



# SMALL BUSINESS

**EXCHANGE**

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Voice of Small, Emerging Diversity Owned Businesses Since 1984

• NEWS • INFO • BIDS

## Diversity takes center stage at Microsoft annual meeting

By Jessica Guynn

Diversity took center stage at the Microsoft annual meeting on Wednesday as the technology giant agreed to release the diversity data it reports to the federal government by the end of the month.

Microsoft said it would make public the EEO-1 form which details workforce data by race and gender in different job classifications. Companies have been reporting the information to the federal government for decades.

The Redmond, Wash., company has provided some general information about the diversity of its workforce but last week refused to provide the more detailed EEO-1 form to USA TODAY.

Intel, Google, Facebook, Yahoo and LinkedIn have all made public their EEO-1s. But other companies have refused. Holdouts among top technology companies are Apple and Amazon.com.

Jackson met this week with Microsoft CEO Satya Nadella to urge the company to release its EEO-1 and make a firm commitment to recruit more women and people of color to the board as well as the executive and employee ranks.

Microsoft's chairman John Thompson is African American, its CEO Nadella is Indian-born and the company's chief financial officer, Amy Hood, is a woman. But the company like others in the technology industry is 61% white and 71% male.

"The tech industry is data driven. And the diversity and inclusion data are indisputable and undeniable: the leadership and workforce of the technology industry does not look like America or reflect the population and consumers that it relies upon for success," Rev. Jesse Jackson told shareholders during the question-and-answer portion of Microsoft's annual meeting.



Photo: Butch Wing / Rainbow PUSH Coalition

Rev. Jesse Jackson attending the annual Microsoft shareholders meeting, sitting next to Steve Ballmer.

Continued on page 8

## You'd Never Know From These Beautiful Maps That U.S. Infrastructure Is Crumbling

These monochrome renderings depict only roads.

By David Yanofsky

The news show 60 Minutes recently declared that America's infrastructure is neglected and falling apart. But that doesn't make it any less beautiful. Proving this point is Fathom, an information design firm based in Boston, Massachusetts.

The firm put together some stark maps of each U.S. state, plus Washington, D.C., Puerto Rico, and Guam. There are no labels, no words, no symbols, and no route markers, nor any rivers, lakes,

or subways. The monochrome maps only depict roads, and the results are surprisingly enlightening.

Urban areas are easy to spot, such as in the poster of Illinois, as Chicago and its suburbs leaves a dark splotch in the northeast corner of the state.

Mountains are apparent too, such as the bending forms of the Appalachians in Pennsylvania.

The national parks and forests of Washington appear to cleave the state nearly in two. Olympic National Park leaves a void in the northwest.

Some states appear to have disintegrated from their familiar forms. The roadway skeleton of Louisiana reveals how much of the bayou is inaccessible by auto. (Much of the state itself has washed away in recent years.)

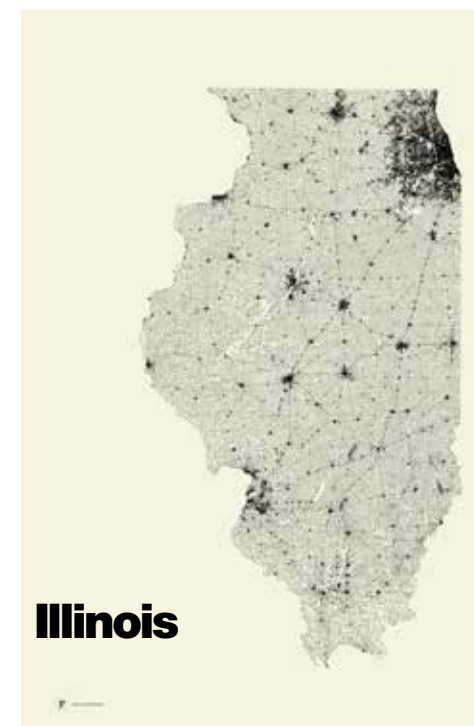
The map for Alaska bears no resemblance to its landmass, as much of the state is inaccessible by road.

The maps are derived from a project the firm worked on in 2009, when it created an image of the entire United States using the same method. It was displayed at monumental scale for a 2010 exhibition at the Frankfurter Kunstverein in Germany. The firm began selling posters of that image in 2011.

Fathom was founded by Ben Fry, a winner of a National Design Award in the U.S. and co-founder of the Processing programming language. Fry's work has been exhibited at the Museum of Modern Art, the Whitney, the Cooper-Hewitt and others.

SEE PAGE 8 FOR MORE MAPS

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



Illinois

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# Community Outreach

## Obama Administration Encourages Local Food Projects

On behalf of the White House Rural Council, six federal agencies joined to announce 26 communities selected to participate in Local Foods, Local Places, a federal initiative providing technical support to integrate local food systems into community economic action plans. Over the next two years, the project will aim to increase access to locally grown, healthy fruits and vegetables for residents while boosting economic opportunity for farmers/producers in various areas.

The Youth Policy Institute in Los Angeles, Calif. will receive technical assistance to create a community-supported agriculture program that can improve the health of low-income residents by increasing access to local foods, boost economic opportunities for farmers and producers in the region, and help revitalize distressed neighborhoods.

Ajo, Ariz. will receive technical assistance to develop and implement an action plan promoting local foods and entrepreneurship in order to create an economically vibrant community.

The Churchill Economic Development Authority in Fallon, Nev. will receive technical assistance to create a local foods hub in an abandoned grocery store in the historic downtown.

Local Foods, Local Places is a partnership among EPA, USDA, Department of Transportation (DOT),

ARC, the Delta Regional Authority (DRA) and the Centers for Disease Control and Prevention (CDC). The initiative draws on the Administration's Partnership for Sustainable Communities, USDA's Seven Strategies for Economic Development and other place-based strategies to address regional challenges.

Under this effort, a team of agricultural, transportation, environmental, public health and regional economic experts will work directly with the communities to develop local food projects they proposed. The 26 Local Foods, Local Places communities were chosen from among 316 applicants. The initiative is jointly funded and will provide \$800,000 in technical assistance to communities.

A complete list of communities participating in the Local Food, Local Places Initiative can be found on the White House Rural Council website: [http://www.whitehouse.gov/sites/default/files/docs/lfp\\_community\\_list.pdf](http://www.whitehouse.gov/sites/default/files/docs/lfp_community_list.pdf)

### About the White House Rural Council

To address challenges in Rural America, build on the Administration's rural economic strategy, and improve the implementation of that strategy, the President signed an Executive Order establishing the White House Rural Council. The Council coordinates the Administration's efforts in rural America by streamlining and improv-

ing the effectiveness of federal programs serving rural America; engage stakeholders, including farmers, ranchers, and local citizens, on issues and solutions in rural communities; and promoting and coordinating private-sector partnerships. The work of the White House Rural Council and USDA to bring investment to rural America is an example of how the Administration is creating smart partnerships with the private sector to better support Americans in all parts of the country.

Source: U.S. Environmental Protection Agency



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## Deadline Extended to Apply for EPA's 2015 Environmental Justice Small Grants Program

The U.S. Environmental Protection Agency (EPA) has extended the deadline for eligible non-profit groups and tribal communities to apply for the 2015 Environmental Justice Small Grants (EJSG) Program. The EJSG Program provides funding for projects that help communities understand and address exposure to multiple environmental harms and risks at the local level. The application deadline has been extended from Dec. 15, 2014, to Jan. 9, 2015.

EPA recognizes the critical role of helping communities with localized strategies to avoid, lessen, or delay the risks and impacts associated with our changing climate. As a result, this year's EJSG Program will have a special

emphasis on proposals supporting community-based preparedness and resilience efforts (community climate resiliency). In an effort to ensure that support reaches new areas, the Agency also is prioritizing funding to organizations that have not recently received an award under the EJSG Program.

The total estimated amount of funding available for awards under this solicitation for fiscal year 2015 is approximately \$1.2 million. EPA anticipates awarding up to four grants per EPA region in amounts of up to \$30,000 per award for a two-year project period.

Potential applicants in the Southeast who have questions about the application process may contact Debo-

rah Carter, EPA Region 4's Grants Coordinator, at 404-562-9668, or [carter.deborah@epa.gov](mailto:carter.deborah@epa.gov).

More information regarding the Environmental Justice Small Grants Program, including the Request for Applications and descriptions of previously funded grants: <http://www.epa.gov/environmentaljustice/grants/ej-smgrants.html>

Connect with EPA Region 4 on Facebook: [www.facebook.com/eparegion4](http://www.facebook.com/eparegion4)

And on Twitter: @EPASoutheast

Source: U.S. Environmental Protection Agency



### Editorial Staff

#### Publisher:

Gerald W. Johnson [gwj@sbeinc.com]

#### Outreach & Managing Editor:

Valerie Voorhies [vv@sbeinc.com]

#### Advertising Manager:

Kevin Grant [kgrant@sbeinc.com]

San Francisco Chamber of Commerce

#### Production Staff

#### Sales & Production Manager:

Nabil Vo [nvo@sbeinc.com]

#### Graphics Design:

Tyler Chen [tchen1129@gmail.com]

#### Webmaster:

Umer Farooq [umer@octadyne.com]

#### Writer:

Cheryl Hentz [cheryl.hentz@gmail.com]

703 Market Street, Suite 1000

San Francisco, CA 94103

Email: [sbe@sbeinc.com](mailto:sbe@sbeinc.com)

Website: [www.sbeinc.com](http://www.sbeinc.com)

Telephone: (415) 778-6250, (800) 800-8534

Fax: (415) 778-6255

Office Hours: 8:00 a.m. - 5:00 p.m.

### AWARDS

#### • CITY OF LOS ANGELES

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Mayor's Advisory Board,  
Outstanding Achievement as a Vendor/Supplier

#### • COUNTY OF LOS ANGELES

Black Business Association,  
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#### • 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

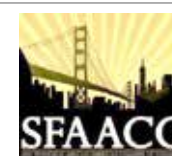
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# Protecting Yourself as a Contractor

By: Andrea Hayden

Many professionals may choose to follow the career path of an independent contractor instead of traditional employment because of the benefits of creating their own hours and defining their own hourly rates.

Not being on the payroll may come with some great advantages, but non-employees are responsible for certain legalities and liabilities. Contractors should be aware of these liabilities as they work with businesses. If you are a contractor (or hope to become one), it's important to know what you are liable for on the job and how to protect yourself.

## Liability: Contractor vs. Employee

While the relationship between a company and a contractor may seem similar to that between a company and its employees, it is important to remember that there are very significant differences when it comes to liability. Keep these things in mind:

- Independent contractors are responsible for their own taxes. Taxes for contractors are not withheld on their paycheck, unlike employees who have taxes and other deductions removed by the business before they are paid. This means contractors must file and deduct on their own. Contractors' income is reported on a Form 1099, which only reports how much money they receive from the business.
- A contractor is liable for his or her own actions on the job. For example, contract pharmacists are responsible if they mix the wrong medication at a pharmacy where they are working. Contractors are responsible for any wrongdoing or harm they cause to third parties and are not protected by the contracting company. This includes any negligent conduct or wrongdoing committed while on the job.
- Contractors are not covered by workers' compensation. They are responsible for any injuries they incur on the job. This means that an independent contractor could face medical bills and unemployment after an injury. They also often don't usually get health insurance from the business they work for.

■ Continued on page 5



## California Sub-Bid Request Ads

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 11, 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  
 We Are An Equal Opportunity Employer

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

**Light Rail Efficiency Project:**  
**Mountain View Phase 2**  
**Contract: C835 (14139)**  
**Owner: Santa Clara Valley Transportation Authority**  
**Engineers' Estimate: \$8,500,000.**

**REVISED BID DATE: December 9, 2014 @ 2:00 PM**

Items of work include but are not limited to: Traffic Control, Survey, Trucking, Erosion Control, SWP Plan, Clear & Grub, Minor Concrete, Striping, Fence, Prefab Sound Wall, Railroad Track Work, Electrical and Landscape.

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: Rob Snyder  
 Email: estimating@graniterock.com  
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Granite Rock Company is requesting sub-bids from qualified DBE & SBE Subcontractors/Suppliers for:

**Project Owner: San Francisco Bay Area Rapid Transit District - BART**  
**Project Description: The Construction of Hayward Maintenance Complex Project Site, Track and Systems**  
**Contract No. 01RQ-120**  
**Location: Hayward**  
**Bid Date: 12/16/14 @ 2:00 p.m.**  
**Engineer's Estimate \$23,000,000**

Note: Qualified firms must be located in the BART Market Area of Alameda, Contra Costa, San Francisco & San Mateo Counties.

Items of work include but are not limited to: Fencing, Clear & Grub including Tree Removal, Underground Utilities including Horizontal Boring, SWPPP items including Bioswale, Electrical, Train Rail Installation (trackwork), Train Control System, Structural Concrete Work (Retaining Wall), Earthwork, Trucking & Hauling, AC Sawcutting, AC Milling & Grinding, Hydroseeding, Soundwall, CIDH Piles, Pile Cap, Rebar, Striping & Signs, Concrete Barrier, & Masonry Walls.

Plans and Specs are available in our San Jose/Watsonville offices. 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 will break down items of work to facilitate DBE/SBE participation. 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  
 Email: estimating@graniterock.com  
 Contact Person: Bob Williams

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 18, 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

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

Sub Bids Requested From Qualified DBE Subcontractors & Suppliers for  
**City of Lincoln - Lincoln Blvd. Improvements**  
**Location: Lincoln, CA**  
**Bid Date: December 18, 2014 @ 3:00 PM**

McGuire and Hester is seeking qualified subcontractors in the following trades: trucking; street sweeping; striping; asphalt grinding; electrical; clearing/grubbing; landscaping; microsurfacing; and concrete flatwork.

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

### McGuire and Hester

9009 Railroad Avenue • Oakland, CA 94603  
 Phone: (510) 632-7676 • Fax: (510) 562-5209  
 Contact: Dave Koerber  
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## 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.

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# California Sub-Bid Request Ads

## 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

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100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage DBE Participation. Plans & Specs are available for viewing at our office or through the Caltrans Website at [www.dot.ca.gov/hq/esc/oe/weekly\\_ads/index.php](http://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 11, 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

**O.C. Jones & Sons, Inc.**

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

Contact: Greg Souder

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## 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.**

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Contact: Greg Souder

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## 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

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100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage DBE Participation. Plans & Specs are available for viewing at our office.

RGW Construction Inc. is seeking all qualified DVBE/ SB/MB/ (Disabled Veteran Business /Small Businesses /Micro Businesses) for the following project:

**Mule Creek State Prison Wastewater Treatment Plant Upgrade**

**California Department of Corrections and Rehabilitation**

**Bid Number 6000001631**

**Engineer Estimate: \$5,848,100 - 425 Calendar Days**

**Goal: DVBE 3%**

**Bids: December 18th, 2014 @ 2:00 PM**

Requesting Sub-quotes for (including but not limited to): Structure Excavation/backfill, Erosion Control, Aggregate Base, Asphalt Paving, Structural Concrete, Reinforcing Steel, Steel Structure, Surveyor, Painting Structures, Commercial Electrical & Instrumentation, Insulation, Millwork, Metal Stud Framing, Drywall, Ceramic Tile, Acoustical Ceilings, Flooring, Metal Building, Laboratory Equipment, Fire Suppression System/Fire Alarm, Plumbing, & HVAC.

**Scope of Work:** Addition of secondary clarifier, mixed liquor splitter box, chlorine contact basin, disinfected secondary effluent pump station, motor speed controls for return activated sludge pumps, chemical feed equipment, power supply, electrical equipment, instrumentation and controls, piping, valves, site work and a new staff office building.

RGW is willing to breakout any portion of work to encourage DVBE/SB/MB participation. Contact us for a specific item list.

Plans and Specs are available to view and copy at our office or from ARC Northern California 926-443-1322 [www.e-arc.com/ca/sacramento](http://www.e-arc.com/ca/sacramento). Contact Aaron Heppner 925-606-2400 [aaron.heppner@rgwconstruction.com](mailto:aaron.heppner@rgwconstruction.com) for any questions, including bonding, lines of credit, or insurance or equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation. For bonding and other assistance, please call.

**RGW Construction, Inc.**

Contractors License A/B 591940

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

An Equal Opportunity Employer

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

**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 No. ACNH-P160(023)**

**Engineer Estimate: \$2,100,000 - 75 Working Days**

**Goal: DBE 9%**

**Bids: December 17th, 2014 @ 2:00 PM**

Requesting Sub-quotes for (including but not limited to): Fabric & Oils, Construction Area Signs, Traffic Control, Cold Plane, Erosion Control, Vegetation Control, Crack Treatment, AC Dike, Grinding, Object Marker, MBGR, Thermoplastic Traffic Stripe & Marking, Pavement Marking, SWPPP Planning, Water Truck, Sweeper, & Trucker.

**Scope of Work:** Rubberized Hot Mix Asphalt, roadway excavation and replace guardrail.

RGW is willing to breakout any portion of work to encourage DBE participation. Contact us for a specific item list.

Plans and Specs are available to view and copy at our office or the Caltrans website [www.dot.ca.gov/hq/esc/oe/](http://www.dot.ca.gov/hq/esc/oe/). Contact David Czech 925-606-2400 [david.czech@rgwconstruction.com](mailto:david.czech@rgwconstruction.com) for any questions, including bonding, lines of credit, or insurance or equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation. For bonding and other assistance, please call.

**RGW Construction, Inc.**

Contractors License A/B 591940

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# California Sub-Bid Request Ads

**Project: I- 215 at Newport Road Interchange Improvements**  
**City of Menifee**  
**County of Riverside Transportation Dept.**  
**Project No. B5-0682**

**\*\*THIS PROJECT HAS A 3% DBE Goal \*\***

**BID DATE: Wednesday Dec. 10, 2014 · BID TIME: 2:00 P.M.**  
**Please respond by 5:00 p.m., Dec 9th, 2014**

We are seeking sub-bids from DBE subcontractors/subconsultants, and material and/or equipment suppliers in the areas of work included in, but not limited to: Construction Area Signs, PCMS, Temp Railing (Type K), Bridge Removal, Clear & Grub, Structure Ex & Backfill, Imported Borrow, Rock Blanket, Landscape & Irrigation, Hydromulch, Hydroseed, Compost, Class 2 Agg Base, Hot Mix Asphalt, Liquid Asphalt, PCC Materials, Joint Seal, Isolation Joint Seal, Steel Piling, CIDH Piling, Prestressing, Structural Concrete, Minor Concrete (Minor Structure), Fractured Rib Texture, Bar Reinforcing Steel (Bridge, RW, Box Culvert), Shotcrete, Sign Panels, Roadside Signs, Pipe Culvert, RCP, Underground, Rock Slope Protection, Fencing, Midwest Guardrail System, Concrete Barrier, Striping & Marking, Electrical, Sweeping, Trucking.



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

Coffman Specialties, Inc. is signatory to Operating Engineers, Laborers, Teamsters, Cement Masons and Carpenters unions. Quotations must be valid for the same duration as specified by the Owner for contract award. Insurance and 100% Payment & Performance Bonds will be required. We will provide assistance/advice with obtaining Bonds/Insurance/Credit. Waiver of Subrogation will be required. Plans are available through RCTD and our San Diego Office. We are an EOE & seriously intend to negotiate with qualified firms. Non-DBE Subs/Suppliers: Indicate 2nd tier UDBE participation offered on your quotation as it will be evaluated with your price.

WEST BAY BUILDERS INC. is requesting bids from **DVBE** subcontractors, suppliers & truckers for the following project.

**SOTA- AAS High School Modernization Project No. 11522**  
**555 Portola Avenue, San Francisco, CA 94102**  
**Owner: San Francisco Unified School District**

**Bid Date: 12/16/14 @ 2:00 PM Estimate: \$23,500,000 3% DVBE Goal**

**Scope:** Comprehensive modernization and Interim Housing of School of the Arts and Academy of Arts and Sciences High School to address issues of accessibility, educational programming and renovation of building materials and systems. Including Building A- Academic Building, Building B- Gymnasium, Building C- Music Building; Building D - Cafeteria; and miscellaneous sitework items (parking lots, ramps, sidewalks, etc.) Site and building improvement to address ADA compliance including site-built concrete ramps, existing stair and handrail modifications, two new LU/LA elevators, new gates and hardware. Reconfiguration of interior spaces including new wall partitions, doors, hardware, interior windows, casework, wall, floor and ceiling finishes, and specialties and equipment. Repurposing of interior spaces to create a new Black Box Theater, Scene Shop, Vocal Music, Instrumental, and Piano Studio Suites. Replacement and upgrades to plumbing, mechanical, electrical power and lighting systems. Expansion, replacement and upgrades to data and fire alarm campus-wide system. Hazardous material abatement and other misc work.

**TRADES NEEDED (but not limited to):** Selective Demolition; Site Preparation and Plant Protection; Earthwork; Trenching, Backfilling, and Compacting; Subgrade Preparation and Base Material; Sanitary Sewage Systems; Asphalt Paving and Surfacing; Site Concrete; Painted Pavement Markings; Tactile Warning Surfacing; Chain Link Fencing; Ornamental Fencing; Parking Bumpers; Concrete Forms and Accessories; Concrete Reinforcement; Cast-In-Place Concrete; Polished Concrete Finishing; Hydraulic Cement-Based Underlayment; Concrete Rehabilitation; Structural Steel; Steel Deck; Cold Formed Metal Framing; Metal Fabrications; Metal Ladders; Expansion Joint Cover Assemblies; Finish Carpentry; Plastic-Laminate Faced Architectural Cabinets; Fiberglass Reinforced Plastic Paneling; Self-Adhering Sheet Underlayment; Bituminous Sheet Waterproofing; Building Insulation; Roof and Deck Insulation; Building Envelop Underlayment; Fluid Applied Moisture Treatment; Below Grade Vapor Barrier; Standing Seam Sheet Metal Roofing; Metal Wall Panels; Aluminum Composite Panels; SBS Modified Bitumen Membrane Roofing; PMMA Waterproofing Liquid Applied System; Preparation for Re-Roofing; Sheet Metal Flashing and Trim; Elastomeric Sheet Flashing; Cementitious Fireproofing; Firestopping; Joint Sealants; Steel Doors and Frames; Flush Wood Doors; Access Panels; Overhead Coiling Doors; Metal Sound Control Door Assemblies; Aluminum Framed Entrances and Storefronts; Unit Skylights; Door Hardware; Glazing; Metal Support Systems; Gypsum Board; Ceramic Tile; Acoustical Ceilings; Integrated Ceiling System; Wood Floating Floors; Resilient Flooring; Resilient Athletic Flooring; Epoxy Flooring; Carpet Tile; Acoustical Wall Panels; Cementitious Wood Fiber Wall Panels; Acoustical Tack Board; Painting; Visual Display Units; Display Cases; Solid Color Reinforced Composite Toilet Compartments; Fixed Wall Louvers; Corner Guards; Graphics and Signage; Parking Lot Signage; Metal Lockers; Fire Extinguishers and Cabinets; Toilet Accessories; Tension Wire Grid; Stage Curtains; Platforms and Seating; Audio Visual Systems; Projection Screens; Projector Mounts; Gymnasium Wall Padding; Shop Equipment; Laboratory Fume Hoods; Music Education Storage Casework; Entrance Floor Grilles and Frames; Roller Window Shades; Telescoping Bleachers; Sound Conditioned Rooms; Digital Video Surveillance System; Fire Alarm System; Wet Pipe Sprinkler System; Hydraulic LU/LA Elevators; Vertical Lifts; Evacuation Chairs; Mechanical; Electrical;

We are signatory to both the Carpenters Collective Bargaining Agreement and the Laborers Collective Bargaining Agreement. Certification of insurance for General Liability and Workers' Compensation are required. A Waiver of Subrogation will also be required with all Subcontract Agreements. Subcontractors' faithful performance and payment bonds in the amount of the subcontract price will be required, unless contract is under \$200,000. Reasonable market rate bond premium will be reimbursed by West Bay Builders, Inc.

WBB is willing to discuss breaking down bid items into economically feasible units for minority participation. Our estimating department is available for assistance with bonding, lines of credit, insurance, equipment, supplies and/or materials. The Small Business Administration ([www.sba.gov](http://www.sba.gov)), the California Dept. of General Services ([www.dgs.ca.gov](http://www.dgs.ca.gov)) and U.S. Dept. of Transportation Office of Small and Disadvantaged Business Utilization ([www.osdbu.dot.gov](http://www.osdbu.dot.gov)) may also be able to offer financial assistance and/or information regarding insurance and bonding. Plans and specs may be viewed in our office at 250 Bel Marin Keys Blvd., Bldg. A, Novato Monday through Friday from 7:30 AM to 4:30 PM or can be e-mailed upon request.

**WEST BAY BUILDERS, INC. IS AN EQUAL OPPORTUNITY EMPLOYER**

Contact: **Dalia Nieto** • (415) 456-8972 • FAX: (415) 459-0665 • EMAIL: [dalian@westbaybuilders.com](mailto:dalian@westbaybuilders.com)

## REQUEST FOR QUALIFIED/CERTIFIED DBE SUBCONTRACTORS AND SUPPLIERS

**City of Fremont - Project No. 8460 (PWC)**  
**Niles Blvd Overhead Bridge Replacement Project**  
**Fremont, CA**  
**Bid Date: December 9th, 2014 at 2:00 PM**  
**DBE Goal 8%**

**Items of work available but not limited to:** CAS/Roadway Signs, Bridge Demolition, Clear & Grub, Erosion Control, Landscaping/Irrigation, AC Paving, Cold Plane AC, CIDH, Joint Seal Assembly, Post Tensioning, Rebar, AC Dike or curbs, Underground Utilities, Fencing, Metal Railing, MBGR, Bridge Concrete Barrier, Striping, Electrical, Minor Concrete, Masonry, Aggregates (Class 1 ASB, Class 2 AB, Rip Rap & Import Borrow R-40), Ready Mix, Concrete Pumping, Concrete Piling, Steel Pipe Pile, Welded Steel Pipe, Underground Pipe Products (RCP & ACP), Misc. Iron & Steel, Misc. Metals, Trucking, SWPPP Plan, SWPPP Materials, Lead Compliance Plan, Geotextile Materials, Bridge Bearings, Underground Precast, Street Sweeping, Traffic Control, Vibration Monitoring & Surveying.

Non-DBE Subs/Suppliers: You will be expected to carry a proportionate percentage of 2nd-tier DBE goal participation with your quote. 2nd-tier DBE goal participation will be evaluated with your price.

Performance & Payment Bonds by admitted surety, naming prime contractor as the obligee, in full amount of the subcontractor's bid, subject to approval by Flatiron required. Bonding and insurance assistance is available upon request. Flatiron will pay bond premium up to 2.0%. Worker's Compensation Waiver of Subrogation is required. Please contact Flatiron for any bonding and insurance needs, or if any other assistance is needed to facilitate your participation on this project. Flatiron is signatory to the Operators, Laborers, Carpenters, Cement Masons, Pile Drivers & Iron Workers Unions. Quotations must be valid for same duration as specified by owner for contract award. Plans and specs are available for purchase from ARC in Milpitas by calling 408-262-3000. Plans & Specs are available for viewing in Flatiron's Benicia office by appointment. Flatiron will grant you access to our FTP site for free download and viewing upon request. Please call for an appointment to view in our office or FTP Site access. Please contact Lillian Simon at [LiSimon@FlatironCorp.com](mailto:LiSimon@FlatironCorp.com) Quotes can be sent directly to our BID FAX at 707-746-1603.



**2100 Goodyear Rd. • Benicia, CA 94510**  
**Phone (707) 742-6000 • Bid Fax (707) 746-1603**  
**WE ARE AN EQUAL OPPORTUNITY EMPLOYER**

## Protecting Yourself as a Contractor

### Continued from page 3

- Independent contractors are responsible for their own pension, retirement and other benefit plans if they desire them. These will not be offered or paid for by the contracting company.
- If a contractor quits or is fired, they don't retain the typical legal privileges that employees are generally covered by. An independent contractor does not qualify for unemployment insurance claims if they are let go, and they may receive a profit or a loss if they leave.
- On the same note, you should purchase your own worker's compensation insurance to cover yourself for any injuries or accidents that occur while working. This insurance may be provided through your current insurance provider, or you may be able to find it through an online search or through the local Yellow Pages.
- Look into personal pension and retirement plans, and be ready for the future. Speak with your banker or accountant if you need advice or help getting started with a retirement plan, or you can look into starting one online with a service like Vanguard.
- Have a plan for unemployment. Where can you find more contract work if your current work ends? Do you have a financial cushion to rely on?
- Be sure to sign freelancer agreements anytime you enter into a relationship with a new company. This will list your responsibilities and lay out all of the terms of the professional relationship. It can also protect you if the company expects you to perform above and beyond the duties you originally agreed upon.

### How a Contractor Can Be Protected

Although contractors do have a special set of liability concerns, they have several ways to protect themselves. Follow these guidelines to ensure you are protected:

- Contractors need an organized tax system for filing. Many contractors pay on a quarterly basis to stay updated on tax payments. This makes sure they don't have one large deduction in April that could set them back significantly. Meet with your accountant for advice, adopt an efficient tax system (such as QuickBooks or FreshBooks) and research online on the IRS website for advice on filing as an independent contractor.
- Since you are liable for your own actions on the job, it is highly recommended to invest in Independent Contractor Liability Insurance. Check with your current insurance provider to see if they offer this type of coverage, or search online or in the local Yellow Pages to find an insurance company with this option.
- Consult the U.S. Small Business Association website for more information and advice on operating as a self-employed independent contractor, and always speak with an attorney regarding any legal liability questions or concerns you may have.

**Source: Docstoc**

# California Sub-Bid Request Ads

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

**Vineyard Road Bridge at Laguna Creek Project  
County of Sacramento, Contract No.4168, Bid Date: December 18, 2014 at 2:00 pm**

We hereby encourage responsible participation of local Disadvantaged Business Enterprises (9% 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: Temporary Fence, SWPPP Preparation, Water Pollution Control, Project Information Sign, Temporary Retaining Wall, Abandon Storm Drain Manhole, Abandon Storm Drain Pipe, Remove Tree, Remove Bollard, Remove Wood Post, Remove Wood Fence, Remove Sidewalk Barricade, Remove Traffic Stripe, Remove Pavement Marker, Remove Roadside Sign, Remove AC Path, Remove Storm Drain Pipe, Remove Storm Drain Inlet, Salvage Vinyl 3-Rail Fence, Salvage Metal Beam Guard Railing, Relocate Irrigation Valve, Relocate 6" Blow Off Valve, Relocate Mailbox, Relocate Vinyl 3-Rail Fence, Relocate Chain Link Fence, Relocate Steel Fence Gate, Cold Plane Asphalt Concrete Pavement, Remove Concrete Driveway, Remove Curb and Gutter, Remove Concrete Edge Band, Remove Concrete Sidewalk, Clear & Grub, Roadway Excavation, Ditch Exaction, Imported Borrow, Gravel Driveway, Erosion Control, Aggregate Base, Slurry Seal, Hot Mix Asphalt, Asphalt Rubber Hot Mix, Place HMA Dike, Headwall with Trash Rack, Roadside Sign, PVC Pipe, Reinforced Concrete Pipe, Drop Inlet, Corrugated Metal Pipe Drainage Inlet, Storm Drain Manhole, Rock Slope Protection, PCC Curb, PCC Driveway, PCC Sidewalk, Fence, Delineator, Removable Bollard, Traffic Stripe, Pavement Marking, Street Lighting, Pedestrian Traffic Signal Modification, Bridge Removal, Structure Excavation, Structure Backfill, CIDH Piles, Structural Concrete, Joint Seal, Rebar, Geocomposite Drain, Minor Concrete, Concrete Barrier, Import Topsoil, Concrete Pavers, Stone Veneer, Metal Finishing, Metal Silhouettes, Precast Medallions, Root Control Barrier, Redwood Headboard, Repair Existing Irrigation and Landscape, Irrigation Controller and Enclosure, Irrigation Sleeve, Irrigation Mainline, Irrigation Lateral, Soil Preparation, Box Trees, Shrubs, Ground Cover, Bark Mulch, 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**



**C. Overaa & Co - General Building Contractor**

200 Parr Blvd., Richmond, CA 94801  
510 234-0926, Fax: 510 237-2435 - www.overaa.com

We request bids from all qualified subcontractors and suppliers for the following Project:

**PRIMARY CLARIFIER IMPROVEMENTS PROJECT**

**Located in Richmond, CA**

**Bid Date: January 5, 2015 before 2:00 PM**

**Estimator: Lupe Hernandez**

**Project Description:** The work covered by this contract will be performed at the West County Wastewater

District's Water Pollution Control Plant located at 2377 Garden Tract Road, Richmond, CA, 94801 in Contra Costa County. The work includes, but is not limited to, the following: replace three (3) 70-foot diameter primary clarifier sweep mechanisms and internal baffling, repair primary clarifier corroded concrete and

replace walkway bridge, replace primary clarifier center column, reinforce slab around column, heighten scum box, replace grating and hand rails at scum box and splitter box.

1. The Engineer's Estimate is \$3,302,000.
2. Duration - 621 Calendar Days including milestones.
3. Disadvantaged Business Enterprise (DBE) goal.

**Trades include, but are not limited to:** excavation, dewatering, earthwork, epoxies, asphaltic concrete paving, demolition, concrete, rebar, cast-in-place-concrete, grouting, mechanical anchoring and fastening to concrete & masonry, FRP, metal fabrications, coatings, signage, clarifier equipment, couplings, misc. valves & piping, and electrical work.

**We encourage Disadvantaged Business Enterprise (DBEs) to a provide quotation.**

**Project Location:** Water Pollution Control Plant located at 2377 Garden Tract Road, Richmond, CA, 94801

**Plans and specifications** Copies of the Contract Documents may be obtained at the District Office - 2014 at 2910 Hilltop Drive, Richmond, California 94806. The Contract Documents may be obtained for a nonrefundable fee of \$50.00 if picked up, or \$60.00 if requested by mail. Payment must be made at the time that the documents are obtained. Documents are also available for viewing in our plan room at 200 Parr Blvd., Richmond, CA, and at our iSQFT site, login is required. Contact jasonc@overaa.com for iSQFT access. Please call for additional information about project and/or project documents.

We encourage bids from all Subcontractors/Suppliers including DBE/MBE/WBE/SBE/DVBE bidders. We are an equal opportunity employer. We offer to assist you with bonding, credit, and insurance. We are signatory to both Carpenters and Laborers. Subcontractors will be required to sign the Overaa Standard Subcontract Agreement, which includes the right for Overaa to require subcontractors to furnish a faithful performance and labor bond, in a form and from a surety acceptable to Overaa, in the amount of 100% of the Subcontract price. Subcontractors will be required to comply with all subcontract insurance requirements, which includes providing a waiver of subrogation endorsement to their worker compensation insurance. The Overaa Standard Subcontract Agreement is available for viewing at our website: www.overaa.com. Overaa utilizes the environmentally-friendly Textura electronic invoicing and payment system to streamline and expedite subcontractor invoicing and payment. Please contact our office if you would like more information.



19 PAMARON WAY, NOVATO, CA 94949  
PHONE: (415) 382-1188 FAX: (415) 883-7529  
**CONTACT: ADRIANNE LEWIS**  
Email: Adrienne@arntzbuilders.com

REQUESTS QUOTATIONS FROM ALL  
CERTIFIED DVBE/SBE/DBE/WBE/MBE/  
LBE and ALL QUALIFIED  
SUBCONTRACTORS & SUPPLIERS  
FOR ALL TRADES  
FOR THE FOLLOWING PROJECT:

**SOTA-AAS HIGH SCHOOL  
SFUSD PROJECT NO. 11522**

**SAN FRANCISCO, CA**

**BID DATE: DECEMBER 16, 2014 at 2:00PM**  
**ESTIMATE: \$23,500,000**

Trades needed but not limited to: Hazmat, Grading, Paving, Site Utilities, Selective Demo, Site Concrete, Pavement, Structural Concrete, Polished Concrete Finishing, Rebar, Chain Link and Ornamental Fences and Gates, Structural and Misc. Steel, Metal Deck, Cabinetry, FRP Paneling, Waterproofing, Insulation, Metal Roofing, Metal Wall Panels, Built Up Roofing, Sheetmetal, Fire-stopping, Joint Sealants, Doors Frames and Hardware, Overhead Coiling Doors, Glass, Metal Sound Control Door Assemblies, Glazing and Aluminum, Skylights, Drywall and Metal Framing, Ceramic Tile, Wood Floating Floors, Resilient Flooring and Resilient Athletic Flooring, Epoxy Flooring, Carpet Tile, Acoustic Wall Panels, Acoustical Ceilings, Cementitious Wood Fiber Wall Panels, Acoustical Tack Board, Painting, Visual Display Units and Display Cases, Toilet Compartments and Accessories, Wall Louvers, Signage, FE Cabs and Extinguishers, Stage Curtains, AV Systems, Projection Screens and Mounts, Fume Hoods, Roller Window Shades, Telescoping Bleachers, Elevators, Vertical Wheel Chair Lifts, Evacuation Chairs, HVAC, Plumbing, Electrical, FA Systems and Fire Sprinklers.

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

WE ARE SIGNATORY TO THE CARPENTER'S AND LABORER'S COLLECTIVE BARGAINING AGREEMENTS

**AN EQUAL OPPORTUNITY EMPLOYER**

Sub-Bids Requested From MBE, WBE, DBE, DVBE, SDBE, ESBE, 8a  
Subcontractors & Suppliers for:

**Friant Quinten Lualen Hydroelectric Powerplant  
Owner: Friant Power Authority  
Location: Friant, CA  
Contract Estimate: \$12-15 Million  
Bid Date: December 16, 2014 @ 2:00 PM**

**Trades:** Metal Fabrication, Steel Penstock, Waterproofing, Steel Doors, Frames & Hardware, Painting, Coating/Lining Steel Pipe, Cast Bronze Plaque, AC Paving, Pressure Grouting, Concrete Demo, Trucking, Ultrasonic Flowmeters, Instrumentation, Pipe and fittings, pipe support systems, Valves, (gate, ball, globe, check valves), HVAC, Electrical, Fencing, Laboratory Testing, Surveying

**SYBLON REID**

P.O. BOX 100 • Folsom, CA 95763

Phone: (916) 351-0457 • Fax: (916) 351-1674

Contact: **Karen Reichenberger**

If a portion of the work is too large for you to handle, contact us and we will try and break it into smaller portions

Subcontractors and suppliers must be licensed to conduct business in the state of California. Must be able to provide payment and performance bonds provided by approved surety company. SRC will pay bond premium up to 1.5% of subcontract amount and will assist with insurance compliance. SRC will work with subcontractors on joint check agreements. Plans and specs are available for viewing at our Folsom office and upon request will provide FTP site for electronic viewing of project.

James E. Roberts-Obayashi Corporation is seeking proposals from all interested subcontractors and suppliers for the:

**Daggett Place Park  
Project Loc.: 1000 16th St., San Francisco, CA  
December 18, 2014**

**Start Date: September 2015**

**(Duration 7 months)**

**Local LBE goals apply  
This project also has a 50% local hiring requirement.**

This project includes a new public park  
This is a prevailing wage project.  
SBE/LBE/MBE/WBES are encouraged to bid. If interested in bidding this work please contact June Gilmore via email @ juneg@jerocorp.com

**JAMES E. ROBERTS-OBAYASHI CORP.**  
20 Oak Court, Danville, CA 94526  
925-820-0600 FAX 925-820-1993

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## Looking for Subcontractors, Vendors, and Suppliers?

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

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

Call 1-800-800-8534  
or visit us at [www.sbeinc.com](http://www.sbeinc.com)



# Use SBE Services

## Business Services

### Helping You to Create Results and Boost your Revenue!



#### Buyer Seller Database

Get access to the largest non-public database in the nation! Containing information on over 1.5 million companies with 35 fields of information per entity.



#### Diversity Outreach

SBE's nationwide 1.5 million certified businesses provides for targeted outreach utilizing a powerful IBM iSeries platform for complete dated and timed reporting, customized to match client needs.

### 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.



#### Event Registration

On-line registration tool capturing client specified information utilizing our data-base and providing daily report updates.



#### Eblast

Using our highly desired database, SBE can target people narrowed down to demographics, geography, or any customized list to outreach to by email.



#### Interactive Voice Response System

Provides 800 number (DND) for client with IVR, e-response and blog solutions.

**For more info please call Valerie Voorhies at 415-778-6250 or email [vvv@sbeinc.com](mailto:vvv@sbeinc.com)**

## You'd Never Know From These Beautiful Maps That U.S. Infrastructure Is Crumbling



**Pennsylvania**



**Washington**

## Diversity takes center stage at Microsoft annual meeting

Continued from page 1

Jackson sat in the second row next to former Microsoft CEO Steve Ballmer who is still the company's largest individual shareholder. Ballmer stepped down from Microsoft's board in August to focus on his \$2 billion purchase of the Los Angeles Clippers.

In an interview after the annual meeting, Jackson said he was pleased that Microsoft may consider a Rooney rule for open board seats.

Rev. Jesse Jackson with Microsoft Chairman John Thompson (Photo: Butch Wing / Rainbow PUSH Coalition)

He was referring to the 2003 rule that requires NFL teams to interview minority candidates for head coaching and senior football operation positions and has resulted in an increase in black coaches in the NFL.

He also wants Microsoft to put into a place an advisory board that would advise Microsoft from a broad range of perspectives.

Microsoft is sending representatives to a Dec. 10 meeting at Intel put on my Jackson's Rainbow PUSH Coalition to discuss strategies for bringing more diversity to the tech industry.

Microsoft's willingness to work toward more inclusion "signals to the rest of the industry that there is no reason to be afraid of our challenge to them to grow," Jackson said.

The shareholder meeting was Nadella's first since taking over as CEO nine months ago.

About 400 shareholders gathered for the meeting. Microsoft executives only touched briefly on the business strategy and finances of the company.

Nadella is looking to put his imprint on the company with a series of bold moves designed to reinvigorate the technology giant and bring it into the mobile and cloud computing era.

He has also placed an emphasis on hiring and promoting more women and people of color.

"We are focused on ensuring that Microsoft will be the best place to work for smart, curious people across cultures, genders, ethnicities and lifestyles," Nadella said during the shareholder meeting.

Nadella launched a diversity effort in October after making remarks at a technology conference for women that set off an international firestorm.

During an onstage interview at the Grace Hopper Celebration of Women in Computing, Nadella said women should not ask for a pay raise but trust that "karma" will reward them. He apologized for the remarks.

Microsoft shareholders on Wednesday approved an \$84 million pay package for Nadella despite "significant concerns" about the size of the stock grants raised by an investor advisory group, Institutional Shareholder Services.

Source: USA Today

### With SBE you can:

<b>FIND</b> Subcontractors, Vendors, and Suppliers	<b>REACH</b> Diverse Audiences of Various Ethnicity, Race, & Gender	<b>ADVERTISE</b> Sub-Bid Request Ad
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# Fictitious Business Name

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0361787-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0361450-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0361531-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0361691-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0360775-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0361328-00
<p>Fictitious Business Name(s): <b>Bay Law Group</b> Address 4087 17th Street, San Francisco, CA 94114 Full Name of Registrant #1 <b>Dennis Lee</b> Address of Registrant #1 4087 17th Street, San Francisco, CA 94114</p> <p>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>Not Applicable</b></p> <p style="text-align: right;">Signed: <b>Dennis Lee</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>11/21/2014</b>.</p> <p>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</p> <p>Filed: <b>Jeanette Yu</b> Deputy County Clerk 12/1/2014 <b>12/4/14 + 12/11/14 + 12/18/14 + 12/24/14</b></p>	<p>Fictitious Business Name(s): <b>Bella Fortuna's Cakes and Sweets, LLC</b> Address 657 Morse Street, San Francisco, CA 94112 Full Name of Registrant #1 <b>Bella Fortuna's Cakes and Sweets, LLC</b> Address of Registrant #1 657 Morse Street, San Francisco, CA 94112</p> <p>This business is conducted by <b>A Limited Liability Company</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>11/1/2014</b></p> <p style="text-align: right;">Signed: <b>Corinne A. Brown</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>11/10/2014</b>.</p> <p>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</p> <p>Filed: <b>Brian Heffern</b> Deputy County Clerk 11/10/2014 <b>11/20/14 + 11/27/14 + 12/4/2014 + 12/11/2014</b></p>	<p>Fictitious Business Name(s): <b>Jolie Creations</b> Address 1925 Ellis Street, San Francisco, CA 94115 Full Name of Registrant #1 <b>Couvrey's Confections, LLC (CA)</b> Address of Registrant #1 1925 Ellis Street, San Francisco, CA 94115</p> <p>This business is conducted by <b>A Limited Liability Company</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>11/13/2014</b></p> <p style="text-align: right;">Signed: <b>Vanessa Couvrey</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>11/13/2014</b>.</p> <p>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</p> <p>Filed: <b>Jeanette Yu</b> Deputy County Clerk 11/13/2014 <b>11/20/14 + 11/26/14 + 12/4/14 + 12/11/14</b></p>	<p>Fictitious Business Name(s): <b>Stanford Court Hotel</b> Address 905 California Street, San Francisco, CA 94108 Full Name of Registrant #1 <b>Pine &amp; Powell Partners, LLC (DE)</b> Address of Registrant #1 1999 Avenue of the Stars, Suite 2850 Los Angeles, CA 90067</p> <p>This business is conducted by <b>A Limited Liability Company</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>Not Applicable</b></p> <p style="text-align: right;">Signed: <b>Michael Rosenfeld</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>11/21/2014</b>.</p> <p>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</p> <p>Filed: <b>Brian Heffern</b> Deputy County Clerk 11/21/2014 <b>11/26/14 + 12/4/14 + 12/11/14 + 12/18/14</b></p>	<p>Fictitious Business Name(s): <b>Pacific Tamarack</b> Address 679 Portola Dr., San Francisco, CA 94127 Full Name of Registrant #1 <b>Danielle Bricker</b> Address of Registrant #1 679 Portola Dr., San Francisco, CA 94127</p> <p>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>10/6/2014</b></p> <p style="text-align: right;">Signed: <b>Danielle Bricker</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>10/6/2014</b>.</p> <p>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</p> <p>Filed: <b>Brian Heffern</b> Deputy County Clerk 10/6/2014 <b>10/30/14 + 11/6/14 + 11/13/14 + 11/20/14</b></p>	<p>Fictitious Business Name(s): <b>Golden Giants Company</b> Address 1100 26th Street Apt #1121 San Francisco, CA 94107 Full Name of Registrant #1 <b>Subash Kumar Khadka Chhetri</b> Address of Registrant #1 415 Jones Street, Apt #107 San Francisco, CA 94102</p> <p>This business is conducted by <b>An Individual</b>. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on <b>10/31/2014</b></p> <p style="text-align: right;">Signed: <b>Subash Khadka Chhetri</b></p> <p>This statement was filed with the County Clerk of San Francisco County on <b>11/4/2014</b>.</p> <p>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</p> <p>Filed: <b>Jennifer Wong</b> Deputy County Clerk 11/4/2014 <b>11/06/14 + 11/13/14 + 11/20/14 + 11/27/14</b></p>



# Public Legal Notices



CITY & COUNTY OF SAN FRANCISCO  
DEPARTMENT OF PUBLIC WORKS

**Contract No. 2534J (ID No. FCE15032)  
AS-NEEDED PAVING CONTRACT NO. 11**

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30 p.m. on January 7, 2015**, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents Download site at [www.sfdpw.org/biddocs](http://www.sfdpw.org/biddocs), or purchased on a CD format from 1155 Market Street, 4th Floor, San Francisco, California 94103, telephone 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works". Please visit the DPW's Contracts, Bid Opportunities and Payments webpage at [www.sfdpw.org](http://www.sfdpw.org) for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The Work is on an as-needed basis at various locations in San Francisco, California and consists of pavement renovation, curb ramp construction, sewer replacement, traffic routing, and all associated work. The time allowed for completion is 730 consecutive calendar days. The Engineer's estimate is approximately \$9,600,000. For more information, contact the Project Manager, Ramon Kong at 415-554-8280.

This Project shall incorporate the required partnering elements for **Partnering Level 2**. Refer to Section 01 31 33 for more details.

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

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

The Contract will be awarded to the lowest responsible responsive bidder.

A Bid may be rejected if the City determines that any of the bid item prices are materially unbalanced to the potential detriment of the City.

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is **25% LBE**. Call Selormey Dzikunu at 415-558-4059 for details. In accordance with SFAC Chapter 14B requirements, all bidders, except those who meet the exception noted below, shall submit documented good faith efforts with their bids and must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attend-

ing the pre-bid conference. Refer to CMD Form 2B for more details. Exception: Bidders who demonstrate that their total LBE participation exceeds the above subcontracting goal by 35% will not be required to meet the good faith efforts requirements.

A pre-bid conference will be held on **December 15, 2014; 2:30 p.m.** at 1680 Mission Street, 3rd Floor.

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

A corporate surety bond or certified check for ten percent (10%) of the amount bid must accompany each bid. SFAC Sec. 6.22(A) requires all construction greater than \$25,000 to include performance and payment bonds for 100% of the contract award.

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

In accordance with San Francisco Administrative Code Chapter 6, no bid is accepted and no contract in excess of \$400,000 is awarded by the City and County of San Francisco until such time as the Mayor or the Mayor's designee approves the contract for award, and the Director of Public Works then issues an order of award. Pursuant to Charter Section 3.105, all contract awards are subject to certification by the Controller as to the availability of funds.

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

This Project is subject to the requirements of the San Francisco Local Hiring Policy for Construction ("Policy") as set forth in Section 6.22(G) of the SFAC. Bidders are hereby advised that the requirements of the Policy will be incorporated as a material term of any contract awarded for the Project. Refer to Section 00 73 30 of the Project Manual for more information.

Bidders are hereby advised that the Contractor to whom the Contract is awarded must be certified by the Human Rights Commission as being in compliance with the Equal Benefits Provisions of Chapter 12B of the City's Administrative Code within two weeks after notification of award.

If a bidder objects on any ground to any bid specification or legal requirement imposed by this Advertisement for Bids, the bidder shall, no later than the 10th working day prior to the date of Bid opening, provide written notice to the Contract Administration Division, Department of Public Works, setting forth with specificity the grounds for the objection.

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

12/4/14  
CNS-2693217#  
SMALL BUSINESS EXCHANGE



CITY & COUNTY OF SAN FRANCISCO  
DEPARTMENT OF PUBLIC WORKS

**Contract No. 7333A (ID No. FCA14129)  
SAN FRANCISCO GENERAL HOSPITAL  
PLANT SERVICES BUILDING NPC -4  
SEISMIC UPGRADE  
FEDERAL AID PROJECT NO.  
LPDM-PJ-09-2008-003**

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until 2:30 p.m. on 1/7/2015, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents Download site at [www.sfdpw.org/biddocs](http://www.sfdpw.org/biddocs), or purchased on a CD format from 1155 Market St., 4th Fl, S.F. CA 94103, tel: 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works". Please visit the DPW's Contracts, Bid Opportunities and Payments webpage at [www.sfdpw.org](http://www.sfdpw.org) for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The Work is located at 1001 Potrero Ave., San Francisco, and consists of Tenant improvement, under OSHPD jurisdiction, consisting of NPC-4 seismic anchoring of existing equipment and seismic bracing of existing ducting, conduit and piping, new walls, ceilings, finishes and signage, mechanical upgrade / extension of the existing HVAC, plumbing and fire suppression systems and all other related work. The time allowed for completion is 300 consecutive calendar days. The Architect's estimate is approximately \$2,530,000. For more information, contact the Project Manager, Marilyn Thompson at 415-557-4681.

This Project shall incorporate the required partnering elements for Partnering Level 1. Refer to Sec. 01 31 33 for more details.

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

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

This Contract is to be financed with the assistance of a grant from the Federal Emergency Management Agency through the California Emergency Management Agency. All work described in the Contract Documents shall be performed in accordance with Federal Emergency Management Agency guidelines and regulations.

Bidders are advised that this is a federal-aid project subject to equal employment opportunity provisions and Small Business Enterprise (SBE) program. The SBE participation goal is **25 percent**. Bidder shall perform good faith efforts steps if Bidder cannot meet this goal. The CMD 10% Bid Discount is not applicable to this Contract. Call Selormey Dzikunu at 415-558-4059 for details.

**A pre-bid conference and site visit** will be held at 9:00 a.m. on Tuesday, December 16, 2014 at the entrance to the Plant Services Building, 22nd St., S.F., CA (Behind Bldg 80/90). The site walk will follow immediately after administrative meeting.

**NOTE:** Bidders are hereby notified that Personal Protective Equipment (hard hat and eye protection) will be required to access the site.

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

**Class "B"** license required at time of award.

In accordance with SFAC Chapter 6, no bid is accepted and no contract in excess of \$400,000 is awarded by the City and County of San Francisco until such time as the Mayor or the Mayor's designee approves the contract for award, and the Director of Public Works then issues an order of award. Pursuant to Charter Sec 3.105, all contract awards are subject to certification by the Controller as to the availability of funds.

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

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

12/4/14  
CNS-2693325#  
SMALL BUSINESS EXCHANGE

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**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).**

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- UC San Francisco CPM
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- UCLA
- ...and many more!

# Access to Capital

## SMALL & MINORITY BUSINESS

### Portrait of the Banker (as a 29-Year-Old)

By Max Abelson



Photo Credit by: <http://www.mobankers.com>

On a recent drizzly Sunday afternoon, a 29-year-old New York banker was sitting in a West Village cafe, eating biscotti with a mocha cappuccino and a glass of grapefruit juice. “I want to retire early and maybe do something else,” he sighed.

“My premium years were spent working very, very hard because of the crisis, and not getting paid for it,” he said later. “I don’t feel like I’m rich.” To keep him from leaving last year, his bank said it would grant him a \$650,000 bonus, though he was just told this month that whatever he gets will be given mostly as deferred stock that can’t be sold for ages.

The great parquet decades of investment banking are over—Lehman Brothers and Bear Stearns

are long gone, and Goldman Sachs and Morgan Stanley have settled down as humdrum commercial banks. However the next era of Wall Street looks, whether it’s unbowed or humbled or distrustful or distrustful, Manhattan’s bankers are going to be something that they haven’t been in a very long time: conflicted.

“I had these big dreams when I was a kid to help people. But it’s much harder than one might think,” the young man said. “You have to do your job. You’re in the Army, and they send you to Vietnam. It’s not a good war, but they tell you to shoot. You shoot. It’s very complicated, but people don’t see that. I have a job. I tried to do that the best I could.”

THE HANDSOME YOUNG BANKER has olive skin and black hair, but slightly mean-looking eyes. He doesn’t like working out, though he has shirtless photos of himself on Facebook. His girlfriend is three years younger. He likes *The Economist* and house music. He owns a few nice suits, which are Hugo Boss and were bought on sale: “I love,” he said, “making good deals.” He goes to private openings of meatpacking district clubs with colleagues, where they can party while talking business. Last month he saw a Lady Gaga concert with friends: “She puts on a great show, but the music is not that great.”

He is the most extraordinarily typical banker on Wall Street, and he’s on the minds of preachers, schoolchildren, shoe salesmen, prosecutors, matchmakers, retirees, the unemployed and the president. He is loathed, relied on and wondered about. At the cafe and in conversations afterward, he was willing to talk about himself on the condition that his name and his bank’s weren’t printed.

In the middle of the decade, he said, he got a master’s degree in mathematics. It was Ivy League but easy. “Ph.D.’s are great, but everything before is just crap.” Then he joined his bank to work with structured products—a young, lucrative and spectacularly murky corner of finance that pools together, slices up, repackages and makes bets on assets like mortgages or, in his case, corporate debt. “I have friends who are lawyers,” he said. “Their starting salary was \$200,000. My starting salary

was \$85,000. But I’m not a lawyer. And I don’t want to be a lawyer. I’m good at math.”

Specifically, he’s good at handling an outstandingly strange kind of financial sausage called a synthetic collateralized debt obligation, which bundles up credit default swaps (basically insurance against the default of assets like, in this case, corporate bonds). When the crisis raged in October 2008, some corporate synthetic CDOs were trading below 10 cents on the dollar. In fact, they’re siblings to the mortgage-backed securities that helped beat the global economy into an unrecognizable pulp, though he pointed out that what he was working on wasn’t quite as toxic.

In early 2007, he was given a \$275,000 bonus, mostly in cash. A year later, that number was \$675,000, this time mostly in stock, although it was on top of a salary that had grown to six figures.

Early last year, after Wall Street had been brought to its knees, his bonus was only \$45,000. “When you work really, really hard—my group was working from 7 to 9 every day, sometimes weekends—to be paid \$150,000? I could have been making more.” Friends left his bank. “At hedge funds, if you make money, you get paid.”

But afterward his salary was raised to \$200,000, and he was told about the \$650,000 bonus he would get this year if he stayed. He did. Still, that sum didn’t turn out to be what it seemed. “Every bonus I see as a jackpot. If I get it, great, if I don’t ...” he said, trailing off. “I mean, you’re very disappointed, yes. Imagine that happened to you.”

The thing is that it’s hard to empathize. According to the New York State comptroller, the average bonus on Wall Street was less than \$14,000 in 1985. That number didn’t get much higher until it doubled in 1991 to \$31,000, which became \$100,000 by the turn of the century. In 2008, even when the average bonus fell by more than a third, it fell to \$112,000. How does one mull over or understand or argue about numbers like that? Goldman chief Lloyd Blankfein got a \$67.9 million bonus in 2007: It would have taken 4,350 averagely paid Wall Street bankers at the height of the go-go ’80s to match him.

Last month Mr. Blankfein was rumored to be receiving a \$100 million bonus, after an even better year for the bank, though he ended up with, as a Reuters headline said, only \$9 million.

“MOST PEOPLE, I THINK, THEY’RE UNHAPPY about things. I’m usually an optimistic person,” the young banker said this week. “Often I talk with my friends, they say, ‘Oh, you should have gone to an NGO, you should have done this, you should have done that.’ But the truth is, I have very good friends who left banking a few months ago and went to Africa or Haiti. You see these people. I talk to them regularly. And they can’t really help. So you help better by working and getting money and then helping others.”

But why is he making his money as a banker, the icon of villainy? “There have been lots of abuses on Wall Street, but Wall Street is a lot bigger than banks. There can’t be just one bouc émissaire,” he said. “The economy goes bad, and then you need someone to blame. And it’s the bankers. And I don’t think the bankers are the only people to blame.” There are the rating agencies, for one thing, and sleepy regulators, and voracious consumers. And bankers’ flaws, he said, are the flaws of man. “It’s the way humans are, and that’s a shame, but that’s how the thing works. People think that there’s one guy who plays the system. There’s not one guy. Everyone plays it a little. It’s a chain, and it’s harmless, but altogether it’s a disaster.”

Over another cappuccino, he talked about leaving to travel and start up cafes. His father is an engineer who eventually started a farm, restaurants and an oil company. “I said to myself a long time ago that the day I have enough money to work for myself, I’ll stop working. I don’t like working for other people.”

Then he started thinking about Wall Street people who have to look at screens for 14 hours every day, and that got him wondering about people in general, especially mothers pushing each other on Black Friday to shop for Christmas presents. “It’s like, really?” he said. “That’s what mankind has created?”

Source: *New York Observer*

## Wells Fargo Deliberately Pushed Dangerous Loans On Blacks, Hispanics: Lawsuit

By Hunter Stuart

Wells Fargo has been accused of targeting minorities with predatory high-cost home loans that pushed them into default and foreclosure.

Cook County, Illinois, which is home to the city of Chicago, filed a lawsuit in federal court on Friday against the nation’s largest mortgage lender. The suit alleges that Wells Fargo contributed to the housing crisis, which the county claims has cost it millions of dollars in lost property tax and the cost of having to deal with abandoned buildings, among other issues. The lawsuit says damages could exceed \$300 million.

Wells Fargo deliberately issued home loans with high interest rates and inflated or improper fees to black and Hispanic borrowers, many of whom would not have qualified for a traditional loan, the suit alleges. The lawsuit also charges that the bank did so even when it was clear the borrowers wouldn’t be able to keep up with the costly payment plans.

Such practices are known as “equity stripping,” the suit says, because they “stripped and continue to strip borrower home equity.” As a result, the chances that minority borrowers would fall behind on payments or be forced to submit to foreclosures were increased, it said.

Between 2000 and August 2014, Wells Fargo allegedly made about 55,000 loans to minority homeowners in Cook County that are suspected of being predatory and discriminatory, according to a statement released by Cook County Board President Toni Preckwinkle and Cook County State Attorney Anita Alvarez.

Wells Fargo vehemently denies the allegations, calling them “baseless.” “It’s disappointing they chose to pursue a lawsuit against Wells Fargo rather than collaborate together to help borrowers and home owners in the County,” company spokesman Tom Goyda told HuffPost in a prepared statement.

“Wells Fargo’s team members live and work in the Chicago area and we stand behind our record as a fair and responsible lender,” Goyda said, add-

ing that the company has an \$8.2 million down payment assistance grant program that “helped create 547 new homeowners” in Cook County over the past two years.

“We will vigorously defend ourselves and continue to focus on helping customers succeed financially and expanding homeownership in Illinois and across the United States,” he added.

The suit alleges that Wells Fargo violated the Fair Housing Act, a federal law that prohibits race-based discrimination by mortgage lenders.

Cook County has walked this path before: Preckwinkle and Alvarez filed very similar suits earlier this year against HSBC and Bank Of America. Bank Of America spokesman Richard Simon said there “is no basis” for the claims the lawsuit makes. HSBC did not return a request for comment to HuffPost.

In the past, cities including Baltimore and Miami have also sued Wells Fargo and other banks on allegations of discriminatory home lending practices. A lawsuit brought by Baltimore against Wells

Fargo charging that the bank steered minority homeowners into costly loan agreements and also charged minorities higher interest rates and fees than white borrowers with the same credit scores was ultimately settled in 2012 for \$175 million.

More recently, though, a judge dismissed a suit from the city of Miami against the bank, saying there was no standing to sue under the Fair Housing Act and that the suit had been brought too late, according to Bloomberg News.

Source: *TheHuffingtonPost.com, Inc.*



# Access to Capital

## SMALL & MINORITY BUSINESS

### Dollar Bank buys August Wilson Center for \$1,912.50

By Karen E. Klein

After a late lien claim disrupted a final deal from closing last week, the August Wilson Center for African American Culture went to sheriff's sale where Dollar Bank, which holds a mortgage of more than \$7 million on the property, bought it for cost and fees of \$1,912.50.

There were no other bidders for the property.

Eric Schaffer, the lawyer who represented Dollar Bank in the proceeding, declined to comment as he exited the room in the Allegheny County Courthouse in which the sheriff's sale took place.

It was the latest twist in an ongoing legal process for the beleaguered downtown African American cultural center, which Dollar Bank sought to originally foreclose on in September 2013. Since then, the center's fate has been through the courtroom of Allegheny County Court of Common Pleas Judge Lawrence O'Toole. A New York-based bidder called 980 Liberty Partners was approved by the court as the high bid to buy the August Wilson Center and build a 200-room hotel on top of it, while working out an arrangement to maintain a cultural center function in the building on a more limited basis.

It was a prospect that galvanized the political leadership of the city and county against it, supporting instead a proposal by a group of foundations led by the Pittsburgh Foundation and the Heinz Endowment to buy the property and re-establish its original mission. A dispute filed by the Urban Redevelopment Authority of Pittsburgh, the original seller of the land on which the center was built, sought to maintain the restricted use of the facility as a center for African American culture. Then a deal was worked out where 980 Liberty dropped its bid to buy the building and Judith Fitzgerald, the court-appointed receiver for the property, agreed to rescind the sale and instead



The August Wilson Center for African-American Culture in downtown Pittsburgh.

Photo Credit: Joe Wojcik

sell the property to the foundation group.

Dollar agreed to the deal to sell the property to the foundation group as part of the deal in late September, under the condition that the property

would go to sheriff's sale if an agreement could not be finalized. But then a new snag happened in recent weeks, with a Bethel Park security firm trying to get \$200,000 it was owed.

Now, Dollar is the owner of the August Wilson Center and it remains to be determined if the bank would follow through on the deal or pursue another option.

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

## Are Alternative Small-Business Lenders Headed for the Mainstream?



**PLUNGING AHEAD: "To get comfortable with the way we predict risk and the risks we're willing to take is outside the tolerance many regulators have," says Fundation CEO Sam Graziano.**

Online small business lenders frequently bill themselves as speedboats running circles around banks' lumbering cargo ships.

Because they're less encumbered by regulation, the theory goes, they can use creative, automated underwriting models to make faster lending decisions and extend credit to a broader range of borrowers.

But as the industry gains popularity, more alternative lenders have been forging partnerships with banks — prompting the question of whether these digital disruptors could join the mainstream financial system.

At American Banker's Small Business Banking conference in Miami last week, a community banker in the audience asked a panel of online small business lenders whether their firms would ever consider becoming an insured institution. The panelists gave different answers.

"I don't think we should take deposits or be bought by a bank," said James Hobson, chief operating officer at OnDeck. "That would kill the role we have to play. We should be the innovators trying new things first, and we should be doing that on our dime."

Sam Graziano, chief executive and co-founder of Fundation, sounded more amenable to the idea of alternative lenders joining the ranks of the banking system. But he said that day, should it come, remains a ways off.

"To get comfortable with the way we predict risk and the risks we're willing to take is outside the tolerance many regulators have," Graziano said.

Online lenders pride themselves on harnessing a wide range of data to pluck out creditworthy applicants rather than relying solely on more conventional indicators like FICO scores and tax returns.

However, Graziano predicted that as online lenders "get more cost-efficient and smarter," the industry will be primed to commingle with banks.

"That could be more tightly integrated partnerships, or it could mean becoming part of the banking system because of the proven way that models can work," Graziano said.

The unconventional nature of alternative lenders' underwriting models emerged as another hot topic at the panel. CAN Capital's vice president of product management, Krystl Black, explained her company's practice of incorporating small business owners' social media profiles into lending decisions.

"If you look at a nail salon's Yelp reviews or Facebook page, you can confirm that they're one that people enjoy visiting and that they'll be a good credit-quality customer," Black said.

That data, used alongside more traditional credit-risk indicators, "helps us make decisions when we don't have all the financial facts," she said.

But Graziano disputed social media's usefulness as a tool for evaluating loan applicants, arguing that the people who post Yelp reviews are frequently friends of the store owner.

"It's not adding predictive power to predict the likelihood of default," he said.

Moreover, Graziano pointed out that reliably profitable businesses like doctor's and dentist's offices often "don't have digital footprints to the same degree that consumer [businesses] do."

OnDeck's Hobson acknowledged the limitations of using stores' online presence to determine credit risk, but pointed out that traditional measures like FICO scores can also fall short.

"We're taking a long time to develop models, and the only way to develop them is to have bad ones," he said. "That means you have to lose money and move at a responsible rate in terms of how you should grow. If you invest and build now, you can understand what the presence or absence of data means to a credit profile."

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

# Events & Seminars



## DECEMBER 10, 2014

### SOCIAL MEDIA PLUS PINTEREST WORKSHOP

1st reported in SBE: 11/20/14  
**Location:** Hawthorne, CA  
**Bid Date:** 12/10/14 10:00AM  
 Description last reported in SBE: 11/20/14  
**Duration:** 10:00AM-11:30AM  
 SBA Los Angeles, 13430 Hawthorne Blvd, Hawthorne, CA, 90250, (562)938-5020, Fax (562)938-5030

### SBDC ORIENTATION

1st reported in SBE: 11/20/14  
**Location:** Long Beach, CA  
**Bid Date:** 12/10/14 10:00AM  
 Description last reported in SBE: 11/20/14  
**Duration:** 10:00AM-12:00PM  
 SBA Los Angeles, Long Beach, CA, (562)938-5020, Fax (562)938-5030

## DECEMBER 11, 2014

### BUSINESS LICENSES CORP & LLC'S

1st reported in SBE: 11/20/14  
**Location:** Hawthorne, CA  
**Bid Date:** 12/11/14 3:00PM  
 Description last reported in SBE: 11/20/14  
**Duration:** 03:00PM-05:00PM  
 SBA Los Angeles, 13430 Hawthorne Blvd, Hawthorne, CA,

90250, Martha Cisneros, (310)973-3177, Fax (562)938-5030

### MARKETING 101

1st reported in SBE: 11/20/14  
**Location:** Hawthorne, CA  
**Bid Date:** 12/11/14 3:00PM  
 Description last reported in SBE: 11/20/14  
**Duration:** 03:00PM-05:00PM  
 SBA Los Angeles, 13430 Hawthorne Blvd, Hawthorne, CA, 90250, Martha Cisneros, (310)973-3177, Fax (562)938-5030

### STATE LABOR LAW & PAYROLL TAX SEMINAR

1st reported in SBE: 11/20/14  
**Location:** Los Angeles, CA  
**Bid Date:** 12/11/14 10:00AM  
 Description last reported in SBE: 11/20/14  
**Duration:** 10:00AM-04:00PM  
 SBA Los Angeles, 3171 S Bundy Dr, Los Angeles, CA, 90066, (562)938-5020, Fax (562)938-5030

### 20 RULES FOR MARKETING

1st reported in SBE: 11/20/14  
**Location:** Sherman Oaks, CA  
**Bid Date:** 12/11/14 9:30AM  
 Description last reported in SBE: 11/20/14  
**Duration:** 09:30AM-12:30AM  
 SBA Los Angeles, 15301 Ventura Blvd, Sherman Oaks, CA, 91403, Ben Tenn, (562)938-5020, Fax (562)938-5030

## DECEMBER 12, 2014

### NEW CLIENT ORIENTATION

1st reported in SBE: 11/20/14  
**Location:** Santa Clarita, CA  
**Bid Date:** 12/12/14 10:00AM  
 Description last reported in SBE: 11/20/14  
**Duration:** 10:00AM-11:00AM  
 SBA Los Angeles, 26455 Rockwell Canyon Rd, Santa Clarita, CA, 91355, Ylanda Rudio, (661)362-5900, Fax (562)938-5030

## DECEMBER 15, 2014

### SAN DIEGO CART MEETING

1st reported in SBE: 9/25/14  
**Location:** San Diego, CA  
**Bid Date:** 12/15/14 7:30AM  
 Description last reported in SBE: 09/25/14  
**Duration:** 07:30AM-08:30AM  
 SBA San Diego, 9325 Sky Park Ct # 300, San Diego, CA, 92123, NCMA President president@ncmasd.org

## DECEMBER 16, 2014

### HOW TO ESTIMATE START

1st reported in SBE: 11/20/14

**Location:** Hawthorne, CA  
**Bid Date:** 12/16/14 3:00PM  
 Description last reported in SBE: 11/20/14  
**Duration:** 03:00PM-05:00PM  
 SBA Los Angeles, 13430 Hawthorne Blvd, Hawthorne, CA, 90250, Martha Cisneros, (310)973-3177, Fax (562)938-5030

### SBDC ORIENTATION

1st reported in SBE: 11/20/14  
**Location:** Long Beach, CA  
**Bid Date:** 12/16/14 10:00AM  
 Description last reported in SBE: 11/20/14  
**Duration:** 10:00AM-12:00PM  
 SBA Los Angeles, Long Beach, CA, (562)938-5020, Fax (562)938-5030

### ESSENTIAL STEPS FOR WRITING

1st reported in SBE: 11/20/14  
**Location:** Santa Clarita, CA  
**Bid Date:** 12/16/14 10:00AM  
 Description last reported in SBE: 11/20/14  
**Duration:** 10:00AM-01:00PM  
 SBA Los Angeles, 26455 Rockwell Canyon Rd, Santa Clarita, CA, 91355, Yolanda Rudio, (661)362-5900, Fax (562)938-5030

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## 1 — Business Services

### 2 — ALAMEDA COUNTY

- ENGINEERING SERVICES**
- Location:** ALAMEDA COUNTY, CA
- Date:** 2/15/2015 3:00PM
- Prebid Conf:** 2/5/15
- 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.

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