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How Health Care Reform Is Affecting Your Business

New small business start-ups often face a difficult decision: turn a profit or provide health care for their employees. Small businesses pay premiums that are 18 percent higher than those paid by large companies, making employee health insurance nearly unaffordable. If you're a small business owner, you should pay special attention to the new health care reform legislation signed by President Obama. Here are five ways that the new laws benefit the small business owner:

1. Health Care Tax Credit

If your business employees fewer than 25 full-time employees, and your average wages paid out are less than \$50,000, you may be eligible for tax credits if you provide health care coverage for those employees. 35 percent of your premiums will be paid for the tax years through 2013. In 2014, the tax credit for small businesses will raise to 50 percent of the cost of the premiums

2.Insurance Exchanges

Beginning in 2014, if you have fewer than 100 employees, you may be able to purchase health care coverage for your employees through an exchange. By pooling your resources with other small businesses, you will face fewer administrative costs and enjoy a greater amount of bargaining power with insurance providers.

3. Employee Recruitment

It's a fact that health care coverage is a powerful tool when recruiting new employees. Many small businesses lose out to larger firms when it comes to attracting and maintaining a quality work force. Because health care coverage is more affordable, and because pre-existing condition exclusions have been eliminated, small businesses can now offer attractive health care packages to job candidates.

4.No More Hidden Tax

Did you know that the uninsured can be more expensive to small businesses than the insured? The cost of treating the under-insured and uninsured in America is going up every year. To cover this cost, \$1000 is added onto every health care premium in an often unrecognized tax. By making it easier to provide and purchase health care coverage, this tax is expected to be significantly reduced over the next seven years.

5.Premium Reduction

High premiums have been the culprit of many small businesses' refusal to offer health care coverage. The health care reform laws promise to reduce the cost of health care premiums by one to four percent for the small group market by the year 2016.

It has been incredibly difficult for small business owners to provide health care coverage for their employees in the past. The new health care reform laws promise to make health insurance more affordable for small companies. By reducing premiums, providing credits and reducing taxes, the new health care laws will make it easier for small businesses to provide for their current workers and to recruit highly-qualified employees in the future.

Laura Decker writes full-time for education blogs nationwide. She writes for www.usc.edu where you can find out more about mha degree programs.

Source: SBALoans-123.com

REQUESTS FOR BIDS & SUB-BIDS

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

> Rt. 101 Willits Bypass Contract # 01-262004 Mendocino County Bids: July 10, 2012 at 2:00 p.m.

This is a highway project with the typical items of work associated, but not limited to: Aggregate, 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./Teichert Construction a Joint Venture is willing to break down items of work into economically feasible units to encourage DVBE 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. / Teichert Construction a Joint Venture

3286 Fitzgerald Rd. Rancho Cordova, CA 95742 (916) 635-9370 FAX (916) 635-1527

24207 County Rd 100A Davis, CA 95617-1890 Fax 530-406-4299

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./Teichert Construction a Joint Venture for assistance with bonds, insurance, lines of credit, equipment, supplies or project plans and specifications.

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Sub-Bids Requested From Qualified UDBE Subcontractors & Suppliers:

I-15/I-215 Interchange Improvements – Devore Design-Build Project In San Bernadino County
Contract No.: 08-0K7104, Project No.:08000003664
Subcontractor Proposals Due: August 22, 2012

The SGJV is interested in soliciting in Good Faith all subcontractors and suppliers, as well as certified UDBE companies for this project. Proposals are requested for supplies and services including, but not limited to: Biological Monitor, Storm Water Pollution Plan, Street Sweeping, Construction Area Signs, Traffic Control System, Temporary Fencing, Erosion Control, Temporary Traffic Stripe/Markings, Temporary Railing, Portable Changeable/ Message Signs, Temporary Crash Cushion Module, Metal Beam Guard Railing, Roadside Signs, Abandon Culvert, Cold Place Concrete Pavement, Concrete Barrier, Bridge Removal, Clearing and Grubbing, Roadway Excavation, Structure Excavation, Structure Excavation (Bridge), Structure Excavation (Retaining Wall), Structure Backfill, Sand Backfill, Imported Borrow, 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, Profile Grinding, Furnish & Drive Steel Pile, CIDH Concrete Piling, Prestressing CIP Concrete, Precast Concrete, Structural Concrete, Bridge Structural Concrete, Retaining Wall, 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, Irrigation and Landscaping, Rock Slope Protection, Slope Paving, Minor Concrete, Miscellaneous Metal, Miscellaneous Iron and Steel, Bridge Deck Drainage System, Chain Link Fence, Chain Link Railing, Pipe Handrail, Tubular Handrail, Concrete Barrier, Cable Railing, Transition Railing, Transition Railing, Terminal System, Crash Cushion, Aggregate Bases and Structural Backfill, Pavement Delineation, Concrete Barrier, Signal & Lighting, Lighting & Sign Illumination, Interconnection Conduit & Cable, Fiber Optic Conduit, Electric Service (Irrigation), Traffic Monitoring Station, Closed Circuit TV System, Ramp Metering System, Earth Retaining Structures.

In order to assist UDBE subcontractors and suppliers, we will divide total requirements into smaller packages, tasks or quantities and establish delivery and construction schedules which will permit maximum participation when feasible.

If you are interested in submitting a proposal, and would like access to the Plans and Specifications, please visit the SGJV website and complete the contractor's questionnaire on the following website: www.usa.skanska.com/devoreinterchange

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1995 Agua Mansa Road • Riverside, CA 92509-2405 Phone: (951) 684-5360 • Fax: (951) 788-2449 Contact Email: www.usa.skanska.com/devoreinterchange

Official Bid packages will be issued pending Prime Contractor selection, at which time the SGJV will assist qualified subcontractors in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies. The SGJV insurance requirements are Commercial General Liability (GL): \$1M ea. occ., \$1M personal injury, \$2M products & completed operations agg. & general agg.; \$1M Auto Liability; \$5M Excess/Umbrella and \$1M Workers' Comp. Endorsements or waivers required are 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 SGJV. SGJV will pay bond premium up to 1%. SGJV is signatory to Operating Engineers, Laborers, Cement Masons Carpenters unions and Teamsters. Subcontractors must provide weekly, one (1) original and (1) copy of all certified payrolls, including non-performance, and fringe benefit statement if required by law or by the Prime Contract All interested subcontractors, please indicate all lower tier UDBE participation offered on your quotation as it will be evaluated with your price. SGJV is an equal opportunity employer

Requests proposals/quotes from all qualified and certified **Disadvantaged Business Enterprises (DBE)** subcontractors, suppliers, and truckers for the following project:

For Construction on State Highway in Tehama County near Molinos @ North Fork Mill Creek Bridge Bids: July 24, 2012 @ 2pm

CALTRANS #02-2C1124 DBE - 14%

Proven Management, Inc.

712 Sansome Street, San Francisco, CA 94111-1704 Phone: 415-421-9500 • Fax: 415-421-9600

100% Payment & Performance bonds will be required from a single, Treasury-listed surety company subject to PMI's approval. PMI will pay bond premium up to 1.5%. Subcontractors awarded on any project will be on PMI's standard form for subcontract without any modifications. For questions or assistance required on the above, please call.

We are an Equal Opportunity Employer

REQUESTS FOR BIDS & SUB-BIDS

Requesting Sub-bids from Qualified MBE/WBE/OBE

Subcontractors/Vendors for:

State Legislative Consulting Services Los Angeles Department of Water & Power July 9, 2012

For information on the availability of plans and specifications and the bidder's policy concerning assistance to subcontractors in obtaining bonds, lines of credit, and/or insurance, please contact our office.

Political Solutions

Holly Escareno

1414 K Street, Suite 400 • Sacramento, California 95814
Tel: 916-492-2766 • Fax: 916-443-5807
Holly@politicalsolutions.us

Sub-Bids Requested From SBE, VOSB, SDVOSB, HUBZone, SDB, WOSB Subcontractors & Suppliers for:

U.S Army Corps of Engineers Foster Dam and Reservoir Adult Fish Facility Upgrade

Solicitation No. W9127N-12-R-0009 Location: Linn County, Oregon Bid Date: July 10, 2012 @ 1:00 PM

TRADES: Demolition, Trucking, AB, Waterproofing, Metal Roof & Wall Panels, Concrete Reinforcing, Doors & Frames, Electrical, Diving, Clear & Grub, Erosion Control, Welding, Paints and Coatings, Geosynthetics, Doors, Coring, Mechanical Equip., Structural Steel, Signage, Asphalt, Expansion Joints, Dewatering, Precast Structural, Misc. Metal, Pumps, CL Fence & Gates, Flapgates, Environmental, Rebar, Vapor Retarder, HVAC, Landscaping, Pipe (PVC/Steel), Roofing, Steel-Erection, Surveying, Shoring, Tank Construction, Utility Pipe-RCP, Valves & Fittings, Grating, Trench Shoring, Redi-Mix.

SYBLON REID

P.O. BOX 100 • Folsom, CA 95763 Phone: (916) 351-0457 • Fax: (916) 351-1674 Contact: **Karen Reichenberger**

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 comduct business in the state of California. Must be able to provide payment and preformance 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.

McCarthy Building Companies, Inc. IS SEEKING BIDS FROM QUALIFIED DVBE SUBCONTRACTORS & SUPPLIERS:

Leuzinger High School
Phase 2 – 2 Story Classroom and Dining Facility
Lawndale, CA

McCarthy Building Companies, Inc. is requesting proposals from all qualified subcontractors and suppliers for this project.

SUBCONTRACTOR BIDS ARE DUE Tuesday, July 10th, 2012 at 2:00 PM.

This project includes construction of all buildings and site work related to the approximately 102,000 s.f. two Story Class-room Additions at Leuzinger High School. Work includes but is not limited to: concrete, masonry, structural steel, misc. metals, millwork, doors, frames and hardware, waterproofing, flashing and sheet metal, metal panels, roofing, glass and glazing, metal framing, drywall, plaster, flooring, acoustical ceilings, acoustical wall panels, painting, specialties, food service equipment, roller shades, elevators, plumbing, HVAC, electrical including communications and fire alarm, earthwork, site utilities, site concrete, asphalt, pavement markings, fencing, landscaping and irrigation.

Roofing bids from Garland approved applicators only.

This is a Lease-Leaseback project, Prevailing Wages shall apply. PLA and local hiring requirements apply. The project is tentatively scheduled to start August 6th, 2012 with substantial completion no later than August 3, 2014.

The construction documents, prepared by the Architect of Record are available to interested Proposers from C2 Reprographics/Planwell. All cost associated with obtaining or distributing these documents are the responsibility of the Proposer. Instructions for Viewing Documents online: Go to www.c2repro.com and at the top select "Reprographics", choose "Planwell", then Log in under "Guest Access", Project ID: C2RP_2012-06-13 and Password: mccarthy (all lowercase).

Bid documents are also available for viewing at McCarthy Newport Beach office plan room (open 8am to 5pm).

Please do not contact the Owner, Architect or Consultants. Any questions must be submitted in the form of a type-written RFI and sent via email to Roger Stickels (Email: rstickels@mccarthy.com). The last day for RFI's is June 29, 2012 prior to 4:00pm.

100% Performance and Payment Bonds are required from an admitted surety for contracts over \$25,000. McCarthy will pay actual bond cost, up to 1.5% of the bid amount. Upon request, subcontractors will be required to provide evidence of their ability to provide said bonds within twenty-four (24) hours. McCarthy Building Companies, Inc. is an equal opportunity employer and encourages Minority and Small Business Enterprise participation. A 3% DVBE participation goal is applicable to this project.

McCarthy Building Companies, Inc.

Roger Stickels x419, Preconstruction Director 20401 SW Birch Street, Suite 300, Newport Beach, CA 92660 Phone: (949) 851-8383 • Fax: (949) 756-6843

Projec Name: 474 Natoma Street

Location: 474 Natoma Street San Francisco, California

Bid Date: July 19, 2012 @ 2:00pm · Pre-Bid Conference: July 9, 2012 @ 9:30am Location: 180 Hubbell Street, San Francisco, CA

Nibbi Brothers has been selected as the General Contractor for the 474 Natoma Street project and is requesting Window Washing Equipment bids (embeds will be installed per EBM drawings), from all qualified Subcontractors and Suppliers including those certified with the Office of the City Administrator (Successor Agency to SFRA). This project consists of 60 new construction apartments, common use areas, ground floor parking garage shared between the two residential buildings, and podium level courtyard. The mid-rise building is 85-foot tall concrete structure.

The Office of the City Administrator (Successor Agency to SFRA) participation goal has been established for this project at: 31% for MBE Subcontractors and 10% for WBE Subcontractors and we highly encourage all Office of the City Administrator (Successor Agency to SFRA) certified Subcontractors to bid.

To obtain bid and contract documents please email kristinm@nibbi.com.

FAX PROPOSALS TO NIBBI BROTHERS GENERAL CONTRACTORS AT:

415-241-2951 or email: scottc@nibbi.com. For information regarding this project contact:

Nibbi Brothers General Contractors 415-863-1820 Phone 415-241-2951 Fax

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California Small Business No. 27118

Human Rights Commission No. HRC 071410535, Minority-Owned SF Local Business

Department of Transportation (DOT) No. 35208, Disadvantaged Business Enterprise (DBE)

LBE-PUC (Public Utilities Commission) NPE No. 52662, Minority-Owned (MBE) Firm

State of California license/certificate, Consumer Affairs Division, California Shorthand Court Reporter No. 3077

Registered Professional Reporter, NCRA No. 703

REQUESTS FOR BIDS & SUB-BIDS

UMS Group Inc. is seeking qualified MBEs, WBEs, and OBEs to support it in providing services to assist the Los Angeles Department of Water & Power on the following project.

Project: Improving the Quality of the Customer Experience (RFP 90060) Bid Due Date: July 11, 2012 at 2:00pm

UMS intends to subcontract out all or part of the following areas per the RFP, as appropriate: Communications & Messaging Planning, Customer Experience Improvement, Interactive Voice Response Scripting, CIS System Integration Planning, Communications Strategy, Change Management and Project Management. Interested parties should have experience in the relevant area.

A copy of the RFP is available for download at www.ladwp.com/esrp or by contacting UMS. We are willing to assist in obtaining bonds, lines of credit, and/or insurance. If interested, please provide qualifications and proposed scope by <u>July 5</u>, 2012 to:

UMS Group Inc.

Contact: Steve Morris

Morris Corporate Center 1
300 Interpace Pkwy, Suite C380 • Parsippany, NJ 07054
email: smorris@umsgroup.com

Phone: 973-335-3555 Fax: 973-335-7738



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Silicon Valley Berryessa Extension
Project C700

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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.



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