

SBE TODAY

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Small Businesses Push for Transparency in Online Lending

Denied by banks, small business owners are increasingly turning to alternative lenders for help. But many hide the real cost of doing business.



By Liz Farmer

To a small business owner looking to expand in today's tight credit market, many say their best shot at getting a loan is through a non-bank lender like an online lending company. But many are finding that the clean websites and seemingly simple terms some lenders promote hide the real cost of doing business.

Recent work by the Federal Reserve Bank of Cleveland on alternative online lenders found that a focus group of small business owners generally liked the easier access to capital that online lenders provide compared with banks. But many were confused by the terms of lending offers, which can make it nearly impossible to determine if the loan is actually affordable.

The findings may act to help a growing national effort to regulate alternative lenders and expose predatory lenders. Federal Reserve data show that a little more than half of small businesses (those that earn up to \$1 million in annual revenue) are denied a loan when they apply at a bank. Many turn to alternative lenders.

The drive to regulate the industry that observers estimate totals anywhere from \$5 billion to \$10 billion in annual loans is led by small business owners, industry lenders and nonprofit lenders. This summer, a coalition of those groups plus brokers and think tanks launched the Small Business Borrowers' Bill of Rights. The groups want to provide potential borrowers with the right to see an annualized interest rate and all fees. They also say that borrowers have the right to responsible underwriting so they don't take out loans they are unable to repay.

Participants in the Cleveland Fed's focus group reported that they found lender websites appealing but had concerns about privacy. One auto dealership owner in New Jersey noted that lenders present their loans "in the most confusing way possible." The websites are full of bright colors and testimonials from nice people, the owner added, but they don't give applicants all the information they need.

When small businesses are looking for loans, they sometimes find, for instance, that an alternative lender may quote a 10 percent interest rate, but that may actually be a monthly rate -- meaning the actual annual percentage rate is 120 per-

cent. It's a tactic often used by predatory lenders in the personal lending and cash advance markets. Sometimes the lender will demand a certain percentage of the daily sales of a business until the loan is repaid, a move that can make it hard for a business owner to make other needed payments.

"Many want information like interest rates, late fees and repayment penalties to be explained clearly," said Ann Marie Wiersch, a Cleveland Fed senior policy analyst. "They don't want to feel like they're being taken advantage of."

Participants also found product comparisons to be difficult because of the different ways lenders present-

Continued on page 10

SMALL BUSINESS EXCHANGE

SBE OUTREACH SERVICES

With 1.5 million businesses in our database, SBE is California's #1 source for diversity outreach.

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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

Sub-Bids Requested From Qualified
DBE Subcontractors & Suppliers

**For Construction on State Highway
In Orange County in Irvine At
Route 133/5 Separation
District 12**

**Location: 12-Ora-133-9.5
Contract No. 12-0N1104**

Bid Date: 10-14-2015 @ 2:00 PM

We have information about the plans, specifications, and requirements in our office located at 14425 Joanbridge Street, Baldwin Park, CA. Please call to arrange an appointment, our office hours are 8:00 am to 4:30 pm. Copying services are available.

Chumo Construction, Inc.

14425 Joanbridge Street, Baldwin Park, CA 91706
Phone: (626) 960-9502 Fax: (626) 960-3887
Contact: George Chumo

100% Performance and Payment Bonds with a surety company subject to approval of Chumo Construction Company, Inc. are required of subcontractors for this project. Chumo Construction will pay bond premium up to 1.5%. Subcontractors will be required to abide by terms and conditions of the AGC Master Labor Agreements and to execute an agreement utilizing the latest AGC Standard Long Form Subcontract incorporating prime contract terms and conditions, including payment provisions. Chumo Construction's listing of a Subcontractor is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with the Subcontractor's price quote. Chumo Construction requires that Subcontractors and Suppliers price quotes be provided at a reasonable time prior to the bid deadline to enable complete evaluation. For assistance with bonding, insurance or lines of credit contact George Chumo at (626) 960-9502.

An Equal Opportunity Employer



Proven Management, Inc.

2000 5th Street, Berkeley, CA 94710
Phone: 510-671-0000 • Fax: 510-671-1000

Requests proposals/quotes from all qualified and certified Small Business Enterprise (SBE) subcontractors, suppliers, and truckers for the following project:

**SAN CARLOS TRANSIT CENTER PROJECT
CONTRACT #16-S-C-011**

**Bids: October 20, 2015 @ 2PM
SBE SUBCONTRACTING GOAL - 19%**

AC CONCRETE PAVING - CONCRETE: REMOVAL, CURB, SIDEWALK, GUTTER, STRUCTURE (CAST-IN-PLACE) - CONSTRUCTION AREA SIGNS - DEMO - FENCING - MICROPILES - PAVEMENT MARKER - REBAR - SIGNAGE - SITE PREPARATION: CLEARING & GRUBBING, EXCAVATION & BACKFILL - LANDSCAPE & IRRIGATION

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 SBE certified suppliers & subcontractors. Assistance with obtaining necessary equipment, supplies, materials, or related assistance or services for this project will also be offered to interested SBE certified suppliers, subcontractors, truckers. 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: Jean Sicard • An Equal Opportunity Employer

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:
**Hwy 101 Petaluma - Realign & Bridge
Caltrans #04-264094
REVISED BID DATE: October 20, 2015 @ 2:00 PM**

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Type III Barricade, Portable Changeable Message Sign, SWPPP, Rain Event Action Plan, Storm Water Sampling & Analysis, Water Quality Sampling & Analysis, Temporary Fence, Health & Safety Plan, ADL Burial Location Report, Treated Wood Waste, Abandon Culvert, Destroy Well, Adjust Utilities, Cold Plane AC, Cap Inlet, Culvert Slurry-Cement Backfill, Bridge Removal, Clearing & Grubbing, Develop Water Supply, Dust Palliative, Roadway Excavation (Type Y-1 Aerially Deposited Lead), Settlement and Monitoring, Shoulder Backing, Structure Excavation, Structure Backfill, Pervious Backfill Material, Rammed Aggregate Columns, Imported Biofiltration Soil, Underground, Erosion Control, Hydromulch, Hydroseed, Compost, Lean Concrete Base, Crack Treatment, Prime Coat, AC Dike, Data Core, Tack Coat, Steel Casing, CIDH Concrete Piling, Prestressing CIP Concrete, Structural Concrete, Minor Concrete, Steel Sheet Piling, Architectural Treatment, Joint Seal Assembly, Bar Reinforcing Steel, Sign Structure, Roadside Signs, Bat Habitat, Prepare & Paint Concrete, Temp. Access Pad, Rock Slope Protection, Detectable Warning Surface, Misc. Iron & Steel, Rigid Rail Fall Protection System, Isolation Casing, Bridge Deck Drainage System, Fencing, Delineator, Object Marker, Midwest Guardrail System, Double Thrie Beam Barrier, Cable Railing, End Anchor Assembly, Type SCI 100GM Crash Cushion, Concrete Barrier, Striping & Marking, Traffic Operations System and Construction Materials

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: Donat Galicz • An Equal Opportunity Employer

REQUEST FOR SBE SUBCONTRACTORS AND SUPPLIERS FOR:
**San Carlos Transit Center Project
Contract No. 16-S-C-011
San Mateo County Transit District
BID DATE: October 19, 2015 @ 2:00 PM**

We are soliciting quotes for (including but not limited to): Trucking, Asphalt Concrete Paving, Concrete: Removal, Curb, Sidewalk, Gutter, Structural (Cast-in-Place), Construction Area Signs, Demolition, Fencing, Micropiles, Striping & Marking, Rebar, Roadway Signs, Clearing and Grubbing, Excavation and Backfill, Sanitary Sewer, Joint Seal, Electrical, Detectable Warning System, Planting & Irrigation, Adjust Utilities, Pavers, Shoring (Sheet Pile), Adjust Utility Covers, Survey, Construction Test (Quality Control), and Construction Materials

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 SBE Participation. Plans & Specs are available for viewing at our office.

D'Arcy & Harty Construction, Inc

(415) 822-5200 Phone • (415) 822-0747 (Fax)
Estimator : willie@darcyharty.com

**City of Monterey
Sanitary Sewer System Rehabilitation Packages 3 & 5
D & F rated pipe rehab
Package 6 Manhole Rehab
Bid Date 11/3/15 at 2 pm**

MBE/DBE/WBE/VOSB
sub-bids requested for:

Saw-cutting, Concrete sidewalk, Trucking, Traffic Control and sewer abandonment

California Sub-Bid Request Ads

DeSilva Gates Construction

11555 Dublin Boulevard • P.O. Box 2909 • Dublin, CA 94568-2909
(925) 829-9220 / FAX (925) 803-4263

Estimator: STEVE LIPPIS
Website: www.desilvagates.com
An Equal Opportunity Employer

DeSilva Gates Construction, L.P. is soliciting for DBEs for the following project:

**HAZEL AVENUE WIDENING PHASE 2,
Federal Aid Project No. STPL-5924(222),
Contract No. 4279**

OWNER: COUNTY OF SACRAMENTO - 9660 Ecology Lane, Sacramento, CA 95827

BID DATE: OCTOBER 15, 2015 @ 2:00 P.M.

We hereby encourage responsible participation of local Disadvantaged Business Enterprises, and solicit their subcontractor or materials and/or suppliers quotation for the following types of work including but not limited to:

CONCRETE RETAINING WALL, CLEARING AND GRUBBING/DEMOLITION, ELECTRICAL, FENCING, JOINT TRENCH, LANDSCAPING, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, ROADSIDE SIGNS, SLURRY SEAL, SOUNDWALL (MASONRY), STRIPING, SWPPP/WATER POLLUTION CONTROL PLAN PREPARATION, UNDERGROUND, TRUCKING, WATER TRUCKS, STREET SWEEPING, CLASS 2 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (GAP GRADE) MATERIAL.

100% Performance and Payment Bonds may be required for full amounts of the subcontract price. Surety company will have to be approved by DeSilva Gates Construction. DeSilva Gates Construction will pay bond premium up to 2%. Subcontractors must possess current insurance and worker's compensation coverage meeting DeSilva Gates Construction's requirements. Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies. Plans and specifications are available for review at our Dublin office.

DeSilva Gates Construction

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 Employer

DeSilva Gates Construction, L.P. is soliciting for DBEs for the following project:

**CALTRANS ROUTE 280 – FOR CONSTRUCTION
ON STATE HIGHWAY IN SANTA CLARA COUNTY AT VARIOUS LOCATIONS FROM STEVEN CREEK
BOULEVARD UNDERCROSSING TO FOOTHILL EXPRESSWAY UNDERCROSSING,**

**Contract No. 04-272054,
Federal Aid Project ACNHPI-280-1(143)**

OWNER:
STATE OF CALIFORNIA DEPARTMENT OF TRANSPORTATION
1727 30th Street, Bidders' Exchange, MS 26, Sacramento, CA 95816

BID DATE: OCTOBER 14, 2015 @ 2:00 P.M.

We hereby encourage responsible participation of local Disadvantaged Business Enterprises, and solicit their subcontractor or materials and/or suppliers quotation for the following types of work including but not limited to:

AC Dike, Adjust Iron, Clearing and Grubbing/Demolition, Cold Plane, Construction Area Sign, Construction Site Management, Electrical, Lead Compliance Plan, Minor Concrete, PCC Grinding, Striping, SWPPP Prep/ Water Pollution Control Plan Prepare, Temporary Erosion Control, Trucking, Water Trucks, Street Sweeping, Hot Mix Asphalt (Type A) Material, Rubberized HMA (Gap Grade) Material

100% Performance and Payment Bonds may be required for full amounts of the subcontract price. Surety company will have to be approved by DeSilva Gates Construction, L.P. DeSilva Gates Construction, L.P. will pay bond premium up to 2%. Subcontractors must possess current insurance and worker's compensation coverage meeting DeSilva Gates Construction, L.P.'s requirements. Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies. Plans and specifications are available for review at our Dublin office.

DeSilva Gates Construction

11555 Dublin Boulevard • P.O. Box 2909
Dublin, CA 94568-2909

(925) 829-9220 / FAX (925) 803-4263
Estimator: Bob Ciccarella
Website: www.desilvagates.com

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DeSilva Gates Construction, L.P. is soliciting for DBEs for the following project:

**CALTRANS ROUTE 65 – CONSTRUCTION ON STATE
HIGHWAY IN PLACER COUNTY FROM ROUTE 65/80
SEPARATION IN ROSEVILLE TO 0.3 MILE NORTH
OF TWELVE BRIDGES DRIVE OVERCROSSING IN
LINCOLN, Contract No. 03-4F0204,
Federal Aid Project ACNHP-P065(103)**

OWNER:
STATE OF CALIFORNIA
DEPARTMENT OF TRANSPORTATION
1727 30th Street, Bidder's Exchange, MS 26,
Sacramento, CA 95816

BID DATE: OCTOBER 22, 2015 @ 2:00 P.M.

We hereby encourage responsible participation of local Disadvantaged Business Enterprises, and solicit their subcontractor or materials and/or suppliers quotation for the following types of work including but not limited to:

COLD PLANE, CONSTRUCTION AREA SIGNS, ELECTRICAL, LEAD COMPLIANCE PLAN, MINOR CONCRETE STRUCTURE, ROADSIDE SIGNS, MARKERS, RUMBLE STRIP, SIGN STRUCTURE, STRIPING, SWPPP/WATER POLLUTION CONTROL PLAN PREPARATION, TEMPORARY EROSION CONTROL, VEGETATION CONTROL, TRUCKING, WATER TRUCKS, STREET SWEEPING, SHOULDER BACKING, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (OPEN GRADE) MATERIAL.

100% Performance and Payment Bonds may be required for full amounts of the subcontract price. Surety company will have to be approved by DeSilva Gates Construction. DeSilva Gates Construction will pay bond premium up to 2%. Subcontractors must possess current insurance and worker's compensation coverage meeting DeSilva Gates Construction's requirements. Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies. Plans and specifications are available for review at our Dublin office.

D'Arcy & Harty Construction, Inc

(415) 822-5200 Phone • (415) 822-0747 (Fax)
Estimator : willie@darcyhart.com

**Rodeo Sanitary District
Sewer Year 2 Improvements
Bids: October 19th, 2015 at 2:00pm**

MBE/DBE/WBE/VOSB
sub-bids requested for:
Saw-cutting, Concrete sidewalk,
Trucking, Traffic Control and
sewer abandonment

California Sub-Bid Request Ads



19 PAMARON WAY, NOVATO, CA 94949
 PHONE: (415) 382-1188 • FAX: (415) 883-7529
 Contact: Adrienne Lewis
 Email: adrienne@arntzbuilders.com

REQUESTS QUOTATIONS FROM ALL
 CUCP CERTIFIED MBE AND WBE
 SUBCONTRACTORS & SUPPLIERS
 and ALL QUALIFIED
 SUBCONTRACTORS & SUPPLIERS
 FOR ALL TRADES FOR THE FOLLOWING
 PROJECT:

**CONSTRUCTION OF THE
 BART BALBOA PARK STATION
 EAST SIDE CONNECTION IMPORVEMENT
 PHASE 2
 PROJECT NO.: 110G-130A
 SAN FRANCISCO, CA
 BID DATE: October 20, 2015 @ 2:00pm
 ESTIMATE: \$8,500,000-\$12,000,000**

Trades include but not limited to: Demolition, Concrete, Masonry, Structural Steel, Metal Decking, Metal Fab, Rough Carpentry, Vehicular Traffic Coatings, Flashing and Sheetmetal, Intumescent Fireproofing, Firestopping, Joint Protection, Overhead Bi-Fold Doors, Glazed Aluminum Curtain Wall, Point-Supported Glazing System, Glazed Sloped Aluminum Canopy Roof, Door Hardware, Glazing, Louvers and Vents, Portland, Cement Plaster, Gypsum Board, Acoustical Panel Ceilings, Decorative Panel Ceilings, Stone Flooring, Painting, Graffiti-Resistance Coatings, Fabric Canopy, Raceways for Facility Services, Electrical, Plumbing, Public Address System, Access Control Systems, Earthwork, Grading and Paving, Chain Link fences and Gates, Underground, Utility Structures and SFMTA Transportation items.

BONDING, INSURANCE, TECHNICAL ASSISTANCE AVAILABLE. PLANS AVAILABLE IN GC'S PLAN ROOM. SUCCESSFUL SUBCONTRACTORS WILL BE REQUIRED TO SIGN ARNTZ BUILDERS, INC. STANDARD SUBCONTRACT AGREEMENT WHICH INCLUDES ARNTZ BUILDERS, INC. REQUIREMENT THAT SUBCONTRACTORS PROVIDE A 100% FAITHFUL PERFORMANCE AND PAYMENT BOND OF THE SUBCONTRACT PRICE FROM A TREASURY LISTED SURETY COMPANY ACCEPTABLE TO ARNTZ BUILDERS. BOND PREMIUM TO BE INCLUDED IN BID AS A SEPARATE ITEM. SUBCONTRACTORS WILL BE REQUIRED TO PROVIDE A WAIVER OF SUBROGATION ENDORSEMENT TO HEIR.

BONDING, INSURANCE, TECHNICAL ASSISTANCE AVAILABLE. PLANS AVAILABLE IN GC'S PLAN ROOM. SUCCESSFUL SUBCONTRACTORS WILL BE REQUIRED TO SIGN ARNTZ BUILDERS, INC. STANDARD SUBCONTRACT AGREEMENT WHICH INCLUDES ARNTZ BUILDERS, INC. REQUIREMENT THAT SUBCONTRACTORS PROVIDE A 100% FAITHFUL PERFORMANCE AND PAYMENT BOND OF THE SUBCONTRACT PRICE FROM A TREASURY LISTED SURETY COMPANY ACCEPTABLE TO ARNTZ BUILDERS. BOND PREMIUM TO BE INCLUDED IN BID AS A SEPARATE ITEM. SUBCONTRACTORS WILL BE REQUIRED TO PROVIDE A WAIVER OF SUBROGATION ENDORSEMENT TO HEIR.

WORKERS COMPENSATION INSURANCE.
 WE ARE SIGNATORY TO THE CARPENTER'S AND
 LABORER'S
 COLLECTIVE BARGAINING AGREEMENTS
 AN EQUAL OPPORTUNITY EMPLOYER

Looking for Subcontractors, Vendors, and Suppliers?

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With a monthly readership of 75,000,
 SBE reaches a diverse audience, cutting
 across ethnic and gender lines as well as
 traditional industry segments.

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



Indianapolis, IN. Sub-Bid Request Ad

BIDDING OPPORTUNITY

MBE/WBE/VBE'S Certified with any of the following certifying authorities:

Indiana Minority Supplier Development council (IMSDC)

Indiana Department of Administration (IDOA)

The City of Indianapolis Division of Minority and Women Business Development (DMWBD)

Women Business Enterprise National Council (WBENC)

National Women Business Owners Corporation (NWBOC)

United States Department of Veterans Affairs (with certification from DMWBD)

Inviting qualified contractors, specifically MBE/WBE/VBE's certified by any of the authorities listed above, to contact SKJV (Prime Contractor listed below) regarding subcontracting services and material supply opportunities in connection with the upcoming tunnel and shaft project.

The Work under this contract is located in Indianapolis, Indiana. The Work consists of the White River Pogues Run Tunnel Project and associated Shafts and Vortex Drop Shaft Structures.

Owner: Citizens Energy Group

Project No. 92TU00126

BID DATE: October 29, 2015 AT 1:00 PM

Opportunities to participate exist in the following specific areas of soil and rock excavation, hauling, excavation support systems, underground blasting, structural steel, engineering, survey, instrumentation and monitoring services, materials testing, demolition and site preparation, environmental investigation, utility relocation, paving, fencing and gates, geotechnical and structural instrumentation, slurry wall, cased auger shaft construction, cast-in-place concrete structures, reinforcing steel, ground stabilization, rock-bolts, steel dowels, shotcrete, concrete finishing, waterproofing, service utilities, grouting, mechanical equipment – hydraulic, sluice & weir gates, electrical services, pest control, IT services, security, waste disposal, cleaning services, and security services.

Any business seeking to participate as a MBE/WBE/VBE in the Contract that is not currently certified MBE/WBE/VBE's by one of the above certifying authorities should contact the DMWBD at 1501 City County Building, 200 East Washington Street, Indianapolis, Indiana 46204; phone (317) 327-5262, any of the other agencies as shown above to obtain current certification.

We have set up an FTP site where you can view all plans and specifications for your convenience. Please contact Aimee Remo at (909) 594-0990 or Brett Campbell at (909) 594-0982 to receive instructions on accessing the FTP Site.

SKJV

An EEO Employer

(J.F. Shea Construction, Inc. - Kiewit Infrastructure Co.)

667 Brea Canyon Road, Suite 22 • Walnut, CA 91789

909-595-4397 • 909-869-0827 (fax)

Attn: Dennis Poulton, EEO Officer

California Sub-Bid Request Ads

DeSilva Gates Construction

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 Employer

DeSilva Gates Construction, L.P. is soliciting for DBEs for the following project:

FOR CONSTRUCTION ON STATE HIGHWAY IN ALAMEDA COUNTY IN AND NEAR LIVERMORE AND PLEASANTON FROM 0.1 MILE SOUTH OF RUBY HILL DR. TO 0.6 MILE NORTH OF CONCANNON BLVD, IN DISTRICT 04 ON ROUTE 84

OWNER:

STATE OF CALIFORNIA
DEPARTMENT OF TRANSPORTATION
1727 30th Street, Bidders' Exchange, MS 26,
Sacramento, CA 95816

BID DATE: October 20th, 2015 @ 2:00 P.M.

We hereby encourage responsible participation of local Disadvantaged Business Enterprises, and solicit their subcontractor or materials and/or suppliers quotation for the following types of work including but not limited to:

AC Dike, ADL Burial Location Report, Bridge, Retaining Wall, Clearing and Grubbing/Demolition, Concrete Barrier, Construction Area Sign, Crack Sealing, Crash Cushion, Electrical, Erosion Control, Fencing, Guardrailing, Lead Compliance Plan, Minor Concrete, Minor Concrete Structure, Structural Concrete Box Culvert, Headwall, Lean Concrete Base, Ramped Aggregate Columns, Roadside Signs, Delineator, Markers, Sign Structure, Striping, Survey/Staking, Temporary Erosion Control, Underground, Vegetation Control, Settlement & Monitoring, SWPPP, Well Destroy / Cap-ping, Trucking, Water Trucks, Street Sweeping, Class 2 Aggregate Base Material, Class 4 Aggregate Base Material, Hot Mix Asphalt (Type A) Material, Rubberized HMA (Gap Grade) Material, Hot Mix Asphalt (Open Graded) Material

100% Performance and Payment Bonds may be required for full amounts of the subcontract price. Surety company will have to be approved by DeSilva Gates Construction, L.P. DeSilva Gates Construction, L.P. will pay bond premium up to 2%. Subcontractors must possess current insurance and worker's compensation coverage meeting DeSilva Gates Construction, L.P.'s requirements. Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies. Plans and specifications are available for review at our Dublin office.

Sub-Bids Requested From MBE, WBE, OBE Subcontractors & Suppliers for:

Project Title: HERBERT HOOVER MIDDLE SCHOOL
Owner: San Francisco Unified School District, 415-241-6152
Contact Person: Jahan Ramezanbeigi, 650-802-9901
Project Bid date: October 13, 2015 at 3:00 pm
Address: 2290 14th Avenue San Francisco, California 94116
SFUSD Project # 11064
Plan Issuing Company/Agency: ARC Northern California,
Phone: 415-537-2235, Fax: (415)- 3480684

Zolman Construction & Development, Inc.

565 Bragato Unit B • San Carlos CA 94070
Phone: 650-802-9901 • Fax: 650-802-9902

ROUTE 8 - EL CENTRO
CALTRANS #11-413604
IMPERIAL COUNTY, CA

****THIS PROJECT HAS A 6% DBE GOAL****

BID DATE: OCTOBER 21, 2015 • BID TIME: 2:00 P.M.
Please respond by 5:00 p.m., OCTOBER 20, 2015

We are seeking quotes from CERTIFIED DBE including, but not limited to, the following work items: Trucking On-Site, Trucking Aggregates, Trucking Asphalt, Street Sweeping, Equipment Rental, Lead Compliance Plan, Progress Schedule (Critical Path Method), Construction Area Signs, Traffic Control System, Temp Traffic Stripe (Paint), Channelizer (Surface Mounted), Traffic Plastic Drum, Temp Pavement Marker, Portable Changeable Message Sign(EA), Temp Railing (Type K), Temp Crash Cushion Module, Job Site Management, Prepare Storm Water Pollution Prevention Plan, Rain Event Action Plan, Storm Water Sampling and Analysis Day, Storm Water Annual Report, Temp Drainage Inlet Protection, Temp Concrete Washout, Temp Fence (Type ESA), Remove Yellow Thermoplastic Traffic Stripe (Hazardous Waste), Treated Wood Waste, Remove Single Thrie Bean Barrier, Remove Thermoplastic Pavement Marking, Remove Pavement Marker, Remove Concrete Pavement (CY), Clearing and Grubbing (LS), Roadway Excavation, Erosion Control (Bonded Fiber Matrix)(Acre), Fiber Rolls, Class 2 Aggregate Base (CY), Tack Coat, Transition Railing (Type STB), Thermoplastic Traffic Stripe, Thermoplastic Pavement Marking, Thermoplastic Traffic Stripe (Sprayable), Pavement Marker (Non-Reflective), Pavement Marker (Retroreflective), Maintaining Existing traffic Management System Elements During Construction, Inductive Loop Detector (EA), Concrete Aggregates, Asphalt, Joint Sealant Pavement, Joint Sealant Bridge Abutments, Asphalt Dike, Slurry Seal, Rumble Strip (Ground-In) Rebar, Road Signs.

Coffman Specialties, Inc. is signatory to Operating Engineers, Laborers, Teamsters, Cement Masons and Carpenters unions. Quotations must be valid for the same duration as specified by the Owner for contract award. Insurance and 100% Payment & Performance Bonds will be required, and will pay up to 1.5% for the cost of the bond. Waiver of Subrogation will be required. We will provide assistance/advice with obtaining Bonds/Insurance/Credit/Equipment. Subcontractors must provide contractor's license number and Department of Industrial Relations (DIR) registration number with their quote. Plans and specs are available at no cost to interested DBE firms from the CALTRANS WEBSITE using the Project ID #11-413604 and/or our San Diego Office. We are an EOE & seriously intend to negotiate with qualified firms.

If you have any questions, Please contact Marty Keane: Phone 858-536-3100, Fax 858-586-0164 or email estimating@coffmanspecialties.com.

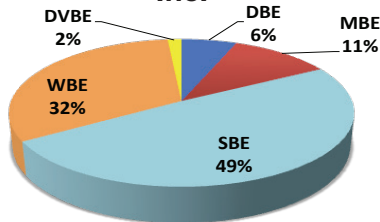
Non-DBE Subs/Suppliers: Indicate 2nd tier participation offered on your quotation as it will be evaluated with your price. For any bid proposal submitted on or after March 1, 2015 and any contract for public work entered into on or after April 1, 2015, the following registration requirements apply: Every Subcontractor is required to be registered to perform public work pursuant to Section 1725.5 of the Public Contract Code. No Contractor or Subcontractor shall be qualified to bid on, be listed in a bid proposal pursuant to Section 4104 of the Public Contract Code, or engage in the performance of any contract for public work, unless currently registered to perform public work pursuant to Section 1725.5. No bid shall be accepted nor any subcontract entered into without proof of the Subcontractor's current registration to perform public work pursuant to Section 1725.5. If used in our Bid, Coffman Specialties requires this proof be submitted w/in 24 hours of Bid Date.



9685 Via Excelencia, Ste 200 • San Diego, CA 92126
Phone: (858) 536-3100 • Fax: (858) 586-0164
e-mail inquiries to: estimating@coffmanspecialties.com

AUDIENCE PROFILE

Small Business Exchange, Inc.



California Sub-Bid Request Ads

RGW Construction, Inc.

Contractors License A/B 591940

550 Greenville Road • Livermore, CA 94550 • Phone: 925-606-2400 • Fax: 925-961-1925

An Equal Opportunity Employer

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

Grade Separation Harney Lane
City of Lodi, Lodi Finance Department
Engineer Estimate: \$14,000,000
Bids: October 29th, 2015 @ 11:00 AM

Requesting Sub-quotes for (including but not limited to): Fabric & Oils, Construction Area Signs, Raise Iron-Utilities, Cold Plane, Clear & Grub, Landscaping, Erosion Control, Slurry Seal, AC Dike, CIDH Piles, Prestressing Concrete Cast-In-Place, Soundwall-Masonry Precast, Joint Seal, Reinforcing Steel, Signs Roadside, Rock Slope Protection, Concrete Curb & Sidewalk-Misc., Fencing, Object Marker, Metal Railing, Concrete Barrier, Thermoplastic Traffic Stripe & Marking, Signal & Lighting, Surveyor, SWPPP Planning, Water Truck, Sweeper, Storm Drain, Water Piping(underground), Joint Trnech, Bore & Jack. .

Scope of Work: Widening & Realignment Harney Lane, including post tension concrete box girder bridge. RGW is willing to breakout any portion of work to encourage DBE participation. Contact us for a specific item list.

Plans and Specs are available to view and copy at our office or the ARC Planwell at www.e-arc.com/ca/stockton 209-464-8724 or Contact John Pitsch 925-606-2400 johnp@rgwconstruction.com for any questions, including bonding, lines of credit, or insurance or equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation. For bonding and other assistance, please call.

Granite Rock Company

120 Granite Rock Way, San Jose, CA 95136

Phone (408) 574-1400 Fax (408) 365-9548

Contact: Bob Williams

Email: estimating@graniterock.com

REQUESTING SUB-QUOTES FROM QUALIFIED SBE SUBCONTRACTORS/SUPPLIERS/TRUCKERS FOR:

San Carlos Transit Center Project
Contract No.: 16-S-C-011
Owner: San Mateo County Transit District
Engineers' Estimate: \$4 Million
BID DATE: October 19, 2015 @ 2:00 PM

Items of work include but are not limited to: Asphalt Concrete Paving, Concrete : Removal, Curb, Sidewalk, Gutter, Structural (cast-in-place), Construction Area Signs, Demolition, Fencing, Micropiles, Pavement Marker, Rebar, Signage, Site Preparation : Clearing and Grubbing, Excavation and Backfill, Electrical, Trucking, Stripe, Landscape and Irrigation, WPCP, PCMS, Surveying, Bioretention Basins, Decomposed Granite Paving, Gravel Pavers, Station Furnishings, Traffic Control and Flagging, QCQA Testing & Inspection.

Granite Rock Company 'Graniterock' is signatory to Operating Engineers, Laborers, Teamsters, Carpenters and Cement Masons unions. 100% performance and payment bonds will be required from a qualified surety company for the full amount of the subcontract price. Bonding assistance is available. Graniterock will pay bond premium up to 1.5%. In addition to bonding assistance, subcontractors are encouraged to contact Graniterock Estimating with questions regarding obtaining lines of credit, insurance, equipment, materials and/or supplies, or with any questions you may have. Subcontractors must possess a current contractor's license, insurance and worker's compensation coverage. Subcontractors will be required to enter into our standard contract. Graniterock intends to work cooperatively with all qualified firms seeking work on this project.

We are an Equal Opportunity Employer

Turner

Request for Qualification (RFQ)
RFQ Period: October 5, 2015 - October 21, 2015

Turner Construction Company (Turner) is seeking qualified Subcontractors for the following project:

Tolman Hall Seismic Replacement - Berkeley Way
Contract No. 12629A
University of California, Berkeley

Turner has been awarded the above referenced project. This is a new 8-story, 339,000 square feet concrete building with concrete columns and post-tensioned slabs, and associated site utility work, landscaping and interior build-out. This project is seeking LEED Gold certification.

Only those Subcontractors who meet pre-qualification criteria to perform work on their respective trades will be invited to submit a bid. Trade Subcontractors who do not submit the pre-qualification information and are not pre-qualified will not be allowed to bid the project.

Turner is currently seeking RFQs for the following Trade Packages:

Description	Est. Value
STAIRS AND RAILINGS	\$900,000
ACCESS FLOORING	\$1,800,000
SITE CONCRETE / PAVERS / MARKINGS	\$500,000
PLANTING/IRRIGATION/SITE IMPROVEMENTS	\$600,000
STRUCTURAL STEEL / MISC METALS / METAL DECK	\$2,100,000
METAL / AL PANELS and LOUVERS	\$1,300,000
ROOFING / WATERPROOFING / FLASHING	\$1,500,000
WINDOW WASHING EQUIPMENT	\$150,000

Turner has a 20% SBE/VSB/DVBE/MBE/WBE goal for this project.

For information on how to Pre-Qualify with Turner, please contact Shirley San Diego (510.267.8114 or ssandiego@tcco.com)

B-Side Inc. is requesting proposals from all City & County of San Francisco certified DVBE Subcontractors & Suppliers for project:

Herbert Hoover MS, Ceiling Fans, Window Film Installation and Shades Relocation
(SFUSD Project No.11064)

Owner: SFUSD

Bid date: October 13, 2015 at 3:00 pm.

Trades requested are: DEMO, Hazmat Abatement, Electrical and all other trades, applicable to the project scope of work.

Digital files of bid documents are available at Builder's Exchange of Alameda County Please contact our office for plans and specs help.

B-Side Construction, Inc.

1940 Union street, #9, Oakland, CA 94607

Phone: 510-451-7527; fax: 510-451-7517

Email: info@bsideconstruction.com

Contact: A. Kalafati

Advertise with the Small Business Exchange

Utilize SBE's TARGET DISTRIBUTION to reach the DBEs, SBEs, DVBEs, MBEs, and OBEs that match the trades and goods you need.

www.sbeinc.com

California Sub-Bid Request Ads

Guy F. Atkinson
Requests

Sub-bids from All Qualified & Certified DBE Subcontractors/Suppliers
for:

Caltrans Contract 07-1193U4

**Construction on State Highway 10 in Los Angeles County in and near West Covina, Covina,
San Dimas and Pomona from 0.2 Mile East of Hollenbeck Street Undercrossing to
Route 57/10 Separation**

Bids Thursday, October 15, 2015

Description of Work and Project Supply (but not limited to):

Aggregates, AC Paving, Asphalt Paving, Bridge Barrier, Cold Planing, Concrete, Demolition, Drainage, Drilled Piling, Driven Piling, Earthwork, Electrical, Environmental, Erosion Control, Fence/MBGR, Flatwork, Formliner, Gawk Screen, Ground Anchor, Inertial Profiling, K Rail, Landscape, Overhead Sign Structure, Paint/Stain, Pavement Markings, Paving Supply, Pipe Supply, Precast Bridge, QA/QC, Rebar, Retaining Wall, Road Barrier, Road Joint Seal, Sewer, Signs, Soil Nail Walls, Sound-wall, Survey, Traffic Control, Trucking, Utility (Refer to project specs for complete bid item list. Addendum 1 was issued 09/04/2015). This project has a 10% DBE Goal.

Guy F. Atkinson

18201 Von Karman Ave, Suite 800, Irvine, CA 92612
social.esteeming@atkn.com
Phone: 949-382-7145 • Fax: 949-553-0252
Contact: Drew Nelson

Guy F. Atkinson is a union contractor and an Equal Opportunity Employer. 100% Performance & Payment Bonds from an approved surety company will be required for subcontractors greater than \$100,000. Atkinson will pay the cost of bonds up to 1.5%. Atkinson will assist in obtaining necessary equipment, supplies, materials or related services. We will split items of work (refer to project specs for full list of bid items) and provide assistance for bonding, LOC and insurance where needed. Subcontractors will be expected to sign Atkinson's standard subcontract and to comply with our company's standard insurance requirements which include a waiver of subrogation. Subcontractors must provide contractor's license number and Department of Industrial Relations (DIR) registration number with their quote.

To download plans, specs, addenda and supplemental information:
Please go to http://www.dot.ca.gov/hq/esc/oe/project_ads_addenda/07/07-1193U4/



Is requesting quotes from qualified DBE/MBE/WBE/SBE/LSAF/HUB Subcontractors, Suppliers,
and Service Providers for the following (but not limited to) work:

Concrete Structures, PVC, Aggregates, Asphalt Paving, Fencing, Trucking, Mechanical, Electrical

Charlan Road Seasonal Storage Facility

Project No. 16-5656.63

Located in the Valley Center in the County of San Diego, CA

Valley Center Municipal Water District

BID DATE November 3, 2015 @ 3:00 p.m.

Sub & Vendor Bids Due Prior

Sukut Construction, LLC

4010 W. Chandler Avenue, Santa Ana, CA 92704

Contact: Dave Grattan

Phone: (714) 540-5351 • Fax: (714) 545-2003 • Email: estimating@sukut.com

Plans/specs are available for viewing at our Santa Ana office by appointment. Subcontractors must be prepared to furnish 100% performance and payment bonds and possess current insurance and workers' comp coverage. Sukut Construction will assist Qualified Subcontractors in obtaining bonds, insurance, and/or lines of credit. Please contact Sukut Construction for assistance in responding to this solicitation. Subcontractors/Vendors will be required to sign Sukut's Standard Subcontract/Purchase Order. Copies are available for examination.

Sukut Construction's listing of a Subcontractor in its bid to the agency is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with Subcontractor's price quotes. Quotations must be valid for the same duration as specified by Owner for contract award.

Sukut Construction, LLC
An Equal Opportunity Employer

Is Your Business Cybersecure? Five Steps to Find Out

By Maria Contreras Sweet,
SBA Administrator

Too often, small businesses don't consider themselves at risk for a cyberattack. Maybe the business thinks it's too small, or doesn't think it carries anything worth stealing. But that's far from the unfortunate reality. According to a 2013 Small Business Technology Survey by the National Small Business Association, 44 percent of small businesses reported being the victim of a cyberattack, with an average cost of approximately \$9,000 per attack. Cybercriminals thrive on data about employees, customers, bank accounts and many other types of information any small business would carry. And with fewer resources than large firms, small businesses are especially at risk for attacks.

October is National Cyber Security Awareness Month. If you are a small business owner, SBA wants to help you safeguard your critical data. Here are five steps you need take immediately – as soon as this week -- to make your business more cybersecure:

1. Protect against viruses, spyware, and other malicious code

Make sure all of your organization's computers are equipped with antivirus software and antispayware and update regularly. Such software is readily available online from a variety of vendors. All software vendors regularly provide patches and updates to their products to correct security problems and improve functionality. Configure all software to install such updates automatically.

2. Secure your networks

Safeguard your Internet connection by using a firewall and encrypting information. If you have a Wi-Fi network, make sure it is secure and hidden. To hide your Wi-Fi network, set up your wireless access point or router so it does not broadcast the network name, known as the Service Set Identifier (SSID). Password protect access to the router.

3. Educate employees about cyberthreats and hold them accountable

Educate your employees about online threats and how to protect your organization's data, including safe use of social networking sites. Depending on the nature of your business, employees might be introducing competitors to sensitive details about your firm's internal business. Employees should be informed about how to post online in a way that does not reveal any trade secrets to the public or competing businesses. Hold employees accountable to the firm's Internet security policies and procedures.

California Sub-Bid Request Ads

Shimmick Construction Company Inc.

8201 Edgewater Drive, Suite 202 • Oakland, CA 94621
Phone (510) 777-5000 • Fax (510) 777-5099

DBE Subcontractor/Supplier Bids Requested For:
**Sacramento Regional County Sanitation District
Nitrifying Sidestream Treatment (NST)**
Bid Date: November 12th, 2015 at 2:00 PM
Fax all quotes to 510-777-5099

Requesting qualified DBE certified Subcontractor and Supplier Quotes on: **Concrete & Cement Supplier and Services, Steel, Lumber, Fencing, Electrical & Signals, Traffic Control, Roadway Excavation, Structure Excavation, Structure Backfill, Aggregate Base, Concrete Structure, Reinforcing Steel, Waterproofing, Steel Structures, Drainage Pumping Equipment, Pumping Plant Electrical Equipment, Engine Generator Set, Land Surveyor, Bottom Dump Trucking, Flat Bed Trucking, Building Construction, Fuel Systems, Sandblasting, Construction and Heavy Equipment Rental**

Bid Plans and Specifications may be purchased from the County of Sacramento, Site Improvement and Permits Section 827 7th Street, Room 105 Sacramento, CA 95814, (916) 874-6544.

Subcontractors and Suppliers interested in this project may contact Clay Cochran by phone at (510) 777-5078 or ccochran@shimmick.com.

100% Performance and Payment bonds with a surety company subject to approval of Shimmick Construction Company, Inc. are required of subcontractors for this project. Shimmick Construction will pay bond premium up to 1.5%. Subcontractors will be required to abide by terms and conditions of the AGC Master Labor Agreements and to execute an agreement utilizing the latest SCCI Long Form Standard Subcontract incorporating prime contract terms and conditions, including payment provisions. Shimmick Construction's listing of a Subcontractor is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with the Subcontractor's price quote. Shimmick Construction requires that Subcontractors and Suppliers price quotes be provided at a reasonable time prior to the bid deadline to enable a complete evaluation. For assistance with bonding, insurance or lines of credit contact Scott Fairgrieve at (510) 777-5000. **An Equal Opportunity Employer**

Shimmick Construction Company Inc.

8201 Edgewater Drive, Suite 202 • Oakland, CA 94621
Phone (510) 777-5000 • Fax (510) 777-5099

LBE Subcontractor/Supplier Bids Requested For:
**Southeast Water Pollution Control Plant
Primary and Secondary Clarifier Upgrades
City and County of San Francisco Public Utilities Commission
Contract No. WW-626**
Bid Date: November 12, 2015 until 2:00PM
Fax all quotes to 510-777-5099

Requesting certified LBE Subcontractor and Supplier Quotes on: Reinforcing Steel Contractor, Sandblasting Contractor, Earthwork & Paving, Painting/Waterproofing, Traffic Control, Concrete Contractors and Suppliers, Trucking & Hauling, Surveying, Fencing, Lumber, Safety & Personal Protection, Pipes & Valves Hard copy versions of plans, specifications and bidding documents are available at 525 Golden Gate Avenue, 1st Floor, Customer Service Desk, San Francisco, CA 94102. Contract documents are also available for viewing by appointment only at Shimmick Construction's Office: 8201 Edgewater Drive, Suite 202, Oakland, CA 94621.

Subcontractors and Suppliers interested in this project may contact Fernando DeLeon by phone at (510) 777-5086.

100% Performance and Payment bonds with a surety company subject to approval of Shimmick Construction Company, Inc. are required of subcontractors for this project. Shimmick Construction will pay bond premium up to 1.5%. Subcontractors will be required to abide by terms and conditions of the AGC Master Labor Agreements and to execute an agreement utilizing the latest SCCI Long Form Standard Subcontract incorporating prime contract terms and conditions, including payment provisions. Shimmick Construction's listing of a Subcontractor is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with the Subcontractor's price quote. Shimmick Construction requires that Subcontractors and Suppliers price quotes be provided at a reasonable time prior to the bid deadline to enable a complete evaluation. For assistance with bonding, insurance or lines of credit contact Scott Fairgrieve at (510) 777-5000. **An Equal Opportunity Employer**

Mission Bay Development Group, LLC is actively seeking contractors for the upcoming

Mission Bay: Park P23 and P24 Project

This project is subject to the
Office of Community Investment and

Infrastructure (OCII) Small Business Enterprise (SBE) program which has a 50% participation goal with first consideration for San Francisco-based SBEs.

Proposed scope of work for this project includes but is not limited to demolition, storm drain, sewer and water-line work, grading, landscaping and irrigation, electrical, site furnishings, architectural features, fencing, sports court, decomposed granite surfacing, concrete hardscape and pavers.

One set of bid documents will be distributed to each interested Contractor.

Please contact **Cathy Serrano of Townsend Management, Inc.**, at
(415) 355-6644 to pick up a set at the
Mission Bay Office, 410 China Basin Street, San Francisco, CA 94158

Sub-Bids Requested From MBE, WBE, OBE
Subcontractors & Suppliers for:

**Owner: San Francisco
Public Utilities Commission
Mountain Tunnel Adit & Access Improvement
Contact No. HH-981
Bid Date: November 5, 2015 @ 2:00 PM**

Trades: AE015 SURVEYING (LAND & AERIAL), CN001 SHEET METAL CONTRACTORS (C-43), CN004 REINFORCING STEEL CONTRACTORS (C-50), CN005 TRUCKING AND HAULING, CN011 MASONRY CONTRACTOR (C-29), CN016 FENCING CONTRACTOR (C-13), CN025 SANDBLASTING CONTRACTOR (D-38), CN030 BUILDING MOVING W) RECKING CONTRACTORS (C21), CN033 EARTHWORK & PAVING (C-12), CN034 ELECTRICAL CONTRACTING (C10), CN036 PAINTING/WATERPROOFING CONTRACTOR (C-33), CN038 CONCRETE/RELATED SERVICES (D6), CN044 DRILLING SERVICES (D9)(D30), CN049 DOORS, GATES AND ACTIVATING DEVICES, CN051 SAND AND WATER BLASTING (D38), CN052 METAL PRODUCTS CONTRACTOR (D24), EQ030 SURVEY/ENGINEER/DRAFTING EQUIP & SUPPLIES, EQ031 CONCRETE SUPPLIER AND MANUFACTURER, EQ036 CONTROLS, INDUSTRIAL & COMMERCIAL, EQ069 UTILITY PRODUCTS (WATER METERS ETC), EQ081 ELECTRICAL EQUIPMENT AND SUPPLIES, EQ083 INSTRUMENTATION EQUIPMENT & SUPPLIES, EQ090 PAINTING/WALLCOVERING EQUIP & SUPPLIES, EQ092 CONSTRUCTION & BUILDING MATERIALS, EQ129 PIPES, VALVES AND FITTING SUPPLIES, GS036 EQUIPMENT (INDUSTRIAL), CERTIFIED TESTING, GS039 PAINTING, ELECTROSTATIC, FOR METALS, GS138 CONCRETE DELIVERY AND/OR PUMPING, PS010 ENVIRONMENTAL ADVISORY SERVICES, PS047 LABORATORY SERVICES (MATERIALS TESTING)

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

Subcontractors and suppliers must be licensed to conduct business in the state of California. Must be able to provide payment and performance bonds provided by approved 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 FTP site for electronic viewing of project.

California Sub-Bid Request Ads

SOMA Hotel LLC - SOMA Mission Bay Hotel, Block 1, San Francisco

REQUEST FOR PROPOSAL

SOMA Hotel LLC will build the new SOMA Mission Bay Hotel on a vacant development site fronting the corner of 3rd and Channel Streets in San Francisco, California. The total site is approximately 23,000 square feet. The hotel will be comprised of 250 guestrooms in a tower of 16 enclosed levels which will include a 3-level podium designed to accommodate parking, public and back-of-house spaces. The total gross area of the SOMA Mission Bay Hotel will be 215,000 GSF.

McCarthy Building Companies, Inc. has been selected as the General Contractor and are currently requesting bids from qualified subcontractors for Design-Assist / Design Build Part A - Preconstruction / Design Services and, Part B - Construction Services (Option only). LBEs and SBEs and strongly encouraged to submit. The Office of Community Investment and Infrastructure (OCII)/Successor to SFRA has established a subcontracting participation goal for this project at 50% SBE/LBE goal with first consideration for San Francisco-based MBEs, WBEs and SBEs.

This Request for Proposal is issued for qualified Exterior Building Envelop subcontractors as a Part A / Part B subcontract. Part A is to provide full design-assist / design-build preconstruction services to design a complete turn-key exterior envelop system in accordance with the 100% DD Criteria Documents. Part B is for the procurement, fabrication and installation of the building enclosure scope as designed under Part A. Part B is an Owner option to proceed only after the successful completion of Part A services and is solely at the Owners discretion. The exterior envelope consists curtain-wall, storefront, rain-screen, FRP and metal panel systems, including canopies and decorative metal elements.

Prequalification Process:

Each prospective Bidder must complete Part 1 utilizing McCarthy's Prequalification system, answer all questions and provide all required information. Any prospective Bidder failing to do so will be deemed non-responsive and not prequalified with respect to this Prequalification. Complete Part 1 by going to <https://prequalification.mccarthy.com/>. Part 1 includes general questions on company information, type of services, business classifications, bonding limits, business and project references, license/claims history/disciplinary measures, safety and health status, and business construction revenue.

For any questions pertaining to this project, please email Dan Crosby, Preconstruction Director via email, dcrosby@mccarthy.com

Pre-Bid Meeting: October 07, 2015 @ 10:00am - McCarthy Building Companies, Inc., 1265 Battery Street, 3rd Floor, SF, CA

Bids are due no later than Thursday, October 22, 2015 @ 5:00pm.

10% Bid Security is required for all Bids submitted

100 % Payment and Performance bonds from a treasury rated surety in the full amount of the subcontract is required for this project.

McCarthy Building Companies is an Equal Opportunity Employer.

Is Your Business Cybersecure? Five Steps to Find Out

Continued from page 7

4. Require employees to use strong passwords and to change them often.

Consider implementing multifactor authentication that requires additional information beyond a password to gain entry. Check with your vendors that handle sensitive data, especially financial institutions, to see if they offer multifactor authentication for your account.

5. Employ best practices on payment cards.

Credit card companies are now shifting from magnetic-strip payment cards to safer, more secure chip card technology known as "EMV." Are you ready for the shift? Now more than ever, you should work with your banks and processors to ensure you're using the most trusted and validated anti-fraud services. You may also have additional security obligations pursuant to agreements with your bank or processor. In all cases, you should isolate payment systems from other, less secure programs and don't use the same computer to process payments and surf the Internet. Visit this link for more information and resources about the switch to EMV.

These steps are important to promote your cybersecurity, but they're just a start. Visit SBA's new cybersecurity webpage for our expanded list of tips. The list includes proven practices like securing physical access to your network, as well as securing virtual access through mobile phones. On that site you can also access our online course: Cyber Security for Small Businesses. Finally, the Federal Communications Commission and its partners developed the free Small Biz Cyber Planner that lets you create a customized guide to protect your small business. You should use all of these tools. Prevention is key.

And in the event your firm is the victim of a cybersecurity attack, take the following steps immediately:

- Inform local law enforcement or the state attorney general as appropriate.
- Report stolen finances or identities and other cybercrimes to the Internet Crime Complaint Center at www.ic3.gov.
- Report fraud to the Federal Trade Commission at www.onguardonline.gov/file-complaint.
- Report computer or network vulnerabilities to US-CERT via the hotline: 1-888-282-0870 or www.us-cert.gov.

While no one can guarantee your safety from a cyberattack, appropriate planning makes a big difference. By using these tips and resources, you can help promote the safety of your employees, customers, and the future success of your small business.

Source: U.S. SBA

PREBID MEET & GREET EVENT

**PREBID MEETING (SBE's strongly encouraged to participate)
The Exchange on 16th Street, San Francisco, CA**

Please join Hathaway Dinwiddie for a Prebid and SBE Networking Session at **11:00am on Wednesday, October 14, 2015 at Mission Bay Pavilion (290 Channel Street, San Francisco)**

Project Description: New Class A multi-story office complex of 700,000 Gross Square Feet over a 300,000 SF parking podium with associated site and infrastructure work.

Trades to be discussed are Concrete Masonry Unit, Sheet Metal, Interior Drywall, Doors, Frames & Hardware, Exterior Insulation and Firesafing, Striping and Shotcrete

Contact: Leticia Avalos for more information 415-912-3224 | avalosl@hdcco.com

**HATHAWAY DINWIDDIE CONSTRUCTION COMPANY
IS AN EQUAL OPPORTUNITY EMPLOYER.**

Public Legal Notices

CALIFORNIA STATE UNIVERSITY STANISLAUS

JOB ORDER CONTRACT BID #9778
CALIFORNIA STATE UNIVERSITY
STANISLAUS
One University Circle
Turlock, CA 95382

The Trustees of the California State University will receive sealed bid proposals in the **Mary Stuart Rogers Building, Room 290, until 2:00 pm Tuesday, November 10th, 2015** at the above address, for furnishing all labor and materials for Job Order Contract, Project Number 9778 for Stanislaus. In accordance with the contract documents, the proposals will be publicly opened and read in the Mary Stuart Rogers Building, Room 260.

This Notice to Contractors is for the award of a Job Order Contract (JOC). A JOC is a competitively bid, firm fixed priced, indefinite quantity contract. The scope of work includes a collection of detailed repair and construction tasks and specifications that have established unit prices. It is placed with the Contractor for the accomplishment of repair, alteration, modernization, maintenance, rehabilitation, demolition and construction of infrastructure, buildings, structures, or other real property. Work is accomplished by means of issuance of a purchase order against the JOC. Under the JOC concept, the Contractor furnishes all management, documentation, labor, materials, and equipment needed to perform the work. The JOC awarded under this solicitation will have a minimum value of \$50,000 and a maximum value of \$500,000. The University will have the option to increase the value by an additional \$1,000,000 for a possible contract value of \$1,500,000.

Each bidder offering a proposal must comply with bidding provisions of Article 2.00 et seq. in the Contract General Conditions under Job Order Contracts, July 2013 & Supplementary General Conditions, August

2015 <http://www.calstate.edu/cpdc/CM/CGC.shtml> Bidders should be familiar with all the provisions of the Contract General Conditions, July 2013 and Supplementary General Conditions, August 2015, especially Article 2.02, regarding the necessity to prequalify with the Trustees ten (10) business days prior to the bid date.

Bidders must be prequalified with the Trustees. Contractors shall register and log in to "PlanetBids" to apply for prequalification. All bidders must file a statement of financial condition and previous experience in performing public works. Bidders shall go to: http://www.calstate.edu/cpdc/cm/contractor_prequal_bidders.shtml, under 'Project Bidder Prequalification' and login to the database using the link provided (PlanetBids). The completed prequalification application must be filed at least ten (10) business days prior to the bid date and approved not less than one (1) Business Day prior to the date set for opening bids.

This project is a public works project and is subject to prevailing wage rate laws (see Contract General Conditions, Article 4.02-c). All contractors and all tiers of subcontractors bidding on this project shall register to bid public works projects with the Department of Industrial Relations (DIR), and maintain current this registration pursuant to Labor Code Section 1725.5. Please go to <http://www.dir.ca.gov/Public-Works/PublicWorks.html> for more information and to register.

The Trustees require the successful bidder to achieve a minimum three percent (3%) DVBE participation in contracting construction projects as established in the bidding documents. See provisions of General Conditions for Job Order Contracts, July 2013, Article 2.12 & 5.05E and Supplementary General Conditions, August 2015. The Trustees are granting a DVBE participation bid incentive for this project for bid evaluation purposes only. Under the Job Order Contracting system it is not feasible to identify potential DVBE subcontractors at time of bidding, since the individual jobs are not known. However, the successful low bidder will be required to

meet or exceed the DVBE participation requirement by identifying DVBEs to be utilized on each Job Order during the job order proposal submission phase after Contract award. Bidders must exceed the 3% DVBE participation requirement in order to earn this incentive. When used on combination, the DVBE incentive with the Small Business Preference, the cumulative adjustment shall not exceed \$100,000. Bidders shall contact the Trustees' DVBE Coordinator pcrittendon@csustan.edu.

DVBE Participation	Incentive
3.00% to 3.99%	None
4.00% to 4.99%	1%
5.00% to 5.99%	2%
6.00% or more	3%

As a condition of bidding, prospective bidders must attend a MANDATORY Pre-Bid conference. The pre-bid conference will be held on Tuesday, October 20, 2015, at 10 a.m. in the South Dining Hall located inside the Main Cafeteria Building (limited guest parking). The purpose of the pre-bid conference is to review the JOC concept, documents, bid considerations and to discuss JOC from a contractor's viewpoint. Conference attendees should RSVP with Julie Anderson by 10/12/15 at JMAnderson@csustan.edu

It will be the responsibility of each bidder to obtain a bid documents in sufficient time to fulfill requirements therein. Bid proposal packages are obtainable only by prequalified contractors, licensed in the State of California with a B license, and registered with the DIR to bid public works projects. The bid packages must be requested from the Trustees, located at CSU Stanislaus, One University Circle, Turlock, CA 95382; Attention: Julie Anderson 209-664-6592, JMAnderson@csustan.edu

Small Businesses Push for Transparency in Online Lending

Continued from page 1

ed information in each loan term. They said they wanted clearly stated product features and costs and an easier way to compare. Still, they all liked the apparent simplicity of the application process. Banks usually require several years of tax returns and other data to be produced in-person, ask the owner to fill out long forms and take months to respond to a loan request. Participants like that online lenders make money available in days, often pull borrower tax data electronically and include non-traditional measures of creditworthiness like customer ratings on social media.

Jonathan Brereton, CEO of the nonprofit lender Accion Chicago, said the focus group study highlighted problems he sees "on a daily basis" with small businesses in the Midwest. "What typically happens is they think the [loan] is one thing and then realize later that it's something else," he said.

Accion regularly deals with new clients who have taken out multiple loans and are unable to keep up. "Then follows embarrassment and a whole host of emotional responses," Brereton added. "Trying to step in and help someone in the midst of that can be difficult."

In addition to the borrower's bill of rights, which Wiersch said could be a rallying point for developing regulation, there has been other support on the federal level to expand small businesses' access to capital. The U.S. Department of the Treasury's Community Development Financial Institutions Fund (CDFI Fund) recently announced an additional nine bond loans, totaling \$327 million that it was guaranteeing this year, bringing the total guaranteed to date to \$852 million. CDFIs lend to low-wealth and low-income communities.

The Opportunity Finance Network, which is a coalition of CDFIs across the country, is issuing a \$127 million bond to split between seven CDFIs targeting loans in Appalachia, metropolitan Chicago, Native American tribal lands, areas of New Jersey affected by Super Storm Sandy and areas of western Pennsylvania hurt by a decline in manufacturing. OFN is issuing an additional \$100 million on behalf of a CDFI that focuses on rental housing and commercial real estate market in the West. The final \$100 million will go to a development fund in Arizona focusing on senior living and long-term care facilities, daycare centers, healthcare facilities, rental housing, not-for-profit organizations, and charter schools.

Source: <http://www.governing.com>

California Sub-Bid Request Ads



Kiewit

Kiewit Infrastructure West Co.
4650 Business Center Drive Fairfield, CA 94534
Attn:Victor Molina - victor.molina@kiewit.com

Requests sub-bids from qualified Subcontractor, Consultants, and/or Suppliers seeking to participate in the Sacramento Regional County Sanitation District of Sacramento County, Nitrifying Sidestream Treatment Project (NST) Project in Elk Grove, CA.

<http://www.epa.gov/> / <http://www.sba.gov/> / www.californiaucp.org

Subcontractors and Suppliers for the following project:

**Nitrifying Sidestream Treatment Project
Contract No. 4212**

Owner: Sacramento Regional County Sanitation District

Bid Date: November 12, 2015 @ 2:00 P.M.

Disadvantaged Business Enterprises (DBEs)

Minority Business Enterprise (MBE), Women Business Enterprise (WBE), Small Business Enterprise (SBE), Small Business in a Rural Area (SBRA), Labor Surplus Area Firm (LSAF), or Historically Underutilized Business (HUB) Zone Businesses wanted for the following scopes, including, but not limited to:

Asphalt Paving, Aggregates, Carpentry, Casework, Minor Concrete, Concrete Pumping, Concrete Readymix, Concrete Reinforcement Supply & Install, Concrete Forms, Precast Concrete, Cast in Place Concrete, Clear & Grub, Grouting, Dewatering, Doors Frames & Windows, Electrical, Equipment(Process, Water & Wastewater) Grading, Finishes, Flooring, Fire-Suppression Systems & Protection, HVAC, Masonry, Structural Steel Framing, Steel Joist Framing, Steel Decking, Metal Railing, Gratin, Traffic Control, Paintings & Coatings, Plumbing, Piping & Valves, Process Interconnections, Quality Control, Security & Fire Detection Systems, Signage, Street Sweeping, SWPPP, Support of Excavation, Temp Utilities, Thermal & Moisture Protection(Blanket Insulation, Roof Insulation, Firestopping, Joint Sealant Expansion/Seismic Joint covers), Canopy, Trucking & Hauling.

Bonding, insurance, and any technical assistance or information related to the plans or specification and requirements for the work will be made available to interested CUCP, MBE, SBE, SBRA, LSAF or HUB Certified DBE business suppliers and subcontractors. Assistance with obtaining necessary equipment, supplies, materials, or services for this project will be offered to interested certified suppliers and subcontractors.

Subcontractor and Supplier Scopes are due November 6, 2015 and

Quotes NO LATER THAN November 11, at 5 PM.

Plans are available for viewing at our office at our address below and through SmartBidNet (SBN).

All subcontractors that are registered in our SBN database will receive an invitation to bid. Please visit <http://www.kiewit.com/districts/northern-california/overview.aspx> to register your company to be able to receive bidding information.

You can view the plans in our office during regular business hours by appointment. 100% Performance Bond and Payment Bonds are required for this project.

**An Equal Opportunity Employer
CA Lic. #433176**

Nema Construction is requesting bids as a "General Contractor" from all qualified Subcontractors and Material Suppliers for the project known as:

HERBERT HOOVER MIDDLE SCHOOL Ceiling Fans, Window film installation and shade relocation (Project #11064) located at 2290 14th Ave., San Francisco, CA 94116.

Bids are due no later than October 13, 2015, at 3 PM

Contact Ali Farahani at (510)5252398 with any questions. BIDS SHOULD BE FAXED TO: (510)5252304 or EMAILED to Nema@post.com before 2pm October 13,2015

Scope Of Work Included But not limited to:

Painting ,Electrical ,HAZMAT ,window Treatment ,Building suppliers .

NEMA Construction

1185 Solano Avenue #126, Albany, CA 94706

Tel: (510)525 2398 • Fax : (510)525 2398. Email: nema@post.com

NEMA Construction is an Equal Opportunity Employer

McGuire and Hester

9009 Railroad Avenue • Oakland, CA 94603 • Phone: (510) 632-7676 • Fax: (510) 562-5209
Contact: Keith Ones • An Equal Opportunity Employer

Sub Bids Requested From Qualified DBE Subcontractors & Suppliers for

Department of Transportation - Replace Retaining Wall

Location: Sonoma, CA • Project #04-1J3204

Bid Date: October 29, 2015 @ 2:00PM

McGuire and Hester is seeking qualified subcontractors in the following trades: striping; construction area signs; electrical (temporary signal system); water pollution control; metal beam guard rail; bridge demolition; clearing & grubbing; landscaping & irrigation; hydroseeding; drilling; reinforcing steel; concrete barrier.

We will pay up to and including one and one-half percent (1-1/2%) of your bonding cost. Certification assistance is available, as well as viewing plans and specs.

McGuire and Hester

9009 Railroad Avenue • Oakland, CA 94603 • Phone: (510) 632-7676 • Fax: (510) 562-5209
Contact: Sean Moss • An Equal Opportunity Employer

Sub Bids Requested From Qualified DBE Subcontractors & Suppliers for

City of Lodi - Grade Separation Harney Lane at UPRR

Location: Lodi, CA

Bid Date: October 29, 2015 @ 11:00 AM

McGuire and Hester is seeking qualified subcontractors in the following trades: land clearing/tree removal; demolition; street sweeping; construction area signs; striping; electrical; joint trench electrical; masonry block walls; cast-in-place-drilled-holes; slurry seal; pavement reinforcing fabric; jack & bore steel casing; landscaping/irrigation; minor concrete; fencing; handrailing; concrete barrier; erosion control; traffic control; reinforcing steel; prestressing steel reinforcement; AC dike; and survey.

We will pay up to and including one and one-half percent (1-1/2%) of your bonding cost. Certification assistance is available, as well as viewing plans and specs.

McGuire and Hester

9009 Railroad Avenue • Oakland, CA 94603 • Phone: (510) 632-7676 • Fax: (510) 562-5209
Contact: John Gasiorowski • An Equal Opportunity Employer

Sub Bids Requested From Qualified DBE Subcontractors & Suppliers for

Department of Transportation - Replace Existing Bridge Railing

Location: Saratoga/Los Gatos • Project No. 04-1A3404

Bid Date: October 29, 2015 @ 2:00 PM

McGuire and Hester is seeking qualified subcontractors in the following trades: construction area signs; water pollution control; SWPPP; street cleaning/sweeping; metal beam guard rail; grinding; demolition; sign structures; traffic control; fencing; concrete barrier; electrical/signals; AC paving; minor concrete; striping; concrete; and trucking.

We will pay up to and including one and one-half percent (1-1/2%) of your bonding cost. Certification assistance is available, as well as viewing plans and specs.