 45 visit: [www.YesOn45.org](http://www.YesOn45.org)**

Paid for by Consumer Watchdog Campaign – Yes on 45, a coalition of consumer advocates, attorneys, policyholders, and nurses. 777 S. Figueroa St., Ste. 4050, Los Angeles, CA 90017. Major Funding by Consumer Watchdog Campaign and Thomas Steyer.

**Source: Consumer Watchdog Campaign**

## NAACP Partners With Dunkin’ Brands to Grow Black-owned Franchises

The National Association for the Advancement of Colored People (NAACP) has announced a partnership with Dunkin’ Brands Group, Inc., the parent company of Dunkin’ Donuts and Baskin-Robbins, to create a Diversity Franchising Initiative to increase the number of African-American owned franchise businesses in the U.S.

Dunkin’ Brands and the NAACP will collaborate to offer people of color in-depth franchising education and training as well as assistance in overcoming the financial challenges related to becoming a franchise owner. The partnership was announced at the NAACP’s 105th Annual Convention in Las Vegas.

“Franchising can be a powerful economic tool that further enables the African-American community and others to realize the American dream of business ownership,”

said Cornell William Brooks, President and CEO of the NAACP. “We are excited to announce this unique partnership with Dunkin’ Brands and to improve opportunities for people of color in the franchising sector because of the substantial impact these agreements have on empowering and employing people of color.”

“The Dunkin’ Brands Diversity in Franchising Initiative will provide education, networking opportunities and information on critical topics including access to capital,” said Dedrick Muhammad, senior director of the NAACP Economic Department. “Ultimately, we hope this program helps to increase the number of African-American franchise business owners in the U.S in both the short and long term.”

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### AWARDS

#### • CITY OF LOS ANGELES

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

#### • COUNTY OF LOS ANGELES

Black Business Association,  
Outstanding Entrepreneur

#### • 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

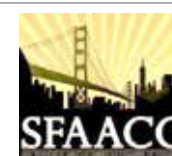
### CALIFORNIA CERTIFICATIONS



#### • CPUC Clearing House

#### • San Francisco Human Rights Commission

### MEMBERSHIP



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# California Sub-Bid Request Ads

Bid Requests from Certified SBE Subcontractors and Suppliers for the following Design-Build Trades: Mechanical, Electrical, Plumbing, Fire Sprinkler, Solar Hot Water Systems, and Exterior Building Maintenance System.

### TRANSBAY BLOCK 7 (DESIGN-BUILD TRADES)

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

**Transbay Block 7**  
**255 Fremont Street**  
**San Francisco, CA 94105**  
**Bid Date: 8/29/14 @ 2 PM**

Voluntary Pre-bid Meeting on 8/14/14 at 10:00 AM at Cahill Contractors, 425 California Street, 22nd Floor, San Francisco, CA 94104.

### CAHILL CONTRACTORS, INC.

Contact: Julie Park  
 estimating@cahill-sf.com, (415) 986-0600

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

### HUNTERS VIEW - PHASE 2 BLOCKS 7 & 11

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

**Hunters View - Phase 2 Blocks 7 & 11**  
**Middle Point Road**  
**(Intersection - West Point Road)**  
**San Francisco, CA 94124**  
**Bid Date: 8/22/14 @ 2 PM**

Voluntary Pre-bid Meeting on 8/6/14 at 10:00 AM at Jobsite Trailer located on the east side of Middle Point Rd. in San Francisco, CA 94124.

### CAHILL/NIBBI JOINT VENTURE

Contact: Julie Park  
 estimating@cahill-sf.com, (415) 986-0600

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

### Runway Safety Area Improvements North Field Oakland International Airport-City of Oakland - Board of Port Commissioners AIP 3-0600170-(FUTURE)

Engineer Estimate: \$33,250,000 - 491 Calendar Days

Bids: August 27th, 2014 @ 2:00pm

Requesting Sub-quotes for (including but not limited to): Electrical Materials, Construction Area Signs, Traffic Control, Demolition of Pavement, Clear & Grub, Hydroseeding, Soil-Cement Treatment, Asphalt Paving, Fencing, Pavement Marking, Signal and Lighting, Message Signs, Lighting & Sign Illumination, Surveyor, Water Truck, Sawcut Grooving of Pavement, Trucker.

Scope of Work: Stabilization of RSA soils through addition of cement, re-grading the RSA, runway markings, new taxiway, relocation of vehicle service roads, excavation and grading, removal of existing drainage infrastructure, constructing new drainage improvements, removal of existing electrical duct banks, constructing new electrical duct banks, Medium Intensity Approach Lighting System with Runway Alignment Indicator Lights and Precision Approach Path Indicator upgrades and lighting improvements.

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

Subcontractor/Supplier quotes must be in strict accordance with the bid documents and specifications. Subcontractors are to familiarize themselves with regard to Oakland Airport requirements, restrictions, protocol, local hire, PLA & OCIP.

The Port has elected that the project will be covered by an Owner Controlled Insurance Program (OCIP) that will provide the General Liability, Worker's Compensation, Employer's Liability, and Contractor's Pollution Legal Liability insurance.

Plans, Specs and the Project Insurance Manual (OCIP) are available to view and copy at our office or can be downloaded from our FTP site: www.rgwconstruction.com/ftp/. User name: 14138, Password: 14138. Contact Dave Czech 925-606-2400, david.czech@rgwconstruction.com for any questions, including bonding, lines of credit, insurance, scheduling, equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation.

### RGW Construction, Inc.

Contractors License A/B 591940  
 550 Greenville Road • Livermore, CA 94550 • Phone: 925-606-2400 • Fax: 925-961-1925  
 An Equal Opportunity Employer

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

### TRACY MUNICIPAL AIRPORT RECONSTRUCTION OF RUNWAY 12-30 AND TAXIWAYS B, D, AND E AND THE RUNWAY/TAXIWAY INTERSECTION SCHEDULE A AND SCHEDULE B, AIP NO. 3-06-0259-16, CIP 77037

OWNER: CITY OF TRACY

333 Civic Center Plaza, Tracy, CA 95376  
 BID DATE: AUGUST 12, 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:

Electrical, Minor Concrete Structure, Striping, Survey/Staking, Underground, Trucking, Water Trucks, Street Sweeping, P-209 Crushed Aggregate Base and P-401 Bituminous Surface Course

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

### DESILVA GATES CONSTRUCTION, L.P.

11555 Dublin Boulevard  
 P.O. Box 2909  
 Dublin, CA 94568-2909  
 (925) 829-9220 / FAX (925) 803-4263  
 Estimator: Steve Lippis  
 Website: www.desilvagates.com  
 An Equal Opportunity Employer

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-OW1904, 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: AUGUST 13, 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  
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 (925) 829-9220 / FAX (925) 803-4263  
 Estimator: Steve Lippis  
 Website: www.desilvagates.com  
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## Six Development Teams Submit for Massive UC Merced Campus Project

By Scott Blair

The University of California, Merced, has received statements of qualifications from six teams for its massive 2020 Project. The RFQ closed on July 28.

The project will accommodate anticipated growth at the campus from its current 6,200 students to 10,000 students by 2020, through the design and construction of up to 1.85 million sq ft of new facilities, including academic and research space, 2,000 additional housing beds and mixed-use, recreation, dining and student-life buildings.

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The UC Merced 2020 project will be built on the 219-acre campus site.

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[www.sbeinc.com](http://www.sbeinc.com)

**SMALL BUSINESS EXCHANGE**

# California Sub-Bid Request Ads

Request for Minority-Owned Subcontractors for  
**Design Services for Chabot Dam Seismic  
 Upgrade Project, Oakland, CA**  
**Bid Date August 18, 2014 at 4:00 PM**

Proposals requested for the following technical services: geotechnical drilling and sampling, CAD work, construction noise monitoring, construction air monitoring, and environmental services including biological surveys and construction monitoring.

**Terra/GeoPentech Joint Venture**  
 350 Sansome St, Suite 830 • San Francisco, CA 94104  
 Phone 888-888-4730 • Contact: Kyle Peterson  
 An Equal Opportunity Employer

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:  
**Hwy 580 Soldier Pile Wall – Castro Valley • Caltrans #04-1SS054**  
**BID DATE: August 19, 2014 @ 2:00 PM**

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Type III Barricade, Portable Changeable Message Sign, WPCP, Temp. Hydraulic Mulch, Temp. Fiber Roll, Temp. Silt Fence, Sweeping, Treated Wood Waste, Noise Monitoring, Cold Plane AC, Clearing & Grubbing, Roadway Excavation (Type Z-2 ADL), Structure Excavation, Lean Concrete Backfill, Soil Amendment, Planting & Irrigation, Tack Coat, Structural Concrete, Minor Concrete, Bar Reinforcing Steel, Roadside Signs, Timber Lagging, Clean & Paint Steel Soldier Piling, Misc. Iron & Steel, Delineator, Guard Rail Delineator, Object Marker, Midwest Guardrail System, Transition Railing, Concrete Barrier, Striping & Marking, Steel Soldier Piling, 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  
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100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage DBE Participation. Plans & Specs are available for viewing at our office or through the Caltrans Website at [www.dot.ca.gov/hq/esc/oe/weekly\\_ads/index.php](http://www.dot.ca.gov/hq/esc/oe/weekly_ads/index.php).

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:  
**Tracy Municipal Airport Reconstruction of Runway 12-30 and Taxiways B, D, and E  
 and the Runway/Taxiway Intersection Schedule A and Schedule B**  
**City of Tracy**  
**AIP No. 3-06-0259-16**  
**CIP 77037**  
**BID DATE: August 12, 2014 @ 10:00 am**

We are soliciting quotes for (including but not limited to): Trucking, SWPPP, Marking, Electrical, Runway Lighting, Signs, Clearing & Grubbing, Runway and Taxiway Painting, Survey Monuments, Survey Mag Spikes, Sawcutting, Cold Plane Grinding, Underground Storm System, Quality Control Program and Construction Materials

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 1520 Fourth Street • Berkeley, CA 94710 • Phone: 510-526-3424 • FAX: 510-526-0990  
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REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:  
**Hwy 99 Pave, Lodi**  
**Caltrans #10-OW1904**  
**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), Preparing 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

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INVITATION TO BID  
**FRIENDSHIP MANOR REHABILITATION**  
**564 STEGE AVENUE, RICHMOND, CA 94804**  
**BID DUE DATE: AUG. 22, 2014/ BID TIME: 2:00PM**

This project involves modification to 58 residential units and a community room. The scope of the work includes painting, flooring, window replacement, mechanical, plumbing and electrical upgrades and site improvements. The work will be performed on vacant residential units. The project is scheduled to start in November 2014 and be completed in 12 months. **There will be two jobsite walks: August 11th and 18th (10AM): At 564 Stege Avenue, Richmond CA.**

Subcontractors interested in working with BBI will be required to fill out a short prequalification form that identifies financial strength, safety experience modification rate, bonding, and references. This form can be found on our website at: [http://www.bbiconstruction.com/docs/Prequal\\_Form.pdf](http://www.bbiconstruction.com/docs/Prequal_Form.pdf) along with BBI's standard subcontract and insurance requirements.

This project is subject to the California Labor Code, pay prevailing wages, and is also subject to the wage and reporting requirements of the federal Davis Bacon Act. The project is also subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968 to ensure that employment and other economic activities generated by this project shall to the greatest extent possible be directed to low and very low income persons, particularly persons who are recipients of HUD assistance for housing.

Plans, specs, and bidders instructions on the BBI FTP Site: <http://bidschedule.bbiconstruction.com> - plans and specs are also located in our plan room.

Call Sage Gully at 510-286-8200 ext. 104 if you have any questions.  
 Please send all bids to: [bids@bbiconstruction.com](mailto:bids@bbiconstruction.com) or by fax at 510-286-8210.

Seeking Qualified MBE, DVBE, DBE, WBE, City of San Diego ELBE, SLBE Subcontractors

**City of San Diego**  
**As-Needed Engineering Consultant Services: 2015-2017 for the Public Utilities Department**  
**Contract No. H146292**  
**Location San Diego, CA**  
**Bid Date: September 3, 2014**

**Trades:** 237110 Water and Sewer Line and Related Structures Construction (construction management); 541310 Architectural Services; 541330 Engineering Services (civil, environmental, water/wastewater/recycled, traffic, soil/geotechnical, hydrogeological/geological engineering, materials, electrical/instrumentation and controls, mechanical, cost estimating, contracting); 541360 Geophysical Surveying and Mapping Services; 237120 Corrosion Protection (corrosion, coatings); 541370 Surveying and Mapping (except Geophysical) Services

### RMC Water and Environment

10509 Vista Sorrento Parkway, Suite 205 • San Diego, CA 92121  
 Phone: (925) 627-4135 • Fax: (925) 627-4101  
 Contact: Sandy Bailey • [sbailey@rmcwater.com](mailto:sbailey@rmcwater.com)

Interested companies should email a brief statement of qualifications to [sbailey@rmcwater.com](mailto:sbailey@rmcwater.com)  
 We will assist interested firms in obtaining bonds, lines of credit and/or insurance if necessary.

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Seeking Qualified MBE, DVBE, DBE, WBE, City of San Diego ELBE, SLBE Subcontractors

**Request for Proposal For**  
**As-Needed Consultant Services for City of San Diego**  
**As-Needed Engineering Technical Services Consultant for Pure Water San Diego Program**  
**For the Public Utilities Department**  
**Contract No. H156303**  
**Location San Diego, CA**  
**Bid Date: August 27, 2014 @ 4:00 PM**

**Trades:** 541611 Administrative Management and General Management Consulting Services; 541810 Advertising Agencies; 561499 All Other Business Support Services (reprographics); 541990 All Other Professional, Scientific, and Technical Services; 541310 Architectural Services; 541340 Drafting Services; 541330 Engineering Services (civil, environmental, water/wastewater/recycled, traffic, soil/geotechnical, hydrogeological/geological engineering, materials, electrical/instrumentation and controls, mechanical, cost estimating, contracting); 541360 Geophysical Surveying and Mapping Services; 561410 Document Preparation Services; 541430 Graphic Design Services; 541320 Landscape Architectural Services; 561110 Office Administrative Services; 541620 Environmental Consulting Services; 541690 Other Scientific and Technical Consulting Services; 541820 Public Relations Agencies; 221320 Sewage Treatment Facilities; 237120 Corrosion Protection (corrosion, coatings); 541370 Surveying and Mapping (except Geophysical) Services; 541930 Translation and Interpretation Services; 926110 General Economics (financing, economics)

### Parsons

100 West Walnut Street • Pasadena, CA 91124  
 Phone: 626-440-2000 • Fax: 626-440-2630  
 Contact: Leonor Deguchy  
[leonor.deguchy@parsons.com](mailto:leonor.deguchy@parsons.com)

Interested companies should email a brief statement of qualifications to [leonor.deguchy@parsons.com](mailto:leonor.deguchy@parsons.com)  
 We will assist interested firms in obtaining bonds, lines of credit and/or insurance if necessary.

An Equal Opportunity Employer

# California Sub-Bid Request Ads



## SWINERTON BUILDERS

Requesting sub bids from all qualified subcontractors including CBE, Small Business Enterprises (SBE), and Disabled Veterans Business Enterprise (DVBE)

### PROJECT INFO:

**Project Name: Stoneview Nature Center**  
**Address: 5950 Stoneview Drive, Culver City, CA 90232**

**BIDS ARE DUE:**  
**TBD**

### DESCRIPTION

The proposed new Stoneview Nature Center Project will include a 4,000-square-foot one-story community building with a multipurpose room, staff offices, interior accessible restrooms, and exterior accessible restrooms; a programmable open terrace, yoga deck, and landscape elements such as a botanical garden, passive meadow, demonstration/community garden, native garden, nature grove, an observation area, integrated public art, and surface parking.

### TRADES:

Earthwork, Methane Mitigation, Site Utilities, Landscaping & Irrigation, Site Concrete, Asphalt Paving & Striping, Site Furnishings, CIP Concrete, Masonry, Rough Carpentry, Millwork, Waterproofing, Flashing & Sheet Metal, Roofing, Glass & Glazing, Doors & Frames, Portland Cement Plastering, Dry-wall, Painting, Resilient Flooring, Tile, Kitchen Equipment, Fire Sprinklers, Plumbing, HVAC, Electrical, Low Voltage.

### REQUIREMENTS

Prequalification is required of all subcontractors. In order to complete prequalification, the following documents are required: Current financial statement (income statement plus balance sheet), letter of bondability, certificate of insurance, OSHA 300 log, certifications (MBE, DBE, etc.), line of credit letter, general liability, workers compensation insurance policy rate, declaration pages, and W-9.

For questions regarding prequalification please contact Nancy Figueroa at nfigueroa@swinerton.com or 213.869.3400.

### Prevailing Wage

If assistance is needed in obtaining bonds, lines of credit and/or insurance, please contact Charles "Rick" Moore at 415.984.1289.

### BID DOCS:

Drawings and Specs to be forthcoming

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**Los Peñasquitos Lagoon Bridge Replacements**  
**The County of San Diego**  
**SANDAG CIP No.: 1145000 (Contract No. 5007001)**  
**UDBE Goal: 6.42%**  
**Bid Date: August 13, 2014 - 2:00PM**

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

Plans and Specifications are available for view at our main office in Riverside or can be found online from the owner at: [www.sandag.org/contracts](http://www.sandag.org/contracts).

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

Water Pollution Control, Storm Water Pollution Prevention Plan, Street Sweeping, Fencing, Erosion Control, Bridge Removal, Structure Excavation, Structure Backfill, Silt Fence, Fiber Rolls, Corrugated Steel Pipe Conduit, CISS Piling, Driven Pile, Structural Concrete, Bar Reinforcing Steel, Bearing Pads, Rock Slope Protection, Geotextile Fabric, Miscellaneous Steel, Handrail, Landscape, Irrigation, Precast Girders, Precast Concrete, Railroad Track Work, Railroad Track Material Supply, Readymix Concrete, Crushed Aggregate Base, Articulated Concrete Block Lining, Environmental Compliance Officer, Cultural & Paleontological Monitoring, Survey, Testing & Inspection

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: [jerome.dipadova@skanska.com](mailto:jerome.dipadova@skanska.com)

## REQUESTING BIDS FROM QUALIFIED DBE SUBCONTRACTORS AND SUPPLIERS FOR THE FOLLOWING PROJECT:

**Rt. 101 - Beaudry Ave. Replace PCC Pavt & AC OL**  
**Los Angeles County, Caltrans Project #07-295504, Bid Date: August 14, 2014 at 2:00 pm**

We hereby encourage responsible participation of local Disadvantaged Business Enterprises (9% Goal), and solicit their subcontractor or material quotation for the following types of work. This is a highway project with the typical items of work associated, but not limited to: Lead Compliance Plan, Construction Area Signs, Traffic Control, Prepare WPCP, Temporary Drainage Inlet Protection, Temporary Concrete Washout, Remove Fence, Remove Guardrail, Remove Marker, Remove Roadside Sign, Remove Asphalt Concrete Dike, Remove Concrete Pavement and Base, Cold Plane Asphalt, Concrete Pavement, Clear & Grub, Roadway Excavation, Rock Blanket, Wood Mulch, Check and Test Facilities, Pipe, Lean Concrete Base, Hot Mix Asphalt, Precast Jointed Concrete Pavement, Dowel Bar Retrofit, Spall Repair, Grind Existing Concrete Pavement, Aggregate Base, Structural Concrete, Minor Concrete, Joint Seal, Aluminum Sign, Roadside Sign, Slope Paving, Fence, MBGR, Vegetation Control, Stripe and Markers, Electrical, Construction/Equipment Rentals, Trucking, etc.

C.C. Myers, Inc. is willing to break down items of work into economically feasible units to encourage DBE participation. If you are interested in any of this work, please provide us with a scope letter or contact us immediately. Plans and Specifications are available from Caltrans at: [www.dot.ca.gov/hq/esc/oe](http://www.dot.ca.gov/hq/esc/oe).

Conditions or exceptions in Subcontractor's quote are expressly rejected unless expressly accepted in writing. Subcontractor and Supplier quotes are required 24 hours prior to the bid date to enable thorough evaluation.

### C.C. Myers, Inc.



3286 Fitzgerald Rd. • Rancho Cordova, CA 95742 • 916-635-9370 • Fax 916-635-1527

Each Subcontractor shall be prepared to submit faithful performance and payment bonds equal to 100% of their quotation.

The Contractor will pay standard industry rates for these bonds.

Contact C. C. Myers, Inc. for assistance with bonds, insurance, lines of credit, equipment, supplies or project plans and specifications. C.C. Myers, Inc., is a Union Contractor.

**AN EQUAL OPPORTUNITY EMPLOYER**

## Calif. State Senator Pushes for Criminal Probe Into Bay Bridge Construction



California Sen. Mark DeSaulnier, D-Concord, said Tuesday that he would deliver findings from his investigation of Bay Bridge construction issues to state Attorney General Kamala Harris to request a criminal investigation of actions by the California Department of Transportation and some of its contractors.

His comments came prior to a Senate hearing Tuesday where witnesses said that Caltrans managers directed inspectors to ignore serious welding issues in China for key sections of the San Francisco-Oakland Bay Bridge, leaving doubts about its long-term durability.

The hearing followed a Senate report released last week that said Caltrans "gagged and banished" several quality managers on the new \$6.5 billion structure after they tried to correct substandard work by Shanghai Zhenhua Heavy Industry Co. Ltd., or ZPMC, the Chinese firm that built much of the suspension span roadway and tower.

Keith Devonport, a contract fabrication manager in Shanghai, said bridge managers, including Peter Siegenthaler, the top manager in China for most of the job, approved production over the objections of other top managers who believed weld cracks were being overlooked. He said Caltrans managers also blocked a specialized use of high-frequency sound waves that found "transverse" cracks -- ones that run across welds -- missed by other test methods.

Devonport, who testified via Skype from his home in England, said the bridge project's chief executive, Tony Anziano, showed "willful blindness" about the problems. Anziano removed him from the job for his complaints about quality, Devonport said. His comments echoed the report by an investigator for the Senate Transportation and Housing Committee, which said that Anziano quashed dissent on the project.

DeSaulnier, who chairs the committee, noted that the Bay Area Toll Authority has reserved substantial funds for possible retrofits, yet Caltrans has acted as if "nothing happened."

"Somebody should be held accountable," for problems on the new span, DeSaulnier said. He attributed them partly to what a team of experts called "a culture of fear" at the department.

Also in remarks prior to the hearing, Caltrans Director Malcolm Dougherty said his agency was confident in the quality and safety of the new span, but would keep a close eye on certain issues raised in recent reports, including the welds of the suspension span roadway. The Sacramento Bee reported in June that Caltrans allowed weld cracks despite their prohibition by the bridge code.

Asked if Caltrans had a credibility problem, Dougherty said, "I think I've got to regain the trust of the senator and then the public."

# Lean In or Lean Together

## AFL-CIO, African Trade Unions Call on Leaders to Prioritize Good Jobs, Inclusive Growth and Workers' Rights



The AFL-CIO and African trade unions called on U.S. and African leaders to adopt a decent work agenda for trade and economic growth where the creation of good jobs that respect worker rights and provide social protections will lead to greater shared prosperity. Union leaders expressed these views as part of an official U.S.-Africa Leaders' Summit workshop yesterday on work and priorities for African and U.S. leaders.

The panel discussion highlighted the reality that workers and their families are not sharing in the prosperity even though many countries in sub-Saharan Africa are seeing tremendous economic

growth through oil and mineral exports, the emergence of a textile sector and expanding foreign investment. In many sub-Saharan African countries, the majority of workers toil in the informal economy, leaving them vulnerable to economic shocks, without social protections and with limited ability to transition into formal employment. These conditions have created a multigenerational cycle of poverty.

Sahra Ryklief, Secretary General of the International Federation of Workers' Education Associations (South Africa), said: "Why do we promote decent work? Because if we don't, we are headed for disaster. For a worker who does not have a steady income, life is precarious. And Africa has 80 percent of the population in informal work—many of them women. So many that they have come to be known as the 'precariat,'"

To combat this problem and the gross inequality that it engenders, Kwasi Adu-Amankwah, Secretary General of the International Trade Union Confederation -Africa called for focused strategies that industrialize national economies and create better, formal-sector jobs. Formal livelihoods that provide real wages and a decent standard of living, they argued, are key to lifting up the working poor. In addition, the wealth generated through high levels of economic growth over the past decade should be reinvested in the African people via strong social institutions and investment in working women and men, through effective skills train-

ing programs.

The workshop submitted 10 recommendations for African and U.S. governments and civil societies, which will be part of discussions among the heads of state and finance ministers gathered for the summit. Among them were:

- Government and private-sector institutions must be responsible for including civil society in economic decision-making, and for upholding social dialogue and worker rights in policy and in fact.
- African governments must adopt employment-based strategies for economic growth where the creation of decent work—complete with labor rights, social dialogue and protection—harness the productive capacity of citizens to create inclusive growth.
- The U.S. government must actively mobilize international support for building a global partnership for development (Goal 8 of the post-2015 development agenda) to include targets for full employment and decent work, including fundamental worker rights, social protection floors, gender equality, and inclusive and sustainable economic growth.
- Trade and investment must support the creation of decent work and instruments like the African Growth and Opportunity Act should be updated to ensure more robust processes for determining countries' eligibility, including its

respect for worker rights.

The gathering—"Promoting Decent Work: Priorities for U.S. and African Leaders, Civil Society and Private-Sector Shareholders"—was an official civil society event of the summit and featured:

- Christopher Lu, U.S. Deputy Secretary of Labor;
- Steven Feldstein, Deputy Assistant Secretary of State, U.S. Department of State Bureau of Democracy, Human Rights and Labor;
- Kwasi Adu-Amankwah, General Secretary, International Trade Union Confederation-Africa;
- Eric Biehl, Associate Deputy Undersecretary for International Affairs, U.S. Department of Labor, International Labor Affairs Bureau;
- Sahra Ryklief, Secretary General of the International Federation of Workers' Education Associations; and
- Sabina Dewan, President and Executive Director of the Just Jobs Network.

The final set of recommendations will be publicly available soon. To track how worker rights are being addressed by Africa Summit heads of state, follow us on [www.aflcio.org](http://www.aflcio.org) or on Twitter @AFLCIOGlobal.

**Contact: Anthony DeAngelo (202) 637-5018**  
**Source: AFL-CIO**

## The Unity Council's Workforce Development: Delivering job readiness and workforce development services resulting in a 71% employment placement

"We think the country works better with a strong middle class, with real opportunities for poor folks to work their way into it, with a relentless focus on the future, with business and government actually working together to promote growth and broadly shared prosperity. You see, we believe that "We're all in this together" is a far better philosophy than "You are on your own. There's a reason for this. It turns out that advancing equal opportunity and economic empowerment is both morally right and good economics. Why? Because poverty, discrimination, and ignorance restrict growth," Bill Clinton.

The words spoken by Mr. Clinton are powerful and closely mirror the efforts and mission of The Unity Council. It is through their many programs that they give opportunities to the underserved individuals in the Oakland community helping them grow and achieve success by creating jobs, homeownership, free child care, youth mentorship and senior care. At the core of all their programs there is a moral belief that equal opportunity and economic empowerment is the only way to advance communities.

One key program managed by The Unity Council, is effectively impacting the community by creating jobs and offering training opportuni-

ties to low-income and limited English proficient (LEP) clients, that program is The Unity Council's Workforce Development program.

Each year, the One-Stop Career Center serves over 1,100 individuals in seven different languages. Clients are prepared to enter the workforce through intensive case management, support services, on-site community college classes, and paid work experience that assists them in moving into unsubsidized employment.

This year The Unity Council, Merritt College, and its community healthcare partners are celebrating twelve years of collaboration, offering their annual quality and effective Medical Assisting program that prepares students to become multi-skilled health care professionals qualified to perform administrative, clinical and laboratory procedures in a doctor's office, clinic, hospital or other medical setting in the east bay. This Healthcare Sector Career Initiative (HSCI) is a job training program that builds the pool of qualified bilingual/bi-cultural healthcare workers, strengthens job retention, and promotes career advancement within Alameda County's healthcare industry. In partnership with Merritt College, and local community health clinics, The Unity Council offers dental and medical skills training to prepare limited English

proficient clients enter careers in medical assisting, dental assisting and medical interpretation. Training is phased to ensure that individuals gradually build their skill level, gain on-the-job training and access support services.

Once the program and externship are complete, students receive their Medical Assisting (MA) certificate and are ready to go to work. Often times, students are hired by the medical sites where they have served their externships. The Unity Council, Merritt College, and its employer healthcare partners have created one of the most reputed medical programs in the east bay with a success passing rate of 85% for all registered students. Many of the clients we have served have been able to improve their career prospects by enrolling in this program.

"The MA program through The Unity Council and Merritt College helped strengthen my time management skills. After months of long nights of studying and hard work it finally paid off! I got accepted to the Kaiser of Oakland externship program. Getting into the Kaiser's externship program was a great achievement, "Lin Lac client who completed the Medical Assistant program in 2012.



**Chris Iglesias, CEO of the Unity Council**

"While I know well that the "current" that flows against us is relentless, it is up to each of us to work tirelessly to create a community in which families can prosper."

**Chris Iglesias, CEO of the Unity Council**

■ Continued on page 16

# Business Toolkit

## Keeping an Eye on Your Competitors

By Leo Sun

It is said that “imitation is the sincerest form of flattery”, but in the world of business, imitation is inevitable, and hardly flattering. For example, Apple’s iPhone and iPad products have been imitated by a number of competitors, such as HTC and Samsung, which have incurred the legal wrath of Steve Jobs and company. Meanwhile, in the video game industry, cookie cutter genres are the norm, with each studio imitating a popular franchise – such as Call of Duty, World of Warcraft or Grand Theft Auto – in an attempt to cash in on current popular trends, rather than shoulder the inherent risks of innovation. Competitors in China have taken imitation to extreme levels, with fake iPods, iPhones and iPads freely available at any major street market. In this world which relies on low-risk and high-rewards, imitation clearly trumps innovation.

However, truly learning from competitors doesn’t mean flat out imitating them. While there is no fault in following the successful trend of a market leader, such as Apple, there is a flaw in slavish imitation. In Apple’s case, its cheaper Android imitators have given Apple the unintended gift of free advertising. People buy Android phones because they resemble iPhones at a cheaper price, but it ultimately fails to satisfy their desire for the real iPhone, which leads to a high turnover rate which benefits Apple. You don’t want to create a product that so closely resembles a competitor’s higher priced model that it causes your customers to view yours as an inferior, cheaper model. However, that’s only a rule of product design.

First of all, be aware of your competitors. Companies often get blindsided by a company which wasn’t perceived as a real competitor until it is



Image Credit: © Kurhan - Fotolia.com

too late. An obvious example is cell phone maker Nokia’s fall at the hands of Apple, which had long been perceived as a personal computer company with no interest in mobile handsets. Google also blindsided invincible software giant Microsoft by rapidly transforming from a search engine into a cloud-based software company. In turn, social networking site Facebook hit Google in a blind spot by outgrowing its status as a social site and branching out into all the nooks and crannies of the web,

a final frontier which Google had laid claims to. The lesson gathered here is that your competitors aren’t always who you think they are. Besides your normal industry peers, be aware of which hidden companies are threatening to cross over industry lines to threaten your business.

Find several major competitors to follow. Commit your workforce to follow their every move, and try to gauge their business strategies based on

their current products, supply chain, pricing and financial condition, if the company trades publicly. For example, Google has been struggling to follow in Facebook’s footsteps with its social network, Google+. You can bet that both companies are thoroughly evaluating the strengths and weaknesses of the other. Facebook has “Like”, therefore Google has “+1”. Google is changing groups into

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## Public Legal Notices

UNIVERSITY OF CALIFORNIA  
SAN DIEGO

### ADVERTISEMENT FOR PREQUALIFICATION OF CONTRACTORS (NO SUBCONTRACTOR BIDS REQUESTED AT THIS TIME)

Subject to conditions prescribed by the undersigned, Prequalification Questionnaires from Contractors licensed as follows:

- C20 - Warm-Air Heating, Ventilating and Air-Conditioning Contractor
- or
- C10 – Electrical Contractor

are invited for the following work:

TELECOM BLDG. HVAC UPGRADES  
UCSD MEDICAL CENTER – HILLCREST  
UNIVERSITY OF CALIFORNIA, SAN DIEGO  
Project No. 4606/A4S-024/966193  
Estimated Construction Cost: \$550,000

#### PROJECT DESCRIPTION:

Replacement of existing undersized and or aging HVAC equipment for IT room, mechanical room and office space. Demolish existing condensing unit, fan coil units, controls and some ductwork. Install new fan coil units, condensing units and AC units to supply and rezone office space, mechanical room and main IT room. Install temperature monitor and signal to main central plant control room.

Estimated Project Duration is 6 months.

The University seeks **Warm-Air Heating, Ventilating and Air-Conditioning Contractor to serve as Prime Contractor** with demonstrated experience in mechanical infrastructure upgrade within an operational acute care large hospital. Specific experience requirements include: work within a hospital with limited staging area, work within large acute care hospital and with an operational facility, within patient care areas, in the State of California.

The Prime Contractor shall have demonstrated annual business revenue of at least \$3,300,000 for each and every one of the last five (5) consecutive years. The Contractor must have demonstrated experience on a minimum of three (3) comparable projects within the last ten (10) years.

The University is also concurrently seeking **Electrical Subcontractors** for the same scope of work and experience as above.

The Electrical Subcontractor shall have demonstrated annual business revenue of at least \$1,000,000 for each and every one of the last five (5) consecutive years. The Contractor must have demonstrated experience on a minimum of three (3) comparable projects within the last ten (10) years.

To view and download Prequalification Questionnaires go to [www.fdc.ucsd.edu](http://www.fdc.ucsd.edu). Click on Contracting Opportunities and Work Available for Bid. Open this project and download all prequalification files attached.

Prequalification Questionnaires will be received only at the following address:

FACILITIES DESIGN & CONSTRUCTION  
UNIVERSITY OF CALIFORNIA, SAN DIEGO  
10280 N. Torrey Pines Road, Ste. 465  
Contracts Department (MC 0916)  
La Jolla, CA 92037  
Attention: Carrie Robb

**No Prequalification Questionnaires will be received after 4:00 P.M., WEDNESDAY, AUGUST 27, 2014.**

Confidentiality of the information provided will be respected to the extent permitted by law.

Response to the Prequalification Questionnaire must be submitted on the forms contained within the Prequalification Questionnaire available at the address above.

All information requested in these forms must be provided in order to be considered “responsive” to the requirements of the prequalification. The University contact is Rod Barker, Project Manager (858) 822-1971 or Rhonda Mitchell, Contracts Manager, Facilities Design & Construction (858) 822-3126.

A mandatory Prequalification Conference will be conducted on **WEDNESDAY, AUGUST 13, 2014, at 10:00 A.M.** at Facilities Design and Construction, 10280 N. Torrey Pines Rd., Ste 466, Large Conference Room, La Jolla, CA 92037. Campus maps can be found at <http://maps.ucsd.edu>.

**Attendance at the Prequalification Conference is mandatory for Contractors attempting to become prequalified to bid on this specific project.**

Metered parking spaces are available (for up to 2 hours) in the service yard/shuttle stop parking lot and underground parking area of Torrey Pines Center South. **Please allow ample time to secure parking. Contractors must be present for the entire conference.**

UC San Diego encourages the participation of Small, Disadvantaged, Minority-owned, Women-owned and Service/Disabled Veteran-owned Business Enterprises (S/D/M/W/DVBE’s) and is committed to promote a diverse pool of firms for our building programs. Potential bidders will be required to submit their small business outreach plan to the University as part of the prequalification process.

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the University within the limits imposed by law or University policy. Each Bidder may be required to show evidence of its equal employment opportunity policy.

THE REGENTS OF THE UNIVERSITY  
OF CALIFORNIA  
AUGUST 2014

# Central Valley Small Businesses Play Major Role on CHSR “First Work”

## Continued from page 1

Four firms won contracts to do the test pile work. Outback is a certified Disabled Veteran Business Enterprise. Two others are certified small businesses – Moore Twining Associates, which opened in Fresno in 1898, and Martinez Steel, based in Fontana, and is owned by Debbie Martinez and her husband Joe. Martinez’s company makes the steel rebar cage used for the test pile. She said she’s excited and anxious about winning that contract. “As a small business, you’re not afforded the luxuries of a larger corporation. You have to worry about a tight cash flow,” she explained. “But we’re not worried about our performance. We have the experience to know what is expected and get it done.”

Several miles away near downtown Fresno, a group of people showed up on Fresno’s Golden State Boulevard to watch other work crews demolish buildings to make way for the first leg of high-speed rail and the relocation of Golden State Boulevard.

The first building to go was the old Hollywood Inn at 1473 N. Golden State Blvd. In its heyday it was not a hotel, but a bar. For the last several years it’s been abandoned and sat in a blighted area of town. Some of the spectators said that they were happy to see the place go because recently it’s been associated with prostitution and drugs. Work crews also demolished an older commercial building at 43 and 63 Belmont in Fresno.

J. Kroeker, Inc., a woman-owned small business based in Fresno, won a \$6.2 million dollar contract to do the demolition work. Owner Jill Kroeker said the influx of funds has allowed her to grow and expand her company. “We just completed moving into a larger office in Clovis. I have also been able to hire a project manager who has proven to be huge asset to our company,” she said. “It’s been exciting for us to be able

to actually start the demolition process. We will be hiring more employees as the job progresses.”

Katch Environmental, also based in Fresno, got in on the demolition work. The company hired 24 men, who had not worked in months, to eradicate lead paint and asbestos in buildings scheduled to be torn down.

High-speed rail work translates into local jobs and economic activity for small businesses in the region. There are currently 71 companies and/or certified small businesses based or with offices in the Central Valley that have commitments for work on the high-speed rail program, with 45 of those certified as Small Business/Disabled Veterans Business Enterprises/Disadvantaged Business Enterprises. On CP 1 alone, there are nine Fresno County companies and/or Certified Small Businesses with executed contracts totaling \$56 million.

Source: California High-Speed Rail Authority



A worker with Martinez Steel cinches together a giant steel rebar cage that will be used to test concrete pilings for the high-speed rail construction project in the Madera area. Tests conducted by TPZP and its subcontractors will help in the design of a bridge that will cross the Fresno River.

## FRESNO COUNTY COMPANIES AND/OR CERTIFIED SMALL BUSINESSES WITH CP 1 CONTRACTS TO DATE

FRESNO COUNTY SMALL BUSINESS FIRM	SCOPE OF WORK	CONTRACT AMOUNT
Salem Engineering	Geotechnical Investigation	\$70,000.00
Technicon Engineering	Geotechnical Investigation and Design (CPT)	\$25,000.00
Blair, Church & Flynn	Utility Design Work	\$1,676,029.00
Hunsaker Safety & Sign	Traffic Control (Design)	\$100,535.00
J. Kroeker	Demo, Clear & Grub	\$6,171,254.41
Katch Environmental, Inc.	Abatement	\$8,000,000.00
Moore Twining	Lab QC Services	\$3,577,554.90
Valverde Construction	Utility Install & Relocation	\$36,470,000.00
Hunsaker Safety & Sign	Traffic Control	\$19,662.63
		<b>TOTAL: \$56,110,035.94</b>

## US, African leaders turn to business at summit

### Continued from page 1

“I say unabashedly: We want and we will work hard to get more American companies to invest in Africa. We also want more African companies to invest here in the United States, and there’s no reason that they shouldn’t,” he said.

### US falling behind

China, Europe, Japan and even India have beaten the United States to the punch, holding leaders’ summits marked by billions of dollars of deals and, in China’s 2012 example, \$20 billion in loans for African governments.

Africans say Americans are bound to old stereotypes of the continent and more risk-averse than their competitors. Sudan-born telecoms tycoon Mo Ibrahim, one of Africa’s first billionaires, underscored the challenge.

“I’m actually a little bit amazed that all those Africans I met on the plane ... are coming all the way here to America to tell the very smart, well-informed American business people that ‘guys, you know what, there is a good opportunity in Africa’. They should do some homework,” he said.

“Everywhere in Africa there are Chinese business people, there are Brazilian business people. None of us went to Brazil, or to Asia or to China to tell them, look, come and invest in Africa. They found out themselves and they come and invest.”

The program on Tuesday will see the Africans wooed by Obama, Kerry and former president Bill Clinton, as well as scores of chief executives of companies like General Electric, Coca-Cola or Walmart.

“The growth is real and now,” said GE chief Jeffrey Immelt on Monday. “There is no reason why US business can’t catch up.”

But even US officials acknowledged that the main infrastructure for US-Africa trade, the 2000 African Growth and Opportunity Act, has done little but smooth the way for oil exports from Africa to the United States, and only represents a fraction of China’s trade with the continent.

“It’s clear that the Africa of 2014 is not the Africa of 2000,” US Trade Representative Michael Froman told a gathering of top African economic officials and business people Monday.

“Many of you are moving away from unilateral preferences and entering into agreements with trading partners such as the European Union which provide for reciprocal access. Going forward, we cannot think about AGOA in isolation.”

Obama acted Monday to demonstrate the US commitment with the announcement of a new top-level inter-agency steering group, to be led by a senior official of the White House’s National Security Council, to coordinate efforts to build trade

and investment.

But honing program targets and eliminating bureaucratic barriers will only go so far.

The real challenge, analysts and African businessmen say, is getting US business to shed their historical wariness of doing business in the continent and to recognize the growing opportunities, including a huge African middle class.

“They’ve see the track record we have, of not really being on top of these things,” said Charlotte Florence, an Africa expert at the Heritage Foundation.

Stephen Hayes of the Corporate Council on Africa, a US business group, said the private sector meetings on Tuesday could go far to get US business people more interested.

“From the standpoint of the US, we need CEOs to be more engaged,” he said.

“For America to be able to compete for the long term, with China and others, they are going to require partnerships.”

Source: <http://www.newvision.co.ug>

## Keeping an Eye

### Continued from page 7

a more user-friendly “Circles” format, so Facebook strikes back by revamping its Groups pages into a new, simpler format. iPhone and Google Apps? Check. Instant photo sharing from smart phones? Check. This kind of rapid fire tit-for-tat is what your company needs to stay competitive and ahead of your competitors. Make sure your products have everything your competitor promises and more – hopefully at a lower price.

Lastly, follow public opinion regarding your competitors. Read its product reviews, and comments posted by real users. Take note of the good reviews as well as the bad, and see how you can use this free advice to modify your own products. Keeping your finger on the pulse of the everyday consumer, who cares enough to post his or her opinions online, can help avoid disastrous product design mistakes. Setting up social networking pages – on Twitter and Facebook – and inviting public discussion regarding your products can keep you well informed about your strengths and flaws compared to the competition.

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



# Nibbi Hosts NAMC Members



Photo by Gerald W. Johnson



Photo by Gerald W. Johnson

**Nibbi hosted NAMC (National Association of Minority Contractors) members at an event on July 31. Upcoming projects were described and members met with the various PMs during a networking session.**

## California Court Ruling Big HSR Win

### Court Clears 2 Major Hurdles for CA HSR

In a major win for the California high speed rail project, a California appeals court has ruled in favor of the rail project on both the funding plan and the state's ability to sell bonds to fund construction.

The court ruled last week that the state may issue \$8 billion in bonds to help finance the new HSR system, removing a substantial obstacle to the proposed \$68 billion plan. Last week's ruling also overturned a lower court ruling that found the state failed to comply with the law in developing a funding plan for the \$68 billion line between Los Angeles and San Francisco.

Dan Richard, chairman of the bullet train agency, welcomed the decision, saying the state is "committed to building a modern high-speed rail system that will connect the state, precisely as the voters called for." He said the system "will be a clean, fast, non-subsidized service, and will create jobs and enable smart, sustainable growth while preserving farmland and habitat."

Senator Cathleen Galgiani has been involved in the state's HSR project from the start. "As the author of Prop 1A, I am intimately familiar with the language of the bond measure, and the context in which it was enacted. Therefore, I filed a separate Amicus in the Third Appellate District Court asking that the Trial Court be reversed, to allow the High Speed Rail project to move forward," said Senator Galgiani following the ruling.

"Prop 1A contained the most stringent oversight and accountability requirements of any bond measure ever enacted in the history of this state. But oversight and funding authority was explicitly delegated to the Legislature - not the Court," added Galgiani. "As the author of the High Speed Rail Bond, I recognized that a project of this magnitude would likely undergo changes after funding was approved, so I required that the Legislature be told of any and all changes to ensure continuous

oversight over the life of its construction. These changes must be accounted for in a very carefully crafted pre-expenditure process contained in the bond measure. The Trial Court erred by substituting its judgment over the judgment of the Legislature. I am pleased that the Appellate Court reversed the lower court's decision, putting high speed rail back on track, and putting Central Valley workers back to work."

"This is great news for the people of California who voted for a 21st century transportation system," said Andy Kunz, USHSR President. "It's also great news for the rest of America who all want high speed rail too. Congratulations to all those involved in delivering this visionary project."

Source: US High Speed Rail Association

### Appeals court OKs high-speed rail bond sale

By Greg Aragon

The California High-Speed Rail Authority prevailed in court Thursday afternoon in the Third District Court of Appeal, a ruling that gives lawmakers authority to approve voter-approved state bonds to move the project forward.

"We welcome the court's ruling," said authority board chairman Dan Richard in a statement. He added the authority "has always been committed to building a modern high-speed rail system that will connect the state, precisely as the voters called for when they passed Proposition 1A."

Under the ruling, Judge Michael Kenny must validate the issuance of bonds from Proposition



**The California High-Speed Rail Authority prevailed in court Thursday afternoon in the Third District Court of Appeal, a ruling that gives lawmakers authority to approve voter-approved state bonds to move the project forward.**

California High-Speed Rail Authority

1A, a 2008 ballot measure that approved \$9 billion in funding for the train. At issue was whether the authority violated the measure by not following an appropriate timeline for environmental clearances and not describing how it would come up with the entire \$31 billion needed for its initial segment from Merced to the San Fernando Valley.

"This really makes shambles of the voters trust for what's put on the ballot," said Stuart Flashman, an attorney representing the opposition. He added

he would have to consult his clients in deciding whether to take the case to the California Supreme Court.

A second lawsuit contending the authority is not building a train system that can run from San Francisco to Los Angeles in about 2.5 hours is still awaiting a ruling in Sacramento Superior Court.

Source: American City Business Journals.



# Public Legal Notices

## SWINERTON BUILDERS

### ADVERTISEMENT FOR BIDDING OF PREQUALIFIED SUBCONTRACTORS

Subject to conditions prescribed by the undersigned, prequalified Subcontractors are invited to submit bids for the following project:

**COASTAL BIOLOGY BUILDING PROJECT  
UNIVERSITY OF CALIFORNIA,  
SANTA CRUZ  
PROJECT NO.: 4932**

#### DESCRIPTION OF PROJECT:

The Coastal Biology Building Project is a 44,000 (ASF) research and instructional facility at the Marine Science Campus. This project will also include a new infrastructure backbone and roads, ancillary greenhouses, etc.

**Prospective Bidders shall note that this project has NOT received final budget approval, and Swinerton Builders and the University reserves the right to stop the project and reject any and all bid packages and/or proposed bid amounts.**

**BIDDING DOCUMENTS** Will be available from Swinerton Builders (CM) to prequalified bidders on August 11, 2014 via our Smartbid online bid room. Questions please contact via e-mail:

**Swinerton Builders Silicon Valley Office (CM)  
2880 Lakeside Drive, Suite 300  
Santa Clara, CA 95054-2826  
Contact: Darlene McCombs  
dmccombs@swinerton.com**

Only Prequalified bidders will be allowed to submit a Bid on this project. The following bidders have been prequalified to bid on this project:

- Westco Iron Works
- Olsen & Company Steel
- Lee's Imperial Welding
- SME Steel Contractors, Inc.
- Berkeley Cement Inc.
- Roebbelen Contracting, Inc.
- Gonsalves & Santucci Inc. (Conco)
- Valentine Corporation
- ValleyCrest Landcape Development, inc.
- Jensen Corporation Landscape Contractor
- Marina Landscape, Inc.
- Shooter and Butts, Inc.
- Teichert Construction
- McGuire and Hester
- Preston Pipelines, Inc.
- Granite Rock Company
- Ranger Pipelines, incorporated
- Granite Construction Company

Bids will only be accepted on the bid form provided in the bid package. Bids are to be placed in a sealed opaque envelope labeled "Coastal Biology Building - Bid Package # \_\_\_\_\_", and delivered to:

**Swinerton Builders  
Attention: Ana Mendoza  
2880 Lakeside Drive, Suite 300  
Santa Clara, CA 95054-2826**

**BID DATE: THURSDAY, September 18, 2014**

**BID TIME: 2:00 P.M.**

**Bid security in the amount of ten percent (10%) of the lump sum bid shall accompany each bid for base bids exceeding \$250,000. The Surety issuing the Bid Security shall be listed in the latest published State of California Department of Insurance list of Insurers admitted to transact surety insurance in the State of California, as of the bid deadline.**

Bid opening A: 2:30PM

- |      |                                    |
|------|------------------------------------|
| BP#1 | Infrastructure                     |
| BP#2 | Landscape & Irrigation             |
| BP#3 | Piers and Concrete                 |
| BP#4 | Structural Steel and Metal Decking |

Bids will not be accepted after the bid date and bid times stipulated above.

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

Swinerton Builders and UC Santa Cruz encourage the participation of Small, Disadvantaged, Minority-owned, Women-owned and Service/Disabled Veteran-owned Business Enterprises (S/D/M/W/DVBE's) and are committed to promote a diverse pool of firms for our building programs.

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

Any Bidder, person, or entity may file a protest. The protest must state the specific reason and facts upon which the protest is based and shall be filed in writing with the Facility office issuing the bidding documents, not later than 5:00PM on the 3rd day after:

1. If the Bid does not contain any Alternate(s), the date of the bid opening;
2. If the bid form contains any Alternate(s), the date of posting in a public place of bid results

## UNIVERSITY OF CALIFORNIA SANTA CRUZ

### ADVERTISEMENT FOR BIDS

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

**Project Name: 2300 Delaware Elevators  
No. 72 and 73 Modernization  
Project Number: 10635.**

Description of Work: Elevator modifications required to modernize both the passenger and freight elevators at 2300 Delaware Ave.

This work includes, but is not limited to, the following:

1. Selective demolition of existing elevators but not including existing shaft rails and cab frames.
2. New elevator controls and machinery
3. Modifications to existing electrical power & fire alarm systems as required by or to accommodate the elevator remodeling work
4. Doorway modifications at freight elevator machine room.

Scope of work does not include:

1. Path of travel upgrades
2. General building electrical power & fire alarm system alterations
3. Exterior landscape work.

Procedures: Bidding documents will be available at 1:00, Wednesday, August 20, 2014, at [ucsplnroom.com](http://ucsplnroom.com) for review and free download.

Bidders must attend a **mandatory** pre-bid conference at **Thursday, August 21, 2014 at 2:00 PM** in the PP&C Conference Room.

Bids will be received only at: PHYSICAL PLANNING AND CONSTRUCTION, CONTRACTS OFFICE, UNIVERSITY OF CALIFORNIA, SANTA CRUZ, 1156 HIGH STREET, SANTA CRUZ, CA 95064, Bid Deadline: **Sealed bids must be received on or before 3:00 PM, TUESDAY, SEPTEMBER 9, 2014.**

The successful Bidder will be required to have the following California current and active contractor's license at the time of submission of the Bid: **GENERAL BUILDING CONTRACTOR - B,**

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

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

Estimated construction cost: \$300,000.

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

## UNIVERSITY OF CALIFORNIA SANTA CRUZ

### ADVERTISEMENT FOR BIDS

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

**Cowell College - Fireside Lounge Renovation  
Project Number: 1600-096.**

**Description of Work:** This is a Barrier Removal Project in an interior room, the Fireside Lounge, at Cowell College. The room is approximately 1000 square feet. Demolish raised wood floor platform and wood stairs. Rebuild wood stairs and add new handrails. Add new wainscot to match existing redwood paneling throughout. Remove paint, sandblast and seal existing concrete bench, concrete fireplace mantle and hearth. Relocate some electrical convenience outlets. Install University provided carpet throughout including stairs. Replace room entry door with new door, frame and hardware. Minor painting as required. No additional electrical work is anticipated. There are no modifications to existing lighting, HVAC, fire sprinkler or fire alarm systems. The area of work is limited to the room interior and entry door from an interior building corridor. There is no exterior work.

The room interior work [platform demo, stair rebuild, finishes and carpet] must be completed by September 24, 2014. To allow procurement time for door, frame and hardware, the installation of the new entry door can occur during Winter Break, December 19, 2014 - January 4, 2015. The room must be usable to the occupants from September 25, 2014 to December 18, 2014.

Procedures: Bidding documents will be available at 1:00, Monday August 11, 2014, at [ucsplnroom.com](http://ucsplnroom.com) for review and free downloading.

Bidders must attend a **mandatory** pre-bid conference at **Monday, August 11, 2014 at 2:00 PM** in the PP&C Conference Room.

Bids will be received only at: PHYSICAL PLANNING AND CONSTRUCTION, CONTRACTS OFFICE, UNIVERSITY OF CALIFORNIA, SANTA CRUZ, 1156 HIGH STREET, SANTA CRUZ, CA 95064, Bid Deadline: **Sealed bids must be received on or before 3:00 PM, Wednesday, August 20, 2014.**

The successful Bidder will be required to have the following California current and active contractor's license at the time of submission of the Bid: **GENERAL BUILDING CONTRACTOR - B**

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

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

Estimated construction cost: \$ 105,000

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University of California, Santa Cruz  
JULY 2014

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- CSU Monterey Bay
- CSU Office of the Chancellor
- City of Ontario
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- DPR Construction Inc.
- Golden Gate Bridge District
- Los Angeles Co DPSS

- Los Angeles Co MTA
- Metropolitan Water District of Southern California
- Oakland USD
- Palos Verdes Peninsula USD
- San Jose State University
- San Mateo Co Transit District
- Santa Clara Valley Water District
- Santa Clara VTA
- Southern California Regional Rail Authority
- Tri Delta Transit
- UC Santa Cruz
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# Public Legal Notices

## UCLA

UCLA

### ADVERTISEMENT FOR BIDS

The following is a summary of a full Advertisement for Bids posted on the UCLA Online Planroom website (<https://www.uclaplanroom.com>). **All interested parties must go to the Website for complete information.**

Subject to conditions prescribed by the University of California, Los Angeles, sealed bids for a Job Order Contract are invited for the following work:

**Project Name:** TELECOMMUNICATIONS STRUCTURED CABLING  
JOB ORDER CONTRACT - CAMPUS 2014

**Project Number:** ITSJOC-2014-01

**Description of Work:** University is seeking to hire a contractor to self-perform without subcontractors telecommunications structured cabling work that will be delivered by Job Order Contracting (JOC). Refer to website for complete description.

#### Estimated

**Construction Cost Range:** The Job Order Contract will have a Maximum Contract Value of \$4,000,000.00 for the 1-year Base Term, and \$4,000,000.00 during each 1-year Option Term, if exercised by University.

#### Bidding Documents Available at:

UCLA Online Planroom Website  
(<https://www.uclaplanroom.ucla.edu>)

#### Bid Submittal Location:

Contracts Administration  
University of California, Los Angeles  
1060 Veteran Avenue, Suite 125  
Box 951365  
Los Angeles, California 90095-1365  
310-825-7015

#### Dates:

**Bidding Document Availability:** August 6, 2014

**Mandatory Pre-Bid Conference/Job Walk:**  
August 13, 2014

Beginning promptly at 10:00 a.m.  
(THERE IS NO GRACE PERIOD)

#### Prequalification Submittal Deadline:

3:00 p.m., August 20, 2014

#### Bid Submittal Deadline:

2:00 p.m., September 5, 2014

**License Requirement:** C-07 License (Low Voltage Systems) or C-10 License (Electrical)

**Prequalification:** To be allowed to submit a bid, Bidders must have the minimum experience set forth in the Prequalification Questionnaire contained in the Bidding Documents and posted on the UCLA Online Planroom website.

THE REGENTS OF THE UNIVERSITY  
OF CALIFORNIA

(Visit our website at:  
<https://www.uclaplanroom.ucla.edu>)



CITY & COUNTY OF SAN FRANCISCO  
DEPARTMENT OF PUBLIC WORKS

### ARCHITECTURAL AND ENGINEERING TEAM LED BY AN EXECUTIVE ARCHITECT FOR A NEW SAN FRANCISCO POLICE DEPARTMENT'S TRAFFIC COMPANY & FORENSIC SERVICES DIVISION FACILITY

The Department of Public Works (DPW) announces a Request for Qualifications (RFQ) for an Architectural and Engineering (A/E) Team led by an Executive Architect to provide architectural, engineering, and related services to design a new facility to house the San Francisco Police Department's (SFPD) Traffic Company (TC) & Forensic Services Division (FSD) facility. The project will relocate the SFPD-TC&FSD to a site located at 1995 Evans Avenue, San Francisco.

The SFPD's TC&FSD project requires an expert professional team specialized in architectural and engineering for the design and documentation and construction contract support of their new facility. The A/E team will be required to rely upon the bridging documents prepared by Harley Ellis Devereaux Corp. Crime Lab Design dated June 2013 for essential programmatic and related technical requirements and to

conform to the prescriptions of the CEQA clearance earned. It is the City's interest to seek the most innovative and responsive design approach that will accomplish a comprehensive facility in service to the TC&FSD mission, within the parameters established in consultation with the City and as preliminarily expressed in this solicitation.

Digital files of the RFQ Package and any Addenda issued may be downloaded at no cost from [www.sfdpw.org/biddocs](http://www.sfdpw.org/biddocs). Bridging documents prepared by Harley Ellis Devereaux Corp. dba Crime Lab Design are available at DPW by appointment only; contact Magdalena Ryor at [TCFSD@sfdpw.org](mailto:TCFSD@sfdpw.org). Please visit the DPW's Contracts, Bid Opportunities and Payments webpage at [www.sfdpw.org](http://www.sfdpw.org) for more information. Notices regarding Addenda and other proposal changes will be distributed by email to registered RFQ Holders.

A pre-proposal conference will be held on **Tuesday, August 19, 2014 at 1:30 p.m.** at DPW's 4th floor Main Conference Room, 30 Van Ness Avenue, San Francisco, CA. All proposers attending the pre-proposal conference will receive fifteen (15) points towards its San Francisco Contract Monitoring Division's (CMD) "Good Faith Outreach" requirement.

Written questions regarding the RFQ shall be directed to M. Magdalena Ryor at [TCFSD@sfdpw.org](mailto:TCFSD@sfdpw.org), no later than **4:00 p.m. August 25, 2014**.

A 2% Rating Bonus Point will apply to both Small or Micro-LBE firms and SBA-LBE firms. Certified Local Business Enterprise (LBE) firms are encouraged

to submit proposals. The LBE Subconsulting goal is **20% LBE** participation. In accordance with Chapter 14B requirements, all Prime Consultants shall submit documented good faith efforts with their proposals, unless such proposals demonstrate that the total LBE participation exceeds the established subconsulting goal by 35% or more. The CMD will participate in the pre-proposal conference to answer questions and will monitor the entire selection process.

Consultants shall submit their packages by no later than **4:00 p.m. local time, Monday, September 15, 2014**. Submit packages to Department of Public Works, Bureau of Project Management, attn: M. Magdalena Ryor, Project Manager, 30 Van Ness Avenue, 4th Floor, San Francisco, CA 94102. Late submissions will not be considered.

In accordance with San Francisco Administrative Code Chapter 6, no proposal is accepted and no contract in excess of \$400,000 is awarded by the City and County of San Francisco until such time as (a) the Mayor or the Mayor's designee approves the contract for award and (b) 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.

8/7/14

CNS-2653512#  
SMALL BUSINESS EXCHANGE



SAN FRANCISCO HOUSING AUTHORITY

### INVITATION FOR BIDS FOR ELEVATOR MODERNIZATION AT FIVE SITES: CAL 1-18(5), ROSA PARKS; CAL 1-18(6), PING YUEN NORTH, CAL 1-41 430 TURK, CAL 1-21 320/330 CLEMENTINA, CAL 1-23 1880 PINE Solicitation No: 14-620-IFB-0019

The San Francisco Housing Authority will receive sealed bids for Elevator Modernization at Five Sites.

**Site Inspection: ON August 12, 2014, at 10:00 a.m.;** a site inspection will be held at the **Housing Development. Prospective bidders will meet in front of the main entrance at 430 Turk. After inspection of 430 Turk, a site inspection will be held at 1880 Pine Street. Immediately after the inspection at 1880 Pine Street an inspection will be held at 1251 Turk Street. A pre-bid conference will follow the site inspection to discuss any questions relating to this work. On August 13, 2014 at 10:00 A.M., a site inspection will be held at the Housing Development. Prospective Bidders will meet in front of the main entrance at 320/330 Clementina Street. After inspecting 320/330 Clementina, a site inspection will be held at 838 Pacific Avenue.**

**Bids will be received at 1815 Egbert Avenue, Suite #300, San Francisco, CA 94124, until 2:00 P.M. on Thursday September 11, 2014.** Solicitation documents will be ready on Wednesday August 6, 2014. To review the IFB Document, go to [planroom@ebidboard.com](mailto:planroom@ebidboard.com). To obtain a hardcopy, please visit the Authority's office at 1815 Egbert Avenue, 3rd floor, #300, San Francisco, CA 94124. A processing fee of \$50.00 (non-refundable) will be required for each hardcopy set of documents. All payments must be in the form of Certified Check, Cashier's Check, or Company Check payable to the San Francisco Housing Authority. Cash or personal checks are not acceptable. Contact Ms. Brenda Moore at (415) 715-3170, e-mail [moorebr@sfha.org](mailto:moorebr@sfha.org) for information.

## Public Legal Advertisers: The Small Business Exchange gives you more coverage and better results



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# Fictitious Business Name

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0359318-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0359319-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0359793-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0359420-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0359490-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0359421-00
<p>Fictitious Business Name(s): <b>Dependent I.C.</b> Address <b>1070 Filbert Street, San Francisco, CA 94133</b> Full Name of Registrant #1 <b>Erik B. Schiller</b> Address of Registrant #1 <b>1070 Filbert Street, San Francisco, CA 94133</b></p> <p>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>7/1/2014</b></p> <p>Signed: <b>Erik Schiller</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>7/9/2014</b></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: <b>Maribel Jaldon</b> <b>Deputy County Clerk</b> <b>7/9/2014</b></p> <p><b>7/17/14 + 7/24/14 + 7/31/14 + 8/7/14</b></p>	<p>Fictitious Business Name(s): <b>Eriri Limo Services</b> Address <b>670 Larch Way, San Francisco, CA 94115</b> Full Name of Registrant #1 <b>Chinonye Uzoma</b> Address of Registrant #1 <b>670 Larch Way, San Francisco, CA 94115</b></p> <p>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>N/A</b></p> <p>Signed: <b>Chinonye Uzoma</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>7/9/2014</b>.</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: <b>Melissa Ortiz</b> <b>Deputy County Clerk</b> <b>7/9/2014</b></p> <p><b>7/17/14 + 7/24/14 + 7/31/14 + 8/7/14</b></p>	<p>Fictitious Business Name(s): <b>Gamelink LLC</b> Address <b>537 Stevenson Street, San Francisco, CA 94103</b> Full Name of Registrant #1 <b>Ilan Bunimovitz, ETAL</b> Address of Registrant #1 <b>537 Stevenson Street, San Francisco, CA 94103</b> Full Name of Registrant #2 <b>Andrew Sullivan</b> Address of Registrant #2 <b>537 Stevenson Street, San Francisco, CA 94103</b></p> <p>This business is conducted by <b>A Limited Partnership</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>May 7, 2014</b></p> <p>Signed: <b>Ilan Bunimovitz</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>8/6/2014</b>.</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: <b>Maribel Jaldon</b> <b>Deputy County Clerk</b> <b>8/5/2014</b></p> <p><b>8/07/14 + 8/14/14 + 8/21/14 + 8/28/14</b></p>	<p>Fictitious Business Name(s): <b>Tibet Styles</b> Address <b>1667 Haight Street #204, San Francisco, CA 94117</b> Full Name of Registrant #1 <b>Ugyen Dolma</b> Address of Registrant #1 <b>1667 Haight Street #204, San Francisco, CA 94117</b></p> <p>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>7/15/2014</b></p> <p>Signed: <b>Ugyen Dolma</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>7/15/2014</b>.</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: <b>Jennifer Wong</b> <b>Deputy County Clerk</b> <b>7/15/2014</b></p> <p><b>7/17/14 + 7/24/14 + 7/31/14 + 8/7/14</b></p>	<p>Fictitious Business Name(s): <b>UAA Group</b> Address <b>2705 Gamble CT, Hayward, CA 94542</b> Full Name of Registrant #1 <b>Mouhamet Dia</b> Address of Registrant #1 <b>2705 Gamble CT, Hayward, CA 94542</b></p> <p>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>7/18/2014</b></p> <p>Signed: <b>Mouhamet Dia</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>7/18/2014</b>.</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: <b>Jennifer Wong</b> <b>Deputy County Clerk</b> <b>7/18/2014</b></p> <p><b>7/24/14 + 7/31/14 + 8/7/14 + 8/14/14</b></p>	<p>Fictitious Business Name(s): <b>Yuzu Bodywork</b> Address <b>435 Dolores Street, San Francisco, CA 94110</b> Full Name of Registrant #1 <b>Naoko Katakami-Koch</b> Address of Registrant #1 <b>435 Dolores Street, San Francisco, CA 94110</b></p> <p>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>N/A</b></p> <p>Signed: <b>Naoko Katakami-Koch</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>7/15/2014</b>.</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: <b>Jennifer Wong</b> <b>Deputy County Clerk</b> <b>7/15/2014</b></p> <p><b>7/17/14 + 7/24/14 + 7/31/14 + 8/7/14</b></p>

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0359828-00
<p>Fictitious Business Name(s): <b>1.) San Francisco Dog Buddy</b> <b>2.) SF Dog Buddy</b> Address <b>699 Arguello Blvd. #302 San Francisco, CA 94118</b> Full Name of Registrant #1 <b>Gabriel Harry Feinberg</b> Address of Registrant #1 <b>699 Arguello Blvd. #302 San Francisco, CA 94118</b></p> <p>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>N/A</b></p> <p>Signed: <b>Gabriel Feinberg</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>8/6/2014</b></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: <b>Jennifer Wong</b> <b>Deputy County Clerk</b> <b>8/6/2014</b></p> <p><b>8/07/14 + 8/14/14 + 8/21/14 + 8/28/14</b></p>



## ORDER FOR PUBLICATION OF SUMMONS

### ORDER FOR PUBLICATION OF SUMMONS

Case No. FDI-14-781824

**Name:** Huanxian Yee  
**Address:** 874 Washington Street, #315  
**City, State, Zip Code:** San Francisco, CA 94108  
**Telephone Number:** 415-315-8804

**Superior Court of California**  
**County of San Francisco**  
400 McAllister Street, San Francisco, CA 94102

**Petitioner:** Huanxian Yee  
**Respondent:** Xiaoci Tan

Upon reading and filing evidence consisting of a declaration as provided in Section 415.50 CCP by Petitioner **Huanxian Yee**, and it satisfactorily appearing therefrom that the respondent **Xiaoci Tan**, cannot be served with reasonable diligence in any other manner specified in Article 3, Chapter 4, Title 5 of the Code of Civil Procedure, and it also appearing from the verified complaint

or amended petition that a good cause of action exists in this action in favor of the Petitioner, therein and against the Respondent, and that said Respondent **Xiaoci Tan**, is a necessary and proper party to the action

NOW, on motion of **Huanxian Yee**, Pro Per Petitioner, **IT IS ORDERED** that the service of said Amended summons in this action be made upon said Respondent by publication thereof in **Small Business Exchange** a newspaper of general circulation published at **San Francisco, California**, hereby designated as the newspaper most likely to give notice to said Respondent; that said publication be made at least once a week for four successive weeks.

**IT IS FURTHER ORDERED** that a copy of said Amended summons or citation and of said complaint or Amended petition in this action be forthwith deposited in the United States Post Office, Post-paid, directed to said Respondent, if her address is ascertained before expiration of the time prescribed for the publication of this summons and a declaration of this mailing or of the fact that the address was not ascertained be filed at the expiration of the time prescribed for the publication.

On the fourth week of publication, 28 days after the first publication is made, the Court shall acquire jurisdiction over said defendant, respondent, or citee.

Date: July 15, 2014  
Anne-Christine Massullo  
Judge of the Superior Court

**7/24/14 + 7/31/14 + 8/7/14 + 8/14/14**

## Criminal Probe

### Continued from page 5

During the hearing, DeSaulnier told Caltrans executives, "you're in denial" about the challenges in the department's culture that have consistently resulted in employees being rebuffed by superiors when they raise safety and construction complaints.

"I resent the writing off of people who have come forward" with such concerns, DeSaulnier said. He cited Caltrans engineering geologist Michael Morgan, who was thwarted in his attempts to have serious problems in the Caltrans foundation testing unit addressed. DeSaulnier said Morgan showed integrity by providing bridge testing data to The Bee. The documents led to a Bee investigation of concerns about the reliability of bridge foundations across the state, including the Bay Bridge, and led to reforms in the Caltrans testing process.

Brian P. Kelly, secretary of the California State Transportation Agency, said at the hearing that "mistakes were made ... Human beings are fallible." But Kelly said that corrections were made and that the new bridge is safe. DeSaulnier agreed.

Kelly said some blame for mistakes, including construction problems, management secrecy and delays, should fall on both Caltrans and elected officials. Among the overall effects were high costs and reduced public confidence, he said, pointing to "the importance of transparency from beginning to end" for any new megaproject.

Kelly said he takes the allegations of wrongdoing seriously, which is why he asked the California Highway Patrol to examine allegations of contracting and construction irregularities and retaliation against dissenters.

"That investigation is thorough and ongoing. Once it is complete, I will act accordingly," he said.

The Bay Bridge, which opened to traffic last Labor Day weekend despite many construction tasks still in process, is a lifeline structure meant to return to service within 24 hours after the largest

expected earthquake. Experts who testified at the hearing said costly repairs could be required during its 150-year projected service. Caltrans officials said any needed repairs would be routine.

Sen. Jim Beall, D-San Jose, asked Kelly whether the value of the bridge has suffered as a result of all the problems. "I don't think you are buying a lemon," Kelly replied, drawing one of the few laughs during the somber hearing. Caltrans agreed to respond in writing with cost estimates for future maintenance of the Bay Bridge.

Anziano defended his actions at the hearing, denying concealment or retaliation against dissenters. He said concerns about weld quality were addressed "and, I strongly believe, resolved, resolved with respect to quality."

Anziano said the problems at the Chinese fabricator were typical of those any firm would experience on a complex structure like the new bridge roadway -- a comment DeSaulnier called "unbelievable" given the many instances that have come to light in which ZPMC refused to comply with U.S. standards.

Among the major problems was the training level of the firm's welders. Devonport told senators that up to half failed qualification tests for the difficult welds on roadway girders. ZPMC resisted better training, he said, because many of the welders used by the firm were contractors, and once trained, might leave for better jobs at other companies.

Nate Lindell, former quality assurance manager for American Bridge/Fluor, or ABF, the prime contractor above ZPMC, serves on American Welding Society committees that write the welding codes. He told the Senate committee that, "It was very common for (ZPMC welders) to sleep through the entire training," calling it a "futile effort."

**You can read the full article here:**  
[www.sbeinc.com/resources/news.cfm](http://www.sbeinc.com/resources/news.cfm)

# Access to Capital

## SMALL & MINORITY BUSINESS

### Bank Discrimination and Its 'Debilitating' Effect on Minority Entrepreneurs

By Patrick Clark

For a recent mystery shopper experiment, three business school professors recruited black, white, and Hispanic entrepreneurs across the U.S., dressed them in matching polo shirts and khakis, and sent them into banks to ask about small business loans. The results are disheartening, if not a big surprise.

White business owners got better and more encouraging service, according to a new paper describing the study in the *Journal of Consumer Research*. Bank employees were more likely to tell them about loan terms and fees and more likely to offer help filling out an application. Bankers were more likely to ask minority entrepreneurs about

their personal finances and less likely to offer the black and Hispanic mystery shoppers a business card.

It's not news that black and Hispanic small business owners have a harder time finding financing than white businessmen, but the JCR paper offers insights into how entrepreneurs experience the process of seeking new capital.

In one part of their research, authors Glenn Christensen, Sterling Bone, and Jerome Williams asked business owners to collect photos that best describe the experience of applying for a loan. Minority entrepreneurs chose images including a dry faucet, a beggar, and a set of handcuffs. White business owners focused less on the hard road and more on the satisfying result, selecting photos of a water slide and a beachfront idyll.

In interviews with researchers, both groups described the loan application process as a journey, but "minority consumers framed the journey as uphill, while white consumers consistently framed their journeys as on level ground." White entrepreneurs sought lenders who would serve as a partner or friend, according to the paper, while minority business owners reported hiring white employees for the purpose of attending meetings with bankers. The result, the authors write, is "a cumulative debilitating effect on [their] psychological and physical well-being."

These are anecdotal findings, but they're supported by quantitative research. In 2012, Federal Reserve data revealed that minority business owners were paying interest rates that were 32 percent higher than what whites paid for loans. Last year,



research from the Kauffman Foundation showed that minority entrepreneurs were more likely to be turned down for loans and less likely to apply, for fear of rejection.

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

### Wells Fargo Index: Investor Optimism Dips in Second Quarter, Driven By Retiree Concerns about Economy

The Wells Fargo/Gallup Investor and Retirement Optimism Index slipped eight points in the second quarter to +29 from +37 in February, driven largely by a 17-point decline (from +41 to +24) in optimism among retired investors, whose view of inflation and economic growth deteriorated during the quarter.

The optimism of non-retirees remained essentially unchanged, at +31, versus +35 in February, according to the quarterly survey of 1,036 investors, aged 18 and older conducted June 27 through July 9, 2014.

Despite having ambivalence about the economy and investing, 84% of the investors surveyed said the American Dream is achievable. Their definition of the dream included the ability to afford a home (93%), living comfortably in retirement (92%) and having meaningful employment (92%). Least cited: having a standard of living surpassing that of their parents (76%).

Nearly nine out of 10 non-retired investors said they are optimistic they will achieve the American Dream versus 77% of retired investors, reflecting the overall optimism of non-retirees in the survey.

"The American Dream remains a pretty simple concept among investors: a home, a good job, and money to live on later in life," said Joe Nadreau, head of Innovation and Strategy at Wells Fargo Advisors. "While retirement gives some investors pause, most still view the American Dream optimistically and are taking steps to realize it."

#### Having Enough Money in Retirement Still a Concern

Though most saw a secure retirement as fundamental to realizing the American Dream, about half of the non-retired investors in the survey (47%) were either "extremely" or "somewhat" worried that they have not saved enough to be able to retire. About a third, (29%) were a "little worried," while 24% were "not worried at all."

Similarly, 46% of all investors – retired and non-retired – were worried they won't have

enough money to last throughout their retirement. This includes 19% who were "extremely worried." By contrast, 20% were "a little worried," and 29% were "not worried."

"About half of investors worry about whether they'll be able to retire, and if they do, whether they've saved enough to last through retirement," said Nadreau. "Regardless of where they are in their lives and how much they make, investors can allay these concerns with a clear saving-and-investment strategy."

#### Saving and Investing: What Would You Do With \$10,000?

When asked what they would do with an extra \$10,000 to save or invest, 41% of investors said they would invest money in the markets, while a majority (56%) said they would keep it as cash or saved in a CD.

The conservative response tracked with 59% of investors who said the financial market is a "fair" to "poor" place for average Americans to grow wealth, despite 2013's historical market gains. This view was more widely held (69%) among investors with less than \$100,000 in investable assets.

Two-thirds of investors (67%) said they are "highly knowledgeable" or "somewhat knowledgeable" about investing, about the same percentage that correctly answered that the stock market rose in 2013, when asked whether the markets increased, decreased, or stayed the same last year. However, just 7% of investors said they knew the markets had an average return of 30% in 2013, based on S&P 500 returns. Of those who knew the market rose in 2013 (37%), the majority thought the market increased only 10%, while another 17% thought it rose 20%.

"There's a perception gap with investors," Nadreau said. "They said they're pretty knowledgeable about investing, but they don't seem to be aware of the market's record growth over the last year and a half." Investors who put \$10,000 in an investment based on the S&P 500 at the beginning of

this year, would have gained \$7101, compared to much lesser returns in non-equity/fixed income investments. "Knowledge truly is power, and in this case, security when building the American Dream."

#### Advice Makes a Difference to All Investors -- Regardless of Asset Level

While the survey's knowledge findings could raise questions about investors' abilities to assess risks and opportunities, it also showed most investors who own stocks were open to professional guidance, be it in person, on the phone, or collaboratively in the digital space. In fact, of the eight in 10 investors who reported owning individual stocks or mutual funds, 71% said they prefer consulting with someone who can give them expert or professional advice, compared to 27% who said they feel confident about investing in the market on their own.

Overall, roughly one-third of investors (32%) sought more financial advice in the last two to three years, and nearly 40% indicate they would increase the advice they seek in the next two to three years.

Investors overwhelmingly seek advice during major changes in their life. The top three reasons investors sought financial advice are retirement (71%), divorce (64%), and death of a close family member (52%). Only 35% of investors said they would seek financial advice upon getting married, followed by 34% seeking advice for changing jobs, and 32% seeking advice when everything is going well in their lives.

#### Non-Retirees Much More Confident About Technology

Investors were twice as likely to have a dedicated personal financial advisor as they were to use an online website (44% versus 20%). This was particularly the case with retired investors surveyed, who said they relied more heavily on a dedicated personal financial advisor than on technology (53% vs. 11% for non-retired investors).

By contrast, 40% of non-retired investors had a personal advisor and 24% used an online planning or investing website, a much smaller difference between the two strategies. Separately, the poll found high asset investors – those with \$100,000 or more -- were more likely to rely on advisors and technology, although they still relied much more heavily on a dedicated personal financial advisor than on technology, 53% vs. 23%.

Meanwhile, just 32% of investors with less than \$100,000 in investable assets had a dedicated personal advisor and 18% used a financial planning or investing website.

Nevertheless, more than half of U.S. investors (57%) described themselves as "very" or "somewhat comfortable" using online and mobile technology for their investing or financial advice needs. Further, 31% of non-retirees said they expect to use more mobile and online technology for investment services, in the next few years. This topic may be worth watching for future indications, as 66% of non-retirees (compared with just 34% of retirees) said they were "very" or "somewhat" comfortable using technology in conjunction with their investing or finances.

"Technology is dramatically transforming the way investors – and their advisors – approach financial planning," said Nadreau. "That the fastest-growing group of investors – non-retirees – is showing more signs of openness to technology is a strong indicator for the future of our industry."

**Note:** For historical context, the overall index continues to register in the range of +25 to +43 seen since the start of 2013. By contrast, since its inception in 1996, the Investor Optimism Index has reached as high as +178 (in early 2000) and as low as -64 (in early 2009). Both groups, but especially retirees, are also broadly optimistic about the stock market, while they take a negative stance on unemployment and inflation.

Source: © 1999 - 2014 Wells Fargo

# Access to Capital

## SMALL & MINORITY BUSINESS

### 5 Types of Bad Credit Loans to Avoid

By Geoff Williams

Bad credit loans should just be called bad loans.

Even if your finances are rock-solid, you've probably noticed the advertisements suggesting that if you have bad credit, Company X will be happy to give you a loan.

And unless you're young and not yet jaded, you know that accepting a loan from Company X isn't smart.

But if you're desperate enough, you might take one out anyway. You might feel that if a company is dumb enough to loan you money despite your bad credit, it's better to take the money and ask questions later. But it's actually better to ask questions now. Here are some common bad credit loans – and why it's better to stay away.

**Automobile loans for consumers with bad credit.** If the interest rate is in the double digits and the time period you have to pay off the car is longer than four or five years, this is not a good deal.

Katie Moore, a Detroit-based counselor with GreenPath Debt Solutions, a nationwide nonprofit that helps consumers with debt and bankruptcy, says she recently worked with a woman who took out a loan to finance a car. The monthly payment for the \$15,000 used car was \$300, which the woman felt was manageable, but the interest rate was 18 percent – for the next 84 months.

The salesman told her that after a couple years of paying on time, she could refinance.

The salesman was full of it.

"The vehicle is going to depreciate much faster than it is paid off," Moore says. "It's very difficult to get a new finance company to refinance that loan even if you have improved your credit because the vehicle is not worth what you owe."

So assuming Moore's client doesn't get her car refinanced, after 84 months, "the client will have paid over \$26,000 for the vehicle," Moore says.

And if you're buying a used car, it may not last seven years – or by then, it may be at the mechanic every other month.

According to Kelley Blue Book, the average length someone owns a used car is 49.9 months, says Kimberly Allen, a Williamsburg, Virginia-

based counselor with ClearPoint Credit Counseling Solutions, a debt and credit counseling nonprofit.

"If your loan is going to outlive how long you plan to keep a car, then [the loan] is a never-ending cycle," Allen says.

**Payday loans.** Payday loans are illegal in some states, and the rules vary in others. But the gist of these loans is that as long as you can show proof of income, lenders offer you a small loan – usually anywhere from \$100 to \$1,000 – with interest. If you take out a \$400 loan, two weeks later, you may owe \$460.

Usually after two weeks, you'll owe the payday lending store \$460, which could be a problem if your paycheck is, say, \$600 – and you have \$500 in bills that need to be paid. What frequently happens is that the borrower gives the payday lender \$460, leaving the borrower with \$140 to stretch until the next paycheck. Then, flustered, the borrower may take out another payday loan for \$400 or \$500. And the cycle of debt continues or worsens.

"Those aren't 'temporary' loans to fix a short-term crisis as they advertise, but can be unending nightmares," Allen says.

**Auto title loans.** "It's a disaster waiting to happen," says Bruce McClary, a certified financial educator at ClearPoint Credit Counseling Solutions.

Auto title loans are advertised in storefronts and online. You're given a loan of several thousand dollars or so with the promise that if you can't pay it back, you'll give them your car.

"I worked with a family who was paying 89 percent interest," says Robert Semrad, a bankruptcy attorney based in Chicago who owns DebtStoppers bankruptcy law firm. Even worse, he says the car was almost paid off, and by the time the family came to him, they could barely remember what they used the money for.

**Mobile home loans.** If you can't get a mortgage and hate apartment life, you might consider steering in this direction. Think long and hard.

Mary Ellen Nicol, a certified credit counselor with ClearPoint in Atlanta, says, "Almost every mobile home loan I've seen is a bad loan. I've talked with mobile home loan clients with rates as



Image credit: <http://thecreditattorney.net>

high as 19 percent for 20 years, which is very typical and makes them much more expensive than a 30-year loan at a standard prime interest rate."

Which, of course, is what you'd typically get if you bought a house. But with a mobile home, "there's virtually no way to refinance because they lose value so fast. In some cases, they're written similarly to a car loan with no protection against foreclosure since the lender can repossess it," Nicol says.

**Quick personal loans to people with bad credit.** Many subprime lenders will lend you money – often several thousand dollars – if you pass a quick credit check.

They tend to look for people with spotty to bad credit but with decent odds of being able to pay the loan back. After all, these companies want to make money.

And they want to make a lot of it, says McClary, who spent five years working for two subprime lenders before changing teams and trying to help

people get out from under the crushing debt of these loans.

A person might borrow \$5,000, but the interest would come out to \$5,800, McClary says, adding, in case you didn't notice: "The interest would be more than what they borrowed."

It gets worse. McClary says he and other salespeople were encouraged to recommend to consumers that they buy credit life insurance and credit disability insurance, designed to pay off the debt if they died or become disabled.

"It would increase the profit margin on the loan, usually costing \$15 a month," McClary says, adding that that actually raised the 36 annual percentage rate of the loan to closer to 60 percent.

Ominously, this type of insurance doesn't look out for the cardholder – it looks out for the lender who wants financial compensation should something happen to you.

■ Continued on page 16

## The Unity Council's Volunteer Income Tax Assistance (VITA) program:

In 2014, we serviced over 787 clients, which resulted in a record breaking total of \$1,109,455 in federal refunds to our community.

What will you do to make a difference in the lives of others? This is the challenge President Bill Clinton posed when he signed the bill that created the AmeriCorps program in 1993. The AmeriCorps Program at The Unity Council has been offering economic relief to the Fruitvale community for 14 years, through the Volunteer Income Tax Assistance program. AmeriCorps VITA's primary goal is to provide free and accurate tax preparation services to people who earned less than \$51,000 during the tax year. Our AmeriCorps members are rigorously trained through the IRS to offer quality tax services to our community and help families achieve financial sustainability.

This year, the AmeriCorps VITA program had its best year to date. The program served over 787 clients. A total of \$1,109,455 in federal refunds, \$123,210 in state refunds and \$368,249 in earned income credit were brought back into our community. Laura Espino, the AmeriCorps Program Manager and VITA Site Coordinator explains how the VITA program achieves much more than just filing taxes for low-income families. "We saw this extraordinary opportunity to help individuals," explains Laura Espino. "It's a special situation to sit down with someone who already trusts you to see their tax information, and we wanted to leverage that and coach individuals while connecting them

to other resources such as The Unity Council's One-Stop Career Center."

The accuracy of the tax services VITA provides assist community members with the most difficult returns, like the self-employed, and immigrants. As Laura explains "we serve a lot of day laborers or independent contractors who have complicated tax documents, and we are able to sort all the paperwork for them, educate them about their taxes, and provide accurate and legal tax returns. Taxes that reflect the fact that they've had continuous income can make a huge difference for someone applying for citizenship."

The program has expanded from just helping families file their taxes to create a stream of money back into people's pockets, making this a true community at work program. Thank you notes and phone calls have poured in over the years: "Thank you so much for helping our family with our taxes this year. Because of your help we were able to fix our car and put some money away for a rainy day." Messages like these are what keep the AmeriCorps members and community volunteers at The Unity Council looking forward to the next tax season!

Source: The Unity Council



## WIN BIDS ACHIEVE GOALS

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#### Rebuilding America

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- Targeted mail/fax/email/radio broadcast/social network
- Telephone follow-up
- Computer-generated reports with customization

#### 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" - NAMCSC

#### CONTACT US TODAY

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## Circulation Demographics

#### Weekly Circulation

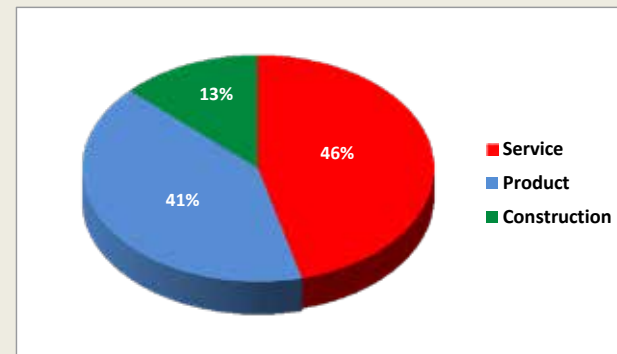
Readers per Copy	4
Readership	75,000

#### 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%



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## UC Merced Campus Project

#### Continued from page 3

The project will also build out site utilities, infrastructure, roadways and landscaping. The selected team will provide comprehensive development, including the design, construction, financing and operation and maintenance.

The teams include: EP2, a group that includes Edgemoor Infrastructure & Real Estate, Plenary Group USA and Education Realty Trust, with Clark Construction Group as the lead contractor and SOM as lead planner; E3 2020, led by Balfour Beatty Investments, with the firm's general contracting arm as lead contractor in a joint venture with Sundt Construction; Gateway2Learn, comprised of HOCHTIEF PPP Solutions North America and Meridiam Gateway2Learn LLC, with Turner Construction Co. as lead contractor and NBBJ as lead architect; Innovation Partners, which includes Hunt Development Group and Shikun & Binui, with Moss & Associates and Shikun & Binui as joint venture lead contractor and Sasaki Associates as lead planner; Merced Campus Collaborative, which includes Lend Lease Investments, Macquarie Capital Group and American Campus Communities, with Lend Lease and McCarthy Building Cos. as joint venture contractor; and Merced 2020 Partners, comprising Skanska In-

frastructure Development and Fengate Capital Management, with Skanska, Webcor Builders and W.M. Lyles Co. as contractors and Cannon-Design as architect.

The project teams are expected to adhere to UC Merced's Triple Net Zero goals, which pledge to make the entire campus net-zero energy use, zero landfill waste and produce net-zero greenhouse gas emissions by 2020.

While the full budget is unspecified at this early stage, the university has allocated \$100 million of the \$850-million bonds it issued in 2012 towards the project. Additional funding is expected through revenue generated from the project, campus fees and state general fund allocations, according to the RFQ.

UC Merced officials say they will evaluate the statements over the next few months to develop a short list. Those selected firms will submit more detailed proposals and the winning development team will be selected by the end of 2015.

The university aims to begin construction in 2016 and deliver the first building as early as late 2017.

Source: <http://california.construction.com>

## Unity Council's

#### Continued from page 6

The Bureau of Labor Statistics predicted in early 2001 that job prospects for Medical Assistants should be excellent between 2006 and 2016. As of winter of 2013, the total number of participants trained in the HSCI is 714. Of these, 83% of students completed their internships and graduated the program, 70% of students were placed in jobs, and 10% went on to pursue further training or education. The average initial wage rate for participant's graduating the program was \$17.31 an hour. Today, qualified Medical Assisting professionals are currently in high demand. To meet the needs and demands of this profession The Unity Council has actively reached out to partners for funding support to provide services and support needed to continue these employment programs with projected outcomes of 70 participants enrolled in healthcare related trainings, 50 new Medical Assistants (MAs), 20 Chronic Care Asst. and Certified MAs, 85% of participants will successfully complete HSCI training and 70% of participants will gain employment or an increase in wages.

Source: The Unity Council

## Bad Credit Loan

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McClary says it's important to find out everything you can about your credit history and the loan you're applying for – especially if you have bad credit. "If you are uninformed and walk into the office of the lender, then God help you," McClary says. "Their job isn't to educate you while selling a product. Their job is only to sell you the product."

And you could be in danger if you take out a bad credit loan after bankruptcy, Semrad warns. Lenders know you no longer owe a ton of money and can probably pay back a loan. But what if you can't? Your terms are still likely to be onerous, after all.

Evan Hutchinson, a business consultant in Ames, Iowa, says he had a Wisconsin-based colleague who got a loan through a peer lending website after a bankruptcy.

"He was approved for an amount up to 25 percent at a 36 percent APR for five or seven years," Hutchinson says, adding that his friend couldn't make the payments and couldn't declare bankruptcy since he had recently filed.

"It ruined him financially again," Hutchinson says.

Which is to be expected. These types of loans are marketed as a way to help the poor. But as a rule, bad credit loans don't help the poor – they make people poor.

Source: <http://money.usnews.com>