



SMALL BUSINESS

EXCHANGE

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Voice of Small, Emerging Diversity Owned Businesses Since 1984

• NEWS • INFO • BIDS

The Glaring Absence of Minority Loan Officers

By Kate Berry

It was a plea, a tirade, a call to arms.

Maurice Jourdain-Earl walked up to a microphone at a banking convention last month and unleashed a diatribe against banks and mortgage lenders for failing to hire more minority loan officers.

“Until companies diversify their work forces, they will not penetrate communities of color,” said Jourdain-Earl, a managing director at ComplianceTech, a firm that analyzes fair lending data. “People like to do business with people who look like them.”

To drive home his point, Jourdain-Earl, a fixture in the mortgage industry, waved his hand over the crowd of 300 mortgage bankers gathered in a Las Vegas ballroom. The bankers looked “like a sea of salt with a few specks of pepper,” he said.

His comments fell like a thud on the crowd. But the argument that more diversity in the ranks could boost home sales has caught the attention of some lenders.

Bankers acknowledge that potential homebuyers, particularly minorities, may be choosing not to apply for home loans on the belief they will be denied.

Gary Acosta, the chief executive of the National Association of Hispanic Real Estate Professionals, said he thinks many potential homebuyers are “self-selecting,” and just choosing to opt out of the home-buying process.

Last year, blacks and Hispanics were turned down for home loans at nearly three times the rate of white borrowers, according to a September Federal Reserve paper. Yet the data also shows that denial rates to minorities actually improved slightly in 2013 compared with 2012.

“Turndowns are low because what you’re seeing is some consumers aren’t applying” for loans, said Acosta, whose trade group has 20,000 members, including 5,000 loan officers.

Denial rates are a huge point of contention among banks and mortgage lenders. Lenders are pushing back against regulatory efforts by the Consumers Financial Protection Bureau to expand mortgage data requirements. Lenders fear the expanded data, which would include more details on why a loan was accepted or denied, will be used against them in fair lending exams and enforcement actions.

Of course, there are many reasons why fewer home loans are being made to minority borrowers including higher credit score requirements, high real estate prices and fewer loan products.

“The horror stories that get circulated would make most people afraid to apply,” said Tammy Butler, director of fair lending and compliance at Optimal Blue, a Plano, Texas, loan pricing technology vendor.

Still, the lack of diversity among loan officers is at least another plausible reason for the slow pace of home sales, given recent demographic shifts.

Lenders have spent lots of time fretting about the absence of first-time homebuyers and the millennial crowd, with its outsized student debt, eschewing the American Dream, at least for now.

Acosta thinks it is not a stretch to suggest that fewer home loans are being made because too few loan officers “connect with” minority consumers, or speak another language such as Spanish. “We’ve got an age gap and a cultural gap,” Acosta said.

Hispanics and millennials make up the fastest-growing segments of potential homebuyers. Yet the professionals who originate loans and sell homes - mortgage bankers, loan officers and real estate agents - are mostly white and over the age of 50.



HARD TRUTH: “People like to do business with people who look like them,” says Maurice Jourdain-Earl, a managing director at ComplianceTech.

■ Continued on page 9

California High-Speed Rail Authority, U.S. EPA Highlight Green Construction Equipment Partnership

The California High-Speed Rail Authority (Authority) joined state and local officials as well as the U.S. Environmental Protection Agency (EPA) to highlight the use of construction equipment – including cranes, crawlers and excavators – that meets the nation’s most stringent environmental

standards for diesel engines. “The Authority is building high-speed rail using modern construction equipment that helps protect air quality and reduce greenhouse gas pollution,” said Jeff Morales, Authority CEO at the Herndon Construction Yard in Fresno. “Through this commitment to

sustainable construction, we are building California’s high-speed rail system in an environmentally responsible manner.”

The EPA has adopted a comprehensive national program to reduce emissions from non-road diesel engines by integrating engine and fuel controls. Tier 4 refers to the most stringent EPA engine standards for non-road heavy-duty diesel engines. A Tier 4 designation is achieved via different methods such as clean and efficient exhaust systems, electronically controlled engines, and selective catalytic reductions to significantly reduce the levels of harmful pollutants such as particulate matter (PM) and nitrogen oxide (NOx). By 2030, the annual benefits throughout the U.S. from using Tier 4 engines are estimated to reduce NOx, PM2.5, and sulfur dioxide (SO2) by 82 percent, 90 percent, and 99.7 percent, respectively.

“The construction of this first-in-the-nation high-speed rail will bring air quality benefits to residents of the San Joaquin Valley,” said Jared Blumenfeld, EPA’s Regional Administrator for the Pacific Southwest. “And, by using clean diesel engines during the construction phase, emissions of soot and nitrogen oxides are reduced up to 95% compared to older models.”

“Using only the very cleanest construction equipment demonstrates a deep commitment by the High-Speed Rail team to clean air and protecting the public health of those who live in the San Joaquin Valley,” said California Air Resources Board Chairman Mary D. Nichols.

The high-speed rail Tier 4 equipment is currently being used for demolition, drilling and viaduct work on Construction Package 1, a 29-mile route from Madera to Fresno. The route includes

■ Continued on page 6

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Community Outreach

U.S. Department of Agriculture Awards nearly \$80,000 to California Asian Pacific Chamber of Commerce

U.S. Department of Agriculture approved on Oct. 20 the California Asian Pacific Chamber of Commerce (CalAsian Chamber) to receive a \$79,983 grant from the Rural Business-Cooperative Service (RBS) to help small and emerging private businesses in California rural areas receive technical assistance in market research and obtaining financial resources for development.

Known as the Pipeline to Success Program (PtSP), the CalAsian Chamber project will use the Rural Business Enterprise Grant (RBEG) award to create a resourcing network, including ombudsman services, to support Northern California agricultural communities.

“Our region’s strength is rooted in our vast agricultural communities. The RBEG grant gives us the tools to provide the network resources necessary to foster growth for rural businesses,” said CalAsian Chamber’s President and CEO Pat Fong Kushida.

PtSP will utilize partnerships across the Central Valley (Fresno County and Yuba/Sutter Counties) of California to provide specific technical assistance for overcoming barriers faced by Asian and Pacific Islander



(API) rural business community, which include but are not limited to: scarcity in adequate business training, limited English language proficiency and shortage of start-up resources.

The RBEG funds will allow PtSP to enhance rural business opportunity by: 1) providing a trusted ombudsman service for the rural API community; 2) sup-

plying trade finance and logistics advice and education; 3) increasing access to private loan and public micro-finance programs; 4) engaging rural small business in organizational workshops; and 5) marketing and connecting API businesses to established local business resources.

CalAsian Chamber represents the interests of over 600,000 API owned businesses in California. The organization advocates for policies and legislation that will help California’s API-owned business community reach new markets and growth opportunities. For more information on the CalAsian Chamber, please visit: <http://calasiancc.org/>.

As part of the Recovery Act, Congress provided \$20 million for the Rural Business Enterprise Grant (RBEG) program to provide funding to facilitate the development of small and emerging rural businesses.

For more information about the Rural Business Enterprise Grant (RBEG) program, please visit http://www.rurdev.usda.gov/bcp_rbeg.html

Source: California Asian Chamber of Commerce

INSIDE THIS ISSUE:

Community Outreach
See Page 2 »

Sub-Bid Request Ads
See Page 3-5 »

ENR Calif. Selects
Safety Award Winners,
Announces Project of
the Year Nominees
See Page 3 »

Business Toolkit
See Page 6 »

SBE Services
See Page 7 »

Public Policy
See Page 8 »

Public Legal Notices
See Page 9-10 »

Lean In or
Lean Together
See Page 10 »

The State of
Small Business
See Page 11 »

Events & Seminars
See Page 12 »

Subscription Form
See Page 12 »

State of LGBT Equality in California-based Companies Detailed in HRC’s New Corporate Equality Index

California-based companies scored in annual nationwide report on LGBT equality in the workplace

The Human Rights Campaign (HRC), the nation’s largest lesbian, gay, bisexual, and transgender (LGBT) civil rights organization, released the 2015 Corporate Equality Index, an annual report assessing LGBT inclusion in major companies and law firms across the nation, including 93 in California.

Corporate America, propelled by the HRC and its foundation’s annual Corporate Equality Index (CEI), has led the way on LGBT inclusion for more than a

decade. As the national benchmarking tool on corporate policies and practices related to LGBT workplace equality, the 2015 CEI unveiled that a record 366 businesses – spanning nearly every industry and geography — earned a top score of 100 percent and the coveted distinction of “Best Places to Work for LGBT Equality.”

In total, 781 companies were officially rated in the 2015 CEI, up from 734 in the 2014 report. The report also unofficially rated 190 Fortune 500 companies who have yet

to respond to the CEI survey about their LGBT policies and practices. The average score for companies and law firms based in California is 88 percent. Of the 93 companies ranked, 53 earned 100 percent, 12 earned 90 percent or above, and 9 earned 80 percent or above.

Griffin cautions, however, that despite steady progress, LGBT workers still face major obstacles. “When it

Continued on page 9



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AWARDS

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Black Business Association,
Outstanding Entrepreneur
Mayor’s Advisory Board,
Outstanding Achievement as a Vendor/Supplier
• **COUNTY OF LOS ANGELES**
Black Business Association,
Outstanding Entrepreneur

• **BAY AREA CONTRACT COMPLIANCE OFFICERS ASSOCIATION**
Champion of Diversity
• **NAMCSC**
Minority Advocate
• **2014 Black History Month Award for Commitment and Service to the African American Community**
Minority Advocate

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• **San Francisco Human Rights Commission**

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ENR Calif. Selects Safety Award Winners, Announces Project of Year Nominees

By Scott Blair

A panel of safety experts has chosen the winners of ENR California's Excellence in Safety award, part of the Best Projects 2014 competition that will be profiled in more depth in the Dec. issue of ENR California, and presented at two awards banquets in early December.

The competition was fierce, with more than 75 entries vying for this year's safety award. The winners are:

Excellence in Safety – Northern California

San Jose McEnergy Convention Center Expansion and Renovation in San Jose, submitted by Hunt Construction Group

Excellence in Safety – Southern California

Riverside Convention Center in Riverside, submitted by Turner Construction Co.

Project of the Year Nominees

Four projects are in the running as ENR California's 'Project of the Year,' from the main category winners that were previously announced in Northern and Southern California. The nominees are:

- DPR Construction Net Zero Energy Designed Office Renovation



San Jose McEnergy Convention Center Expansion and Renovation in San Jose, submitted by Hunt Construction Group

- Ivanpah Solar Electric Generating System
- Orange County Great Park - South Lawn Project
- Wilshire Boulevard Temple

The winner(s) will be announced at the banquets.

Due to the overwhelming participation from the construction community in the awards again this year, we are thrilled to host two banquets to honor the winners. Be sure to mark your calendar



Riverside Convention Center in Riverside, submitted by Turner Construction Co.

breakfast banquet. For more information, visit <http://construction.com/events/2014/best-projects/long-beach.asp>

dars to meet and congratulate all of the project teams.. On Dec. 2, we will hold a breakfast awards ceremony at the InterContinental San Francisco Hotel, where project teams in the northern half of California will be honored. For more information, visit <http://construction.com/events/2014/best-projects/san-francisco.asp>

On Dec. 4, we'll celebrate the winning teams for projects located in the southern half of California, at the Marriott Long Beach, during a

Also at the banquets, we will also take the opportunity to honor the firms that were selected throughout the year as our Owner, Design Firm, Contractor and Specialty Contractor of the Year. The winners this year were L.A. Metro, HOK, Webcor Builders and California Drywall. Hope to see you there!

Source: <http://california.construction.com>

California Sub-Bid Request Ads

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Hwy 99 Widening and Ramp Metering

Stockton - Caltrans #10-0W4304

BID DATE: December 10, 2014 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Portable Changeable Message Sign, Water Pollution Control Program, Sweeping, Treated Wood Waste, Cold Plane AC, Clearing & Grubbing, Wood Mulch, Erosion Control, Hydromulch, Hydroseed, AC Dike, Tack Coat, Minor Concrete, Roadside Signs, Underground, Rock Slope Protection, Misc. Iron & Steel, Fencing, Delineator, Object Marker, Midwest Guardrail System, Striping & Marking, Traffic Monitoring Station, Ramp Metering System and Construction Materials

O.C. Jones & Sons, Inc.

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

Contact: Greg Souder

An Equal Opportunity Employer

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

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Milpitas Station Surface Parking and Roadway - Contract C740 (13002F)

Santa Clara Valley Transit Authority

BID DATE: December 4, 2014 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Construction Staking, SWPPP, Flagging, Sweeping, Temp. Hydraulic Mulch, Temp. Fence, Construction Area Signs, Clearing & Grubbing, Develop Water Supply, Erosion Control, Irrigation, Import Topsoil, Bio Retention Basin, Roadside Sign, Underground, Rock Slope Protection, Minor Concrete, Detectable Warning Surface, Misc. Iron & Steel, Bollard, Survey Monument, Striping & Marking, Signals & Lighting, Fire Hydrant, Minor Structures, Porous Paving System, Bollards, Underground, Security Infrastructure and Construction Materials

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REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Hwy 160 Isleton

Caltrans #03-2F9904

BID DATE: December 3, 2014 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Portable Changeable Message Sign, Prepare WPCP, Treated Wood Waste, Reconstruct Guardrail, Cold Plane AC, Shoulder Backing, Crack Treatment, AC Dike, Rumble Strip, Tack Coat, Delineator, Object Marker, Striping & Marking, Traffic Monitoring System, Modify Signal and Construction Materials

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

Contact: Jean Sicard

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REQUESTING BIDS FROM DBE/MBE/WBE and OBE (Other)

Subcontractors and Suppliers for:

Project: Welded Steel Pipe & Appurtenances for Ultraviolet Disinfection Plant, Los Angeles

Project Owner: Los Angeles Department of Water & Power

Bid Date: 12/8/2014 @ 2:00 pm (Please respond 3 days before the bid date)

Requesting Quotes for the following: Trucking (Freight), Nuts, Bolts and Gaskets, Flanges, Mechanical Couplings, Small Diameter Buyout Pipe & Fittings, Bulkheads, Linings and Coatings, Hardware and Machined Parts

Please submit bids prior to bid date and include any certification you may have. Items can be broken down and delivery schedules can be accommodated to facilitate maximum participation. Northwest Pipe Company will assist with Bonding, Insurance, Materials and/or line of credit to all qualified respondents if necessary. Northwest Pipe Company does not discriminate on the basis of race, gender, religion, national origin, ethnicity, sexual orientation, age or disability in the solicitation, selection, hiring or treatment of subcontractors, vendors or suppliers.

Specifications can be obtained at no charge from Northwest Pipe Company via email.

For technical questions or assistance, please contact **Michael DeMascio** at **714.965.2305**,

Fax: **714.964.5503** or email: MDeMascio@nwpipe.com

Northwest Pipe Company

1101 California Avenue, Suite 100, Corona, CA 92881 • Phone: 714-965-2305 • FAX: 714-964-5503

California Sub-Bid Request Ads

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

Niles Blvd. Bridge Replacement Project
City of Fremont, City Project No. 8460, Bid Date: December 9, 2014 at 2:00 pm

We hereby encourage responsible participation of local Disadvantaged Business Enterprises (14.5% Goal), and solicit their subcontractor or material quotation for the following types of work. This is a highway project with the typical items of work associated, but not limited to: Prepare Storm Water Pollution Prevention Plan, Temporary Fiber Roll, Temporary Silt Fence, Temporary Concrete Washout, Temporary Construction Entrance, Temporary Check Dam, Temporary Drainage Inlet Protection, Rain Event Action Plan, Storm Water Annual Report, Construction Area Signs, Traffic Control, Remove Stripe and Markers, Minor Concrete, Remove Roadside Sign, Remove MBGR, Remove Minor Concrete, Roadside Sign, Cold Plane Asphalt Concrete Pavement, Bridge Removal, Clear and Grub, Roadway Excavation, Lead Compliance Plan, Structure Excavation, Structure Backfill, Ditch Excavation, Imported Borrow, Aggregate Base and Sub Base, Hot Mix Asphalt, Tack Coat, Steel Casing, CIDH, Furnish Piling, Drive Pile, Prestressing CIP Concrete, Structural Concrete, Joint Seal Assembly, Rebar, Reinforced Concrete Pipe, Corrugated Steel Pipe, Rock Slope Protection, Miscellaneous Metal, Delineator and Markers, MBGR, Chain Link Railing, Pedestrian Barricade, Concrete Barrier, Transition Railing, Stripe and Markers, Lighting, Landscaping, Construction Equipment and Rentals, Trucking.

C.C. Myers, Inc. is willing to break down items of work into economically feasible units to encourage DBE participation. If you are interested in any of this work, please provide us with a scope letter or contact us immediately. Plans and Specifications are available on the C.C. Myers, Inc. Sharepoint Site, please contact CCMI for log in information.

Conditions or exceptions in Subcontractor's quote are expressly rejected unless expressly accepted in writing. Subcontractor and Supplier quotes are required 24 hours prior to the bid date to enable thorough evaluation.



C.C. Myers, Inc.

3286 Fitzgerald Rd. • Rancho Cordova, CA 95742 • 916-635-9370 • Fax 916-635-1527

Each Subcontractor shall be prepared to submit faithful performance and payment bonds equal to 100% of their quotation. The Contractor will pay standard industry rates for these bonds.

Contact C. C. Myers, Inc. for assistance with bonds, insurance, lines of credit, equipment, supplies or project plans and specifications. C.C. Myers, Inc., is a Union Contractor.

AN EQUAL OPPORTUNITY EMPLOYER

REQUESTING SUB-QUOTES FROM QUALIFIED DBE SUBCONTRACTORS/ SUPPLIERS FOR:

Milpitas Station Surface Parking and Roadway
Contract: C740 (13002F)
Owner: Santa Clara Valley
Transportation Authority
Engineers' Estimate: \$6,000,000.
BID DATE: December 4, 2014 @ 2:00 PM

Items of work include but are not limited to: Erosion Control, Fencing, Construction Area Signs, Landscape, Minor Concrete, Striping, Electrical, Underground, Trucking, Survey, Brick Pavers and SWP Plan.

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. Granite Rock Company is an equal opportunity employer.

Granite Rock Company

120 Granite Rock Way • San Jose, CA 95136
 Phone (408) 574-1400 • Fax (408) 365-9548

Contact: Paul Brizzolara

Email: estimating@graniterock.com

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Requesting Sub-bids from Qualified
SBE/DVBE/MBE/WBE/OBE
 Subcontractors for:

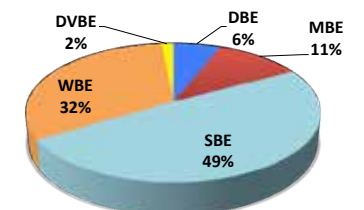
Butterfly Valves for the
LA Reservoir UV Disinfection Plant
IFB7521R1
Los Angeles Department of Water & Power
Bid Deadline: November 26, 2014
at or before 2pm on the bid closing date

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

Autrans Corporation

Ms. Lucy Takeuchi
 33533 W. 12 Mile Road, Suite 340
 Farmington Hills, MI 48331
 Tel: (248)357-7545 • Fax: (248)987-2659
 Email: li_q@autransusa.com or
 info@kprconsultinginc.com

AUDIENCE PROFILE Small Business Exchange, Inc.



DeSilva Gates Construction, L.P.
 is soliciting for DBEs

FOR CONSTRUCTION ON STATE HIGHWAY IN SACRAMENTO COUNTY NEAR ANTIOCH FROM 1.2 MILES SOUTH OF SHERMAN ISLAND LEVEE ROAD TO WEST SHERMAN ISLAND ROAD, CONTRACT NO. 03-3F6604, FEDERAL AID PROJECT ACNH-P160(023)

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

BID DATE: DECEMBER 17, 2014 @ 2:00 P.M.

We hereby encourage responsible participation of local 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, CLEARING AND GRUBBING/DEMOLITION, CONSTRUCTION AREA SIGNS, CRACK SEALING, EROSION CONTROL, GUARDRAIL, INERTIAL PROFILEGRAPH, ROADSIDE SIGNS, RUMBLE STRIP, STRIPING, SWPPP/LEAD PLANS, VEGETATION CONTROL, TRUCKING, WATER TRUCKS, STREET SWEEPING, RUBBERIZED HMA (OPEN GRADE) 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, L.P.

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 CONSTRUCTION ON STATE HIGHWAY IN SACRAMENTO COUNTY IN AND NEAR ISLETON FROM ROUTE 12 TO 0.5 MILE NORTH OF ROUTE 220, CONTRACT NO. 03-2F9904, FEDERAL AID PROJECT ACNH-P160(022)

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

BID DATE: DECEMBER 3rd, 2014 @ 2:00 P.M.

We hereby encourage responsible participation of local 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, COLD PLANE, CONSTRUCTION AREA SIGN, CRACK SEALING, ELECTRICAL, GUARDRAIL, ROADSIDE SIGNS, RUMBLE STRIP, STRIPING, SWPPP PLAN, TRUCKING, WATER TRUCKS, STREET SWEEPING, 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, L.P.

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

Turner

Turner Construction Company, representing UCSF Benioff Children's Hospital, formally announces the upcoming bidding opportunity for the project listed below.

UCSF Benioff Children's Hospital – Outpatient Clinic 2 (OPC2)
Owner: UCSF Benioff Children's Hospital

This project is a new, 6-story, steel-frame, medical clinic, approximately 88,000gsf, with associated landscaping, site utility work and existing parking garage modifications.

We are seeking the following trade packages for our upcoming Bid Group 2: Fire Sprinklers, Plumbing, Mechanical, Electrical, Drywall / Metal Framing / Plaster, Structural Concrete, Structural Steel, Metal Decking, Metal Stairs / Railings, Window Washing, Site Utilities, Service Yard / Make Ready

Plans, Specs and Bid Documents for Bid Group #2 will be released **December 10, 2014.**

You are invited to attend a Pre-Bid Meeting

Date: Monday, December 15, 2014

Time: 9:00 AM – 11:00 AM

Location: Oakland City Center - 5 Star Conference Center

500 12th Street, Suite 105, FOX ROOM

Oakland, CA 94607

Representatives from Turner will be present to answer questions regarding the bid packages, timing, schedules and certification

There is a 35% Local Firm goal for this project. We are seeking businesses located within the East Bay Green Corridor (Alameda, Albany, Berkeley, El Cerrito, Emeryville, Hayward, Oakland, Richmond and San Leandro)

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

Bidders are encouraged to seek certification for SBE, DVBE, MBE and WBE for this project.

For information on how to Pre-Qualify with Turner, please contact Sylvia Strowe sstrowe@tcco.com

Please direct all questions to Shirley San Diego at 510.267.8114 or ssandiego@tcco.com

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

Sub Bids Requested From Qualified MBE, WBE, DBE Subcontractors & Suppliers for
City of Woodland - Water Transmission Main West, Surface Water Local Facilities
CIP #12-05
Location: Woodland, CA
Bid Date: December 4, 2014 @ 2:00 PM

McGuire and Hester is seeking qualified subcontractors in the following trades: cathodic protection; trucking; sawcutting; SWPPP; clearing & grubbing; survey; traffic control; electrical; micro-surfacing; and striping.
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
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Contact: Dave Koerber
An Equal Opportunity Employer

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:
Hwy 160 RHMA, MBGR, Excavation
Sacramento County near Antioch
Caltrans #03-3F6604
BID DATE: December 17, 2014 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Portable Changeable Message Sign, WPCP, Treated Wood Waste, Cold Plane AC, Clearing & Grubbing, Shoulder Backing, Imported Borrow, Subgrade Enhancement Geotextile Class B2, Erosion Control, Compost, Crack Treatment, Rumble Strip, Data Core, AC Dike, Tack Coat, Delineator, Highway Post Marker, Object Marker, Midwest Guardrail System, Minor Concrete, Striping & Marking, Vegetation Control (Minor Concrete) and Construction Materials

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

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.

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:
Niles Boulevard Overhead Bridge Replacement Project
Fox Avenue to Linda Drive
City of Fremont
City Project No. 8460 (PWC)
BID DATE: December 9, 2014 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Engineer's Field Office Facilities, SWPPP, Rain Event Action Plan, Storm Water Sampling, Analysis and Annual Report, Construction Area Signs, Traffic Control System, Abandon Culvert, Adjust Monument to Grade, Cold Plane AC, Bridge Removal, Temporary Erosion Control, Clearing & Grubbing, Lead Compliance Plan, Structure Excavation (Bridge), Structure Backfill (Bridge), Imported Borrow, Amended Soil, AC Dike, Tack Coat, Permanent Steel Casing, CIDH Concrete Piling, Furnish Piling, Prestressing Cast-In-Place Concrete, Structural Concrete, Minor Concrete (Minor Structure), Modular Block Wall, Joint Seal Assembly, Bar Reinforcing Steel, Roadside Signs, Underground, Drainage Inlet Marker, Rock Slope Protection, Minor Concrete (Curb and Gutter), Misc. Iron & Steel, Misc. Metal, Survey Monument, Delineator, Object Marker, MBGR, Chain Link Railing, Pedestrian Barricade, Concrete Barrier, Transition Railing, Striping & Marking, Electrical, Planting & Irrigation and Construction Materials

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

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.

Income and Net Worth of Veteran Business Owners over the Business Cycle, 1989-2010



By George Haynes

Purpose

Veterans constitute a vital part of the nation's population and business sector. Their economic success is a national priority and a key objective of government efforts to expand small business and entrepreneurship opportunities. The recent recession challenged all businesses. While there has been ample discussion of the growth and decline of businesses during the economic cycles of the past 30 years, knowledge of the experience of business owners (at either the individual or household level) is lacking.

This study focuses on the changing financial health of veterans during recent economic cycles. It examines the changes from 1989 to 2010, a period covering several economic expansions and contractions, for all veteran and non-veteran households and for those owning small businesses.

The 21-year period from 1989 to 2010 is one of extremes. The 1990s were marked by the largest ever peacetime expansion in the U.S. economy, while the U.S. economy experienced its most substantial decline since the Great Depression from 2007 to 2009. This rapid expansion and subsequent rapid contraction has raised a key question for decision makers and policy officials concerned with the well-being of veteran business owners and entrepreneurs: How have these expansions and contractions affected the financial well-being of veteran households with small businesses? This study utilizes data from the Federal Reserve Board's Surveys of Consumer Finance (SCF) from 1989 through 2010 to evaluate financial health in terms of changes in income and net worth for veterans and non-veterans. It updates a previous investigation of veteran household income and net worth done in 2007 for the Office of Advocacy.[1]

Background

Veteran business owners and entrepreneurs make important contributions to business creation and growth in the American economy. Their active duty and reserve service often provide them with important skills and leadership qualities that are directly relevant to business ownership. While veterans comprise an important segment of the nation's population and economy, veteran households have actually become a substantially smaller percentage of all U.S. households (and small business-owning households) over the past two decades. The percentage of veteran households declined from 30.7 percent in 1989 to 19.5 percent in 2010. The number of veteran households with small business ownership declined by over 28 percent, or 1.1 million households, over this period.

This decline is largely due to the aging of the veteran population and the fact that the population age 65 and over has increased at a faster rate than the overall population between 2000 and 2010.[2]

The general economic expansion of the 1990s had an uneven impact on the net worth of households, dramatically increasing the net worth of some, leaving others with more modest increases, and decreasing the net worth of others. The Great Recession in the late 2000s dramatically decreased the net worth of many households while leaving some relatively unscathed.

Drawing on data from the SCF from 1989 through 2010, the study uses both descriptive analysis and analytic models to describe changes in the financial well-being of veterans and non-veterans over this period as well as to identify the key factors affecting their relative well-being.

Overall Findings

The most striking finding of this study is that veteran small business owners fared better financially than veterans not owning a small business. This was the case even though the general impact of the business cycles from 1989 to 2010 on veteran and non-veteran small business owners was very similar—i.e., both groups experienced very similar cyclical changes in income and net worth from 1989 to 2010.

Also of note are the findings of the regression analysis which controls for such demographic variables as age and education. The regression analysis found that veteran households generally had lower income than non-veteran households, and veteran small business households had lower wealth than non-veteran small business households. Most importantly in the 21-year-period studied, there were no substantial changes (neither increases nor decreases) in the differences in income and wealth among the three groups studied: veteran and non-veteran households, veteran households with and without small businesses, and business households headed by veterans and non-veterans.

Findings on Income and Wealth. Specific findings on financial well-being include the following:

- Veteran households were less likely to be classified as high income and more likely to have lower mean income than non-veteran households. The percentage of non-veteran households with high income increased from nearly 20 percent in 1989 to over 26 percent in 2010, while the share of high-income veteran households declined from 36 percent to under 32 percent.

Continued on page 11

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Business Toolkit

Tips for Starting a Successful Business Website

By Leo Sun

In this day and age, a business website is a prerequisite for even the most basic of services. It also serves as a valuable first impression to potential customers – sloppy website designs lead to negative assumptions about the professionalism of your business. Overly designed, memory-intensive flash websites filled with background music and tiny text frustrate visitors with haughty pompousness. How can you decide which approach is the best for your company? What are the steps necessary to establish a coherent, appropriate website?

Getting Started

In the late 1990s, most website design only required a simple knowledge of HTML and JavaScript. Since then, websites have evolved greatly, and a working knowledge of Flash and HTML 5.0 are required for the most professional of websites. Most website designers use publishing software such as Adobe Dreamweaver to simplify tasks considerably. Fortunately, most publishing suites have simple templates for a basic site and may prove enough for most small businesses seeking a simple web presence. At the bare minimum, your website should consist of the following:

- Contact information – your phone number, e-mail and address clearly visible on the first page.

For eCommerce sites:

- A clearly designed product catalog, with your most current, news-worthy products on the first page. Promotions should also be clearly visible on the first page.
- An online shopping cart system.
- If pertinent to your products, you should add downloadable content – such as software or PDF manuals.
- For corporate or events sites, a clear company calendar with upcoming events, which can also be synced to the iCal standard or Google Calendar.

There are also some common pitfalls to avoid.

- Garish or common clip art – these make your website appear unprofessional and outdated. Use made from scratch graphic designs, if possible.

- Tiny text in an attempt to create a minimalistic look. This can often be unreadable on some smaller displays.
- Overly extravagant Flash introductions with background music. These often slow down older computers and frustrate customers who are only seeking basic information about the company. Create launch pages which give the user the option of selecting a HTML or Flash version of the site.
- Poor frequency of updates. When a visitor to your site sees the last update occurring half a year ago, what does that say about your response time to customer issues?

Upgrading a Basic Website for the New Web

Now, with a basic foundation, your website should be spruced up further. Visitors these days expect a certain degree of interaction with the website. These are some things you can add to your website to enhance the user's experience.

- Real-time tech support – many websites now offer Java or AJAX based web chat with tech support. Of course this means you need to have several members of your staff assigned to field these questions. These can be connected to their work stations. Some websites also offer real-time chat via Windows Messenger.
- Social networking integration via Facebook or Twitter. These allow your company to bring your customers closer without the use of old-time mailing lists.
- A wise use of multimedia. For example, Apple's website uses Quicktime VR to allow the user to grab and rotate the product in any way they desire to mimic a physical shopping experience.
- RSS feeds, to allow users to subscribe to your company's posts or updates.

Tweaking Your Design Sensibilities

Bear in mind that websites should be designed to reflect their businesses. Hotels and restaurants should not look like electronics websites, and vice versa. If your staff lacks the artistic eye for cohesion, it may be wise to hire a contract web designer in order to achieve this. However, here are some simple tips to maintain a clean design.

- Fonts – many websites are created with the simple Times New Roman font in garish colors over



clip art backgrounds. These are ugly and discourage customers from purchasing your products. Professionally made banners and cleaner fonts such as Lucida Grande or Arial reflect well on your business.

- Use CSS or AJAX in order to keep your site looking lean and modern; without these your website will appear clunky, loading like a 1990s website being viewed on Netscape.
- Use cross-browser compatible standards which can be viewed on the widest assortment of browsers and operating systems. Many designers make the mistake of making fancy websites without the consideration that many customers may be using outdated browsers without Flash.

Finishing Touches

The important thing to remember about starting a business website is that design should be clear, to the point and informative. Cross-compatibility is much more important than aesthetic beauty. Each customer who can't load your site or find the pertinent contact information is a lost customer. Here are some final things to consider.

- Does your website have a mobile version? With the increasing adoption of smartphones, mo-

bile-optimized websites can help widen your company's exposure and promote a forward-thinking image.

- Has your company launched mobile applications, as many companies have done, to allow easier, one-click access to your website and services?
- Is your website search engine optimized? There are many articles instructing web designers in the proper way to phrase search terms to increase hits from major search engines.
- Will your website use advertising as a means to gain revenue? If so, you can consider using Google AdSense as a free way to gain extra funds from page views and click-thrus.

These are some ideas to help you get started. In business web design, your first impression upon the customer can often be your last if your website is poorly designed, so be sensible with your approach

Source: <http://www.businessdictionary.com/article/250/starting-a-business-website/>

California High-Speed Rail Authority

Continued from page 1

12 grade separations, two viaducts, one tunnel and a major river crossing over the San Joaquin River. Construction is scheduled to conclude in 2018.

Clean Tier 4 construction equipment highlighted at today's event included:

- 155 foot Terex 1100 Crane, which was used along the Fresno River Bridge during test pile driving in July and will be used in December for additional bore tests;
- 334 foot Liebherr LR1160 Crawler Crane, which was also recently used during work along the Fresno River, and will help build overpasses and underpasses and dig viaducts and trenches; and
- Caterpillar Excavator, which will be used along the alignment for demolition and construction, including water, sewer and storm drain relocation.

High-speed rail is committed to sustainability during construction, including net zero emissions. Contractors will offset 30,000 metric tons of CO2 equivalent generated during construction from Madera to Fresno by planting thousands of new trees and embracing cleaner burning construction equipment. The Authority also funded \$20 million in agricultural conservation easements and has an agreement with the San Joaquin Air Pollution Control District to replace irrigation pumps, purchase clean school buses and retrofit truck engines.

For factsheets on today's showcased equipment, please visit: http://hsr.ca.gov/docs/newsroom/ebblast/Tier_4_factsheet_FINAL_2014.pdf

For more information on Tier 4 non-road diesel engines, please visit: <http://www.epa.gov/otaq/nonroad-diesel.htm>

About California High-Speed Rail Authority

The California High-Speed Rail Authority (Authority) is responsible for planning, designing, building and operation of the first high-speed rail system in the nation. California high-speed rail will connect the mega-regions of the state, contribute to economic development and a cleaner environment, create jobs and preserve agricultural and protected lands. By 2029, the system will run from San Francisco to the Los Angeles basin in under three hours at speeds capable of over 200 miles per hour. The system will eventually extend to Sacramento and San Diego, totaling 800 miles with up to 24 stations. In addition, the Authority is working with regional partners to implement a statewide rail modernization plan that will invest billions of dollars in local and regional rail lines to meet the state's 21st century transportation needs. To learn more visit the Authority's website

at <http://www.hsr.ca.gov> and join us on facebook. [CaliforniaHighSpeedRail](https://www.facebook.com/CaliforniaHighSpeedRail) and follow us at twitter.com/cahsra

About U.S. EPA

The EPA's Pacific Southwest Region administers and enforces federal environmental laws in Arizona, California, Hawaii, Nevada, the Pacific Islands and 148 tribal nations -- home to more than 48 million people. The San Joaquin Valley is one of the world's most productive agricultural regions. EPA is working with other agencies and local communities to address the unique environmental challenges in the valley, including some of the nation's worst air quality, high rates of childhood asthma, and contaminated drinking water.

Source: California High-Speed Rail Authority

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What Clients Say About SBE Services

"Small Business Exchange is one of the partners we use for outreach. We solicit their help to meet our goals. SBE's expertise and thorough documentation was especially helpful during the challenge process with the Disadvantaged Business Enterprise Reconsideration Panel upholding our awarded contract."

**- Skanska USA Civil West
California District Inc**

"Doing business with SBE has been a pleasure. SBE provides a thorough and effective outreach service. SBE is a great asset to our outreach program."

- Atkinson Construction

"Thank you for a great job, very much appreciated by the team"

- Schiavone Construction

The Small Business Exchange has been providing advertising services for the San Francisco Department of Public Works for ten years . . . and has met our specific requirements ... The Department has been more than satisfied.

- San Francisco DPW

"They are very Committed to helping us meet the necessary requirements of the many different public agencies we deal with, and deliver competent, qualified bidders at the same time. SBE has some very good resources and continues to keep there databases up to date with certified DVBE, DBE, SBE, WBE etc..."

- Robert A Bothman, Inc.



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Public Policy

Mayor Lee Launches Business Portal to Help Small Businesses Succeed

Mayor Edwin M. Lee has launched the San Francisco Business Portal, a new comprehensive web tool that brings together the complex information surrounding business registration, permits, and licenses in a single user-friendly City website.

"Small businesses are the heart and soul of our City's economy, and helping them succeed is a priority because when they succeed, the City succeeds," said Mayor Lee. "The San Francisco Business Portal puts our small businesses first by bringing together all the information a small business owner needs to start, stay, and grow in San Francisco. This is the first step in streamlining the City's permit process and make it easier for small business owners to do business in San Francisco."

"The Business Portal is the most comprehensive and user-friendly City website ever developed for San Francisco businesses," said Supervisor Katy Tang, a key supporter of the project. "I look forward to supporting future phases of this program so that government can be more responsive and effective to the needs of residents

and entrepreneurs."

"The Business Portal is an unprecedented resource for our small businesses because it breaks down a complex process in a way anyone can understand," said Small Business Commission President Stephen Adams. "The small business community asked the City to make the process easier and Mayor Lee has delivered with the Business Portal."

"The many rules and regulations around business registration and permits can be so confusing, even for an established business," said Marty Sanchez, an owner of the family-owned local tortilla and salsa manufacturer Casa Sanchez. "The Portal makes it much easier."

The Business Portal consolidates information on more than 400 permits and licenses available to small businesses. Some examples of forms that are accessible in the Business Portal include the Business Registration form from the Treasurer and Tax Collector required of every business, the Permit to

Operate from the Department of Public Health for all restaurants, and the Dog Walking permit from Animal Care and Control for any dog walker with four or more dogs.

The Business Portal also provides step-by-step starter guides for small businesses that want to start in San Francisco. Created by an interagency team in close collaboration with a dozen departments across the City, the Business Portal was designed based on in-depth research with business owners at different stages of the business life cycle.

A joint project of the Department of Technology, Office of Economic and Workforce Development, and Office of Small Business in partnership with the design firm Tomorrow Partners, San Francisco Business Portal advances Mayor Lee's goal of using technology to make government more responsive and effective to the needs of residents and entrepreneurs.

"Clear, user-friendly and easy to navigate – it helped me find the answers to all my business-

related questions," said Everest Waterproofing and Restoration Inc. President Keith Goldstein. "The whole site is very intuitive."

The Business Portal is only the first step to improving the small business experience in San Francisco. Future phases will add functionality to the Business Portal and begin to streamline the business permit and license process.

"The Portal is a great resource for deaf business owners now that everything is online," said Melody Stein, Owner of Mozzarella, a deaf-owned pizzeria with an all deaf staff. "I love how it's basically a one stop shop for business, from foundation to rooftop and everything in between. It cuts down on the wondering and gives you all the information that you weren't sure about, or maybe were not even aware of."

To access the San Francisco Business Portal, go to: businessportal.sfgov.org.

Source: City and County of San Francisco

EPA Announces Support for Small Businesses to Bring Green Technology, Innovative Research to Marketplace



U.S. Environmental Protection Agency (EPA) Administrator Gina McCarthy announced nine awards in eight states for small businesses to help them bring innovative green technologies to the marketplace. EPA Administrator Gina McCarthy held a press call to announce the awards and reiterate the agency's commitment to strengthening economic growth, supporting sustainable businesses, and combating the impacts of climate change.

"The small businesses receiving awards today are innovating affordable, energy efficient technologies that are strengthening our economy and building a low-carbon future while bringing a unique vision for addressing complex environmental issues like reducing harmful emissions to create a cleaner environment and enhancing recycling processes," said EPA Administrator McCarthy. "When we invest in research and innovation, that return on investment builds a healthy economy and a healthy environment for all of us."

Administrator McCarthy announced almost \$3 million in funding to nine small businesses through the agency's Small Business Innovation Research (SBIR) program. She was joined on a press call by David Levine of the American Sustainable Business Council and two SBIR award-winners, John Rich of Nashville-based National Recovery Technologies, LLC., a small business

that produced a low cost technology to recycle electronics; and Carol Ann Wedding, president of Imaging Systems Technology, a small business that developed a highly efficient, versatile water purification system, based in Toledo, Ohio.

EPA's SBIR funding reinforces the agency's commitment to supporting small businesses and protecting human health and the environment, bringing the total support for the over 30 year-long program to \$140 million. Small businesses will use this funding to commercialize these solutions.

Since its creation, EPA's SBIR Program has given 969 awards to small businesses that provide jobs for developing cutting-edge, green technologies. The Small Business Innovation Research and Small Business Technology Transfer programs are the largest source of early-stage capital for innovative small companies in the United States. Via these programs, the federal government invests over 2 billion dollars in American entrepreneurial firms to develop and commercialize technologies that strengthen our nation's defense, improve the health of its citizens, and enhance education.

The SBIR program provides funding in two phases. In the first phase, proposals are submitted by companies and, after undergoing a competitive selection process, they can receive up to \$100,000

in funding for proof of concept. Successful Phase I companies that want to participate in Phase II must go through a second competitive process to receive up to \$300,000 for two years.

The following companies received \$2.7 million in 2014 SBIR Phase II funding:

- California - HJ Science & Technology, Inc., a small business based in Berkeley, Calif., designed and built a field-deployable, portable instrument capable of performing onsite monitoring and detection of microcystin and other cyanotoxins to help combat potentially harmful algal blooms, including the algal bloom that prevented hundreds of thousands of Toledo residents from drinking local water from Lake Erie last summer.
- California - Instrumental Polymer Technologies, Inc., a small business based in Westlake Village, Calif. used a unique process to produce low-cost, no emission polymers from sustainable materials into water-based wood coatings, reducing the environmental impact of wood coatings.
- Delaware - Compact Membrane Systems, Inc., a small business based in Wilmington, Del. developed a novel membrane to enhance the use of green solvents to create chemical processing tools that are less volatile and have fewer emissions than conventional solvents.

- Georgia - Aruna Biomedical, Inc., a small business based in Athens, Ga., created a more faithful representation of human neural tissue to help identify chemicals that are hazardous to the brain.
- Illinois - EP Purification, Inc., a small business based in Champaign, Ill., developed and commercialized a system for using ozone to treat water that will be considerably smaller, more efficient, and more cost effective than existing technologies.
- Louisiana - Providence Photonics, a small business based in LLC, Baton Rouge, La., developed the Flare Efficiency Monitoring System and a calibration device to minimize toxic emissions from industrial facilities.
- New York - Ecovative Design, LLC, a small business based in Green Island, N.Y., created a cost-effective green alternative to foam packaging made of 100 percent bio-based and home compostable material from vegetative tissue of a fungus.
- Ohio - Imaging Systems Technology, Inc., a small business based in Toledo, Ohio, will continue development of a low cost, rugged, lightweight, and highly efficient and versatile water purification system.
- Tennessee - National Recovery Technologies, LLC., a small business based in Nashville, Tenn., developed of an e-waste recycling technology which will lower cost, increase efficiency, and provide a stream of rare earth elements for reuse in future applications.

More information on the SBIR Phase II awards: www.epa.gov/ncer/2014SBIRphase2awards

For more information about the SBIR Program: www.epa.gov/ncer/sbir/

To be notified by email when EPA's research funding opportunities are available, sign up at: www.epa.gov/ncer/listserv/

Source: U.S. Environmental Protection Agency

Public Legal Notices

UC DAVIS HEALTH SYSTEM

UNIVERSITY OF CALIFORNIA DAVIS HEALTH SYSTEM

NOTICE TO PROSPECTIVE BIDDERS

Passage of SB876, which amended PCC§ 10502(a), authorizes the University of California system to advertise construction projects on university websites as an alternative to newspapers and trade journals. Effective December 1, 2014, the UC Davis Health System (Medical Center) will no longer advertise in newspapers or trade journals. Notices for all construction projects going out to bid will only be posted on our website at <http://www.ucdmc.ucdavis.edu/facilities/contractors/advertisements.html>.

THE REGENTS OF THE UNIVERSITY
OF CALIFORNIA
NOVEMBER 2014
University of California, Davis Health System



SAN FRANCISCO HOUSING AUTHORITY

REQUEST FOR QUALIFICATIONS/ PROPOSALS FOR

**AS-NEEDED MECHANICAL ENGINEERING
SERVICES – Solicitation 15-620-RFQ-0002**

**AS-NEEDED ARCHITECTURAL SERVICES –
Solicitation 15-620-RFQ-0003**

**AS-NEEDED STRUCTURAL ENGINEERING
SERVICES – Solicitation 15-620-RFQ-0004**

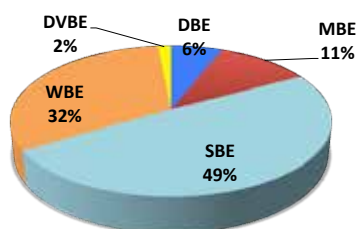
**AS-NEEDED ENVIRONMENTAL
CONSULTANT SERVICES –
Solicitation 15-620-RFP-0005**

SAN FRANCISCO HOUSING AUTHORITY

The San Francisco Housing Authority will receive statements of qualifications for as-needed consultants on: mechanical at \$50,000, architectural at \$100,000, structural at \$50,000 and environmental at \$100,000. Consulting services are needed to assist in the design and construction work on existing San Francisco Housing Developments.

Qualifications are due 2:00 PM Eastern Pacific Time on **December 11, 2014**. To obtain a set of the RFQ Document, go to <http://www.sfha.org/business/RFP.htm>. To obtain a hardcopy, please come to Authority's office at 1815 Egbert Avenue, San Francisco, and contact Ms. Brenda Moore, at (415) 715-3170, e-mail moorebr@sfha.org.

AUDIENCE PROFILE Small Business Exchange, Inc.



STATE OF CALIFORNIA DEPARTMENT OF CORRECTIONS AND REHABILITATION

NOTICE TO CONTRACTORS Deuel Vocational Institution circuit replacement: feeder 3 and feeder 4

The California Department of Corrections and Rehabilitation (CDCR) intends to receive bids and award a contract to provide replacement of failed, obsolete and aged circuits, connections and transformers for Feeders 3 and 4 at Deuel Vocational Institution located at 23500 Kasson Road, Tracy, CA 95376.

The **INVITATION FOR BID (IFB)**, which includes the **Projected Timetable, Drawing Plans and Specifications for the above referenced project** is available for view and download on the California State Contracts Register (CSCR) eProcurement website at <http://www.bidsync.com:Reference>

IFB Number **60000001640**.
CDCR Contact: Ms. Toshi Cordova
Phone No.: (916) 255-6151
E-mail: Toshi.Cordova@cdcr.ca.gov

CONTRACTORS INTERESTED IN BIDDING **MUST ATTEND THE SCHEDULED MANDATORY WALK-THROUGH** as scheduled below:

- Deuel Vocational Institution Mandatory Walk-Through December 19, 2014 at 10:00 a.m.

(Information is included in the IFB document referenced above to confirm attendance and begin gate clearance process.)

STATE'S DISABLED VETERAN BUSINESS ENTERPRISE (DVBE) 3% MINIMUM PARTICIPATION GOAL IS A REQUIREMENT OF THIS PROJECT.

In accordance with M&VC §999.5(a) and PCC §10115, an incentive will be given to bidders who provide DVBE participation. For evaluation purposes only, the State shall apply an incentive to bidders that propose California certified DVBE participation as identified on the Bidder Declaration form and confirmed by the State. The incentive amount for awards based on low price will vary in conjunction with the percentage of DVBE participation and applied to responsive bids from responsible bidders.

The State's Estimate for the project is approximately \$872,155.00.

When in the best interest of the State, all bids may be rejected.

11/20/14
CNS-2689722#
SMALL BUSINESS EXCHANGE

The Glaring Absence of Minority Loan Officers

■ Continued from page 1

There were roughly 123,000 state licensed mortgage loan originators and another 392,000 loan originators at banks, registered with the Nationwide Multistate Licensing System at the end of June. The registry, which is overseen by the Conference of State Bank Supervisors, does not provide a breakdown of loan officers by race.

Of the roughly 1 million Realtors in the U.S., just 6% are Hispanic, 4% black and 4% Asian, according to the National Association of Realtors. Eighty-five percent are white and 72% are over the age of 50, according to the Realtor trade group.

"There's a growing disconnect between the demographic makeup of the folks in the industry and the consumers," Acosta said.

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

Candlestick Point in San Francisco Opportunity to Perform Construction Manager for Hunters Point Shipyard – Phase 1 during the development of CANDLESTICK POINT in San Francisco.

Lennar Urban is requesting qualified, interested construction firms to respond to a public request for proposals to perform

Construction Manager for Hunters Point Shipyard – Phase 1 for Candlestick Point Redevelopment

For more information, please visit:
<http://mission.sfgov.org/OCABidPublication/BidDetail.aspx?K=8854>

The Successor to the San Francisco Redevelopment Agency (SFRA) has established the 50% Small Business Enterprise (SBE) Participation goal for Construction Subcontracting.

Respondents are encouraged to check this website regularly for updates.

Pre-Bid Coordination Meeting and Job Walk:
December 4 at 10:00 AM

Lennar Urban

**1 Sansome Street, Suite 3200
San Francisco, CA 94104**

Proposals must be submitted by
December 18, 2014 @ 2:00 PM (PST).



CITY & COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

REQUEST FOR PREQUALIFICATIONS GENERAL CONTRACTOR

ANNOUNCEMENT

San Francisco Public Works (Public Works) announces a Request for Qualifications (RFQ) for prequalification of general contractors for the ESER 2010 Fire Station 16 Replacement Project located in District 2 at 2251 Greenwich Street, San Francisco, CA. The scope of work includes demolition of an existing 2-story fire station structure, a hose tower and removal of underground fuel tanks along Greenwich Street. The new fire station includes two apparatus bays, associated equipment storage, living and dining areas and a fitness room. The construction cost for this project is estimated at \$8 million.

Digital files of the RFQ Package may be downloaded at no cost at www.sfdpw.org/biddocs. Please visit the Public Works' Contracts, Bid Opportunities and Payments webpage at www.sfdpw.org for more information and to register as a plan holder. Notices regarding Addenda and other proposal changes will be distributed by email to plan holders.

An RFQ Informational Conference will be held at **11 am on December 1st, 2014** at Public Works' 4th floor Main Conference Room, 30 Van Ness Avenue, San Francisco, CA. Written questions regarding the RFQ shall be directed to Gabriella Judd Cirelli at ESERNFS@sfdpw.org, no later than December 8th, 2014.

Candidates shall submit their Qualifications Package as specified in the RFQ no later than **4:00 PM on December 22nd, 2014** and addressed to:

**San Francisco Public Works
Project Management Division
30 Van Ness Avenue, 4th floor
San Francisco, CA 94102**

Attn: Ms. Gabriella Judd Cirelli, Public Works
Project Manager

**Re: GC Prequalification – ESER 2010 Fire Station
16 Replacement**

Note that late submissions will not be considered.

CNS-2690140#

SMALL BUSINESS EXCHANGE

State of LGBT Equality in California

■ Continued from page 2

comes to LGBT equality, Corporate America is a leader, not a follower," said HRC President Chad Griffin. "At every turn, from advocating for marriage equality to providing vital support for transgender employees, this country's leading companies have asked, 'what more can we do?,' and they've worked tirelessly to achieve new progress. That kind of leadership changes countless lives around this country, and sets an important example to other companies around the globe."

"Too many companies still don't guarantee these vital workplace protections, and too many LGBT people--transgender people in particular--face high rates of unemployment and discrimination in hiring, keeping them from ever getting a foot in the door in the first place," he said.

Key national findings contained in the 2015 CEI:

- 366 companies earned a 100 percent in the 2015 CEI, up from 304 in the 2014 report, and 189 2 years ago.
- 89 percent of participants now cover gender identity in their non-discrimination policies, up from 86 percent last year.
- 66 percent of all Fortune 500 companies have gender identity protections, up from 61 percent last year.
- 190 Fortune 500 companies were given unofficial scores based on publicly available information.

Just as the CEI has successfully steered the country's top corporations, law firms and their influential leaders toward breaking new ground in workplace equality -- from enacting LGBT non-discrimination policies to extending same-sex partner benefits -- it has also helped companies move toward full inclusion for their transgender employees. 418 companies participating in this year's CEI now offer transgender workers at least one health care plan that has transgender-inclusive coverage. That's a 22 percent increase since 2012, when the CEI criteria first included trans-inclusive health care as a requisite for companies to receive a perfect score.

The CEI rates companies and top law firms on detailed criteria falling under five broad categories:

1. Non-discrimination policies
2. Employment benefits
3. Demonstrated organizational competency and accountability around LGBT diversity and inclusion
4. Public commitment to LGBT equality
5. Responsible citizenship

The full report, including a searchable employer database is available online at www.hrc.org/cei.

The Human Rights Campaign Foundation is the educational arm of America's largest civil rights organization working to achieve lesbian, gay, bisexual and transgender equality. HRC envisions a world where LGBT people are embraced as full members of society at home, at work and in every community.

Full listing/chart can be viewed here:

www.sbeinc.com/resources/cms.cfm?fuseaction=news.detail&articleID=970&pageID=25

Source: Human Rights Campaign

SMALL BUSINESS EXCHANGE

Lean In or Lean Together

Google’s Bay Area Office Development Spree Could House 30,000 New Hires

Google has been on an astonishing real estate spree in the last several years, buying or leasing dozens of buildings across a wide swath of the South Bay .

What's even more astonishing: It's been adding new space even though it has not yet filled buildings it already has, giving the company the flexibility to expand its already large Bay Area workforce by nearly 30,000 more workers.

"I've never seen anything like this sort of expansion from any one company," said Phil Mahoney , a broker with commercial realty firm Cornish & Carey.

The office space boom has been going on for a few years. This newspaper was the first to report that Google had established its first Silicon Valley presence outside its Mountain View home base in 2011, when it signed a mammoth lease in Sunnyvale . Google has also purchased a slew of older office buildings, potentially to tear them down and create new first-class office space for its workers.

But its acquisition spree seems to have intensified. In one of the most recent deals, Google leased an entire office project that's still under construction in Sunnyvale . That totaled 1.9 million square feet, and commercial real estate experts say they can't recall an office lease larger than that in California in at least 15 years. Separately, Google recently bought a six-building office complex in Redwood City totaling 934,000 square feet. Google provided no dollar amount for the deals. Both transactions were initially reported by the Silicon Valley Business Journal .

Google intends to occupy both projects, said Meghan Casserly , a Google spokeswoman.

Some real estate industry insiders familiar with Google's hiring plans say the tech titan intends to hire 5,000 workers in the Bay Area a year for at least the next five years. Google does not disclose the size of its Bay Area workforce, but it had 55,000 employees globally as of Sept. 30 .

For the last few years, Google has also picked up buildings well before it would have a chance to occupy them.

"They are leasing and buying way ahead of their hiring curve," said David Vanoncini , a partner in the San Jose office of commercial realty firm Kidder Mathews.

The most game-changing deal of the recent transactions is the Redwood City acquisition, because it's the first time the company has obtained a site there. Redwood City fills in a gap between San Francisco and Silicon Valley .

"What Google is trying to do is come up with some options to minimize the commute patterns for their employees," Vanoncini said. "Their young engineers like to live in San Francisco . So this provides an option so they don't have to drive all the way to Mountain View . It will help Google recruit new talent."

The Redwood City project is situated on the bay front, which has raised the prospect that Google could ferry employees by water to and from San Francisco. Those two deals alone provide Google with enough space to accommodate 14,200 employees.



But those buildings aren't ready for Google to occupy yet, and the first of the Sunnyvale buildings won't be completed until sometime in 2015.

As a further indication of how Google is poised for mammoth employment growth, the company has gobbled up dozens of buildings in recent years. Most of them are in locations where Mountain View is actively considering allowing higher-density class A buildings.

So were Google to knock down and redevelop even 20 of the buildings with first-class offices of 100,000 square feet each, that would total another

2 million square feet, or enough room for 10,000 workers.

Google is still eyeing a proposed 1 million-square-foot campus on the NASA Ames Research Center grounds that could accommodate 5,000 workers.

"There are some 800-pound gorillas in Silicon Valley ," said Jim Beeger , a senior vice president with commercial realty firm Colliers International , "but what Google is doing is the granddaddy of 800-pound gorillas."

Source: (c)2014 the Contra Costa Times (Walnut Creek, Calif.)

Fictitious Business Name

<div><div>FICTITIOUS BUSINESS NAME STATEMENT</div><div>File No. A-0361450-00</div><div>Fictitious Business Name(s): Bella Fortuna’s Cakes and Sweets, LLC Address 657 Morse Street, San Francisco, CA 94112 Full Name of Registrant #1 Bella Fortuna’s Cakes and Sweets, LLC Address of Registrant #1 657 Morse Street, San Francisco, CA 94112 This business is conducted by A Limited Liability Company. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 11/1/2014 Signed: Corinne A. Brown This statement was filed with the County Clerk of San Francisco County on 11/10/2014. Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law Filed: Brian Heffern Deputy County Clerk 11/10/2014 11/20/14 + 11/27/14 + 12/4/2014 + 12/11/2014</div></div>	<div><div>FICTITIOUS BUSINESS NAME STATEMENT</div><div>File No. A-0361328-00</div><div>Fictitious Business Name(s): Golden Giants Company Address 1100 26th Street Apt #1121 San Francisco, CA 94107 Full Name of Registrant #1 Subash Kumar Khadka Chhetri Address of Registrant #1 415 Jones Street, Apt #107 San Francisco, CA 94102 This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 10/31/2014 Signed: Subash Khadka Chhetri This statement was filed with the County Clerk of San Francisco County on 11/4/2014. Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law Filed: Jennifer Wong Deputy County Clerk 11/4/2014 11/06/14 + 11/13/14 + 11/20/14 + 11/27/14</div></div>	<div><div>FICTITIOUS BUSINESS NAME STATEMENT</div><div>File No. A-0361531-00</div><div>Fictitious Business Name(s): Jolie Creations Address 1925 Ellis Street, San Francisco, CA 94115 Full Name of Registrant #1 Couvrey’s Confections, LLC (CA) Address of Registrant #1 1925 Ellis Street, San Francisco, CA 94115 This business is conducted by A Limited Liability Company. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 11/13/2014 Signed: Vanessa Couvrey This statement was filed with the County Clerk of San Francisco County on 11/13/2014. Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law Filed: Jeanette Yu Deputy County Clerk 11/13/2014 11/20/14 + 11/26/14 + 12/4/14 + 12/11/14</div></div>	<div><div>FICTITIOUS BUSINESS NAME STATEMENT</div><div>File No. A-0361196-00</div><div>Fictitious Business Name(s): Mission Strategies Address 3288 21st Street Suite 235, San Francisco, CA 94110 Full Name of Registrant #1 Mission Strategies LLC (CA) Address of Registrant #1 2941A Harrison Street, San Francisco, CA 94110 This business is conducted by A Limited Liability Company. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 1/3/2014 Signed: Guy Maxwell Long This statement was filed with the County Clerk of San Francisco County on 10/28/2014. Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law Filed: Jennifer Wong Deputy County Clerk 10/28/2014 11/06/14 + 11/13/14 + 11/20/14 + 11/27/14</div></div>	<div><div>FICTITIOUS BUSINESS NAME STATEMENT</div><div>File No. A-0360775-00</div><div>Fictitious Business Name(s): Pacific Tamarack Address 679 Portola Dr., San Francisco, CA 94127 Full Name of Registrant #1 Danielle Bricker Address of Registrant #1 679 Portola Dr., San Francisco, CA 94127 This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 10/6/2014 Signed: Danielle Bricker This statement was filed with the County Clerk of San Francisco County on 10/6/2014. Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law Filed: Brian Heffern Deputy County Clerk 10/6/2014 10/30/14 + 11/6/14 + 11/13/14 + 11/20/14</div></div>	<div><div>FICTITIOUS BUSINESS NAME STATEMENT</div><div>File No. A-0361024-00</div><div>Fictitious Business Name(s): Square Neat Address 176 Whipple Avenue, San Francisco, CA 94112 Full Name of Registrant #1 Edenilson Bran Address of Registrant #1 15778 Marcella Street, San Leandro, CA 94578 This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on Not Applicable Signed: Edenilson Bran This statement was filed with the County Clerk of San Francisco County on 10/21/2014. Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law Filed: Jennifer Wong Deputy County Clerk 10/21/2014 11/06/14 + 11/13/14 + 11/20/14 + 11/27/14</div></div>
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The State of Small Business

SMALL & MINORITY BUSINESS

Los Angeles Small Business Owner Confidence and Optimism Is Significantly Higher Than Last Year

Fall 2014 Bank of America Small Business Owner Report Also Finds Los Angeles Businesses Quickly Adopting New Technology

Los Angeles small business owners' confidence in the local economy has increased 16 percent from a year ago, with 62 percent confident that it will improve in the next 12 months (compared to 46 percent a year ago) according to the fall 2014 Small Business Owner Report, released today by Bank of America.

In addition, Los Angeles small business owners are more optimistic about their revenue, growth prospects and hiring plans. Sixty-nine percent of Los Angeles small business owners expect increased revenues in the year ahead, up from 57 percent a year ago. In addition, 73 percent plan to expand their business in the next five years (compared to 67 percent nationally). Notably, 58 percent of Los Angeles small business owners plan to hire more employees. This is 30 percent more than in 2013.

The Small Business Owner Report is a semi-annual study exploring the concerns, aspirations and perspectives of small business owners in Los Angeles and around the country.

"Not only are Los Angeles small business owners positive about the year ahead, they are also early adopters of technology," said Troy Bosch, Los Angeles Small Business Banking manager at Bank of America. "Their ability to adapt to new technologies will help them continue to grow in the coming months."

Los Angeles – A burgeoning tech hub

Seventy-five percent of Los Angeles respondents give themselves an "A" or "B" when it comes to tech savviness. These grades are on par with technology-hub San Francisco (where 75 percent of small business owners also gave themselves an "A" or "B" in tech savviness), but higher than the national average of 67 percent.

In spite of positive self-evaluations from Bay Area entrepreneurs, Los Angeles small business owners are inching ahead of their tech-savvy neighbors when it comes to incorporating digital methods into their day-to-day business practices. Forty-one percent of Los Angeles small business owners have incorporated social media into their business (compared to 32 percent in San Francisco), 45 percent protect their email and shared files from hackers through digital security software (versus 35 percent of Bay Area counterparts), and 38 percent sell product or services online (versus 27 percent in San Francisco).

Positive outlook for year-end

Seventy-eight percent of Los Angeles small business owners are confident they will hit year-end revenue goals, which is on par with their national counterparts. To celebrate, 56 percent plan to give their employees salary bonuses, an uptick from 45 percent a year ago. Additionally, 47 percent plan to close their offices during the holiday season, compared to 33 percent a year ago.

Angelenos are largely unaffected by the year-end shopping season, with 81 percent of respondents stating that Black Friday has a minimal or no impact on their business' bottom line. Another 63 percent believe that Cyber Monday is overhyped and also has no significance to their annual revenue.

Economic concerns still remain

Despite confidence in their businesses and the local economy, Los Angeles small business owners still have worries about specific economic issues, with 79 percent concerned about the effectiveness of U.S. government leaders, 65 percent expressing concern about healthcare costs and 69 percent worrying about the strength of the U.S. dollar.



For an in-depth look at the attributes of the nation's small business owners, read the full fall 2014 Bank of America Small Business Owner Report and for additional Los Angeles-based insights, download the Small Business Owner Report Los Angeles infographic here.

About the Bank of America Small Business Owner Report

Braun Research conducted the Bank of America Small Business Owner Report survey by phone in October 2014, on behalf of Bank of America. Braun contacted a nationally representative sample of 1,000 small business owners in the United States with annual revenue between \$100,000 and \$4,999,999 and employing between 2 and 99 employees. In addition, 300 small business owners were also surveyed in nine target markets: Los Angeles, Dallas, Washington, D.C., New York, Boston, Chicago, San Francisco, Atlanta and Miami. The margin of error for the na-

tional sample is +/- 3.1 percent; the margin of error for the oversampled markets (where n=300) is +/- 5.7 percent; and the margin of error for the oversampled markets (where n=301) is +/- 5.6 percent, with each reported at a 95 percent confidence level.

The Braun Research survey results conducted on behalf of Bank of America and interpretations in this release are not intended, nor implied, to be a substitute for the professional advice received from a qualified accountant, attorney or financial advisor. Always seek the advice of an accountant, attorney or financial advisor with any questions you may have regarding the decisions you undertake as a result of reviewing the information contained herein. Nothing in this report should be construed as either advice or legal opinion. Visit the Bank of America newsroom for more Bank of America news.

Source: Bank of America

Income and Net Worth of Veteran Business Owners over the Business Cycle, 1989-2010



Continued from page 5

- The share of veteran small business households with high income declined by 8 percent, while increasing 12 percent for all veteran households. The share of veteran small business households with high wealth increased by 67 percent, while increasing at a slower rate—23 percent—for all veteran households.
- Veteran and non-veteran small business owners realized significant declines in mean income during the severe contraction between 2007 and 2010 (Figure 1).

- Significant increases were seen in the share of veteran and non-veteran small business households having high net worth.[3] Both sets of households realized very similar (and significant) increases of over 60 percent. The regression analysis suggests that veteran small business households had significantly lower net worth than non-veteran small business households.

- Veteran small business households realized a significant increase in mean net worth during the 1998-2001 expansion (Figure 2). Non-veteran small business households realized significant increases in mean net worth during the 1995-2001 expansion and significant decreases during the Great Recession.

Demographic and Business Characteristics. Findings on the descriptive demographic and business characteristics of households include the following:

- From 1989 to 2010, the number of veteran households declined from 28.6 million to 22.9

million, while non-veteran households rose from 64.5 million to 94.7 million—an increase of 46.8 percent for non-veteran households compared to a decline of 19.9 percent for veteran households.

- The number of veteran households with small business owners decreased by over 28 percent, or 1.1 million households, while aggregate income for veteran small business households decreased by over 36 percent from 1989 to 2010.
- In the most recent year studied (2010), veteran household heads were older, and more likely to be white, male, and married than non-veteran household heads.
- Veteran heads of households with small businesses were somewhat older than their non-veteran counterparts in 1989 and 2010.
- Compared to their non-veteran peers, veteran small business households had a higher share of income in Social Security and pensions (25.2 percent versus 7.6 percent) and lower shares of income in wages and salaries (40 percent versus 48.5 percent) and business, farm, and rental income (27.8 percent versus 36.6 percent).

Policy Implications

The results of this study suggest that veteran and non-veteran small business owners had very similar changes in income and net worth through the business cycle expansions and contractions analyzed. However, veteran small business owners fared better than veterans not owning a small business. This evidence suggests that veteran small business households have a higher probability of earning more income and accumulating more wealth than other veteran households. This result reinforces the importance of policy incentives to support the growth and development of small businesses owned by veterans. Congress has also enacted legislation establishing government-wide procurement goals for contracts awarded to service disabled veterans, which should be carefully monitored.

You can read the full article on our website:

www.sbeinc.com/resources/cms.cfm?fuseaction=news.detail&articleID=971&pageID=25

Events & Seminars



How to Do Business in the Pacific Rim Event Aims to Create Global Market Opportunities for CA Small Businesses

California Asian Pacific Chamber of Commerce
Thursday, December 4, 2014
from 9:30 AM to 3:00 PM (PST)
Los Angeles, CA

Small-business exporting is vital for both U.S. export strategy and small business growth. With approximately 3.4 million small businesses in California, these firms are an integral component of California's economy. However, small businesses face challenging barriers to exporting their goods and a lack of information on the export arena discourages small firms to take the strides for global expansion. This event allows attendees to access the programs that can help Californian firms jumpstart their business internationally.

Speakers include representatives from the U.S. Department of Commerce, Japan External Trade Organization, Korean Trade Investment Protection Agency, and the Chinese Consulate of Los Angeles. Engage in discussion from small firms who have

experienced success from exporting overseas.

State Labor Law and Payroll Tax Seminar

Event Status: Open
Event Fee: \$0.00

Event Date: 12/4/2014
Register By: 12/4/2014

Time: 9:00 a.m. -12:30 p.m.

Event Location: Rancho Santiago Community College District 2323 N. Broadway, Room 107, Santa Ana, CA 92706-1606

Description: This workshop will teach you how to calculate State payroll taxes, how and when to pay State Payroll taxes, how and when to report employees' wages, how to complete State and payroll tax forms and ways to get assistance.

Get the Tax Facts
Event Status: Open
Event Fee: \$0.00

Event Date: 12/9/2014
Register By: 12/9/2014
Time: 9:00 am - 3:00 pm

Event Location: Temecula Valley Entrepreneur's Exchange - 43200 Business Park Drive, Temecula, CA 92590

Description: This workshop is a one-day overview of federal and state tax issues for small business, presented by a professional tax practitioner. Topics to be discussed include: • Avoiding Penalties and Fines • Who Can Claim the Earned Income Tax Credit.

Independent Contractor vs. Employee

Event Status: Open
Event Fee: \$0.00

Event Date: 1/8/2015
Register By: 1/8/2015

Time: 9:00 am - 12:30 pm

Event Location: Temecula Valley Entrepreneur's Exchange - 43200 Business Park Drive, Temecula,

CA 92590

Description: As an employer you are faced with many challenges and responsibilities. It is to your advantage to know your obligations and understand the State payroll reporting requirements. Complying with the employment tax laws will help you avoid payroll ta...

The Art & Science of Creating a Successful Business Plan

Event Status: Open
Event Fee: \$25.00

Event Date: 1/28/2015
Register By: 1/28/2015

Time: 6:00 - 8:30 p.m.

Event Location: 2323 N. Broadway Rm 107, Santa Ana, CA 92706-1606

Description: It's your journey...Shouldn't you create the map? Successful business planning leads to successful business results.

Grow Your Business! Subscribe to SBE

- Bid Category:** Procurements in construction, products, services and professional services categories.
- Location:** Bids are sorted by location (alpha).
- Title:** Name of the bid or proposal.
- Location:** Town or city in which the project is located OR the product is to be delivered.
- Bid Date and Time:** Date and time bid is opened.
- Prebid Conference:** Date and time; it will be indicated if conference is mandatory.
- Reference #:** Number of the bid or proposal. If given, this number should be referenced when inquiring about the bid.
- Description:** SBE maintains but does not publish bid descriptions. When available they are provided through daily email, daily fax, and on our website, www.sbeinc.com.
- Duration:** The time allotted to complete a delivery or project
- Estimate:** The owner's estimate of the dollar value of the bid or proposal.
- Last Addendum Received:** The number of the last addendum received by the SBE.
- Owner:** The agency by whom the contract is being released. When available, the name, address, telephone, fax number, contact name is included.
- Goals/Preferences/Special Subcontracting Requirements:** Numerical goal and preference requirements for SBE (Small Business Enterprise), MBE (Minority Business Enterprise), WBE (Woman Business Enterprise), DBE (Disadvantaged Business Enterprise), SDBE (Small Disadvantaged Business Enterprise), SWBE (Small Woman Business Enterprise), LBE (Local Business Enterprise), DVBE (Disabled Veteran Business Enterprise). Special subcontracting provisions: SBSA-(Small Business Set-Aside), SDBSA-(Small Disadvantaged Business Set-Aside), 8(A)-(Set-Aside for Negotiation or for Bid by U.S. Small Business Administration Certified 8a firms), LSA-(Labor Surplus Area), TACPA-(Target Area Contract Preference Act), Entrp Zon-(Enterprise Zone),

1 — Business Services

- ALAMEDA COUNTY
- ENGINEERING SERVICES
- Location: ALAMEDA COUNTY, CA
- Date: 12/15/2014 3:00PM
- Prebid Conf: 4/30/14
- 9:00 AM MANDATORY
- Ref#: 09-397
- Engineering services for groundwater monitoring at the Woolworth Rd, Regional Solid Waste Facility.
- Duration: 260 working days
- Estimate: \$75,000
- Last Addn Rcvd: 1
- Owner: Department of Transportation
- Sue Jobe, (916) 456-9956
- Goal: 5% SBE
- Notes: 1.
- SBSA: reqs in writing or fax, 10% bid bond
- SIC: 1542 ###
- Docs Avail: Department of Transportation, Building E
E-mail: pat_myers@dot.ca.gov

Fed Aid-(Federal Aid Project), HUBZone-(Historically Underutilized Business Zone).
14. Notes: Reference to notes for federal procurement opportunities.
15. Comments: Additional information particular to this solicitation.
16. SIC: Standard Industry Classification Code.
17. ### (Symbols): Indicates a change since first reported.
18. Location of bid documents.

Choose an option that meets your needs...

- # 1 \$250
Includes 1 year subscription to SBE newspaper with bid notices
- # 2 \$220
Includes 1 year subscription to bid notice service by fax
- # 3 \$200
Includes 1 year subscription to bid notice service by email OR by online access
* Options include no more than 3 sub-categories persubscription

- I would like to receive bid updates by
☐ Internet (login information will be emailed)
☐ Fax ☐ Email

- Please choose the general category:
☐ Construction ☐ Business Services
☐ Professional Services ☐ Commodities
(You will be sent a list of sub-categories from which to choose.)

- If choosing fax or email services, list keywords for bid selection:

- List location(s) of where your company will work:

Company Name _____
Contact _____
Address _____
City/State/Zip _____
Phone _____ Fax _____
Email _____

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