

Voice of Small, Emerging Diversity Owned Businesses Since 1984

SPECIAL EDITION:

Small Business Owners Under the Affordable Healthcare Act

The September 26 issue of the Small Business Exchange will begin an ongoing series on The Patient Protection and Affordable Care Act, known by friends and foes alike as the ObamaCare Act. Signed into law in 2010 to ensure that more U.S. citizens have access to healthcare, it's designed to cap or slow down the rising rates that Americans are spending on healthcare, as well as reform the system as a whole so that it runs smoother and more efficiently. Whatever your opinion of ObamaCare, it starts on October 21, 2013 and, like most small business owners, you are almost certainly wondering how it will affect your business and have lots of questions about implementing it.

In this series, consisting of articles and reports from a variety of authoritative sources, we will focus on aspects of the Affordable Healthcare Act that relate to small business owners. We will begin our coverage with an in-depth look at how health insurance exchanges work. These are the State, Federal and joint-run online marketplaces where Americans go to "comparison shop" for healthcare insurance and find the best deal from competing private providers. Other topics that we will examine in this series include:

- An early look at premium prices among the major providers
- How the Affordable Healthcare Act affects employers of fewer than 25 employees
- What affect it will have if you have 50 or more employees
- What type of coverage can a self-employed individual get—and what they really need
- An overview of online insurance brokers
- How affordable healthcare can help minorities
- Medical aid for the homeless
- California healthcare centers
- HHS awards Affordable Care Act funds for new health care delivery sites

As the Affordable Healthcare Act comes on-line, and we learn more about how works in the real world of small business, we will also offer our readers tips for navigating through the Act's myriad of regulations they can integrate it into their operations with least amount of upheaval.

Congressional Black Caucus Foundation Makes Historic Deposit in Black Banks



CBCF President/CEO **Shuanise Washington** announce historic deposit in Black-owned banks. In the back ground, National Bankers Association President **Michael Grant** and CBCF Chairman **Chaka Fattah** look on.
 PHOTO: Rodney L. Minor/BRTV

By **Hazel Trice Edney**

The organization deposited \$5 million into five Black-owned banks, continuing a national movement, fueled by the National Bankers Association, to reinvest in the community by supporting Black and minority-owned banks.

"Our \$5 million investment is part of a new effort at the Foundation to strengthen the economy and Black communities. We saw a need and an opportunity to support much needed progress in economic recovery in African-American communities and we seized it," said CBCF President/CEO **Shuanise Washington** at a press conference Tuesday. "Today's announcement is truly historic. This investment is a critical initiative in lifting the economic fortunes of African-American and minority communities. Historically and still today, minority and women-owned banks have been an important source of credit and accessible financial services. minority-owned banking is key to reaching unbanked, under banked and financially underserved African-American communities."



Doyle Mitchell, chairman of the National Bankers Association and President/CEO of Industrial Bank tells the benefits of the \$5 million deposit by the CBC Foundation. CBCF Chairman **Chaka Fattah** (D-Pa.) and President/CEO **Shuanise Washington** listen.
 PHOTO: Rodney L. Minor/BRTV

Members of the Congressional Black Caucus have long pointed to the scourge of economic suffering and unemployment in Black communities as being among the chief issues across America. Two years ago, CBC members even held job fairs around the country, watching as African-Americans lined up around entire city blocks.

"The Foundation wants to set an example. And we think the best way to do that is not rhetorically but through action. And where we invest our money, we think will lay a pathway for others who want to follow and support the work of the Foundation," said CBCF Chairman **Chaka Fattah** (D-Pa.). "So African-American financial institutions play an extraordinarily important role in the eco-system of the development of entrepreneurs in our communities; also to help families seeking to send a young person to college or a group of people who are trying to organize and develop a religious institution, a family trying to buy a home a get a mortgage, these institutions are vital."

Continued on page 6

The story behind Hispanic Heritage Month

By **Cindy Y. Rodriguez, CNN**

Every time Hispanic Heritage Month rolls around, I learn something new about the Latino footprint in the U.S. But until I spoke to Robert Lopez, I never knew how this celebration came to be.

In May of 1988, Lopez, former intern for the Congressional Hispanic Caucus, was asked to work on a bill that would amend the 1968 federal law, authorized by President Lyndon B. Johnson, to change it from a week to a month-long celebration.

Today, Lopez is a veteran journalist who has helped produce award-winning investigative and multimedia projects for the Los Angeles Times, and a social-media expert who has taught reporters, students and academics in the United States, South America, the Caribbean and the Middle East.

Lopez said **Bettie Baca**, executive director of the caucus at the time, said a House version had already been introduced in 1987 by Rep. **Esteban Torres** but was stalled by two subcommittees. A similar bill passed the Senate and there was support from all 13 Latino members of Congress in the House.

Hearing this, Lopez thought getting enough supporters "would be a slam dunk" -- until he received pushback from some quarters.

"I got resistance at first. People didn't just didn't want to support commemorative legislation. People said things like, 'Well, why would we do that? Aren't we all American? That's not a thing we want to support,'" Lopez said. "I was a bit naive at the time and didn't know what to do, so I asked the Black Caucus to help me out, and we focused on writing 'Dear Colleague' letters to New York, Texas and California."

Continued on page 6

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Community Outreach

Resolution to Create New Public-Private Partnership With Kiva to Aid San Francisco's Entrepreneur and Small Business Communities

This new partnership between the City and County and Kiva will help to provide crowd-funded loans to small business owners and aspiring entrepreneurs

At today's meeting of the Board of Supervisors, Supervisor Mark Farrell introduced a resolution creating a new public-private partnership between the City and County of San Francisco and Kiva.org – where the City will be authorized to help identify and recommend small businesses and entrepreneurs on Kiva's new crowdfunding platform KivaZip.org.

The resolution will bring crowd-funded loans, at zero percent interest, to entrepreneurs and small businesses throughout San Francisco to start, expand, or enhance their business. The crowd-funded loans are offered with extremely generous terms and help fill a critical lending gap faced by entrepreneurs and small businesses that have the plans and passion, but lack the necessary capital needed to build success.

The aim of Kiva Zip is to expand financial opportunities and access to capital for small business owners who otherwise lack them; to reduce the cost of capital for borrowers who need it; and enhance connectedness between lenders and borrowers.

"The creation of this new public-private partnership is a great new opportunity for hard-working entrepreneurs and small businesses here in San Francisco to get targeted assistance to help build and grow their business and support entrepreneurship, create more local jobs, and strengthen our diverse communities," Supervisor Mark Farrell said. "I believe in leading by example and have signed up as an individual Kiva Zip trustee to help businesses within my District by giving them a vote of confidence and exposure to Kiva's vast lending network, as well as my personal and professional network."

Supervisor Farrell will become the first elected California official to officially act as a Kiva Zip trustee. The first business entrepreneur that Supervisor Farrell has officially recommended as an approved Kiva borrower is - Patrick Maury - who owns and runs Abundant Market, located at 2794 California Street, with his partner Diane.

The first approved Kiva Zip zero percent interest loan would help Patrick meet challenges his business is facing relating to the marketing of his business, as well as expanding Abundant Market's new catering opportunities.

"In every neighborhood in San Francisco, there are hard-working small business owners and entrepreneurs who currently lack access to capital they need to start, expand, or enhance their business – the same people who are laying the foundations for our local economy here in San Francisco," stated Supervisor Mark Farrell. "When small businesses do well, we all do well, and our communities will continue to thrive as a result of this partnership."

Kiva Zip trustees solely identify and recommend small businesses for the Kiva Zip platform, but do not finance, guarantee, or have any fiduciary responsibilities to the approved entrepreneur or small business Kiva borrower. Kiva Zip trustees pledge to help by introducing those entrepreneurs and businesses to their networks and act as a character reference to provide further credibility and community support for the borrower's business. There is no legal or financial liability to the City, or Supervisor Farrell whatsoever.



The people behind Kiva include volunteers, Kiva Fellows, Field Partners, our board, and a team of employees (shown above) and contractors. The Kiva headquarters are located in San Francisco, California.

Kiva Zip loans start at a threshold of \$5,000 or less, but once a borrower successfully repays their first loan – they have the ability to gain access to even more capital. To date, over 12,000 lenders have loaned to U.S. entrepreneurs and small business owners in 30 states. In just two short years, Kiva has helped small businesses and entrepreneurs access more than \$1 million of loan capital. And, lastly, 47% of the loans made on Kiva Zip have been to female entrepreneurs and over 50% of the loans made on Kiva Zip have been to ethnic minorities who typically face more severe financial exclusion.

The resolution is going to be discussed in front of the Small Business Commission, as well as a Board of Supervisor's Committee when assigned in the upcoming weeks.

About Kiva.org

Kiva is the world's first and largest crowdfunding platform for social good. Kiva is a non-profit organization that aims to connect people through lending to alleviate poverty and expand economic opportunity. Since 2005, Kiva and their growing global community of 980,000 lenders have crowd-funded more than \$450 million in microloans to over 1 million entrepreneurs in 70 countries, with a 98.9% repayment rate. For more information, visit www.kiva.org.

Source: Kiva.org.

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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
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- NAMCSC
Minority Advocate

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MEMBERSHIPS



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SBE is a certified DBE - CA UCP Firm #5988

NORTHERN & SOUTHERN CALIFORNIA SUB-BID REQUEST ADS



Current and On-going procurement opportunities for the Expo II Project are Available through the project procurement website:

<https://partners.myskanska.com/usa/clients/buildexpo/Expo2/Outreach/Lists/Bidding%20Opportunities/Bids%20Due.aspx>

Bid Packages Currently available are: Signage & graphics, Flatwork – City of LA, AC Paving, Floor & Wall tile, Bike Racks/Lockers, Permanent Striping & signs

Bid packages will be posted to the site on a continual basis. Plans, Specs and additional information are also available on the site. If you need assistance, please contact Christine Burton at 310-500-1466. SBE and DBE certified firms are encouraged to participate.

Skanska Rados is an Equal Opportunity Employer




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

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

Please visit: www.sshjv-c700.com

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

EEO



Sub-Bids Requested From Qualified DBE Subcontractors & Suppliers
For Construction on State Highway in Riverside County in and near Coachella from S. Junction Route 86S to 0.5 mile East of Coachella Canal Bridge
District 08 on Route 10
Contract No.: 08-0K2304
DBE Goal: 9%
Bid Date: October 3, 2013 – 2:00PM


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

Quotes requested for Contractors, Suppliers and Service Providers include, but are not limited to: Construction Site Management, Storm Water Pollution Plan, Street Sweeping, Construction Area Signs, Traffic Control System, Flashing Area Sign, Type III Barricade, Erosion Control, Portable Delineator, Temporary Pavement Marking, Temporary Traffic Stripe, Channelizer, Temporary Railing, Portable Changeable Message Signs, Temporary Crash Cushion Module, Roadside Signs, Remove Concrete, Clearing and Grubbing, Roadway Excavation, Develop Water Supply, Erosion Control, Fiber Rolls, Class 2 Aggregate Base, Hot Mix Asphalt, Place Hot Mix Asphalt Dike, Tack Coat, Concrete Pavement, Seal Pavement Joining, Roadside Signs, Install Sign, Reinforced Concrete Pipe, Plastic Pipe, Corrugated Steel Pipe, Alternative Flared End Section, Rock Slope Protection, Rock Slope Protection Fabric, Miscellaneous Metal, Crash Cushion, Thermoplastic Pavement Marking, Thermoplastic Traffic Stripe, Paint Traffic Stripe, Pavement Marker

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

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

Skanska is an Equal Opportunity Employer
 Skanska Estimating Dept:
 1995 Agua Mansa Rd, Riverside, CA 92509 – Ph: (951) 684-5360, Fax: (951) 788-2449
Hamied.Kazerooni@skanska.com



Arntz Builders, Inc.
 19 Pamaron Way • Novato, CA 94949 • 415-382-1188 • Fax: 415-883-7529
 Contact: Kathy Rowen or Adrienne Lewis
bid@arntzbuilders.com


REQUESTS QUOTATIONS FROM ALL CERTIFIED DVBE/SBE/DBE/WBE/ MBE/LBE and ALL QUALIFIED SUBCONTRACTORS & SUPPLIERS
FOR ALL TRADES FOR THE FOLLOWING PROJECT:
NEW ACADEMIC CAMPUS AT 300 SENECA
MAIN BUILDING & MULTIPURPOSE BUILDING ALTERATION
SAN FRANCISCO UNIFIED SCHOOL DISTRICT
SAN FRANCISCO, CA
BID DATE: OCTOBER 1, 2013 AT 2:00pm
ESTIMATE: \$7,700,000.00

Bonding, Insurance, Technical Assistance available. Plans available in GC's Plan room. Successful subcontractors will be required to sign Arntz Builders inc standard subcontract agreement which includes the right for Arntz Builders inc to require subcontractors to provide a 100% faithful performance and payment bonds of the subcontract price from a treasury listed surety company acceptable to Arntz Builders. Bond premium to be included in bid as a separate item. Subcontractors will be required to provide a waiver of subrogation endorsement to their workers compensation insurance.

We are signatory to the carpenter's and laborer's collective bargaining agreements

This project has a Project Labor Agreement

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Arntz Builders, Inc.
 19 Pamaron Way • Novato, CA 94949 • 415-382-1188 • Fax: 415-883-7529
 Contact: Kathy Rowen or Adrienne Lewis
bid@arntzbuilders.com

REQUESTS QUOTATIONS FROM LOCAL SUBCONTRACTORS & SUPPLIERS, CERTIFIED DVBE, LBE, SBE, MBE, WBE, DBE & ALL SUBCONTRACTORS & SUPPLIERS FOR ALL TRADES FOR THE FOLLOWING PROJECT:

CORONADO ELEMENTARY SCHOOL RECONSTRUCTION
WEST CONTRA COSTA UNIFIED SCHOOL DISTRICT
RICHMOND, CA
BID DATE: OCTOBER 17, 2013 AT 2:00 PM
ESTIMATE: \$22,300,000

Trades needed but not limited to: demolition, earthwork, paving, underground, synthetic paly turf system, modular tile playground surfacing system, play structure and play area, landscape and irrigation, chain link & ornamental fencing & gates, site furnishings, airfield systems, athletic field installation and maintenance, graffiti-resistant coatings, concrete, rebar, masonry, structural steel, metal stairs, handrails & railings, rough carpentry, casework, paneling, waterproofing, insulation, built-up roofing, sheet metal roofing, roof accessories, intumescent fireproofing, steel doors & frames, wood doors, overhead coiling doors, aluminum storefronts, windows, glazing, skylights, translucent wall, roof & panel canopy system, plaster, gypsum, ceramic tile, porcelain tile, thin-set epoxy terrazzo, acoustical & metal linear ceilings, perforated metal panels, ardex pandomo floor system, bamboo stage flooring, resilient flooring, epoxy-chip flooring, carpet, painting, marker boards & tack boards, toilet compartments & accessories, flagpoles, lockers, fixed sun screens, library stack system, stage curtains, food service equipment, medical equipment & furniture, roller shades, fire alarm, hydraulic elevators, fire sprinklers, plumbing, HVAC, energy management, electrical and technology.

Bonding, Insurance, Technical Assistance available. Plans available in GC's Plan room. Successful subcontractors will be required to sign Arntz Builders inc standard subcontract agreement which includes the right for Arntz Builders inc to require subcontractors to provide a 100% faithful performance and payment bonds of the subcontract price from a treasury listed surety company acceptable to Arntz Builders. Bond premium to be included in bid as a separate item. Subcontractors will be required to provide a waiver of subrogation endorsement to their workers compensation insurance.

We are willing to discuss breaking down bid items into economically Feasible units for LBE, DVBE, SBE, MBE, WBE, DBE participation

Subcontractors whose price exceeds \$500,000 must be previously Prequalified with the district

This project has a Project Labor Agreement (PLA).

All contractors will Need to be union signatory or agree to sign a one time project agreement

We are signatory to the carpenter's and laborer's Collective bargaining agreements

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DL Falk Construction is requesting subcontractor / supplier bids from certified DVBE Companies for the above project:

New Academic Campus, Project No. 11556
300 Seneca Avenue, San Francisco, CA 94122
Bid Date: October 01, 2013 at 2:00 PM

Scope includes hazmat abatement, selective demo, underground utilities, concrete patching, structural steel, metal fabrication, rough carpentry, caseworks, insulation, roofing, floor/wall/ceiling finishes, metal doors & hardware, specialties, equipments, HVAC, plumbing, electrical and etc...

D.L Falk Construction, Inc.
 3256 Investment Blvd. • Hayward, CA 94545
 Phone 510-887-6500 Fax 510-887-6501
 Bid Documents are available for viewing at our office, or at local Builders Exchanges

Requesting Subcontractor Bids for Rehab Work

D&H Construction is seeking subcontractor bids for the University Avenue Cooperative Homes project.

Send inquiries to UACHconstruction@gmail.com.

Project description/information:
 Rehab construction of a multifamily residential complex in Berkeley. Multiple trades needed.

State prevailing wage requirements apply.

Mandatory job walk:
October 1, 2013, 9:00 a.m.
Bid due date: October 9, 2013

NORTHERN & SOUTHERN CALIFORNIA SUB-BID REQUEST ADS

REQUEST FOR LBE & DVBE SUBCONTRACTORS AND SUPPLIERS FOR:

El Cerrito High School Stadium
Bid #3541348-00
West Contra Costa Unified School District
BID DATE: October 2, 2013 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Building Structures, Site Concrete, Landscaping/Irrigation, Fencing, Electrical, Storm/Water/Sewer/Survey and Construction Materials

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

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

REQUEST FOR LBE & DVBE SUBCONTRACTORS AND SUPPLIERS FOR:

Pinole Valley High School Detention Basin, Utilities and Paving
Bid #3621377-01
West Contra Costa Unified School District
BID DATE: September 25, 2013 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Materials Trucking, Construction Survey, SWPPP update, REAP's (Risk Level 2), Tree Pruning, Tree Protection, Underground Utilities, Gas Utilities, Site Electrical, Pre-Cast Concrete Structures, CIDH Piers, Cast-In-Place Concrete Retaining Wall, Street Sweeping, Chain Link Fencing, Hydroseeding, CL1 RCRA Soil Disposal, C12 non-RCRA Soil Disposal, C13 Soil Disposal and Construction Materials

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

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

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

Pinole Valley High School Detention Basin, Utilities and Paving
West Contra Costa Unified School District
Bid #3621377-01
DVBE Goal: 3%
Bids Date: September 25, 2013 at 2:00pm

Requesting Sub-quotes for (including but not limited to): CIDH Piles, Reinforcing Steel, Fencing, Electrical and Trucking

Scope of Work: Installation of an underground storm water detention basin system. Work also included underground work associated with future interim campus including, but not limited to, the installation of underground domestic water, fire water, storm water, sewage piping, electrical power, telecommunication, gas utilities and asphalt paving.

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

Plans and Specs are available to view and copy at our office or from BPXpress, 4903 Central Ave., Richmond, CA (510) 559-8299. Contact **Terry McIntyre 925-606-2400** for any questions, including bonding, lines of credit, insurance, equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation.

RGW Construction, Inc.

Contractors License A/B 591940
 550 Greenville Road • Livermore, CA 94550 • Phone: 925-606-2400 • Fax: 925-961-1925
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TAFT ELECTRIC COMPANY,
 1694 EASTMAN AVENUE, VENTURA, CA 93003

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

PROJECT: Bid #73082 - Rive Ave. at
Wooley Rd. Intersection Improvements
LOCATION: Oxnard, CA
OWNER: County of Ventura
APPROXIMATE PROJECT VALUE: \$130,500.00
BID DATE/TIME: October 8, 2013 @ 2:00
CONTACT: Katie Faulise
(805) 642-0121 ext. 239 • Fax: (805) 650-9015

****SEEKING:** Striping & Sealing, Signal Heads, Pedestrian Heads, Bicycle Detection Loop, Traffic Control, and Water Pollution Control.

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

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

We Are An Equal Opportunity Employer

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

Route 580 - Rehab Bridges Deck Poly
Caltrans Project #04-1A6714
Bid Date: September 25, 2013 at 2:00 pm

This is a highway project with the typical items of work associated, but not limited to: Aggregate, Rip Rap Material, Bridge Deck Overlay, CIDH Pile, Clear and Grubbing, Concrete Barrier, Concrete Crack Sealing, Construction Area Signs, Consult - Enviro Compliance, Core and Saw, Demo Bridge, Demo Minor, Earthwork and Base, Imported Borrow, Electrical H'Way, Fence & MBGR, Minor Flat Concrete, Joint Seals, K-Rail, Landscape, Erosion Control, Metal Bridge Rail, Minor Concrete Structure, Pavement Grinding, Paving PCC, Plane A C, Paving ASPH Concrete, A C Dike and Misc, Pile Drive, Pipe - Coor Steel, Precast Concrete Pipe, Prestress Concrete, Ready Mix Concrete, Rebar, Rock Slope Protect, Sign Structures, Signs Roadside, Stripe and Mark, Structure Excavate Bridge, Structure Excavate Site, Traffic Control, Trucking.

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.

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.

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

State Highway in Santa Clara County at Various Locations from 2.0 miles East of
Heather Heights Road to 0.1 Mile West of Hankone Gardens
Contract No. 04-2A4304 • Federal Aid Project HSSTP-S009(019)E
Engineer Estimate: 5,600,000 - 350 Working Days
Goal: DBE 14%
Bids: September 24, 2013 @ 2:00 PM

Requesting Sub-quotes for (including but not limited to) Construction Area Signs, Traffic Control, Clear & Grub, Hydroseeding, Erosion Control, AC Dike, CIDH Piles, Rumble Strip, Reinforcing Steel, Signs Roadside, Concrete Curb & Sidewalk-Misc., MBGR, Concrete Barrier, Thermoplastic & Painted Traffic Stripe & Marking, Pavement Marking, Signal and Lighting, SWPPP Planning, Trucker, Soil Nail, Shotcrete, Painting and Sweeper.

Scope of Work: Widen roadway for realignment, soil nail walls and soldier pile wall.

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

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

RGW Construction, Inc.

Contractors License A/B 591940
 550 Greenville Road • Livermore, CA 94550 • Phone: 925-606-2400 • Fax: 925-961-1925
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RGW Construction Inc. is seeking all qualified DBE (Disadvantaged Business Enterprises) for the following project:

State Highway in Santa Clara County Near Saratoga at 0.8 Miles West of Sanborn Road
Contract No. 04-4S0504 Federal Aid Project STP-S009(018)E
Engineer Estimate: \$1,660,000 - 120 Working Days
Goal: DBE 12%
Bids: October 2nd, 2013 @ 2:00 PM

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Contract No. 07-288014
Addendum 1
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 14425 Joanbridge Street • Baldwin Park, CA 91706
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Congressional Black Caucus Foundation Makes Historic Deposit in Black Banks

■ Continued from page 1

The five Black banks receiving \$1 million each are Industrial Bank in Washington, D.C.; Liberty Bank & Trust Company in New Orleans; Mechanics & Farmers Bank in Durham; Seaway Bank & Trust Company in Chicago and City National Bank of New Jersey in Newark.

The movement to reinvest in Black banks actually started in earnest last year when the U. S. Black Chamber of Commerce and the Washington, D.C.-based National Bankers Association, led by President/CEO Michael Grant, established a partnership to establish the Chamber's primary account with Industrial.

Grant praised the CBCF for its historic vision of a world free of economic disparities "dating back to greats like Congressional Representatives Shirley Chisholm, Parren Mitchell, Louis Stokes, Charlie Rangel, John Conyers, Ron Dellums, and others."

He quoted Dr. King, who, in his final days fought for economic justice.

"Dr. King was known for his prophecy. In closing, I would like to predict the future as well. If Black Americans will significantly increase their support of Black businesses, in a single generation, we would witness a drastic reduction in unemployment, an increase in high school graduation rates and a decline in crime in our neighborhoods," Grant said.

The millions will go a long way in helping individuals in communities that have been hardest hit back the economic downturn says Doyle Mitchell, NBA chair and president/CEO of Industrial Bank, which will turn 80 next year.

"I have put the numbers together and I see now...Over 50 percent of our loans that we make go into underserved communities and nearly 80 percent of our loans go right here in Metropolitan Washington. According to the FDIC, small banks, community banks, make almost 50 percent of all small business loans. We know that small businesses in this country employ nearly 80 percent of all the country's individuals," Mitchell says. "Most of the communities served by African-American banks are urban and disadvantaged. And while banks of other ethnic groups, Asians and Hispanics do an excellent job at that we do the same job right here in African-American communities."

U. S. Black chamber President/CEO Ron Busby stressed the need for strong banks to undergird small businesses that in turn fuel the economy.

"When we surveyed our businesses, the common concern they all had was access to capital," said Busby, who oversees 112 chambers in 24 states, representing over 240,000 Black-owned business nationwide. "If the number one concern for our businesses is access then capital; then the number one concern for our businesses is unemployment. There are roughly two million African-American owned businesses in America and approximately 14 percent unemployment for African-Americans. The African-American unemployment rate in this country is almost double the national average. If we can grow our firms to where they have the capacity to employ just one additional employee, we can quell the high unemployment that plagues our community."

The benefits of Black-owned banks – when they are profitable and supported within their own communities are extensive, experts say.

"Minority-Owned Banks – and specifically Black-owned Banks – are a foundational business in America's

urban area," says Dr. Russ Kashian, an economics professor at the University of Wisconsin-Whitewater, who participated in the press conference. "They serve several key roles. They provide banking services to areas that are often barren of any other mainstream banking services. They attract monies into the community through reasonably aggressive interest rates on CD's. They are a source of valuable 'jobs with ladders' for the neighborhood – these jobs for tellers, loan officers, mortgage originators offer family wages and the opportunity for training and skill enrichment."

President Obama has made it clear that support for the "middle class" is a key strategy to strengthen the economy. But, Washington says she hopes the move to strengthen Black banks will also "draw the traditionally unbanked poor into the mainstream economy."

Fattah says he hopes other institutions will take heed to the example that has been set.

"The pillars of power have to be both political and economic," he said. "And we are leaning forward to say that we're going to make an investment and we expect that others who are our allies and our friends and support the foundation will follow likewise."

Source: 2013 Trice Edney Communications

The story behind Hispanic Heritage Month

■ Continued from page 1



Robert Lopez pushed for Hispanic Heritage Month when he was an intern on Capitol Hill in 1988.

What we now know as Black History Month originated in 1926, founded by Carter G. Woodson as Negro History Week, but then the celebration was expanded to a month in 1976.

President Gerald R. Ford urged Americans to "seize the opportunity to honor the too-often neglected accomplishments of black Americans in every area of endeavor throughout our history."

Lopez asked the Library of Congress to put together a list of notable Latino achievements in order to better sell the bill to

other members. Now, America dedicates a month, from September 15 to October 15, to celebrating the culture and traditions of those who trace their roots to Spain, Mexico and the Spanish-speaking nations of Central America, South America and the Caribbean.

After speaking to Lopez, I felt a surge of urgency to keep sharing his story. I wonder what would have happened if he hadn't been assigned this project during his internship. What if he hadn't pushed for the bill with his "Dear Colleague" letter and phone calls, or even worse, what if the bill had been put on the back burner until the following year? Would we be celebrating Hispanic Heritage Month today?

"I hope Hispanic Heritage Month helps people learn the things I didn't know growing up, the importance of Latinos in our history, and the contributions they've made," Lopez said. "It's a good way to celebrate our own culture, but also for non-Latinos to be exposed. You can't really understand American history without understanding Latino history."

Editor's note: Cindy Y. Rodriguez covers culturally relevant content for Latinos for CNN.com. Follow her updates on Twitter or add her to your Circles on Google+.

Source: © 2013 Cable News Network

other members.

"To me it was a fascinating learning experience. When I went to high school there wasn't Latino studies or Chicano studies," Lopez said. "I knew of some history here and there, but was shocked to learn of all the Latino history in this country from the Congressional Research Service, part of the Library of Congress.

"This bill became a lot about self-discovery," Lopez said.

He wrote in a piece for the L.A. Times that he learned about such "notable figures as Bernardo de Galvez, a military officer who aided American colonists in their fight against the British during the Revolutionary War. Then there was Luis Alvarez, who was born in San Francisco and won the Nobel Prize in Physics in 1968."

There was a ticking clock element to Lopez's task. Since this was the second session of the 100th Congress, if the bill didn't pass this time around it would have to be introduced all over again.

On an August morning in 1988, Lopez walked into the House gallery in a blazer and tie, watched the bill pass, and the battle was over without any big fuss.

"I had no idea it would be as big as it is today," said Lopez.

The third-generation Mexican-American grew up in an English-dominant household. His parents were raised in an area of California where you were punished for speaking Spanish, where Mexican immigrants were forced to be "American" and assimilate. So Lopez didn't grow up speaking Spanish at home. But that wasn't the case for his two children, who attended Spanish-language immersion schools.



A color guard and a mariachi band share the stage at the 26th Annual Hispanic Heritage Awards in Washington on September 5.

MINORITIES

business report

How to Get Certified as a Minority-Owned Business by the NMSDC

By Sarah Kessler

Having a minority-owned business certification can help you tap into a bevy of public and private sector programs. Here's how to apply.

Corporations, the federal government, and state agencies all want to do business with minority-owned companies. The Department of Transportation, for example, requires that recipients of its funding award a percentage of contracts to minority-owned businesses and many large companies have goals for buying from minority-owned suppliers.

The reason for such mandates is twofold. First, contracting with minority-owned businesses is important to customers: 'Corporate America understands that you cannot expect minorities to buy things when you haven't done business with minorities,' says Steven Sims, the vice president of the National Minority Supplier Development Council. Second, it's responsible: 'It's important because we have an obligation in government to ensure that all firms in our state have an opportunity to participate in contracts that are paid for with tax dollars,' says Luwanda Jenkins, the special secretary of minority affairs for Maryland.

To meet their objectives, private and public sector firms search for minority-owned suppliers through programs that have formal certification processes. If you're not certified, you can miss out on business ranging from a marketing opportunity to reduced-competition access to a public contract.

How to Become a Certified Minority-Owned Business: National Minority Supplier Development Council Certification

If your company wants to connect with private-sector buyers, the National Minority Supplier Development Council (NMSDC)'s certification can be a real asset. The organization has an impressive list of corporate members that includes IBM,

Microsoft, and Marriott. The council helps these companies connect with the more than 17,000 minority-owned suppliers in its database. Seventeen states and 25 cities also accept NMSDC certification for programs designed to help minorities win public-sector contracts.

Who is eligible: For-profit enterprises of any size that are located in the United States and are owned, operated, and controlled by minority group members who are U.S. citizens. For the purposes of NMSDC's program, a minority group member is an individual who is a U.S. citizen with at least 25 percent Asian-Indian, Asian-Pacific, Black, Hispanic, or Native American heritage. Documentation to support the claim is required. Additionally, at least 51 percent of the business or the company's stock must be owned by such individuals, and the management and operations must also be controlled by such individuals.

How to apply: Start by contacting one of the NMSDC's 37 regional councils. Your council will provide you with a standardized application and request documents to support your minority status claim. Unlike most minority-owned certification programs, the organization will make a mandatory visit to your company to verify the information on your application. If your certification is denied, you can appeal within 30 days. If you lose the appeal, you can reapply after a year.

Perks: In addition to being listed in the Regional Council Minority Supplier Database and NMSDC's national database, NMSDC certified companies can participate in an advanced management training program, qualify for the Business Consortium Fund's working capital loan program, and attend NMSDC business opportunity fairs.

Cost of Certification: About \$350-\$1,200, depending on region.

Source: <http://www.inc.com/guides/2010/05/minority-owned-business-certification.html>

Minority-Owned Small Businesses Trail as U.S. Contracts Shrink

By Danielle Ivory

About 17 percent of the U.S. population is Hispanic, and 13 percent is black. In federal small-business contracting, award ratios for those groups are in the single digits.

Small businesses, called the "drivers and engines of growth" by President Barack Obama, attracted about \$98.2 billion in government awards last year, according to data compiled by Bloomberg. Hispanic-owned companies won about 8.4 percent of that total, or \$8.21 billion, while black-operated small businesses won about 7.2 percent, or \$7.1 billion.

"The needle hasn't moved," said Ruth Sandoval, president of the National Hispanic Business Group, a New York-based organization representing business owners.

The gap may reflect stiffer competition over a shrinking pool of contract revenue as agencies cut spending. Black- and Hispanic-owned businesses also may have difficulty breaking into the \$512 billion market because acquisition officers don't have a mechanism to specifically target those companies.

Small businesses are generally defined by the government as having fewer than 500 employees or less than \$7 million in average annual sales.

Contracts for black-owned small companies declined about 1 percent in the year that ended Sept. 30, 2012 from the previous fiscal year. Awards to the Hispanic-owned businesses rose 1.5 percent -- a gain that wasn't enough to compensate for a bigger drop in fiscal 2011, according to federal procurement data.

Racial Gap

Both groups fared better last year than the broader contracting markets. Small business contracts declined 3.7 percent in fiscal 2012, while total awards dipped 4.1 percent.

Still, minority small businesses are playing catch-up following sharp contracting declines in fiscal 2011 that outpaced those of small businesses and all companies.

Awards to the black-owned businesses plunged 6.5 percent from fiscal 2010 -- more than four times the decline in all contracts. Awards to their Hispanic-owned counterparts fell 4.4 percent, compared with the 3.9 percent drop in small business contracts and 0.2 percent decrease in all awards.

While black- and Hispanic-owned small firms may have experienced a comparatively better year in 2012, the distribution of contracts is far from mirroring the nation's demograph-



NAACP Silent as Federal Contracts to Minority-Owned Small Businesses Drop

The National Association for the Advancement of Colored People (NAACP) pledged support for same-sex marriage, which, in all fairness, is a good thing. But what surprises me is that the NAACP has been silent on an issue that strikes at the heart of the organization's mission. That is, according to an article by Bloomberg, federal contracting with small businesses owned by minorities has dropped significantly in the last year. This follows the Obama administration's plans to dismantle the oldest and most successful federal program to direct federal infrastructure spending to minority-owned companies.

When I learned that the Obama administration was dismantling the minority-owned small business-contracting program, I attempted to contact the NAACP. I even issued a national press release asking NAACP President Ben Jealous, Reverend Jesse Jackson, Reverend Al Sharpton, National Hispanic Chamber of Commerce (NHCC) President Javier Palomarez and several other prominent members of minority communities asking for help in stopping the Obama administration's plans. I would think that all minority groups would be vocal opponents to any attempt by the Obama administration to dismantle minority small business contracting programs.

What strikes me as unusual is not so much the fact that the NAACP is supporting same-sex marriage, but rather that they are silent on the Obama administration's lack of support for minority-owned small businesses. Frankly, I'm not aware of anything that President Obama has actually done for minorities, and I'm certainly not aware of anything he has done to counter his own administration's plans to eliminate federal programs that have helped minority-owned firms win billions of dollars in federal contracts.

I remember television coverage of President Obama's election night and seeing minorities all around the country moved to tears. Everybody thought that perhaps things were going to be better for African Americans and all minorities. But it doesn't seem to have turned out that way. And I'm just puzzled that the NAACP and other minority groups aren't up in arms about the elimination of the minority-owned small business contracting program and the dramatic drop in contracting dollars for minorities.

As I routinely say, people need to start watching what President Obama does and quit listening to what he says. When you look at what he does, he appears to be anti-small business, including minority-owned small business. I know some people think that sounds crazy. But the truth is that the most recent data from the federal government prove that the Obama administration is diverting billions of dollars per month in federal small business contracts to some of the largest companies in the world, including Lockheed Martin, Finmeccanica, AT&T, Apple, Bank of America and several others. Those same data show a steep drop in contracts awarded to minority-owned companies for the first time in more than a decade.

The Obama administration can make every excuse in the book for the dip in federal contracts awarded to minority-owned small businesses, but the facts explain everything. The Obama

Continued on page 8

Continued on page 13

Women Lose More Ground in U.S. Small Business Contracts Race

By Danielle Ivory

U.S. government contracts to women-owned small businesses dropped for the second consecutive year, declining at a faster rate than awards to their male counterparts.

The women's contracts slid 5.5 percent to about \$16.4 billion in the fiscal year that ended Sept. 30 from \$17.3 billion in fiscal 2011, according to data compiled by Bloomberg. Awards to small firms owned by men fell 4.1 percent to \$80.9 billion.

The gender gap may reflect stiffer competition over a shrinking pool of contract revenue as well as the bureaucratic burdens associated with a new effort to reserve awards for women-owned firms, according to former procurement officials and small business advocates.

"Women-owned small businesses are at the very bottom of the food chain," said Jeanne Peck, chief executive officer of Nash Locke LLC, an information technology company based in McLean, Virginia. "They often have to fight for the scraps of subcontracts."

It may get worse for women, as they face difficulty winning a greater share of business in an era of federal spending cuts, said Robert Burton, acting administrator of the Office of Federal Procurement Policy under George W. Bush.

"I don't think you're going to see any of these figures rise," Burton, now a partner at the law firm Venable LLP in Washington, said in a phone interview. "Historically, the government has never put a strong emphasis on women-owned small businesses."

Missed Target

The government set a goal in 1994 of awarding at least 5 percent of the total value of eligible contracts to woman-owned businesses. It never has met that target. Women captured about 3.2 percent of the total, according to federal procurement data. The Small Business Administration hasn't released official numbers using its own methodology, which excludes some contracts.

The gender disparity is particularly striking because the U.S. is in its second year of a new program aimed at boosting awards to women-owned small businesses, said Ann Sullivan, head of government relations for Women Impacting Public Policy Inc., a Washington-based nonprofit organization that promotes women in business.

The effort, which allows agencies to reserve money for women-owned businesses, started in April 2011, 11 years after Congress ordered the SBA to create the program.

V-22 Tilt-Rotor

In the first full year of the program, about \$72.5 million in contracts were set aside for women-owned small firms in fiscal 2012. That's less than 0.1 percent of what Lockheed Martin Corp. (LMT), the No. 1 government contractor, won in the same period. It's also less than the price of a single V-22 tilt-rotor aircraft, made by Boeing Co. (BA) and Textron Inc. (TXT)

"We're not going to break the champagne out yet," said Sullivan, also president of Madison Services Group Inc., a government relations firm in Washington. Sullivan worked with Congress, the SBA and the White House to help create the set-aside program.

Agencies' contracting officers may be reluctant to use the program because they must take on the burden of verifying that the businesses are legitimate, said Margot Dorfman, chief executive officer of the Washington-based U.S. Women's Chamber of Commerce.

"I'm not sure I blame them," Dorfman said in a phone interview. "There's no incentive to encourage them to use the program."

Contract Caps

John Shoraka, the SBA's associate administrator for government contracting and business development, didn't provide a comment on the decline in small business contracts to women.

"We will continue education, outreach and recruitment of women-owned small businesses to the federal procurement process," he said in an e-mail.

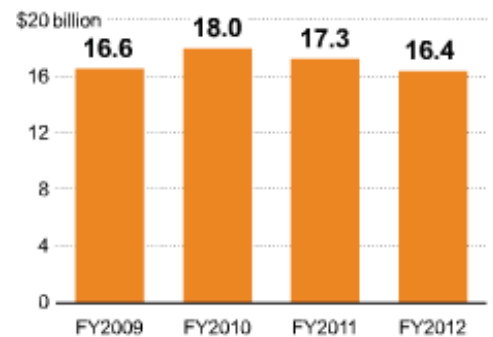
The defense authorization bill signed into law this month removed caps on contracts awarded under the program, a development that Shoraka called "another win for women-owned small businesses."

Previously, the ceilings were \$4 million for services and \$6.5 million for manufacturing. Last year, only one company received a contract valued at more than \$3 million under the program.

Nash Locke owner Peck said federal agencies need to work harder to promote women-owned businesses in a marketplace that is dominated by men.

Federal Awards Drop to Women's Small Firms

U.S. government contracts to women's small businesses declined 5.5 percent in the year ended Sept. 30 from fiscal 2011.



Source: Federal procurement data compiled by Bloomberg

Graphic: David Evans
BGOVgraphics@bloomberg.com

Bloomberg
GOVERNMENT

While Peck has been working with the government since she founded her company in 2008, she says acquisition officers still ask her if she's in charge of her own business.

"I'm always flummoxed when I get questions like that," said Peck, who works with the Defense Department. "I'm always the one showing up. I'm in charge. But it still remains the first question."

To contact the reporter on this story: Danielle Ivory in Washington at divory@bloomberg.net

To contact the editor responsible for this story: Stephanie Stoughton at sstoughton@bloomberg.net

Source: ©2013 Bloomberg L.P.

Minority-Owned Small Businesses Trail as U.S. Contracts Shrink

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ics, according to Harry Alford, chief executive officer of the Washington-based National Black Chamber of Commerce

The percentage of small business contracts going to black-owned firms "should be double" what it is now, Alford said.

Overseas Work

It has been such a tough year for black-owned businesses in the federal contracting market that Alford said he has encouraged some owners to seek commercial and overseas work.

"Is it worth the fight, or should you go and find business elsewhere?" Alford said in an interview. "I don't see a lot of people smiling who do business with the federal government."

One of the biggest hurdles that Hispanic small businesses encounter is a perception that the companies aren't quite American enough, Sandoval said. It's difficult to improve the situation "when the only discussion about the Hispanic community is about immigration," she said.

Federal budget cuts have made it even harder for the small businesses to win contracts, Sandoval said. The government is facing 10 years of automatic spending cuts that Congress agreed to as part of the 2011 debt-ceiling agreement. The reductions under a process known as sequestration will reduce projected spending by about \$85 billion this year.

Small Slice

"We had a difficult time getting in to begin with," she said. "When you're talking about such a small piece of the pie as we are given, it's sad to see that we are going backward."

Contracts aren't keeping up with the rapid growth of the U.S. Hispanic population, Sandoval said. By 2050, Hispanic people will make up about 30 percent of the population, according to Census data. Black people will make up about 15 percent.

It may be difficult for agencies to target black and Hispanic-owned businesses for small-business contracts.

Some black-owned and Hispanic-owned companies qualify for a federal plan, called the 8(a) program, that sets aside work for small, "economically and socially disadvantaged" businesses. Yet no contracts are reserved specifically for either minority group.

"Procurement officers cannot see the race/ethnicity of business owners when they select them for a contract award," said John Shoraka, an associate administrator of government contracting at the Small Business Administration.

Set-Asides

"Because of that, the SBA has been focusing heavily on recruiting and training firms from underserved communities to compete for and win federal contracts in the various socio-

economic set-aside programs," Shoraka said in an e-mailed statement. "The more qualified firms participating in SBA's government contracting programs, the greater likelihood for increasing actual contract awards."

Outside of the 8(a) program, small businesses aren't required to report their ethnic status, and minority contracting data may not "provide a complete picture of what is going on in the procurement marketplace," Shoraka said.

"There's neither incentive nor authority to set aside contracts for any ethnic group," said Joe Hornyak, a partner at the Tampa, Florida-based law firm Holland & Knight LLP. The award distribution ends up being "kind of random," he said.

Obama in 2009 announced efforts to boost contracting opportunities for small and minority-owned businesses, saying they "must play a significant role" in efforts to restore economic growth.

To contact the reporter on this story: Danielle Ivory in Washington at divory@bloomberg.net

To contact the editor responsible for this story: Stephanie Stoughton at sstoughton@bloomberg.net

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CIVIL RIGHTS



SCA 5 would repeal much of Prop. 209 anti-discrimination initiative

By Josephine Djuhana

A resolution that seeks to amend the California Constitution and undo the work of Proposition 209 for institutions of higher education is making its way through Sacramento and will likely be placed on the ballot in 2014.

SCA 5, authored by Sen. Ed Hernandez, D-West Covina, proposes "an amendment to the Constitution of the State, by amending Section 31 of Article I thereof, relating to public education." Recently re-referred to the Senate Committee on Elections and Constitutional Amendments after passing the Committee on Education, the resolution specifically exempts public education institutions of higher learning from the requirements of Proposition 209.

In other words, SCA 5 allows schools to use race, sex, color, ethnicity or national origin as a consideration for accepting students or hiring employees. Using such criteria currently is banned by Prop. 209, which voters passed in 1996.

Janet Chin, a media spokesperson for Sen. Hernandez's office in West Covina, told me the resolution would take steps to "ensure that universities reflect the diversity of the state." She

said long-term benefits would include creating equal opportunity for all Californians by having a "well-trained, diverse workforce" that is needed to compete in the global economy.

"Campuses have become less diverse" since Prop. 209 passed, Chin said. "Qualified individuals have been looked over." Since Prop. 209, she said, minorities have been "under-represented" in universities, and SCA 5 seeks to correct this error by securing the best and brightest students.

Prop. 209 and measures of merit

Ward Connerly, founder and chairman of the American Civil Rights Institute, told me Chin's reasoning was "nonsense." He sponsored Prop. 209.

"If they want the best and brightest, they will use merit," Connerly said of university admissions processes. "They have the right to do that right now, free of any race consideration or discrimination."

Connerly, a former University of California regent, highlighted higher education in the Golden State, starting with the UC system — in his words, "a very prized system" — which reg-

ularly secures the top 12.5 percent of students from California high schools. He also pointed to 23 campuses in the Cal State system, many of which, he said, were "equally as good as some UC campuses"; and to our community college system, with more than 100 college campuses across the state. "It defies logic," he said to me, "for anyone to say that anyone in California doesn't have a chance to get an education."

"We're a pluralistic society in California, probably the most on the planet," he said. "We have to learn to treat everybody equally and not allow anybody to have any preference from any public institutions. It's a mistake to now flirt with changing that and empowering public institutions to discriminate."

Prop. 209, said Connerly, was the product of a very contentious battle in the state back in 1996. The ballot measure explicitly denied public institutions, including state and local governments, as well as universities, colleges and schools, the ability to discriminate against or give "preferential treatment to any individual or group in public employment, public education, or public contracting on the basis of race, sex, color, ethnicity, or national origin."

The results of Prop. 209 were robust. In fact, minority graduation rates actually increased after Prop. 209 was implemented. The measure "led to a more efficient sorting of minority students" according to research by Duke University:

"To address the robustness of the positive effects on graduation and the role of matching, we analyze unique data for all applicants and enrollees within the University of California (UC) system before and after Prop 209. The positive Prop 209 effects on minority graduation rates persist, even after controlling for observed and unobserved qualifications of UC enrollees. We present evidence that certain institutions are better at graduating more-prepared students while other institutions are better at graduating less prepared students and that these matching effects are particularly important for the bottom tail of the qualification distribution."

The research also clearly demonstrated that students admitted with lower qualifications than their peers ended up learning less and had a drop out rate disproportionately higher than science majors.

Continued on page 10

Digital Equality: A key Economic Opportunity and Civil Rights Issue for the 21st Century

By Marc H. Morial

The question of equality was a catalyst for the creation of this great Republic. The need for new ideas and approaches led our forefathers to be innovative. One hundred and fifty years ago, President Lincoln employed such thinking in the writing of the Emancipation Proclamation that changed the course of history and the destiny of millions of new Americans. Fifty years ago, a coalition of civil rights, social justice and labor leaders organized the 1963 March on Washington for Jobs and Freedom, which had as its core purpose equity in jobs, education, and justice for all Americans.

In the wake of the recent Supreme Court decisions on voting rights and affirmative action and as we bear witness to continued judicial inequities, the time is ripe with possibility for communities of color to maximize the opportunities for advancement made possible through innovation.

Today, broadband technology underpins much of our society and supports many of our interactions, personal as well as commercial. Given the foundational importance of broadband, the need for digital equality is becoming a necessity for most Americans.

Access to quality Internet services, the right connectivity, devices and applications are necessary tools for educational, professional and economic advancement in this day and age. For underserved and low-income communities, broadband technology creates opportunities that were not available just a few years ago. It can improve the quality of life for communities across the country. In many ways, access to this technology unleashes a community's potential in the 21st century.

African-Americans in particular can use broadband technology to close education and health care gaps. Online learning can do much to eliminate what Jonathan Kozol famously labeled the "savage inequalities" in education. In addition, telemedicine holds great promise for enabling affordable, long-term monitoring and care for heart disease, diabetes, and stroke - afflictions disproportionately affecting millions of African Americans of all ages.

Beyond education and health care, broadband facilitates global connectivity and can open doors and tear down boundaries for all of us. Broadband can help many to dream again - to dream of being a business owner, of finishing school, of pursuing non-traditional career paths. The list goes on.

With all of this to gain, the question becomes, how can the nation secure universal, affordable, high-speed broadband?

Let's begin with today's outdated regulations and the need to modernize our existing regulatory framework to reflect the new digital age in which we live. Bringing existing regulations up to date will help speed ubiquitous access to the Internet and close the digital divide more rapidly.

Moreover, it's past time to acknowledge that the nation has transitioned from an industrial to an information-based economy. Our new economy needs a regulatory framework that supports innovation and ingenuity and is able to keep pace with the speed and ever-changing needs of today's communications landscape. As broadband technology continues to grow and evolve, so should policies that regulate this technology.

We must ask ourselves as a nation: What policies will help spur investment in our nation's digital infrastructure and help

increase all Americans' access to high-speed Internet services, especially in culturally diverse communities?

Universal broadband access will require substantial investment and the build out of state of the art communications networks. We must ensure that programs are in place to help bring affordable services and tools to communities in need.

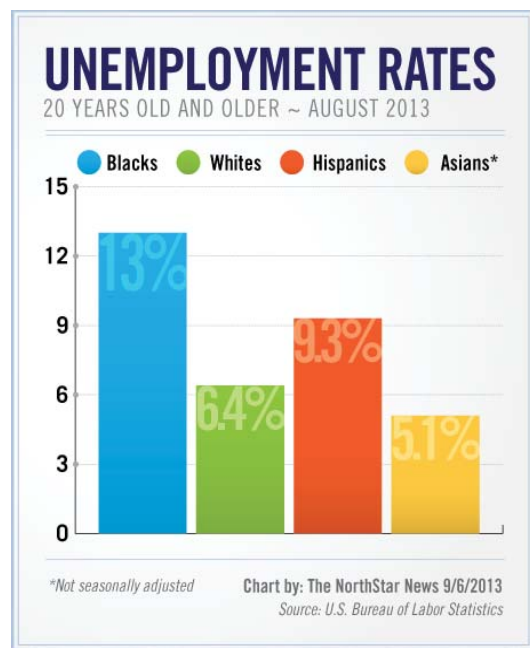
To accomplish this goal, federal regulators and the industry must find ways to fairly allocate the critical resource that drives America's wireless industry - spectrum. We must make sure that the transition from the 19th century telephone network to high-speed fiber, Internet-based networks is well managed. A careful technology transition will usher in a new era of 21st century digital services for all Americans and help ensure that no one, regardless of color, status or income, is left behind.

The right regulatory framework will level the competitive field so that all broadband providers operate under the same rules, have the same opportunities to expand their network infrastructure and provide innovative, dynamic and robust services to consumers. This, in the end, will help bring digital equality to all Americans, expanding their opportunities in life.

Having affordable and accessible broadband is no longer a privilege - it has become an unequivocal need for all Americans. As such, it should be considered one of the key economic opportunity and civil rights issues for the 21st century.

Source: 2013 Trice Edney Communications

Black Jobless Rate Jumps in August Compared to July



The seasonally adjusted unemployment rate increased in August for Black men and Black women, but it dropped for Whites and Hispanics. The jobless rate for Asians, which is not seasonally adjusted, also showed a dramatic decline.

The U.S. Bureau of Labor Statistics reported this morning that the unemployment rate for Black men and Black women 20 years old and older was 13.0 percent in August compared to 12.6 percent in July. The Black unemployment rate, however, is down from August 2012, when it was 14 percent.

The jobless rate for Black men 20 years old and older jumped to 13.5 percent in August from 12.5 percent in July.

The unemployment rate for Black women 20 years old and older was 10.6 percent in August compared to 10.5 percent in July, BLS reported.

Among the major worker groups - whites, Hispanics and Blacks - only African Americans reported an increase in their jobless rate.

The August unemployment rate for whites was 6.4 percent compared to 6.6 percent in July. The jobless rate for white men 20 years old and older in August was 6.2 percent compared to 6.3 percent in July.

The unemployment rate for White women 20 years old and older was 5.5 percent in August compared to 5.8 percent in July.

The jobless rate among Hispanics in August was 9.3 percent compared to 9.4 percent in July. Unemployment among Asians in August was 5.1 percent compared to 5.7 percent in July.

BLS reported that the unemployment rate was 7.3 percent in August compared to 7.4 percent in July.

The nation's businesses added 169,000 jobs in August compared to 104,000 jobs added in July. The job-creation rate in July was revised downward from 162,000.

The retail trade added 44,000 jobs last month, and manufacturing increased its workforce by 19,000 in August after declining by 10,000 in July.

Source: 2013 Trice Edney Communications

Calif. High-Speed Rail Board To Vote on \$268M in Additional Spending



California High-Speed Rail Authority board members will be asked to approve up to \$268 million in additional spending for work on the first segment of a statewide bullet-train program.

The board's agenda Tuesday in Sacramento includes three different items related to work on the 29-mile stretch of the rail line from east of Madera to the south end of Fresno.

In June, the authority awarded a \$985 million contract to Tutor Perini Corp. of Sylmar, Calif., Zachry Construction of Texas and Parsons Corp. of Pasadena, Calif., to design and build the Madera-Fresno section. The award included an extra \$53 million for work such as removing asbestos or other hazardous materials from buildings to be demolished along the route or other unexpected conditions.

On Tuesday, the authority's staff is recommending that the board approve a contingency allowance of up to \$160 million more for unanticipated risks that Tutor Perini/Zachry/Parsons might encounter during construction, such as different soil conditions or unmapped utilities that would have to be relocated.

"Contingency provides a level of protection to the project budget that allows for the successful completion of the project in the face of uncertainty and risk," said Jon Tapping, the rail authority's risk manager. The contingency fund allows project managers to react to "variations in the project cost in a timely manner to keep the project moving forward."

Spending from the contingency allowance will be controlled by the rail authority, and not by the contractor, Tapping added.

Two other big-ticket items on Tuesday's agenda are:

Authorizing agency CEO Jeff Morales to make agreements with AT&T and Pacific Gas & Electric Co. to cover the costs for the utility companies to relocate cables, switches, pipelines and other equipment to make way for construction of the Madera-Fresno section.

The agreements would reimburse AT&T up to \$18.4 million for relocating equipment at 54 locations in the 29-mile segment, and PG&E up to \$50.4 million for relocating gas and power lines at 85 locations in the section.

Allowing Morales to sign agreements with Union Pacific Railroad for up to \$39.4 million

for engineering, construction and maintenance of the high-speed rail line that runs adjacent to or near the UPRR freight tracks through Fresno.

"UPRR's cooperation and accommodation is crucial" to completing construction of the Madera-Fresno segment, said Frank Vacca, the authority's chief program engineer.

For the agency to build the section, it requires UPRR's permission to come onto its right of way for appraising parcels and construction, temporary relocation of tracks, and approval of overpasses and walls to prevent derailments from intruding on its tracks.

"At no point in time will high-speed rail share passenger tracks with UPRR," Vacca said in a staff report, "but it will go over and, in some areas, be in extremely close proximity to their right of way."

The contingency and additional agreements being considered Tuesday are on top of work that the California Department of Transportation will be doing under a \$226 million agreement to relocate a 2.5-mile stretch of Highway 99, between Ashlan and Clinton avenues in west-central Fresno.

The six-lane freeway runs adjacent to a Union Pacific Railroad switching yard; to make room for the high-speed tracks, the highway will be moved 100 feet to the west. Highway interchanges at Ashlan and Clinton avenues will also be rebuilt.

Source: (c)2013 The Fresno Bee (Fresno, Calif.)

Visit The Fresno Bee (Fresno, Calif.) at www.fresnobee.com

Prop. 209

■ Continued from page 9

"Sen. Hernandez is behind the times," said Connerly. "It's not forward-looking for him to inflict on the people of California another meaningless battle."

Striving for diversity doesn't solve the problem

Heather Mac Donald, a senior fellow at the Manhattan Institute, told me the UC system has "already been violating the spirit of Prop. 209 by importing obvious surrogates for race into its so-called 'holistic' admissions process." The Hernandez bill, she said, would simply "open the floodgates of blatant racial references once again and allow UC to discriminate without apology."

"There are high quality students that are not getting into these schools because there is already an informal quota," she said.

The Fisher v. University of Texas at Austin case brought national attention to similar issues. The Supreme Court recently decided in a 7-1 ruling that the federal appeals court was wrong to dismiss Abigail Noel Fisher's case, in which she argued that the University of Texas illegally discriminated against her because of her race.

The ruling written by Justice Anthony Kennedy essentially stated that diversity must not be an ultimately deciding factor in university admissions processes. "The reviewing court must ultimately be satisfied that no workable race-neutral alternatives would produce the educational benefits of diversity," Kennedy wrote.

"Attaining diversity for its own sake is a nonstarter," wrote Justice Clarence Thomas in his concurring opinion. "The pursuit of diversity as an end is nothing more than impermissible 'racial balancing.'"

The San Francisco-based Asian American Legal Foundation, in their amicus brief filing for the Fisher case, underscored the problems with having such racial quotas. Asians, they write, have "historically been, and continue to be, denied access to public schools due to overt racial and ethnic prejudice as well as ostensibly well-intentioned 'diversity' programs such as the program at issue here." The brief went on to explain:

"UT Austin is engaged in racial balancing without any remedial purpose. It is similarly denying applicants access solely because they are of the 'wrong' race or ethnicity. And it is proclaiming that its good faith should excuse the fact that it is trampling on applicants' civil rights."

The same is essentially happening in California's higher education system behind closed doors.

In regards to admissions, Ward Connelly echoed the majority opinion of the Supreme Court and said officers must "use neutral measures first" and "exhaust all avenues of race neutrality" before considering employing policies of racial preferences.

But exempting universities, colleges and schools from the requirements of Prop. 209 would do exactly the opposite.

Connerly and other critics insist that SCA 5 would create the framework for an even broader scope of racial discrimination against qualified students, regardless of their achievements or merit.

Source: 2013 Cal Watchdog

NORTHERN & SOUTHERN CALIFORNIA PUBLIC LEGAL NOTICES



ADVERTISEMENT FOR BIDS

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

**PARKING STRUCTURE 9 PV
SOLAR PROJECT
Project Number 3700397**

DESCRIPTION OF WORK: Design, engineer, fabricate and construct a photo voltaic (PV) electrical system for car charging stations on the upper level of Parking Structure 9, on the UCLA Campus. The University will furnish a rough schematic design of the project's intent from which the Contractor shall develop the design and furnish all engineering; including but not limited to an engineered set of shop drawings stamped by a structural and electrical engineer, both registered in the state of California. Contractor shall provide all fabrication and construction of the entire system including the provision of all system required equipment and components, excluding the car charging stations and Li-ion type batteries which shall be furnished by the University and installed by the Contractor (OFCL). The Contractor shall coordinate plan review and approvals with the University's Representative and University's building officials and adhere to all applicable

Federal Funding requirements.
The estimated construction cost is \$250,000.00.

BIDDING DOCUMENTS:

1. Bidding Documents will be available beginning on September 18, 2013 and will be issued at:

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

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

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

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

and must be received at or before:

11:00 a.m., October 16, 2013

MANDATORY PRE-BID CONFERENCE & JOB WALK: A mandatory Pre-Bid Conference and mandatory Pre-Bid Job Walk will be conducted on September 25, 2013 beginning promptly at 10:00 a.m. Only bidders who participate in both the Conference and the Job Walk, in their entirety, will be allowed to bid on the Project as prime contractors. Participants must arrive at or before 10:00 a.m. Persons arriving later than said time will not be allowed to bid on the Project as prime contractors. Participants shall meet at Capital Programs Building, 1060 Veteran Avenue (follow signs to the meeting room), UCLA campus (refer to the online UCLA Campus Map at www.ucla.edu/map). For further information, contact Michael McGinnis at 310-825-7401.

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

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

B License (General Building)

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 website listed below. Bidder's completed Prequalification Questionnaire must be received at the above-listed University Contracts Administration office in a sealed envelope no later than:

3:00 p.m., October 2, 2013

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.

FUNDING CONTINGENCY: Award of the Contract is contingent on the receipt of funding by the Department of Energy and the American Recovery and Reinvestment Act. While it is anticipated that such financing will be obtained within the period reserved for the Consideration of Bids, there is no assurance that such financing will be received.

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ADVERTISEMENT FOR BIDS

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

**MP200 SUITE 565 KIDNEY TRANSPLANT CENTER
Project Number 945396.01**

DESCRIPTION OF WORK: Renovation of a 10,000 gross square foot suite on the fifth floor of the Medical Plaza 200 building (MP 200) on the UCLA Campus. The new suite will provide patient examination, consultation, and infusion rooms; a reception, waiting and education area; a conference room; medical and administrative offices; and clinic support space. The scope of work includes demolition; modifications to mechanical, electrical, plumbing, fire/life safety and environmental control systems; provision of a new rooftop air handling unit and provision of conduit and cable tray for communications connectivity and security systems. Tenant improvements include installation of lighting, casework, fixtures, signage and finishes.

Work shall take place in an occupied medical office building with tenants located above, below and adjacent to the project area. Patient movement and usage of the facility cannot be impacted by the construction. Strict noise and access restrictions shall apply.

The estimated construction cost is \$4,310,000.00.

BIDDING DOCUMENTS:

1. Bidding Documents will be available beginning on September 19, 2013 and will be issued at:

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

2. Each prequalified General Contractor Bidder will be issued (1) complete set of Bidding Documents at no cost (each prequalified entity must contact ARC to instruct them as to whether they wish to receive digital or hard copy). Said entities and all other interested parties may view the Bidding Documents online at the ARC PlanWell Public Plan Room, and purchase digital and/or hard copies of the Bidding Documents by contacting ARC as indicated above. All parties will make arrangements with and payment to ARC directly. (NOTE: Bidding Documents will not be issued at the University's office.)

PREQUALIFIED GENERAL CONTRACTOR BIDDERS: University has prequalified general contractor bidders for this Project. Refer to the website address listed at the end of this Advertisement for a list of said prequalified entities.

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

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

and must be received at or before:

2:00 p.m., October 8, 2013

MANDATORY PRE-BID CONFERENCE & JOB WALK: A mandatory Pre-Bid Conference

and mandatory Pre-Bid Job Walk will be conducted on 10:00 a.m., September 24, 2013 beginning promptly at 10:00 a.m. Only bidders who participate in both the Conference and the Job Walk, in their entirety, will be allowed to bid on the Project as prime contractors. Participants shall meet at Capital Programs Building, 1060 Veteran Avenue (follow signs to the meeting room), UCLA campus (refer to the online UCLA Campus Map at www.ucla.edu/map). For further information, contact Michael L Grant-Martin at 310-206-1531.

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

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

B License (General Building)

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

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

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

PUBLIC NOTICE

You are invited to the Business Outreach Committee (BOC) "Meet the Primes" event which provides opportunities for small and disadvantaged businesses to network with Prime Contractors on:

**Thursday, October 3, 2013
9:00 a.m. to 12:30 p.m. at
Santa Clara Valley
Transportation Authority (VTA)
3331 North First Street (River Oaks)
San Jose, California 95134**

Please see our flyer and register at VTA's website: www.vta.org/osdb

There will be opportunities to meet with various Bay Area Transportation Agencies as well as the Prime Contractors listed below:

Balfour Beatty, CH2MHill, DeSilva Gates, Ghirardelli, Hatch Mott MacDonald, Mark Thomas, Parsons Transportation Group, PGH Wong, Robert A. Bothman, URS, Skanska, Shimmick, Herzog, Granite Rock, Gordon Ball, TY Lin, Aldridge, Rosendin Electric, and LAN



1309/001

NORTHERN & SOUTHERN CALIFORNIA PUBLIC LEGAL NOTICES

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ADVERTISEMENT FOR BIDS

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

RIEBER, COURTSIDE AND SPOUL - AUTOMATED BOLLARDS Project Number CP060

DESCRIPTION OF WORK: Furnish and install fixed and retractable electrical bollards at the following UCLA Housing Complex locations: Rieber Court, Courtside and Sproul Court.

BIDDING DOCUMENTS:

1. Bidding Documents will be available beginning on September 16, 2013 and will be issued at:

ARC

2435 Military Ave., Los Angeles, CA 90064

Telephone (310) 477-6501

Website: <http://social.fordgraphics.com/>

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

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

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

and must be received at or before:

2:00 p.m., October 7, 2013

MANDATORY PRE-BID CONFERENCE & JOB WALK:

A mandatory Pre-Bid Conference and mandatory Pre-Bid Job Walk will be conducted on September 23, 2013 beginning promptly at 10:00 a.m. Only bidders who participate in both the Conference and the Job Walk, in their entirety, will be allowed to bid on the Project as prime contractors. Participants must arrive at or before 10:00 a.m. Persons arriving later than said time will not be allowed to bid on the Project as prime contractors. Participants shall meet at 215 Charles Young Drive West; Room number SP111, UCLA campus (refer to the online UCLA Campus Map at www.ucla.edu/map). For further information, contact Dan Lerman at (310) 490-5208.

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

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

A License (General Engineering)

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.

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ADVERTISEMENT FOR BIDS

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

MEDICAL/HEALTH SYSTEMS NON-OSHPD JOC PROJECTS 2013 Project Number 947772.01

DESCRIPTION OF WORK: University is seeking to hire a Contractor for renovation work that will be delivered by Job Order Contracting (JOC). As described in more details in the Bidding Documents, Work under the JOC will be limited to the following:

1. General construction work involving one or more building trades where the value of each job performed is between \$50,000 and \$750,000, and where the work is performed in the areas of the below-listed buildings that are occupied by the Hospital System of the UCLA Health System.

A. The following buildings in their entirety:

200 Medical Plaza Building
300 Medical Plaza Building
Tiverton House
West Medical Building

2. The following scope is excluded from this contract:

A. Projects receiving private donor funds.

B. Telecommunications structured cabling systems work.

The Job Order Contract will have a Maximum Contract Value of \$1,000,000.00 for the 1-year Base Term, and \$2,000,000.00 during each 1-year Option Term, if exercised by University.

BIDDING DOCUMENTS:

1. Bidding Documents will be available beginning on September 19, 2013 and will be issued at:

ARC

2435 Military Ave.
Los Angeles, CA 90064

Telephone (310) 477-6501

Website: <http://social.fordgraphics.com/>

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

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

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

and must be received at or before:

2:00 p.m., October 17, 2013

MANDATORY PRE-BID CONFERENCE: A mandatory Pre-Bid Conference will be conducted on September 26, 2013 beginning promptly at 10:00 a.m. Only bidders who participate in the Conference in its entirety, will be allowed to bid on the Project as prime contractors. Participants must arrive at or before 10:00 a.m. Persons arriving later than said time will not be allowed to bid on the Project as prime contractors. Participants shall meet at Capital Programs Building, 1060 Veteran Avenue (follow signs to the meeting room), UCLA campus (refer to the online UCLA Campus Map at <http://www.ucla.edu/map>). For further information, contact Thomas Born at 310-267-1226.

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

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



CITY & COUNTY OF SAN FRANCISCO
DEPARTMENT OF PUBLIC WORKS

Contract No. 2035D-8
(ID No. OCM14024)

AS-NEEDED SIDEWALK INSPECTION AND REPAIR PROGRAM (SIRP) NO.6

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30 p.m. on October 9, 2013**, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents Download site at www.sfdpw.org/biddocs, or purchased on a CD format from 1155 Market St., 4th Fl, S F, CA 94103, tel 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works". Please visit the DPW's Contracts, Bid Opportunities and Payments webpage at www.sfdpw.org for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The work is at various locations in San Francisco and includes concrete work for the reconstruction of sidewalks, driveways, curbs and curb ramps; replacement of utility boxes and covers; trimming/pruning of trees and hedges and all appurtenant work in accordance with drawings and specifications. The Work will be given out as work orders packages that in-

clude the scope and will specify the time limit for completion. The Contract Duration is 365 consecutive calendar days from the Notice to Proceed. The contract estimate is in excess of \$1,800,000. For more information, contact the Project Manager, Robert Quan at 415-554-5797.

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

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

The Specifications include liquidated damages. Contract will be on a Unit Price basis. Progressive payments will be made.

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is **25% LBE**. Call Selormey Dzikunu at 415-558-4059 for details. In accordance with SFAC Chapter 14B requirements, all bidders, except those who meet the exception noted below, shall submit documented good faith efforts with their bids and must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference. Refer to CMD Form 2B for more details. Exception: Bidders who demonstrate that their total LBE participation exceeds the above subcontracting goal by 35% will not be required to meet the good faith efforts requirements.

A pre-bid conference will be held on **September 24, 2013 at 2:00 p.m.** in the Fish Bowl Conference Room, 1155 Market St., 3rd Floor, SF.

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

B License (General Building)

In addition, the successful Bidder (or its hazardous materials abatement subcontractor, if applicable) must also have each of the following from the State of California:

ASB (Asbestos Certification) AND
HAZ (Hazardous Substance Removal Certification)

Bidder shall maintain or cause to be maintained Contractor Pollution Liability Insurance as specified in the Supplementary Conditions of the Contract Documents.

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 website listed below. Bidder's completed Prequalification Questionnaire must be received at the above-listed University Contracts Administration office in a sealed envelope no later than:

3:00 p.m., October 3, 2013

A Contractor License Fee of 1% of the Job Order Sum for every Job Order shall be paid directly by the Contractor to The Gordian Group as set forth in 6.3.10 of the Supplementary Instructions to Bids.

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.

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

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

Class "A or C-8" license required to bid.

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

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

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

9/19/13

CNS-2533576#

SMALL BUSINESS EXCHANGE

SMALL BUSINESS EXCHANGE

NORTHERN CALIFORNIA

PUBLIC LEGAL NOTICES

UNIVERSITY OF CALIFORNIA
SAN FRANCISCOADVERTISEMENT FOR LEVEL I DESIGN
BUILDER TEAM PREQUALIFICATION

Subject to conditions prescribed by the University of California, San Francisco (University), responses to the University's Prequalification Documents for a Design Build contract are sought from proposers for the following project:

UCSF MISSION BAY RUTTER CENTER
REMEDY

Project No.: M9462
UNIVERSITY OF CALIFORNIA,
SAN FRANCISCO

Prequalification of Prospective Design Builders

The University's primary objective in utilizing the design build approach is to bring the best available integrated design and construction experience to this project. The University has determined that proposers who submit proposals on this project must be prequalified. Prequalified proposers will be required to have the following California contractor's license:

GENERAL BUILDING CONTRACTORS - B

The Design Build contract will require the successful Design Builder, hereinafter referred to as "Proposer", to provide both design and construction services. The Design Build Team will be a team consisting of at least the following: Architect of Record and General Contractor (Proposer). The Proposer may be a construction company with appropriate qualified designers and must, in any event, hold a General Contractor's license. In such cases, each member of the Proposer shall submit project experience as required below unless otherwise noted. Additionally, each firm shall comply with the laws of the State of California applicable to such firms. All information required herein shall be submitted within the following parameters: (1) the Proposer shall hold all required licenses; and (2) the Proposer shall be the financially responsible entity for bonding and insurance.

UCSF is looking for Design Build teams which can provide excellence in the design and remediation of occupied conference and fitness center environments, and demonstrated experience utilizing collaborative and/or integrated project delivery strategies. Evidence of contextual design abilities is required.

General Description of Work

The Rutter Center is a signature 4 story conference and recreation center designed by Ricardo Legorreta. It includes a fitness complex, indoor and rooftop pools, a conference facility, activity center, pub and student services. It is fully occupied and will remain in operation during construction.

This Design Build Team shall design and construct the remedy to various elements of the existing Rutter Center in two phases of construction.

The key elements of Phase 1 include:

- 4th floor outdoor pool and deck area
 - o Replacement of conduit and existing lighting with new LED pool lighting,
 - o Installation of manually operated disabled lift
 - o Repair of roof deck waterproofing to eliminate efflorescence on North wall
 - o EIFS patching as required
 - o Localized concrete stair repair
 - o Topping deck repairs
- General Building
 - o Return air flow modifications to conference facilities
 - o Duct and plenum cleaning
 - o HVAC balancing and recommissioning
 - o Access for inaccessible mechanical equipment
 - o Upsized replacement of various pumps
- Rutter Garage structure
 - o Repair, waterproofing, and refinishing of the garage stairs
 - o Design and construction of glass rain screen at elevator penthouse

The key elements of Phase 2 include:

- 2nd Floor Natatorium
 - o Removal, redesign, and replacement of walking deck tile, mortar bed, drainage, and waterproofing,
 - o Removal and replacement of walls and tile
 - o Repair and refinish of drywall barrel vaults
 - o Removal and replacement of windows

- o Reconfiguration and improvements to pool HVAC system

- o Installation of replacement LED lighting for pool
- o Replacement of stainless steel pool fixtures
- o Installation of manually operated disabled lift

- 2nd Floor Shower Rooms
 - o Removal, redesign, and replacement of tile, drainage, and waterproofing.

- o Removal and replacement of walls and tile
- o Reconfiguration and repair of ventilation

- o Provision of temporary 2nd floor showers, dressing rooms, and lockers on the 4th floor to allow continued service of facility throughout the sequential rotation of locker and shower repairs

- 2nd floor Locker Rooms
 - o Removal and replacement of carpet and tile
 - o Repaint

- Exterior
 - o Design and installation of metal parapet cap.

- o Localized repair of EIFS/roof interface

The estimated construction cost is approximately \$7 million, including commissioning. The Maximum Acceptance Cost will be established when the Request for Proposal (RFP) is issued.

The tentative start dates for the design and construction are as follows:

Design – Start December, 2013
Construction Phase 1 – Start March 1, 2014 - Duration 90 days
Construction Phase 2 – Start June 15, 2014 - Duration 66 days

The start dates, durations and maximum acceptance cost will be further clarified in the RFP.

Design Build example projects for this prequalification will be considered to meet 'similar scope and values' if they are of equal or greater complexity to wellness, fitness, natatorium, or conference building occupancy, 3 or more stories, as either new or major renovation. Either a single building or a multi-building complex which meets these minimum criteria is acceptable. Each example project should have a total construction cost of \$7M or greater at time of completion. See Construction/Design Experience section of the Level I Prequalification Questionnaire for details.

Prequalification Process

The prequalification process will be a two-step process: Level I – Submittal of Prequalification documents, and Level II – Interview and submission of any required additional prequalification material.

The prequalification process will result in the selection of finalists who will be prequalified and will be issued Request for Proposal (RFP) documents for this Project. The prequalified proposers will submit price and technical proposals. The technical proposals will be scored according to an established scoring system. The price will be divided by the score to determine a price per technical point. The prequalified proposer submitting the lowest price per technical point will be the apparent low proposer for the Project.

Level I will be the submittal of prequalification documents. Prospective proposers who meet the minimum requirements, and who are among **the top four (4) scorers** based on the pre-established rating system will be deemed responsible and successfully prequalified at Level I. The University may interview more than four (4) proposers at its discretion. These Proposers will advance to the Level II prequalification stage.

Level II will be the Interview. Proposers will be notified whether or not they have been selected for a Level II Interview and if submission of any additional prequalification material is required. The results of the Level II Interview and materials will be separately scored based on an established rating system and the top **three (3) scoring** teams which pass the Level II process will be invited to participate in the RFP-bid process. Proposers will be notified by email whether or not they are prequalified under Level II and are one of the teams invited to participate in the RFP-bid process. There is no appeal process once the University has determined a team is not prequalified. Only those Proposers who pass Level II prequalification and are among the top three (3) scorers will be eligible to participate in the RFP-bid process.

Prequalification Schedule

Level I Prequalification Documents will be available beginning **September 18, 2013 at 12:00 PM** by requesting via e-mail to prequal@ucsf.edu with the following infor-

mation: Company name, address, phone and email address. Please reference Project No. M9462 in the subject line. You will be sent an email with a link to the questionnaire. The questionnaire has been created using SurveyMonkey software.

Level I Prequalification questionnaires are to be completed by **October 4, 2013 at 3:00PM**. However, the University reserves the right to request, to receive, and to evaluate supplemental information after the above time and date at its sole determination.

An optional prequalification information meeting will be conducted on September 23, 2013 at 2:30 PM. Participants shall meet at UCSF Campus – Mission Bay location, Rutter Center, 1675 Owens Street, San Francisco, CA in Room 168.

Any questions or requests for clarification or interpretation of the Level I Prequalification Documents must be submitted in writing to Craig Peterson, Associate Director – Capital Programs, UCSF Capital Programs, at email address (Craig.Peterson@ucsf.edu) by **12:00 PM, September 26, 2013**. Questions received after the above-noted deadline may be answered at the discretion of the University.

Any person or entity not satisfied with the outcome of the prequalification must file a writ challenging the outcome within 10 calendar days from the date of the University's written notice regarding prequalification determination. Any assertion that the outcome of the prequalification process was improper will not be a ground for a bid protest. However, the University reserves the right to accept late submissions and to request, receive, and evaluate supplemental information after the above time and date at its sole determination.

Level II interviews will be conducted after review of Level I Prequalification Documents for those prospective proposers that pass Level I. **Successful proposers will be interviewed on October 24th and 25th, 2013.** There will be no other interview dates.

The exact dates, times, and location will be set forth in an "Announcement To Prequalified Proposers" as to when the Proposal Documents will be available and when proposals will be received.

Prequalification Policies

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

Proposal Security in the amount of 10% of the lump sum price proposal, excluding alternates, shall accompany each proposal. The surety issuing the Bid Bond shall be, on the proposal deadline, an admitted surety insurer as defined in the California Code of Civil Procedures Section 995.120.

Prospective proposers desiring to be prequalified are informed that they will be subject to and must fully comply with all of the proposal conditions including 100% payment and 100% performance bonds.

The successful proposer and its subcontractors will be required to follow the nondiscrimination requirements set forth in the proposal documents and to pay prevailing wage rates at the location of the work.

This project will be insured under a University Controlled Insurance Program ("UCIP") providing workers' compensation and employer's liability insurance coverage, commercial general liability insurance coverage, and excess liability insurance coverage for Work performed on or at the Project site ("UCIP Coverages"). All insurance policies required to be obtained by Proposer shall be subject to approval by University for form and substance. All such policies shall be issued by a company rated by Best as A- or better with a financial classification of VIII or better, or have equivalent rating by Standard and Poor's or Moody's.

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

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 Proposer may be required to show evidence of its equal employment opportunity policy.

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA
UNIVERSITY OF CALIFORNIA, SAN FRANCISCO
Craig Peterson AIA, LEED AP, Associate Director
(415) 476-3943
September, 2013

UNIVERSITY OF CALIFORNIA
SAN FRANCISCO

ADVERTISEMENT FOR BIDS

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

KORET VISION BACK-UP GENERATOR
Project No.: M2611 / Contract No.: SL0266

DESCRIPTION OF WORK: Install University-furnished 175kw diesel-engine driven back-up generator with new closed-transition automatic transfer/by-pass switch. Modifications to existing main switchboard internal bussing and distribution feeder circuit breakers, electrical feeders interconnecting the new generator, automatic transfer switch and existing main switchboard. Work will also include: Relocation of existing equipment to accommodate installation of new equipment; Construction of drilled pier foundation and structural steel platform; Construction of generator engine exhaust flue piping.

BIDDER QUALIFICATIONS: To be eligible for consideration of award, bidders must have the minimum experience set forth in the Supplementary Instructions To Bidders. Bidders must submit qualification documents as an attachment to the Bid Form.

PROCEDURES:

Bidding Documents will be available at **10:00 AM, September 18, 2013** and will be issued only at:

UCSF Documents, Media & Mail (UCSF-DMM)
1855 Folsom Street, Room 135
San Francisco, CA 94103
Contact Persons: Ben La (415) 476-5030 (9:00 AM – 5:00 PM)
Customer Service Line (415) 514-2054 (before & after working hours)
Fax No. (415) 476-8278
Log into <http://www.cpfm.ucsf.edu/contracts/index.htm>
Click on the UCSF Documents, Media & Mail button

Bidders must attend a **mandatory** pre-bid conference at **10:00 AM, September 24, 2013**. For details, see <http://www.cpfm.ucsf.edu/contracts/index.htm> (Use the same website above to view complete Advertisement for Bids - Project Bidding Information).

Bids will be received and opened only at Minnesota St. Finance Service Center, University of California, San Francisco, 654 Minnesota Street, 2nd Floor, San Francisco, CA 94107. Phone: (415) 476-5343. Bid Deadline: Sealed bids must be received on or before 3:00 PM, October 8, 2013.

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

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

LICENSE CLASSIFICATION:

General Building Contractors

LICENSE CODE: B

ESTIMATED CONSTRUCTION COST:

\$525,000 - \$600,000

THE REGENTS OF THE UNIVERSITY

OF CALIFORNIA

University of California, San Francisco

September, 2013

NAACP Silent

Continued from page 7

administration dismantled a powerful program for minority-owned small businesses and then contracts awarded to minority-owned small businesses dropped.

If I were a member of the NAACP, I would certainly expect to see them speak out about this.

Follow Lloyd Chapman on Twitter: www.twitter.com/LloydChapman

Source: 2013 TheHuffingtonPost.com, Inc.

FICTITIOUS BUSINESS NAME • CHANGE OF NAME

FICTITIOUS BUSINESS NAME STATEMENT
File No. A-0353517-00

Fictitious Business Name(s):
Syd & Clo Jewelry Company
Address
4306 Geary Blvd., Ste 201,
San Francisco, CA 94118
Full Name of Registrant #1
Virginia Young
Address of Registrant #1
4306 Geary Blvd. Ste. 201
San Francisco, CA 94118

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **7/15/2013**.

Signed: **Virginia Young**

This statement was filed with the County Clerk of San Francisco County on **9/9/2013**.

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: **Jennifer Wong, Deputy County Clerk**
9/9/2013

9/19/13 + 9/26/13 + 10/3/13 + 10/10/13

FICTITIOUS BUSINESS NAME STATEMENT
File No. A-0353415-00

Fictitious Business Name(s):
Black Thirty One
Address
555 Irving Street, San Francisco, CA 94122
Full Name of Registrant #1
JD Designs LLC. (CA)
Address of Registrant #1
555 Irving Street, San Francisco, CA 94122

This business is conducted by **A Limited Liability Company**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **9/1/2013**.

Signed: **David W. Bobrick**

This statement was filed with the County Clerk of San Francisco County on **9/3/2013**.

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: **Maribel Jaldon, Deputy County Clerk**
9/3/2013

9/05/13 + 9/12/13 + 9/19/13 + 9/26/13

FICTITIOUS BUSINESS NAME STATEMENT
File No. A-0353551-00

Fictitious Business Name(s):
Enrique V For Hair
Address
660 Market Street, Suite 225
San Francisco, CA 94131
Full Name of Registrant #1
Luis Enrique Vasquez
Address of Registrant #1
132 Fairmount Street,
San Francisco, CA 94131

This business is conducted by **AN INDIVIDUAL**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **9/9/2013**.

Signed: **Luis Enrique Vasquez**

This statement was filed with the County Clerk of San Francisco County on **9/9/2013**.

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: **Maribel Jaldon, Deputy County Clerk**
9/9/2013

9/12/13 + 9/19/13 + 9/26/13 + 10/03/13

FICTITIOUS BUSINESS NAME STATEMENT
File No. A-0353723-00

Fictitious Business Name(s):
Ally Senior Care Services
Address
3812 San Bruno Avenue, San Francisco, CA 94134
Full Name of Registrant #1
Pama Lou Huntley
Address of Registrant #1
3812 San Bruno Avenue, San Francisco, CA 94134

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **9/17/2013**.

Signed: **Pama Huntley**

This statement was filed with the County Clerk of San Francisco County on **9/17/2013**.

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: **Melissa Ortiz, Deputy County Clerk**
9/17/2013

9/19/13 + 9/26/13 + 10/3/13 + 10/10/13



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* Options include no more than 3 sub-categories persubscription

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 - Fax Email
- Please choose the general category:
 - Construction Business Services
 - Professional Services Commodities
 (You will be sent a list of sub-categories from which to chose.)
- If choosing fax or email services, list keywords for bid selection:
- List location(s) of where your company will work:

Check Enclosed **Charge (circle one) VISA/MC/AMEX**

Account #	Exp. Date																				
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Company Name _____

Contact _____

Address _____

City/State/Zip _____

Phone _____ Fax _____

Email _____

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BANKING \$ FINANCE

How to Project Expenses for a New Business

by **Tim Berry**

People often ask me how they can project basic numbers for a new business that hasn't started yet. I've done some things already, in this space, on how to do that for a new product and a sales forecast (links in the last paragraph). In this post I'm offering the same kind of advice for projecting expenses.

Why expenses? Because if you estimate sales and cost of sales (also called direct costs or cost of goods sold, alias COGS) and can also estimate expenses, then you have everything you need for projected (also called pro-forma) profit or loss. And that gets you well on your way to the basic business numbers you need.

Here's what I recommend for estimating expenses of a new business:

Set up an empty spreadsheet with room for row labels in the leftmost column, then 12 columns for months to the right of that, and a column for the first year on the far left. Make that rightmost column add up the numbers in the 12 monthly columns to its left.

Set up a section in it named "People" or something like that. For me, that's just an empty row with a title in the leftmost column. In the rows below that, you're going to list the people the business needs. Think of that as one person per row (such as Leslie the chef and Terry who waits on tables) or, in a more ambitious plan, groups of people, like chefs, people to bus tables, people to wait on tables, etc.

Start the list with the people the business needs to launch. Identify them in the leftmost row and put their monthly gross salary across the row in the months.

Add to the list the people you think -- you guess, you imagine -- the business will need to add as it gets through those first 12 months. Show which month you guess you'll need them by typing their estimated gross earnings beginning in the column for that month, and continuing to the end of the year.

Set up a row called "Subtotal" that ends the section by adding up all the numbers in the rows above it. Use your spreadsheet to do that simple math.

Set up a section named for overhead or fixed expenses or whatever you want to call rent, utilities, Internet access, and other expenses you'll pay to be in business. Label each of them accordingly, and estimate what each will cost, month-by-month, for the year. Not all expenses will apply from month one. Some will start later. And some will increase as the people increase. And among these rows make sure you have one that estimates employer taxes and health insurance and benefits. Use your spreadsheet to make that estimate depend on the subtotal for people costs in the section above it. If you have no idea, take your total gross compensation and estimate 25% of that, in this row, for these additional expenses. The rest of this is educated guessing, and you should educate your guess. Take office rent as an example: call some real estate people who rent offices, so you have an educated guess. The same for insurance (call brokers), utilities and so forth. Finish this section with a subtotal row that adds these expenses up to a subtotal.

Set up another section for other expenses or discretionary expenses or something like that use it to list your educated guesses for expenses such as marketing, advertising, research, consulting, commissions and so forth. Make your educated guesses, calling on people you know, people you might use as

vendors and your industry experience. Make a subtotal row for this section too.

When you're done, you have projected expenses.

I've posted before on how to do sales and costs of sales, on this blog, specifically 5 tips to help you forecast sales and 4 Practical Ways to Forecast a New Product, and especially this video on how to do a sales forecast.

When you've finished the expense projection I've described here, plus the sales and costs of sales projections I've explained in those other posts, you can combine them to project profits. Well, technically you have what you need for EBITDA, which stands for "earnings before interest, taxes, depreciation and amortization," and is a good stand-in for profits.

These are really useful estimates for planning and budgeting. And they are relatively easy to do from the standpoint of the math and finance. The hard part is getting the assumptions right. But that's why we do plan vs. actual analysis, and management, and you can't analyze plan vs. actual unless you have plan.

About the Author

Founder and Chairman of Palo Alto Software and bplans.com, on twitter as Timberry, doing social media business planning at smbplans.com, and blogging at timberry.bplans.com. Stanford MBA. Married 42 years, father of 5. Author of business plan software Business Plan Pro and www.liveplan.com and books including The Plan As You Go Business Plan, published by Entrepreneur Press, 2008.

Source: U.S. Small Business Administration

U.S. Trust Insights on Wealth and Worth™ Finds Business Ownership Is Thriving, but Constrained by Taxes, Talent and Lack of Planning

Young Wealthy Entrepreneurs Seek Business Ownership With Purpose

Business ownership at all ages is thriving as a new generation of young entrepreneurs inherits family wealth, including many of the businesses created by baby boomers, according to findings released today from U.S. Trust's 2013 Insights on Wealth and Worth. The study of 200 U.S. high net worth business owners found generational differences in the motivation for owning a business but widespread agreement on the biggest challenge to future growth.

Key findings include:

- The top reason business owners gave for wanting to start or own their own business is the desire to control their own destiny (60 percent).
- Younger business owners (79 percent of Gen Y and 54 percent of Gen X) are notably more likely than those who are older (35 percent) to feel that business ownership empowers them to make a positive impact on society.
- Business owners believe that by owning a business, they are more likely than people who work for someone else to be fulfilled in their work (72 percent), create significant wealth (67 percent), provide financial security for their family (66 percent) and create opportunities for others (58 percent).
- Ninety-five percent of baby boomers are the first generation to own their business, compared to three-quarters of younger business owners. One-quarter (25 percent) of owners under the age of 49 represent the second- or third-generation owners of a family business.
- The biggest challenge business owners cited in being able to grow their business is the impact of taxes.

"Business ownership is alive and well in the U.S. economy, and new innovation is fueling entrepreneurship that knows no age limits," said Keith Banks, president of U.S. Trust. "Many of these owners have substantial personal assets invested in their business, therefore business costs and tax pressures are never far from their mind as they can carry significant and immediate implications to the owner, their business and the entire family's financial security."

Challenges to business growth

In response to the cumulative impact of increased federal, state and local taxes, business owners have taken a variety of actions including: reducing or limiting staff (26 percent); moving the business to a state with lower personal income tax rates (18 percent) or state with lower costs (15); and eliminating or reducing the provision of healthcare benefits (18 percent).

One in 10 business owners (11 percent) have sold or intend to sell the business, including 16 percent of those who have an annual household income greater than \$1 million.

Few established business owners cited access to capital or credit as a top challenge to growing their business. Among business owners surveyed, 84 percent said that getting a bank loan and 88 percent said access to investment capital has not held them back from growing their business. Nearly two in five owners (19 percent) have increased their investment in the business or increased borrowing as a result of increased taxes.

Balancing act: Managing personal and business finances and responsibilities

Insights on Wealth and Worth found that people who own their own business have significantly higher annual household incomes than other high net worth households. Seventy-seven percent of non-retired business owners surveyed have an annual

income greater than \$200K and 26 percent earn \$1 million or more, the majority of whom are young entrepreneurs under the age of 49. By comparison, 59 percent of non-retired, non-business owners have an annual income greater than \$200K, and only 9 percent earn more than \$1 million a year.

Business owners, especially baby boomers, are typically the wealthiest in their family of origin. As a result, they tend to take on responsibility for the well-being of extended family members, more so than non-business owners. U.S. Trust found that most business owners do not have a financial plan that accounts for this.

More than half (53 percent) of business owners provide, or have provided, substantial financial support (not a loan) to other adult members of their family, including their parents, grandparents, siblings, nieces and nephews.

- Business owners are less likely than non-business owners to financially support adult children but are more likely to support other adult family members.
- Fifty-seven percent of business owners do not have a financial plan that accounts for financial support needed by other adult family members.
- Forty-four percent of business owners, compared to 31 percent of non-business owners, expect to financially support their parents or in-laws at some point.
- Thirty-five percent of business owners, compared to 21 percent of non-business owners, indicate that they have forfeited income or advancement of their career in order to care for the special needs of children or parents.

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"We're seeing the next generation of entrepreneurs take a longer, multi-generational and purposeful approach to creating wealth, and business owners are generally more proactive about protecting their assets," added Banks. "At the same time, despite all the advantages of owning a business, and maybe because of it, business owners face distinct challenges and may be most vulnerable to risks because so much of their income, assets and focus are tied to the business."

When it comes to managing the needs of the business and personal finances and goals, many business owners pay greater attention to the business and put off important actions that can affect their overall wealth and financial security. This includes business succession planning, financial planning, estate planning, investment decision-making and wealth structuring.

Seven in 10 business owners (71 percent) agree that the needs of the business often take priority over their own personal needs and obligations, and approximately one-half (52 percent) focus more on the finances of the business than on their personal finances.

More than half (53 percent) of business owners say that minimizing the impact of taxes is an important factor in their investment decision-making; however, approximately four in 10 percent do not feel very well informed about the impact of tax increases on either their investment returns or income.

While three-quarters (78 percent) of business owners founded or co-founded their business, only 18 percent of baby boomers and 27 percent of business owners over the age of 68 intend to pass their business on to the next generation. Most plan to sell the business or close it when they are ready to leave, suggesting that a majority of next generation entrepreneurs are, or will, pursue business ownership on their own or with inherited family wealth.

At least one-half of young business owners, including 60 percent of millennials, have a formal succession plan to ensure the continuity of their business, compared to 34 percent of baby boomers and 44 percent of business owners over the age of 68.

Additional survey findings from the 2013 U.S. Trust Insights on Wealth and Worth can be found at www.ustrust.com/survey.

Survey Methodology

U.S. Trust 2013 Insights on Wealth and Worth is based on a nationwide survey of 711 high net worth and ultra high net worth adults with at least \$3 million in investable assets, not including the value of their primary residence. Respondents were equally divided among those who have between \$3 million and \$5 million, \$5 million and \$10 million, and \$10 million or more in investable assets. The survey was conducted online by the independent research firm Phoenix Marketing International in February and March of 2013. Asset information was

self-reported by the respondent. Verification for respondent qualification occurred at the panel company, using algorithms in place to ensure consistency of information provided, and was confirmed with questions from the survey itself. All data have been tested for statistical significance at the 95 percent confidence level.

U.S. Trust

U.S. Trust, Bank of America Private Wealth Management is a leading private wealth management organization providing vast resources and customized solutions to help meet clients' wealth structuring, investment management, banking and credit needs. Clients are served by teams of experienced advisors offering a range of financial services, including investment management, financial and succession planning, philanthropic and specialty asset management, family office services, custom credit solutions, financial administration and family trust stewardship.

U.S. Trust is part of the Global Wealth and Investment Management unit of Bank of America, N.A., which is a global leader in wealth management, private banking and retail brokerage. U.S. Trust employs more than 4,000 professionals and maintains 140 offices in 32 states.

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Small Business Administration Head Leaving Soon, Who Will Takeover?

By: Lloyd Chapman

Small Business Administration Administrator and Tootsie Roll heiress, Karen Mills announced her resignation from the SBA over six months ago. The Deputy Administrator for the SBA Marie Johns resigned in May.

Why hasn't President Obama named a replacement for Mills and Johns?

How important is the Small Business Administration (SBA) and why should we care?

I'll tell you.

America is struggling to recover from one of the worst economic downturns since the Great Depression. According to the Labor Department, U6 unemployment is still at 14 percent and that number does not even include the 20 percent of the workforce that is self-employed.

We need to create jobs in America and get people off unemployment and get them working and paying taxes. So what is the best way to do that? I know! Why don't we quit giving federal small business contracts to Fortune 500 firms? I know that sounds like a crazy idea but I think it's worth a try.

Let's look at some of the facts. According to data from the US Census Bureau we know America's 28 million small businesses are responsible for over 90 percent of net new jobs, over 50 percent of the private sector work force, over 50 percent of the GDP and over 90 percent of all U.S. exporters.

One of, if not the most, efficient and effective economic stimulus programs in our nation's history is the Small Business Act that established the federal law that mandates that a minimum of 23 percent of all federal contracts be awarded to small businesses. That makes sense doesn't it? What better way to invest existing federal infrastructure spending than to reinvest in the small businesses that create over 90 percent of the net new jobs in America.

Guess who is responsible for administering this incredibly efficient and effective economic stimulus program? That's right, the SBA.

President Obama says he is trying to boost the economy and create jobs. Clearly the federal government's 23 percent small business contracting goal and the host of other federal programs to help minority-owned firms, woman-owned firms and disadvantaged veteran-owned firms are crucial to the economy.

So why hasn't President Obama named replacements for the Administrator and Deputy Administrator of the SBA?

Here is my theory. In November of 2008, I predicted President Obama would try and close the SBA by combining it with the Department of Commerce. In January 2012, he announced his plans to do just that. (For a conspiracy nut my predictions are pretty accurate, don't you think?)

Considering the vital importance of the SBA and its programs to the small businesses that create over 90 percent of the net new jobs in America, why would President Obama want to close the agency?

Could it be to cover up the rampant fraud that has gone on at the SBA every

day of the Obama administration? Every year that President Obama has been in office, Peg Gustafson, the SBA Inspector General that President Obama appointed, has named the diversion of federal small business contracts to corporate giants around the world as the number one challenge at the SBA.

ABC, NBC, CBS, CNN and dozens of newspapers like the Washington Post have covered the rampant fraud and abuse.

Dozens of federal investigations have found fraud at the SBA. In her spring, 2013 report to Congress, SBA Inspector General Peg Gustafson stated there was fraud in all SBA-managed programs.

After investigating the SBA, the Government Accountability Office (GAO) released report 10-108 that stated, "By failing to hold firms accountable the SBA and contracting agencies have sent a message to the contracting community that there is no punishment or consequences for committing fraud."

In English, that means the GAO is accusing the SBA of encouraging firms to commit felony federal contracting fraud. Sounds pretty serious to me. Under section 16(d) of the Small Business Act, misrepresenting yourself as a small business to illegally receive federal small business contracts is punishable by up to 10 years in prison.

So I'm sticking to my original prediction from November of 2008. President Obama has not named a successor to SBA Administrator Karen Mills because he is going to try and close the SBA under the guise of combining it with the Department of Commerce.

Did I mention that Ronald Reagan tried to close the SBA twice? You want to guess how he was going to close it? If you guessed by combining it with the Department of Commerce you would be right.

President Obama's motivation to close the SBA will be to cover up the hundreds of billions of dollars in rampant and blatant fraud that the GAO was referring to in Report 10-108. The SBA prefers to refer to blatant and documentable fraud as "mistakes and errors" but whatever you call it, since Obama has taken office, hundreds of billions of dollars in federal small business contracts have been diverted to Fortune 500 firms and many of the largest corporate giants around the world.

In February of 2008, presidential candidate Obama released the statement, "It is time to end the diversion of federal small business contracts to corporate giants."

Now, as opposed to keeping his campaign promise to end fraud and abuse against American small businesses, he is going to try and kill the only federal agency in Washington to assist the 28 million small businesses that create over 90 percent of the net new jobs and employ over 50 percent of the private sector workforce.

I'm from Round Rock, Texas and back there we call that lying. What do they call that where you come from?

Website: <http://www.redstate.com>
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On June 28, 2012 San Francisco Board of Supervisors designated the Small Business Exchange newspaper as a minority outreach newspaper for the following communities for FY 12-13:

• AFRICAN AMERICAN • CHINESE • HISPANIC

