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Tips For Embracing Opportunities in the "Gig Economy"

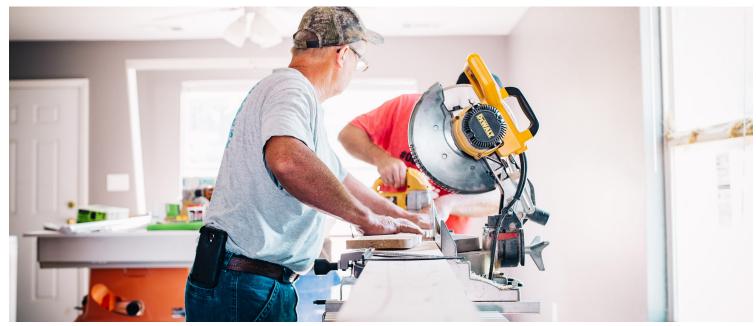


Photo by Annie Gray on Unsplash

The "gig economy"—the market for individuals providing services or working on projects on a freelance on-demand or short-term contract basis—has been a growing trend. While there are no official gig economy statistics available to measure its prominence, we can make some assumptions about its increasing popularity based on other available data. According to information reported by the United States Census Bureau, the number of non-employer businesses (the group of individuals most likely to work on gig basis) was 24,331,403, that's 10 percent more than the 22,110,628 non-employer businesses.

And opportunity abounds for independent professionals who take on gig assignments. Many businesses outsource work to independent contractors and freelancers when their staffs are overwhelmed and to avoid the costs of benefits and ongoing payroll that come with hiring new employees.

Who Works in the Gig Economy?

The gig workforce includes professionals in many industries and of varied skill sets. A few commonly associated with the movement include:

- Home contractors
- Entertainers (DJs, musicians, vocalists, magicians, etc.)

- Freelance writers
- Web and graphic designers
- Business consultants
- Videographers
- Caterers

There are also larger companies (such as Uber) who pay workers per gig.

Benefits of Running a By-the-Gig Business

Some advantages of working as an independent professional in the gig economy include:

- You can set your own schedule.
- You control your workload.
- You can choose whom you want to work with.
- You can choose the type of work you want to do.

Pitfalls of Running a By-the-Gig Business

Just as with owning and running any other type of business, working in the gig economy comes with challenges, as well.

- No steady paycheck
- No paid vacation

- Seasonal business cycles that might make some months extra lean
- Responsibility for paying your full Social Security and Medicare tax obligation (When you're employed, your employer pays half of the amount.)
- No employee benefits (e.g., medical insurance, 401K, etc.)
- Requires a high degree of self-motivation and self-discipline

Tips for Running a Successful Gig Business

Here are some recommendations to help you succeed as a gig professional:

- Talk with an attorney and an accountant or tax advisor about the legal and tax obligations you must fulfill when starting and running your business. Some tasks might include filing formation paperwork, obtaining licenses and permits, paying quarterly estimated taxes, etc.).
- If you don't own or rent office space, have a dedicated space at home from which to operate your business. Doing so will help prevent distractions when you need to tend to your administrative tasks.

Continued on page 5



California Sub-Bid Request Ads



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

DeSilva Gates Construction (DGC) is preparing a bid as a Prime Contractor for the project listed below:

US 101 / HOLLY STREET INTERCHANGE AND POC PROJECT City Project No. 04-1G6224, Federal Project No. SRTSL-5267(018) Disadvantaged Business Enterprise Goal Assigned is 8.4%

OWNER: CITY OF SAN CARLOS 600 Elm Street, San Carlos, CA 94070

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

AC DIKE, BRIDGE DECK RESURFACING, BRIDGE, CELLULAR CONCRETE, CLEARING AND GRUBBING/ DEMOLITION, CONCRETE BARRIER, CONSTRUC-TION AREA SIGNS, BARRICADE AND CHANNELIZER, DRAINAGE WICK, ELECTRICAL, EROSION CONTROL, FENCING, LANDSCAPING/IRRIGATION, LEAD COM-PLIANCE PLAN, METAL BEAM GUARDRAIL, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, PAVE-MENT GROOVING, LEAN CONCRETE BASE, ROAD-SIDE SIGNS, MICRO-SURFACING, STRIPING, SURVEY/ STAKING, SWPPP/WATER POLLUTION CONTROL PLAN PREPARATION, TEMPORARY EROSION CON-TROL, UNDERGROUND, VEGETATION CONTROL, TRUCKING, WATER TRUCKS, STREET SWEEPING, CLASS 2 AGGREGATE SUBBASE MATERIAL, CLASS 2 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (GAP GRADE)

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftpsite at ftp://ftp%25desilvagates.com:f7pa55wd@ pub.desilvagates.com (if prompted the username is ftp@desilvagates.com and password Owner's site f7pa55wd) or from the at https://www.cityofsancarlos.org

Fax your bid to (925) 803-4263 to the attention of Estimator Victor Le. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at www.dir.ca.gov/Public-Works/Public-

If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (http://californiasbdc. org) or contact the California Southwest Transportation Resource Center (www.transportation.gov/osdbu/SBTRCs). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an Equal Opportunity/Affirmative Action Employer.



Proven Management, Inc. 225 3rd Street, Oakland, CA 94607 Phone: 510-671-0000 • Fax: 510-671-1000

PMI requests proposals/quotes from all qualified and certified Local Small Business (LSB). Minority Business Enterprise (MBE) Women Business Enterprise (WBE) subcontractors, suppliers, and truckers for the following project:

MARKET STREET ENTRY CANOPIES **BART CONTRACT NO. 15LK-140** Bids: 11/12/2019@ 2pm LSB GOAL - 23%

The work includes but is not limited to: Selective Structure Demo; Hazmat Abatement; CIP & Portland Cement Conc; Rebar; Unit Masonry; Mtl Welding; Str Stl; Mtl Decking; Metal Fab; Decorative Metal; Wood, Plastics & Composites; Ro. Carp.; Plastic Fab; Glass Fiber Molded Grating; Thermal & Moisture Protection; Roof / Deck Insulation; Inermal & Moisture Protection; Moof / Deck Insulation; Modified Bituminous Roofing; Overhead Coiling Grilles; Glazing; Finishes; Plaster & Drywall; Tile; Terrazzo Flooring; Painting; Graffiti-Resistant Coatings; Specialties; Signage; Real-Time Information Display; Bird Control Devices; Fire Prot / Plumbing / HVAC; Electrical; Lighting; Communications; Electronic Safety & Security; Earthwork; Dewatering; Controlled Density Fill; Shoring & Underpining: Excaption Support & Protection: Ext Improvements: ning; Excavation Support & Protection; Ext Improvements; Asphalt & Conc Paving; Utilities; Support & Protection of Utilities; Trenching & Backfilling for Utilities; Storm Drainage Utilities.

Bonding, insurance, lines of credit and any technical assistance or information related to the plans & specifications & requirements for the work will be made available to interested LSB, MBE, WBE certifications in the second of the control of th fied suppliers & subcontractors.

Assistance with obtaining necessary equipment, supplies, materials, or related assistance or services for this project will also be offered to interested LSB/MBE/WBE certified suppliers, subcon-tractors, truckers. PMI is signatory to the Operating Engineers, Carpenters, and Laborers Collective Bargaining Agreements.

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



O.C. Jones & Sons, Inc.

1520 Fourth Street • Berkeley, CA 94710 Phone: 510-526-3424 • FAX: 510-526-0990 Contact: Jason Martin

REQUEST FOR **DVBE** SUBCONTRACTORS AND SUPPLIERS FOR:

> **VTC York Street Improvements** Vallejo, CA Solano Transportation Authority

BID DATE: October 8, 2019 @ 11:00 AM

We are soliciting quotes for (including but not limited to): Trucking, Temporary and Permanent Erosion Control Measures, Survey, Progress Schedule (Critical Path Method), Site Video Taping, Water Pollution Control Program, Traffic Control System, Clearing & Grubbing, Adjust Utilities to Grade, Import Topsoil, Lean Concrete Backfill, Slurry Seal, Roadside Signs, Paint Curb, Minor Concrete, Paint Traffic Stripe, Decomposed Granite, Type III Barricade, Water Filled Barrier, Tree Protection & Pruning, Tree Removal, Site Furnishings, Ornamental Metal Fence, Planting & Irrigation, Bus Shelters, Kiosk, Sprinkler Control Conduit, Lighting & Electrical Systems, Construction Area Signs, Temporary Fencing, Utility Locating, and Construction Materials

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100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Sub-rogation 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 DVBE Participation. Plans & Specs are available for viewing at our office.

Zolman Construction & Development, Inc. as a "GENERAL CONTRACTOR"

is requesting quotations on "ALL TRADES" from all qualified subcontractors & suppliers. including LBE, DBE, SBE, MBE, WBE firms for the following project:

PROJECT TITLE: CCSF OCEAN CAMPUS -TEMPORARY CAMPUS SECURITY OFFICE PROJECT **INVITATION FOR BID #2020-015**

PROJECT LOCATION: 50 FRIDA KAHLO WAY, CORNER OF FRIDA KAHLO WAY AND JUDSON AVENUE, SAN FRANCISCO, CA 94122

ESTIMATED CONSTRUCTION VALUE OF THE WORK: \$ 250,000.00

OWNER: CITY COLLEGE OF SAN FRANCISCO

BID DATE/TIME: October 8, 2019 AT 2:00 PM

ZOLMAN CONSTRUCTION & DEVELOPMENT, INC. (Signatory to the Carpenters & Laborers Union) 90 GLENN WAY, UNIT 2, SAN CARLOS, CA. 94070

Please Submit & Fax all proposals to 650-802-9902

For more information, please call Jahan Ramezanbeigi at (650) 802-9901

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Computer Generated Reports

Will fit right into your proposal, along with a list of interested firms to contact.

Contact Info:

795 Folsom Street, 1st Flr, Room 1124 San Francisco, CA 94107 Email: sbe@sbeinc.com Website: www.sbeinc.com Phone: (415) 778-6250, (800) 800-8534

> Fax: (415) 778-6255 Publisher of

Small Business Exchange weekly newspaper



California Sub-Bid Request Ads



WESTERN WATER (WW), is seeking quotes from qualified subcontractors and suppliers, including DBE and/or San Francisco (Local) Small & Micro LBE certified firms, for the construction of:

SEP Scope III - New Headworks Construction

Engineer's Estimate: \$42,000,000

Bid Date & Time: October 14th at 2:00 P.M.

Project Location: San Francisco. CA

Contracting opportunities for qualified subcontractors and suppliers on this project may include, but not be limited to, the following types of work: Building Information Modeling (BIM), Mechanical Anchor Testing, Steel Decking, Metal Fabrication, Misc. Metals, Metal Pan Stairs, Aluminum Railings, Wire Rope Decorative Metal Railings, Stop Plates, FRP Fabrications (Weirs, Grating, etc.), FRP Handrail and Guardrail, Penetration Firestopping, Painting & Coating, Automatic Samplers, High-Pressure Washers, Plumbing, Process Integration, Pipe Fabrication, PF&V, Hydraulic Actuators, Flowmeters, Bubblers, Switches, Analyzers, Davit Cranes, Submersible Sump Pumps, Submersible Centrifugal Pumps, Aluminum Covers, Water and Wastewater Equipment.

Information regarding bonding, insurance, lines of credit, and any technical assistance or information related to the plans or specifications and requirements for the work will be made available to all interested firms. Plans and specs are available to view at our office and access to digital copies will be provided upon request.

For more information or to provide quotes, please contact:

Western Water, 707 Aviation Blvd, Santa Rosa, CA
Ken Leef, Project Procurement Manager
bids@westernwater.com, Phone: (707) 540-9640, Fax: (707) 540-9641

Subcontractors will be required to comply with all subcontract insurance requirements, which include providing a waiver of subrogation endorsement to their worker's compensation insurance.

The City has a surety bond program, which assists LBE contractors in obtaining bonding and financing for contracts awarded by the San Francisco Public Utilities Commission. For further information contact: Jennifer Elmore at (415) 217-6578.

The SFPUC has adopted a Project Labor Agreement (PLA) which will apply to this Project. All contractors must sign a letter of assent, binding the contractor to the terms of the PLA.

Interested subs and suppliers should complete and submit the attached solicitation form no later than 24 hours prior to bid.

WW is an AA/EEO/Veterans/Disabled Employer - CA License No. 188068

Santa Rosa, CA 95403 License #189068 Est. 1959 t. 707.540.9640 f. 707.540.9641 westernwater.com

Looking for Subcontractors, Vendors, and Suppliers?

Advertise your Sub-Bid Requests in the **Small Business Exchange.**

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Call 1-800-800-8534 or visit us at www.sbeinc.com



INVITATION TO BID
Request for Quotes from Certified DBE

Subcontractors and Suppliers

Federal-Aid Project ACIM-0052, STPLN-6071 (103), STPLN 6212 (021)

Request for quotes from Certified DBE's Subcontractors and Suppliers for the following, but not limited to scopes of work: AC Dike, Aggregate Supply, Asbestos Removal, Asphalt Paving, Bridge Demo, Building Survey, CIDH, Clear & Grub, Cold Plane AC, Concrete Barrier, Concrete Supply, Construction Area Signs, Drive Pile, Electrical, Erosion Control, Fence, Formliner, Furnish/Erect Precast Concrete, Grind Existing Pavement, Ground Anchor, Guardrail, Hydroseed, Joint Seal, Landscape & Irrigation, Minor Concrete, Miscellaneous Iron & Steel, MSE Wall, Noise Monitoring, Overhead Signs, PCC Paving Materials, Pipe Supply, Pre/Post Construction Survey, Precast Concrete Girders, Railing, Reinforcing Steel, Roadside Signs, Rock Slope Protection, Slope Paving, Stone Veneer, Storm Drain, Street Sweeping, Striping, Survey, Vibration Monitoring.

PLEASE SUBMIT QUOTES BY FAX TO (760) 471-4860 OR EMAIL TO SoCalBids@FlatironCorp.com

Plans and specifications are available, at no cost from Caltrans website: http://ppmoe.dot.ca.gov/des/oe/weekly-ads/specs-ntb.php?c=12-0K0214 (Registration Required). Additionally, plans and specifications are available at Flatiron's San Diego, CA and Chino Hills, CA offices. Please call to make an appointment to view plans and specifications.

This project has a 17% DBE Goal. In addition to request for participation from Certified DBE subcontractors and suppliers, Flatiron requests non-DBE subcontractors to provide lower-tier DBE subcontractor and/or supplier participation. Bidders are required to indicate lower-tier DBE participation, as it will be evaluated as part of their quote.

Flatiron analyzes and considers each DBE quote, including those that are broken down into economically feasible units to facilitate bidding. Assistance in obtaining bonding, lines of credit, insurance, equipment, supplies and materials is available upon request. Additionally, please contact us if you require technical assistance.

Quotations must be valid for same duration as specified by Owner for contract award.

Subcontractors are required to possess and maintain a current contractor's license and must also be registered with the Department of Industrial Relations (DIR) as required by Public Contract Code Section 1725.5. Subcontractors will be required to execute Flatiron's Standard Subcontract Terms and Conditions and insurance requirements. A copy of our Standard Subcontract Terms and Conditions is available in electronic format upon request.

Bond Requirements: Notwithstanding any contrary language in a bid to Flatiron or any prior course of dealing between Flatiron and a bidder, and unless waived in writing by Flatiron, Flatiron reserves the right to require each bidder to provide payment and performance bonds assuring bidder's obligations to Flatiron in the amount of 100 percent of the bid to Flatiron. Flatiron will reimburse the bond premium at actual cost not to exceed 3%. The surety on the bonds must be a California admitted surety. WE ARE AN EQUAL OPPORTUNITY EMPLOYER.

Flatiron West, Inc.
16470 W. Bernardo Drive, San Diego, CA 92127
Phone (760) 916-9100 / FAX (760) 471-4860
Email: SoCalBids@flatironcorp.com
Point of Contact: Veronica Garcia,
Estimating Admin.



California Sub-Bid Request Ads



O.C. Jones & Sons, Inc.

1520 Fourth Street • Berkeley, CA 94710 Phone: 510-526-3424 • FAX: 510-526-0990 Contact: Jean Sicard

REQUEST FOR **DBE** SUBCONTRACTORS AND SUPPLIERS FOR:

US101/Holly Street Interchange & POC **City of San Carlos**

BID DATE: October 21, 2019 @ 10:00 AM

We are soliciting quotes for (including but not limited to): Trucking, Temporary and Permanent Erosion Control Measures, Lead Compliance Plan, Progress Schedule (Critical Path Method), Construction Area Signs, Traffic Control System, Type III Barricade, Portable Changeable Message Sign, Temp. Crash Cushion, SWPPP, Temporary Dewatering & Non-Stormwater Control System, Storm Water Annual Report, Temporary Fencing, Sweeping, Treated Wood Waste, Clearing & Grubbing, Structure Excavation, Pervious Backfill Material, Lightweight Cellular Concrete Fill, Import Borrow, Underground, Imported Biofiltration Soil, Hydroseed, Compost, Lean Concrete Base, Data Core, AC Dike, Tack Coat, Prime Coat, Cold Plane AC, CIDH Concrete Piling, Prestressing Cast-In-Place Concrete, Structural Concrete, Minor Concrete, Fractured Rib Texture, Drill and Bond Dowel, Polyester Concrete, PTFE Spherical Bearing, Bar Reinforcing Steel, Shotcrete, Roadside Signs, Prepare Bridge Deck Surface, Bridge Removal, Misc. Metal, Underground, Rock Slope Protection, Minor Concrete, Misc. Iron & Steel, Isolation Casing, Bridge Deck Drainage System, Electrical, Fencing, Delineator, Pavement Marker, Object Marker, Midwest Guardrail System, Chain Link Railing, Concrete Barrier, Transition Railing, Striping & Marking, Message Sign, Ramp Metering System, Fiber Optic System, Wall Graphics, Color Changing Lighting, Metal Arc, Porcelain Graphics-Pilasters, Micro-Surfacing Ground Anchors, Bridge Grazing Lighting, and Construction Materials

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Jean Sicard (510-809-3411)(jsicard@ocjones.com) is the estimator on this project and he is available to provide assistance or answer questions regarding the project scope of work including bid requirements, break out of bid items, plan or specification interpretation, bonding or insurance requirements, and other bid assistance. Plans and specs are available to review at our Berkeley office, or can be sent out via Building Connected. PDF format quotes should be emailed to the estimator or faxed to 510-526-0990 prior to noon on the date of the bid. Quotes from DBE Subcontractors, Suppliers and Truckers are highly encouraged. OC Jones is willing to breakout any portion of work to encourage DBE participation. Subcontractors must possess a current DIR, Contractors License, and insurance and workers compensation coverage including waiver of subrogation. OC Jones may require Performance and Payment bonds on subcontracts. OC Jones will pay the bond premium up to 2% of the contract value.

All subcontractors are required to execute OC Jones' standard subcontract agreement, comply with all insurance requirements, and name OC Jones as additional insured. Copies of our agreement and insurance requirements are available upon request. OC Jones is a Union contractor, and we are signatory to the Operating Engineers, Laborers, Teamsters, and Carpenters. OC Jones is an Equal Opportunity Employer



O.C. Jones & Sons, Inc.

1520 Fourth Street • Berkeley, CA 94710 Phone: 510-526-3424 • FAX: 510-526-0990 Contact: Jean Sicard or Greg Souder

REQUEST FOR **DBE**

SUBCONTRACTORS AND SUPPLIERS FOR:

Construct 4 Lane Expressway with Earthwork and Paving Hwy 29 Kelseyville Caltrans #01-2982U4

BID DATE: October 9, 2019 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Temporary and Permanent Erosion Control Measures, Lead Compliance Plan, Progress Schedule (Critical Path Method), Develop Water Supply, Construction Area Signs, Traffic Control System, Type III Barricade, Portable Changeable Message Sign, SWPPP, Rain Event Action Plan, Storm Water Sampling & Analysis and Report, Sweeping, Treated Wood Waste, Biologist, Invasive Species Control, Clearing & Grubbing, Rock Excavation (Controlled Blasting, Structure Excavation, Structure Backfill, Landscaping, Hydroseed, Date Core, AC Dike, Tack Coat, Cold Plane AC, Structural Concrete, Minor Concrete, Bar Reinforcing Steel, Structural Concrete, Wildlife Escape Ramp, Underground, Concrete Backfill, Temporary Culvert, Structural Steel Plate Vehicular Undercrossing, Geocomposite Drain, Temporary AFES, Abandon Culvert, Rock Slope Protection, Minor Concrete, Misc. Iron & Steel, Destroy Well, Prepare & Stain Concrete, Fencing, Gates, Delineator, Pavement Marker, Roadside Signs, Barricade, Cable Railing, Concrete Barrier, Striping & Marking, Radar Speed Feedback Sign Systems, Electrical, Building Work, Building Demolition, Ground Anchors - Sub Horizontal, Shotcrete, Relocate Billboard, and Construction Materials

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100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage DBE Participation. Plans & Specs are available for viewing at our office or through the Caltrans Website at www.dot. ca.gov/hq/esc/oe/weekly_ads/index.php.



O.C. Jones & Sons, Inc.

1520 Fourth Street • Berkeley, CA 94710 Phone: 510-526-3424 • FAX: 510-526-0990 Contact: Greg Souder

REQUEST FOR **DBE**

SUBCONTRACTORS AND SUPPLIERS FOR:

Cold Plane AC Pavement, RHMA (Gap Graded) Overlay, and Replace Guardrail Hwy 101 Mendocino County Near Hopland Caltrans #01-466304

BID DATE: October 15, 2019 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Temporary and Permanent Erosion Control Measures, Lead Compliance Plan, Progress Schedule (Critical Path Method), Construction Area Signs, Traffic Control System, Flashing Arrow Sign, Type III Barricade, Flashing Beacon, Portable Changeable Message Sign, Water Pollution Control Program, Asbestos Compliance Plan, Treated Wood Waste, Dust Control Plan (Naturally Occurring Asbestos), Imported Borrow, Wood Mulch, Crack Treatment, Asphalt Binder, Geosynthetic Pavement Interlayer, Date Core, AC Dike, Tack Coat, Cold Plane AC, Adjust Monument Cover to Grade, Guard Railing Delineator, Pavement Marker, Roadside Signs, Midwest Guardrail System, Vegetation Control (Minor Concrete), Wildlife Passageway, Transition Railing, Alternative In-Line Terminal System, Severe-Duty Crash Cushion, Rumble Strip, Remove Barriers and Railing, Concrete Barriers and Transitions, Striping & Marking, Electrical and Construction Materials

Greg Souder (510-809-3430 gsouder@ocjones.com) is the estimator on this project and he is available to provide assistance or answer questions regarding the project scope of work including bid requirements, break out of bid items, plan or spec interpretation, bonding or insurance requirements, and other bid assistance. Plans and specs are available to review at our Berkeley office, or can be sent out via Building Connected. Plans are also available under the Advertised Projects tab at the Caltrans website at: http://ppmoe.dot.ca.gov/des/oe/contract-awards-services.html. PDF format quotes should be emailed to the estimator or faxed to 510-526-0990 prior to noon on the date of the bid. Quotes from DBE Subcontractors, Suppliers and Truckers are highly encouraged. OCJ is willing to breakout any portion of work to encourage DBE participation. Subcontractors must possess a current DIR, Contractors License, and insurance and workers compensation coverage including waiver of subrogation. OCJ may require Performance and Payment bonds on subcontracts. OCJ will pay the bond premium up to 2% of the contract value. All subcontractors are required to execute OC Jones' standard subcontract agreement, comply with all insurance requirements, and name OCJ as additional insured. Copies of our agreement and insurance requirements are available upon request. OCJ is a Union contractor, and we are signatory to the Operating Engineers, Laborers, Teamsters, and Carpenters. OCJ is an Equal Opportunity Employer.

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Boots to Business Program Reaches 100,000 Participant Milestone

The U.S. Small Business Administration announced this week that more than 100,000 current and aspiring veteran business owners have participated in the Boots to Business training course since the program began in January 2013.

"The SBA is all about powering the American dream. This is no different for the veteran business community," said Larry Stubblefield, Associate Administrator, Office of Veterans Business Development. "We are very proud of this monumental milestone and thank all of the resource partners who have worked so hard over the years

to conduct this training for our military community."

The Boots to Business program provides entrepreneurial education and training to transitioning service members, veterans and military spouses (including members of the National Guard and Reserve) via the U.S. Department of Defense's Transition Assistance Program.

The program is administered as a collaborative effort between SBA district offices and resource partners, which include Veterans Business Outreach Centers, Women's Business Centers, SCORE, America's Small Business Development Centers and grant partners.

Each year, SBA helps more than 200,000 veterans, service-disabled veterans, members of the National Guard and Reserve, and military spouses start, grow and expand their businesses. Celebrate the veteran small business community during National Veterans Small Business Week this November 4-8, 2019. To find an event near you, visit www.sba.gov/vetbiz. To learn more about Boots to Business, visit sbavets.force.com.

SOURCE: www.sba.gov

Making Adjustments Before Winter

[Article was originally posted on www.acuity.com]

By John Lack,

Winter is always on the minds of contractors, especially those that the majority of their work is outside. Depending on what part of the country your construction business is located, the winter season can bring a time of almost hibernation as the work slows up. But for those who are looking for opportunities, some early planning and a bit of creativity can keep the work flowing and help finish the year well.

For any projects that are on the books, you want to get them to a place they can be continued inside once the bad weather hits. Making sure you get your foundation out of the ground, site utilities installed, and the roof on can set the stage for great winter work. In these situations, I always tried to get the parking lot curbs and the first lift of asphalt installed, which was helpful for working on the

project through the messy winter weather to help ensure an early spring opening for the business once the asphalt plants reopen.

Expanding services can be another way to stay busy during the winter, and approaching your existing clients may be a good place to start. After spending time with them on previous jobs and knowing their businesses, are there any projects they may want completed through the winter months? Do their offices need to be remodeled? Would they like a new kitchen? Does flooring need to be replaced? Are they interested in upgrading their lighting for better energy efficiency? Does their storage room need additional or improved shelving? Letting existing clients know what services you can provide could create opportunities.

There are many areas in which you could expand your services, and the slow season can be a good time to venture out. Installation of holiday

lighting and decorations, cleaning services, snow plowing, and carpet cleaning can be sought-after services for companies during the holiday season. There are plenty of opportunities in residential work as well. Kitchen and bathroom remodeling, painting, replacing doors and windows, basement remodeling, flooring, custom woodwork, and general handyman work are all great services to provide. Winter can also be a great time to insulate attics and crawl spaces.

Having a shop can also create opportunities. Custom woodwork such as cabinets, entertainment centers, doors, and wall panels can be a good fit for a craftsman. Repairing snowmobiles, small engines, tools, and equipment may keep a mechanic busy.

Offering an incentive with your services may help you land more jobs and earn additional income. Being able to make the most of the off-season can improve a company's success.

SOURCE: www.acuity.com

Tips For Embracing Opportunities in the "Gig Economy"

- Continued from page 1
- Use caution when using online platforms (such as Upwork, Freelancer.com, etc.) to find work. Some buyers on these websites are looking to have projects done at the lowest possible price. Other freelancers enrolled on the sites don't help matters by posting unreasonably low rates for their services. If you want to charge fair rates for your services, you might be better off finding clients through other channels (such as networking, referrals, etc.).
- Use tools to streamline your business operations. Numerous online platforms and mobile apps exist to help solo business owners stay organized, save time, and boost

- productivity. Several that you might want to check out include Quickbooks, Evernote, Google Drive, Trello, Grammarly, Quote Roller and Hootsuite.
- Get clients' agreement to the scope of work, deadlines and rates in writing. By providing (and getting approval on) all the critical details of assignments in your proposals, you can avoid misunderstandings and missed expectations.

Last but not least, contact SCORE to work with a business mentor. Mentoring costs nothing, and it will allow you to gain valuable insight as you start and grow your small business. SCORE mentors have experience and expertise in all aspects of launching and running a business. They can answer your questions, offer feedback and guide you on your entrepreneurial journey.

Since 1964, SCORE "Mentors to America's Small Business" has helped more than 10 million aspiring entrepreneurs and small business owners through mentoring and business workshops. More than 11,000 volunteer business mentors in over 320 chapters serve their communities through entrepreneur education dedicated to the formation, growth and success of small businesses. For more information about starting or operating a small business, call 1-800-634-0245 for the SCORE chapter nearest you. Visit SCORE at www.score.org.

SOURCE: www.score.org