

# SBE TODAY

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DIVERSITY IN ACTION - SBE is a certified DBE publication

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**SMALL BUSINESS EXCHANGE**

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## How To Spot Money Making Opportunities Even in Down Markets



By William Patalon III, Executive Editor,  
Money Morning

*“What it comes down to, Bill, is this: Investors who want to survive the market volatility, uncertainty and downdrafts that absolutely are headed our way must drastically shift the way they think about the capital markets.”*

That was the point that **Shah Gilani** kept coming back to over and over during our most recent chat. Shah, a retired hedge-fund manager and **Capital Wave Forecast** editor, was in town for a couple of days for a series of strategy sessions.

In the three years since he's joined us, I've found that during Shah's visits to our offices, work eventually stops; the longer he speaks, the bigger his audience tends to get. So, as is our custom, we stole away from the meetings to talk about the markets.

### Tales From the Front

I can't tell you how much I look forward to these sessions with Shah: The war stories, anecdotes, lessons and predictions I get from them are better than anything you could ever hope to get from any symposium, workshop, internship, best-seller or blog.

On Wednesday evening, we were sitting in a corner booth at the hotel restaurant/bar that's a few doors down from our office. A grim-faced Shah was staring detachedly at his beer-bottle label as he fretted about the dour prospects facing far too many of America's individual investors.

“They look at the financial markets in the absolute wrong way,” Shah said, punctuating

his point by slowly shaking his head. “In their minds, bull markets are good, bear markets are bad.

The reality is that there are money-making opportunities in any kind of market. In fact, some of my best trades have been on the “short side” - when markets were falling. I can personally vouch for this.

Just last month, for instance, he closed out a “put” option trade on the iShares FTSE/Xinhua China 25 Index ETF (NYSE: FXI) for a 277% gain.

And last Aug. 8 - thanks to a Monday sell-off that saw the Dow Jones Industrial Average plunge 635 points - Capital Wave Forecast subscribers reaped gains 456%, 455%, 371% and 197% on four put-option trades that Shah had recommended (three U.S.-related trades and the fourth on the FXI China ETF).

As most of you know, a “put” option represents a bet that the price of the underlying security is going to fall. So it's a play on the “short” side of the market.

But unlike an outright “short” sale, where the loss is potentially unlimited (if the stock soars instead of falling), the loss with a put is limited to the cost of the option (with Shah's trades, that's usually a few hundred dollars).

“Individual investors erroneously believe that the risks on the short side of the market are massive,” Shah said to me. “But with a put option, you can't lose any more than what you paid for the options. You know exactly what your maximum potential loss could be.”

And the potential gains, as we've seen, can be enormous.

It's not just fear of loss that causes investors to shy away from short-side trades. Shah believes that Wall Street has conditioned U.S. investors that short-selling - betting against the stock market, and betting against Corporate America - is, well, un-American.

By succeeding at that gambit - and by also conditioning the bulk of the individuals in this country to be “buy-and-hold” players - Wall Street has created a nice big pool of investors to take the other side of all its short trades, where it makes a lot of its money, Shah says.

Continued on page 4

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# REQUESTS FOR BIDS & SUB-BIDS

Sub-Bids Requested From Qualified UDBe Subcontractors & Suppliers:  
**I-15/I-215 Interchange Improvements – Devore Design-Build Project In San Bernardino County**  
**Contract No.: 08-OK7104, Project No.:0800003664**  
**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](http://www.usa.skanska.com/devoreinterchange)

**SKANSKA** | **GRANITE**  
**HNTB**  
 a Joint Venture, in Association with  
 1995 Agua Mansa Road • Riverside, CA 92509-2405  
 Phone: (951) 684-5360 • Fax: (951) 788-2449  
 Contact Email: [www.usa.skanska.com/devoreinterchange](http://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**

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 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.

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](mailto:Holly@politicalsolutions.us)

**SMALL BUSINESS EXCHANGE**

# REQUESTS FOR BIDS & SUB-BIDS

**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 Classroom 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, earth-work, 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](http://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](mailto: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**

West Monroe Partners seeks certified and qualified MBE/WBE/OBE subcontractors to partner with and assist the Los Angeles Department of Water and Power in a project for Improving the Quality of the Customer Experience (RFP# 90060).

**Bid Due Date is 7/11/2012 at 2pm**

Subcontractor responsibilities will be to prepare plans and actions that LADWP would execute toward achieving process and organization changes, and developing key metrics to improve customer experience quality. WMP seeks partnering firms for some or all of the following areas, as appropriate: Communications Plan & Messaging; Account Services Planning; Support of Customer Experience Improvement Project Team; Workforce Planning Design & Pilot; Field Service Process; Continuous Billing; Payment Options; Rebate Processing Assessment; No Consumption Water Meter Assessment; Interactive Voice Response (IVR) Modifications; First Contact Resolution Process; Accounts. Subcontractor should have relevant experience in supporting the following activities: Implementation analysis & identification of requirements; Change management with LADWP staff and customers; Confirming & identifying systems implications associated with the system implementation plan and associated change management issues; Identifying and implementing performance and workload indicators; Organization and interfaces of more optimal ways of structuring Customer Services Divisions (CSD) to improve customer service with the implementation of the new Customer Information System (CIS); Additional analysis of options to ensure successful implementation of the new CIS and integration with the policies, processes and procedures; Communications strategy with LADWP staff, customers, and stakeholders.

Interested companies should respond by **July 5, 2012** using the following information.

**David Tilson**

**West Monroe Partners**

222 West Adams Street, 11th Floor  
Chicago, IL 60606

Phone: 312-980-9449 Fax: 312-602-4010  
Email: [dtilson@westmonroepartners.com](mailto:dtilson@westmonroepartners.com)

Information is also available via the web at:  
[www.westmonroepartners.com/ladwp](http://www.westmonroepartners.com/ladwp)

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/esp](http://www.ladwp.com/esp) 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 **July 5, 2012** to:

**UMS Group Inc.**

**Contact: Steve Morris**  
Morris Corporate Center 1  
300 Interpace Pkwy, Suite C380 • Parsippany, NJ 07054  
email: [smorris@umsgroup.com](mailto:smorris@umsgroup.com)  
Phone: 973-335-3555 Fax: 973-335-7738



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[www.sshjv-c700.com](http://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.

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](mailto:Holly@politicalsolutions.us)



# PUBLIC LEGAL ADVERTISEMENTS

## CITY & COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

Contract No. 3119V(R)  
(ID No. FCP12083)

### BOEDDEKER PARK AND CLUBHOUSE

Sealed bids will be received at 875 Stevenson Street, Room 420, San Francisco, California 94103 until **2:30 p.m. on July 11, 2012**, after which they will be publicly opened and read. Digital files of Bid Documents may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents download site at <http://bsm.sfdpw.org/contractadmin>, or purchased on a CD format from 875 Stevenson Street, Room 420, San Francisco, California 94103, telephone 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works".

Addenda and other bid changes will be distributed by email only to plan holders with email addresses, and will be posted on the Bids and Contracts page at the City's Office of Contract Administration website address: <http://mission.sfgov.org/OCABidPublication/>

The work includes demolition of the existing park and clubhouse to build a new clubhouse (over 4,000 sf); play areas; basketball court; fitness areas; walking path; outdoor plazas; landscaping; lighting; outdoor furniture; fence; and other related work. The time allowed for completion is 400 consecutive calendar days. The Architect's estimate is in excess of \$4,700,000. For more information, contact the Project Manager, Jacob Gilchrist at (415) 581-2561.

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

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

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is **23% LBE**. Call Amy McConnel at 415-252-2513 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 HRC 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 **June 27, 2012, 11:00 a.m.**, at Boeddeker Clubhouse, 246 Eddy Street, San Francisco.

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

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

**Class "B"** license required to bid.

In accordance with San Francisco Administrative Code Chapter 6, no bid is accepted and no contract in excess of \$400,000 is awarded by the City and County of San Francisco until such time as the General Manager of the Recreation and Park Department recommends the contract for award, and the Recreation and Park Commission then adopts a resolution awarding the Contract. Pursuant to Charter Section 3.105, all contract awards are subject to certification by the Controller as to the availability of funds.

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

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

6/28/12 - CNS-2334350#  
SMALL BUSINESS EXCHANGE

opportunities, scroll down to Bus Division and look for RFQ/RFP No. 2013-BT-1.

The District hereby notifies all Proposers that it is the policy of the District to ensure nondiscrimination on the basis of race, color, national origin or sex in the award and administration of contracts. Proposers are strongly encouraged to obtain Disadvantaged Business Enterprise (DBE) participation on this project, although there is no contract-specific DBE goal. For DBE assistance, contact Gail Jackson, DBE Program Administrator, at (415) 257-4581.

To inspect and obtain the RFQ/RFP Documents, please contact the Office of the Secretary of the District, Administration Building, Golden Gate Bridge Toll Plaza, San Francisco, CA, by telephone at (415) 923-2223, or by facsimile at (415) 923-2013 or by email at [districtsecretary@goldengate.org](mailto:districtsecretary@goldengate.org).

/s/ Janet S. Tarantino,  
Secretary of the District  
Dated: June 21, 2012  
6/21, 6/28/12  
CNS-2333115#  
SMALL BUSINESS EXCHANGE

## Money Making

■ Continued from page 1

### Beating Wall Street at its Own Game

These aren't baseless assertions. As a guy who's owned an exchange seat, who's run trading operations and who's worked on the trading-room floor, Shah has seen this over and over again.

"Wall Street brainwashed individual investors to think and act this way, and then uses those inhibitions to its own advantage," Shah said angrily. "And believe me when I tell you this: The institutions make a heck of a lot of their money on the short side of the market."

Don't misunderstand. Shah is not telling folks to embark on some short-selling crusade. In fact, he believes individual investors should establish what he describes as "core (long) positions" in five to seven stocks - preferably solid, dividend-paying companies in such industries as banking, pharmaceuticals and technology. Then you can use such strategies as "covered-call" writing and selective put-option trading to augment your returns.

"There's money to be made in any kind of market," Shah said. "You can augment your income by writing covered calls in everything but a rampant bull market. And you can profit from the short side, as well. It doesn't take a bull market to make money."

Indeed, Shah's real message here is clear: The individual investors who will enjoy the most success in the months and years to come will be those who think opportunistically - and steer clear of the "bull market good/bear market bad" mindset.

Source: *Money Morning*

## Marketing ON A Shoestring

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### GOLDEN GATE BRIDGE HIGHWAY & TRANSPORTATION DISTRICT

#### NOTICE INVITING REQUEST FOR STATEMENT OF QUALIFICATIONS AND PROPOSALS

The Golden Gate Bridge, Highway and Transportation District (District) seeks proposals for **Request for Qualifications/Request for Proposals (RFQ/RFP) No. 2013-BT-1, Golden Gate Transit San Francisco Mid-Day Bus Parking Facility Design Services**. Interested qualified consulting engineering firms must submit sealed qualifications/ proposals to the Office of the Secretary of the District on **Tuesday, July 24, 2012, by 4:00 p.m., Pacific Standard Time**.

The RFQ/RFP Documents are available for download on the District's web site. To download the RFQ/RFP Documents, go to the District's web site home page at <http://www.goldengate.org>, click on Contract Op-