

# SBE TODAY

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## Are You Aware of How Much Fraud Can Impact Your Business?

Disgruntled employees and customers are unpleasant facts for any successful business. Business owners must cope with employee theft, frivolous lawsuits, excessively demanding customers, and even criminals on a daily basis. However, nothing will harm a business as much as a credible allegation that the business or its directors is engaging in criminal acts.

### The Economic Impact of Fraud Allegations

The economic impact of a credible allegation of fraud is substantial. Our Maryland criminal defense attorney firm know that allegations of fraud can cripple a business either by diminishing its brand or by causing other problems. When a party makes credible allegations that a business is engaging in unlawful conduct or if the local law enforcement authorities begin investigating the company, the company and its brand names will be diminished in the public eye. Branding is critical to any marketing activities, and it takes time and money to build a brand image. If a business becomes less associated with quality and service than with crime and deception, no customer will want to patronize the business. All business is based on trust, and if a customer believes that the transaction will not be completed as advertised or if his or her information is not safe, there will be no trust between the customer and the business.

A business may still find it difficult to operate even without a sharp decrease in sales. Businesses often buy goods on credit from vendors. If a business is investigated for any type of fraudulent activity or if the business gains a reputation for defrauding suppliers, vendors will be unlikely to sell anything to the business without highly favorable payment terms, if at all. If the allegations of fraud pertain to credit card skimming or misuse of customer information, credit card companies may no longer permit a business to accept their cards. In an increasingly paperless age, this minor move can eliminate a high percentage of a business' sales. If the allegations of fraud pertain to a large

business' failure to institute oversight procedures costing investors billions of dollars, fines and scrutiny from regulatory agencies can hinder an otherwise honest business.

### Recovering from Fraud Allegations

Recovering after an investigation into criminal conduct or any other serious matter that questions the business' moral standing is challenging. In any case that is made public, the business' reputation will be heavily damaged. It is important to reassure customers that the alleged misconduct has nothing to do with the current company or its officers. Existing customers must be reassured that the conduct was isolated to a single employee who has been terminated. Businesses may attract new customers via a marketing campaign that includes generating good will; donations to children's sports teams and other charitable activities are common ways to improve a company's image.

In the worst-case scenarios, recovery within the existing legal entity will be impossible. In situations involving serious criminal misconduct being revealed to the community, some businesses will have no choice but to abandon the brand name and begin anew. Dissolving the company's legal entity and restarting the business under a new name and possibly new ownership will be expensive, and liquidating the company may be challenging if the business has a wide number of investors. However, it may be the only choice.

### Common Sources of Fraud Allegations and Investigations

Slander and libel can come from many different sources. Disgruntled customers and employees will frequently make false claims that a business is engaging in misconduct. These allegations, though false, can still harm a company's reputation. Filing a lawsuit for defamation is possible, but calculating the damages caused by a defamatory

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# REQUESTS FOR BIDS & SUB-BIDS

Sub Bids Requested From Qualified  
MBE Subcontractors & Suppliers for  
**County of Placer - SMD 3 Regional Sewer Project**  
**Project No. 40131**

**Location: Loomis, CA**

**Bid Date: 1/4/2013 @ 3:30 PM**

McGuire and Hester is seeking trades for the above referenced project for the following: asphalt & concrete sawcutting; demolition; survey & staking; striping & signage; fencing; hydroseeding & revegetation; rebar; electrical & instrumentation; painting & coating; rock drilling & blasting; metal fabrication & installation; important & offhaul trucking; sewer bypass pumping, wastewater pump supplier, piping & valve supplier; and aggregates & asphalt supplier. McGuire and Hester will pay up to and including one and one-half percent (1-1/2%) of your bonding cost. Assistance in obtaining MBE/WBE/DBE certification is available, as well as plans and specifications for viewing.

## McGuire and Hester

9009 Railroad Avenue • Oakland, CA 94603

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

Contact: Don Crivello

An Equal Opportunity Employer

Sub-Bids Requested From MBE and  
WBE Subcontractors & Suppliers for:  
**SMD 3 Regional Sewer Project**  
**Project No. 40131**

**Location: County of Placer**

**Bid Date: January 4, 2013 @ 3:30 PM**

**TRADES:** Surveying, Traffic Control, Demolition, Dewatering, Blasting, Paving, Rebar, Precast Concrete, Grout, CL Fence, Misc. Metals, Access Hatches, Coating Systems, Signs, Submersible Pumps, Electrical Motors, Prefabricated Bldg, RC Pipe, Steel Pipe, Ductile Iron Pipe, Plastic Pipe, Copper Pipe, HDPE Pipe, Electrical, Gate, Check & Air-Release & Vacuum Valves, Submersible WW Pumps, SCADA System, Instrumentation, Radios & Appurtenances.

## SYBLON REID

P.O. BOX 100 • Folsom, CA 95763

Phone: (916) 351-0457 • Fax: (916) 351-1674

Contact: Karen Reichenberger

If a portion of the work is too large for you to handle, contact us and we will try and break it into smaller portions

Plans and specs are available for review at Syblon Reid office and upon request will provide assistance with drawings and specifications.

Subcontractors and suppliers must be licensed to conduct business in the state of California. Must be able to provide payment and performance bonds. Upon approval of surety company SRC will pay bond premium up to 1.5% of subcontract amount and will assist with insurance compliance. SRC will work with subcontractors on joint check agreements. Plans and specs are available for viewing at our Folsom office and upon request will provide assistance with plans and specifications or help meet other requirements.

## SKANSKA

is interested in soliciting in Good Faith all subcontractors as well as certified DBE companies for the following project

**Construction of Perris Valley Line Commuter Rail Extension Project**  
**In Riverside County, California**  
**Agreement No. 13-33-049-00**

**DBE Goal: 12.4%**

**Bid Date: December 17, 2012 – 2:00PM**

Project information, announcements, subcontracting requirements will be available for view on our project website: [www.usa.skanska.com/perrisvalleyrail](http://www.usa.skanska.com/perrisvalleyrail). Plans and specs will be available upon request.

Quotes requested for supplies and services including, but not limited to:

Biological Monitor, Construction Site Management, Storm Water Pollution Plan, Street Sweeping, Construction Area Signs, Traffic Control System, Flashing Area Sign, Type III Barricade, Fencing, Erosion Control, Portable Delineator, Temporary Pavement Marking, Temporary Traffic Stripe, Channelizer, Temporary Railing, Portable Changeable Message Signs, Temporary Crash Cushion Module, Metal Beam Guard Railing, Roadside Signs, Abandon Culvert, Cold Place Concrete Pavement, Remove Concrete (Structure), Concrete Barrier, Bridge Removal, Clearing and Grubbing, Roadway Excavation, Develop Water Supply, Structure Excavation, Structure Excavation (Bridge), Structure Excavation (Retaining Wall), Structure Backfill, Sand Backfill, Rock Blanket, Erosion Control, Fiber Rolls, Corrugated Steel Pipe Conduit, Class 2 Aggregate Base, Lean Concrete Base, Hot Mix Asphalt, Place Hot Mix Asphalt Dike, Tack Coat, Concrete Pavement, Seal Pavement Joining, Furnish & Drive Steel Pile, CIDH Concrete Piling, Prestressing CIP Concrete, Ballast, Structural Concrete (Bridge), Structural Concrete (Retaining Wall), Class 1 Concrete (Box Culvert), Minor Concrete, Soundwall Barrier, PTFE Bearing, Joint Seal Assembly, Joint Seal, Bar Reinforcing Steel (Bridge), Bar Reinforcing Steel (Retaining Wall), Furnish Sign Structure, Install Sign Structure, Furnish Laminated Panel, Furnish Single Sheet Aluminum Sign, Metal (Barrier Mounted Sign) Roadside Sign, Install Sign, Alternative Pipe Culvert, Reinforced Concrete Pipe, Plastic Pipe, Corrugated Steel Pipe, Welded Steel Pipe Casing, Alternative Flared End Section, Precast Concrete Pipe, Rock Slope Protection, Slope Paving, Minor Concrete, Rock Slope Protection Fabric, Miscellaneous Metal, Miscellaneous Iron and Steel, Bridge Deck Drainage System, Wrought Iron Fence, Chain Link Fence, Survey Monument, Chain Link Railing, Pipe Handrail, Tubular Handrail, Concrete Barrier, Cable Railing, Transition Railing, Terminal System, Crash Cushion, Concrete Barrier, Thermoplastic Pavement Marking, Thermoplastic Traffic Stripe, Paint Traffic Stripe, Pavement Marker, Signal & Lighting, Lighting & Sign Illumination, Interconnection Conduit & Cable, Fiber Optic Conduit, Platform Stations, Plumbing, Water Line, Oil-Water Separator, Sanitary Sewer, Sump Pump, Compressed Air System, Hollow Metal Doors and Frames, Overhead Coiling Doors, Modular Building, Vertical Wheelchair Lift, Masonry, Structural Steel Framing, Metal Railings, Metal Roof Panels, Site Furnishings, Ultra Sonic Testing.

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 • Email [ham.kazerooni@skanska.com](mailto:ham.kazerooni@skanska.com)

# REQUESTS FOR BIDS & SUB-BIDS

## C. Overaa & Co - General Building Contractor

200 Parr Blvd., Richmond, CA 94801  
510 234-0926, Fax: 510 237-2435 - www.overaa.com

We request bids from all qualified subcontractors and suppliers including Disadvantaged Business Enterprises (Minority & Women) & Small Business Enterprises for:  
**Design Build of the San Joaquin Regional Transit District (RTD) Regional Transportation Center (RTC)**  
**LOCATION: Stockton, CA**  
**Bid Date: December 18, 2012 before 2:00PM**  
**Bid Contact: Cody Lee - 510 234-0926, Bid Fax: 510 237-2435**

### Project Description:

Design build bus maintenance facility in Stockton consisting of:

- 1) approx. 100,000 sf bus maintenance building
- 2) approx. 41,000 sf operations building
- 3) approx. 34,000 sf fuel/brake/tire building & wash building
- 4) substantial site work

Areas of work include, but are not limited to, the following: Site Work (Demolition), Site Work (Grading), Site Work (Landscaping), Concrete, Masonry, Metals, Thermal & Moisture Protection, Doors and Windows, Furnishings, Finishes, Plumbing, Fire Protection, HVAC, Electrical, Site Clean-Up

Pricing documents are 100% complete; owner may elect to modify project scope with selected Design Build Entity.

### Requirements:

Pricing breakdown (by building) is required per the Stockton RTD form.

Grading & Paving subcontractors are required to submit their completed qualification form.

**Disadvantage Business Enterprises (DBE) participation goal 6.5%**

**RTD also encourages the participation of certified Small Business Enterprises (SBE)**

**Duration** – Approximately 18 months

**Estimated Value:** \$38,500,000

**Plans, specifications and addenda:** Plans and Specs are available at [www.sanjoaquinRTD.com](http://www.sanjoaquinRTD.com) and for viewing on our Bid Center Site login is required contact [Jasonc@overaa.com](mailto:Jasonc@overaa.com) for access. Documents are also available for viewing in our plan room at 200 Parr Blvd, Richmond, and available to purchase from Richmond Blue at 510-234-2632.

We encourage bids from all Subcontractors/Suppliers including DVBE/DBE/MBE/WBE bidders. We are an equal opportunity employer. We offer to assist you with bonding, credit, and insurance. Subcontractors will be required to sign the Overaa Standard Subcontract Agreement, which includes the right for Overaa to require subcontractors to furnish a faithful performance and labor bond, in a form and from a surety acceptable to Overaa, in the amount of 100% of the Subcontract price. Subcontractors will be required to comply with all subcontract insurance requirements, which includes providing a waiver of subrogation endorsement to their workers compensation insurance. The Overaa Standard Subcontract Agreement is available for viewing at our website: [www.overaa.com](http://www.overaa.com). Overaa utilizes the environmentally-friendly Textura electronic invoicing and payment system to streamline and expedite subcontractor invoicing and payment. Please contact our office if you would like more information. We are signatory to both the Carpenters and the Laborers Union Collective Bargaining Agreements.

If you have any questions, need additional information and/or clarification regarding this bid, please contact Cody Lee - Estimator at (510) 234-0926, email: [codyl@overaa.com](mailto:codyl@overaa.com)

**AECOM is seeking qualified LBE Subcontractors/Suppliers firms for:**

**Contract No. 9185.9: Program Management Support Services for Terminal 1 Redevelopment**

**Location: San Francisco International Airport**

**Bid Date: January 22, 2013**

**Trades seeking:**

PS019 (Administrative Services)

PS051 (Aviation Planning & Research)

PS058 (Construction Management)

PS007 (Technical & Misc. Writing/Editing Services)

AE014 (Value Quality Engineering)

AE019 (Architectural, Including Historical and Conservator Services)

**AECOM**

300 California Street, Suite 600 • San Francisco, CA 94104

Phone: 415-955-2810 • Fax: 415-796-8200 • Email: [SFO-Terminal1@aecom.com](mailto:SFO-Terminal1@aecom.com)

Contact: Diane Dunmire • AECOM is an Equal Opportunity Employer



## Kiewit

**REQUEST FOR SUB-ESTIMATES FROM DISADVANTAGE BUSINESS ENTERPRISES (DBES) SUBCONTRACTORS, MATERIAL CONTRACTORS AND SUPPLIERS**

**OWNER: RIVERSIDE COUNTY TRANSPORTATION COMMISSION (RCTC)**

**PROJECT: SR-91 CORRIDOR IMPROVEMENT PROJECT REQUEST FOR PROPOSAL # 12-31-113-00**

**FUNDED BY RCTC CONTRIBUTIONS, TOLL REVENUE BONDS (CIBS & CABS), STIP FUNDS, AND A TIFIA LOAN**

**PROJECT LOCATION: RIVERSIDE COUNTY, CA**

**BID DATE: JANUARY 29, 2013 @ 3:00 PM**

Kiewit Infrastructure West Co. (Kiewit) is bidding as a prime contractor for the construction of the project listed above and is seeking sub-estimates from Disadvantaged Business Enterprises (DBEs) and all other business enterprises.

All responsive subcontractors must possess a valid California Contractor's license and provide acceptable insurance. Responsible subcontractors will be expected to provide bonding for 100% of their contract value. Kiewit will reimburse bond premiums. The subcontractor must be able to accept all terms and conditions of the project under the subcontract.

Kiewit is requesting estimates from interested subcontractors, material suppliers, professional services, and equipment suppliers, including, but not limited to;

Traffic Control, MSE Walls, Cast-in-Place Walls, Wet Utilities, Dry Utilities, Saw Cutting, Joint Seal, Water Proofing, Street Sweeping, Metals, Trucking, Surveying, Quality Control and Testing, Site Demolition Masonry, Electrical / Lighting, Communication systems "Tolling", Structures, Sound Wall, Guardrail, Fences and Gates, Curb and Gutter, Reinforcing Steel, Striping and Marking, Concrete and Flatwork, Seacant Walls, Soldier Pile Walls, Soil Nail Walls, Shoring, Drainage, Dewatering, Pile Driving, Cast in Drill Hole Pile (CIDH) Pile, Concrete Paving, Asphalt Paving, Irrigation, Landscaping, Post Tensioning, Concrete Barrier, Roadway Signage, Street Signalizations, Misc.

Kiewit intends to conduct itself in good faith with all disadvantaged business enterprises and other enterprises regarding participation on the project. All DBEs must be certified as a DBE by the California Unified Certification Program (CUCP) at the time of bid.

To obtain more information about this bid or for assistance with the requirements of the proposal, project scheduling, insurance, bonding, lines of credit, equipment, supplies, and/or technical assistance, please contact Kiewit or the project web site: [www.sr91kiewitteam.com](http://www.sr91kiewitteam.com)

**Kiewit Infrastructure West Co.**

(AN EQUAL OPPORTUNITY EMPLOYER)

10704 SHOEMAKER AVE.

SANTA FE SPRINGS, CA 90670

(562) 946-1816 • (562) 946-3823 FAX

EOE/AA/MFDV



# REQUESTS FOR BIDS & SUB-BIDS



**C. Overaa & Co - General Building Contractor**  
200 Parr Blvd., Richmond, CA 94801  
510 234-0926, Fax: 510 237-2435 - www.overaa.com

We request bids from all qualified subcontractors and suppliers including  
Disadvantaged Business Enterprises for:

**Paso Robles Wastewater Treatment Plant Upgrade**  
**Paso Robles, CA**

**Bid Date: January 23, 2013 before 2:00PM**

**Project Description:** The Work includes furnishing all labor, materials, equipment, services, startup and testing, permits, temporary controls and construction facilities, and all general conditions, general requirements and incidentals required to complete the Work for the 4.9 million gallon per day capacity Wastewater Treatment Plant Upgrade Project in its entirety as described in the Contract Documents, which includes, but is not necessarily limited to, the following: site work, building construction, facility demolition, installation of major process equipment, Supervisory Control and Data Acquisition (SCADA) system, and related systems and facilities.

The Work will generally include construction of new facilities and modifications and rehabilitation of existing facilities. Existing facilities will need to remain in service throughout construction. Refer to Section 01311 for construction constraints. The new major process equipment and facilities include a headworks facility, BNR basins, aeration system blowers, three secondary clarifiers, DAFT facilities, operations building, vehicle canopy, warehouse building, cogeneration facilities, RAS pump station, WAS equalization tank, scum pump station, chemical feed facilities, W-3 pump station, various hydraulic flow split structures, and effluent polishing channel. The work associated with existing structures includes rehabilitation of existing primary clarifiers, modifications to existing chlorine contact basins, and rehabilitation of existing primary scum pump station, and conversion of existing recirculation pump station to a primary effluent pump station.

**Trades include but are not limited to:** Earthwork, demolition, underground pipe, concrete formwork, concrete reinforcement, concrete place and finish, grout, masonry, metal hand railing, grating, structural and misc. metals, rough carpentry, caulking, thermal insulation, masonry water repellent coating, doors & frames, finish hardware, glass & glazing, ceramic tile, flooring, painting and coatings, acoustical ceilings, toilet accessories, misc. specialties, pumps, digester equip., municipal equip., blinds, furniture, metal buildings, tanks, Special Construction, fire sprinkler systems, instruments, screw conveyors, pipes, valves, tubing, gates, cast-iron slide gates, plumbing, hydronic specialties, refrigeration systems, air distribution systems, building systems, electrical, low-voltage switchgear, 600 volt, single conductor lighting cable, power cable, shielded instrument cable and switchboards.

**Notes:** Project duration: 915 Days. Substantial Completion: 12/2014 / Final Completion 07/2015

**Engineer's Estimate: \$40,000,000**

**Prevailing Wages**

**Project funded in part by State Revolving Fund Loan Program. DBE Participation is encouraged.**

**Bid Walk:** December 18, 2012 at 9:00AM Located at 3200 Sulphur Springs Road, Paso Robles, CA 93446

**The Contract Documents** "City of Paso Robles - Wastewater Treatment Plant Upgrade Project" will be available electronically, at no cost, at [www.ciplist.com](http://www.ciplist.com).

Documents are also available for public inspection at Public Works Department at 1000 Spring Street, Paso Robles, CA & for viewing in the Overaa plan room at 200 Parr Blvd., Richmond, CA and on Isqft, login required.

If you have any questions, need additional information and/or clarification regarding this bid, please contact Larry Etcheverry for Architecture/concrete, Ben Evans or Rich Pappas for Underground Piping, Lupe Hernandez for Above Ground Piping, Equipment/Div 5/Plumbing/HVAC, Jeff Naff for Div 2 and Div 16 at (510) 234-0926.

We encourage bids from all Subcontractors/Suppliers including DBE/MBE/WBE/SBE/DVBE bidders. We are an equal opportunity employer. We offer to assist you with bonding, credit, and insurance. We are signatory to both Carpenters and Laborers. Subcontractors will be required to sign the Overaa Standard Subcontract Agreement, which includes the right for Overaa to require subcontractors to furnish a faithful performance and labor bond, in a form and from a surety acceptable to Overaa, in the amount of 100% of the Subcontract price. Subcontractors will be required to comply with all subcontract insurance requirements, which includes providing a waiver of subrogation endorsement to their worker compensation insurance. The Overaa Standard Subcontract Agreement is available for viewing at our website: [www.overaa.com](http://www.overaa.com). Overaa utilizes the environmentally-friendly Textura electronic invoicing and payment system to streamline and expedite subcontractor invoicing and payment. Please contact our office if you would like more information.



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

Current and ongoing procurement opportunities for the I-805 North project are available through Skanska's Procurement website

Please visit: [www.usa.skanska.com/I805North](http://www.usa.skanska.com/I805North)

Bid packages will be posted to the site on a continual basis. Plans, Specs and additional information are also available on the site.

## Fraud

### Continued from page 1

statement can be very difficult.

Employees are a common source of criminal activity. Many businesses require low-level employees, such as cashiers, clerks, data entry technicians, and customer service representatives. These individuals are placed into jobs wherein they handle large amounts of cash and customer information, receive low pay, and undergo potentially limited oversight. If the fraud is legitimate, victims will complain to credit card companies or to the police; those entities will perform an investigation into the alleged conduct. Intentional acts by malicious employees, such as theft or fraud, can greatly harm a business. The employer is vicariously liable in civil court for the actions of his or her employees.

Credible claims that a business is engaged in fraud can destroy it. There are many different types of fraudulent activities, ranging from skimming credit cards at a local fast food restaurant to the recent case involving a rogue trader at UBS that had cost the company over two billion dollars. Regardless of the nature of the fraud, businesses must take steps to distance themselves from any criminal activities, train employees to recognize fraud, and institute oversight procedures to avoid employee fraud in the future.

*Georgina Clatworthy is a freelance writer who regularly posts on topics relating to law, business and consumer issues. She contributes this article for Maryland based law firm, Price Benowitz LLP. Allegations of fraud can have serious consequences, and certainly require the services of an experienced, reputable Maryland criminal defense attorney. Their defense attorneys will work with you at every step to ensure the best possible outcome for your case.*

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